Womens
Economic
Empowerment
POWERED BY BFA GLOBAL

August, 2026

Five Domains: A Framework for Enabling Low-Income Women to Increase their Incomes

Maha Khan, Phoebe Kiboi

Contents

Acknowledgments

The Five Domains Framework was developed by Maha Khan, who led the conceptualization and synthesized the research into the model presented in this report.

Phoebe Kiboi contributed contextual analysis, research, and writing, helping ground the framework in the lived experiences and realities of women entrepreneurs across Kenya, while Amolo Ngweno provided strategic guidance.

Hannah Eskinder and Grace Akinyi provided copy editing and design finishing.

We are deeply grateful to our partners featured in this report, the enterprises: Healthy Entrepreneurs, In Motion Delivery, Jazza Center, KIRDI, Kuza One, LEWOCO, Nawirika Foundation, Powered by People, Sarara Foundation, Shop Zetu, and Victory Farms, for generously sharing their time, data, and candid reflections. Their openness and collaboration were instrumental in shaping this work.

We also extend our appreciation to the broader BFA Global staff and consultants whose dedication made this work possible. Anne Gachoka, Faith Biegon, Shirley Mburu, Michelle Hassan, and Nathalie Ngatia played an integral role in implementing the program, supporting participating enterprises, collecting insights, and contributing to the learning that informed this report.

Above all, we extend our sincere thanks to the women entrepreneurs across Kenya who shared their experiences, challenges, and aspirations with us. Their perspectives are the foundation of this framework, and we hope this report reflects both their insights and their resilience.

Executive Summary

From 2023 to 2025, BFA Global's Women's Economic Empowerment (WEE) team [1] partnered with 11 enterprises across Kenya through the Opportunity Leads Umbrella Fund. With support and technical assistance from BFA Global, the enterprises designed and delivered interventions for low-income women that shed light on how low-income women entrepreneurs can increase their income, sustain these gains over time, and what it takes to remove the barriers they face.

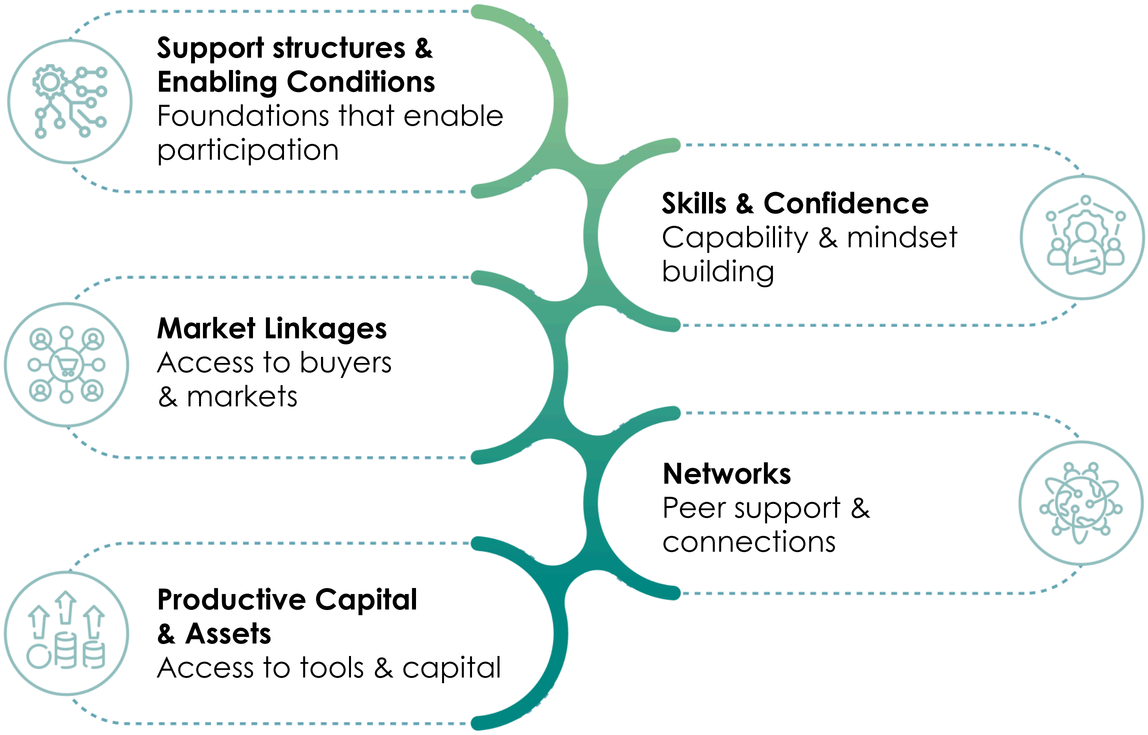
We began by asking a simple question: "What does it really take to increase incomes for low-income women?" Then, we set out to map a pathway to better livelihoods for these women, expecting to produce a clear set of sequential steps. Instead what emerged was a framework of five interconnected areas – what we called the Five Domains – that had to work together for women entrepreneurs to see their incomes rise.

We focused on understanding how to connect low-income women to markets and sustain income growth. Most of the women we worked with already had a business or were looking for employment, and the major barrier they faced was getting into the market and participating in it effectively. That is, having connections to buyers, customers, or employers that would pay for their labor, products, or services, and having the right conditions in place to keep participating in the market over time.

This report captures our insights from nano and pilot engagements with social enterprises in Kenya serving low-income women entrepreneurs: InMotion (entrepreneurs using social commerce), Healthy Entrepreneurs (Community Health Entrepreneurs), Jazza Center (domestic worker training and placement), Victory Farms (women fish sellers), Kuza One (agripreneurs), and common manufacturing facilities (CMFs). Our evidence comes from three- to nine-month engagements with these enterprises, supplemented by landscape research, focus group discussions, key informant interviews, and surveys.

---

[1] BFA Global. (2026, April 28). *WEE (Women's Economic Empowerment) Opportunity Leads Umbrella* https://bfaglobal.com/wee-womens-economic-empowerment-opportunity-leads-umbrella/



The Five Domains Framework:

Based on our research, there are five interconnected domains that shape whether low-income women entrepreneurs can increase their incomes and sustain this growth to improve their livelihoods:

1. **Support structures & enabling conditions include time** availability, access to childcare, household approval, mobility, and basic infrastructure. While enterprises have little control over these areas, they can strategically design interventions to accommodate women. Flexible scheduling, local delivery, and compelling value propositions that justify women's time investment all help to address and navigate the barriers they face.

2. **Skills & confidence include technical and business** capabilities, as well as psychological capital like self-efficacy, mindset shifts, and belief in one's ability to succeed. Effective training builds skills and confidence through relevant content, optimized delivery, practical application, and role models. But training alone isn't enough. Ongoing support through Train-the-Trainer (ToT) models, "fixer" services for real-time problem solving, and peer networks can enable women to apply what they've learned when challenges arise.

3. **Networks provide financial support (borrowing, stock sharing),** business collaboration (customer referrals, pairing for safety), emotional encouragement, and information exchange. Women already use their social connections for business, and enterprises should leverage these existing groups or help to create peer groups that naturally evolve into active business networks. For example, savings groups in Kenya (known as "chamas") can be leveraged for business support beyond social connection.

4. **Productive capital & assets include credit, equipment,** workspace, working capital, and savings tools that help make a business more productive. The type of capital and assets, and when women receive them, matter enormously. Our evidence shows strong uptake of credit when it comes at the right stage for their business, but that rigid repayment schedules are not a good fit with entrepreneurs' irregular incomes. Alternatives to cash credit, such as inventory on credit, shared manufacturing facilities, and loyalty programs that open access to assets, can address the different barriers women face. The tension between making credit and assets accessible to low-income women and the financial sustainability of subsidized models cannot be easily resolved; many players need to come together.

5. **Market linkages are mechanisms that connect women to** buyers, suppliers, and other market actors. These include guaranteed employment, facilitated introductions, platform access, and supply chain support. This is the most important part of any intervention design, but market access alone isn't sufficient – women also need the tools to keep participating in the market, including support for ongoing troubleshooting, reliable supply chains, and the skills to maintain business relationships.

Why the quality of an enterprise determines outcomes

Even when the right conditions are in place, women won't see income gains unless the enterprise leading the women's economic empowerment program has the right organizational capacity. For example, enterprises with strong training curricula but weak operations or under-resourced teams can see women drop out of economic empowerment programs or gains disappear.

Our experience shows that effective enterprises have a coherent strategy to serve low-income women (not predetermined solutions), the operational readiness to deliver consistently, strategic partnerships to address domains outside their core capabilities (financial services, logistics, technical assistance), data systems generating actionable insights, and market-led design approaches involving formative research, intentional segmentation, co-creation with women, and validation of real market demand.

Finally, no enterprise controls all the pieces women need to succeed. InMotion's logistics expertise paired with training; Healthy Entrepreneurs' health system integration joined with product access; SOMO's production infrastructure combined with market channels; and Victory Farms' fishing supply chain integrated with credit partnerships are all examples of collaborative, multi-domain approaches.

The role of agency

One element cuts across all five domains: agency. Agency[2] is the capacity to make and act upon choices that shape livelihoods, and it develops as women gain skills, access resources, build networks, and participate in markets. As women's confidence and decision-making power grow, agency helps to accelerate further gains, creating a reinforcing cycle. However, even as individual capacity is strengthened, women's agency remains bounded by social norms, household dynamics, and institutional barriers.

[2] Kabeer, N. (1999). *Resources, Agency, achievements: reflections on the measurement of women's empowerment. Development and Change, 30(3), 435–464.* https://doi.org/10.1111/1467-7660.00125

Recommendations

For funders who want to support effective women's economic empowerment programs: Assess the organizational capacity of the enterprises alongside intervention design. Recognize that binding constraints vary by context and support enterprises that diagnose issues before prescribing solutions. Expect that women-focused programs will cost more, and plan for it. The additional investment needed for support structures, confidence-building, market linkages, and capital products designed for irregular income reflects the gendered and intersecting nature of the constraints women face. Invest in enterprises that address multiple domains at once, either through their core capabilities or strategic partnerships. Fund for iteration and learning, not just delivery. It's also important to manage expectations of timelines, as sustained outcomes require longer investment than our six- to nine-month pilots reveal.

For enterprises leading women's economic empowerment programs:

Use the Five Domains framework as a diagnostic tool to identify which domains are binding constraints for your target population. Integrate market access from the start. We have observed that women invest their time when income pathways are clear and concrete. Segment participants and tailor interventions to each group's specific constraints. Work directly with women entrepreneurs and use research and continuous feedback to shape your intervention. Provide ongoing support using simple, accessible tools, not just one-off training. And where the model doesn't work commercially,be proactive and partner with other organizations to fill gaps or reach different groups of women.

What requires further study

Our pilots revealed what triggers participation by low-income women entrepreneurs and early gains, but questions remain. Does credit work differently for established entrepreneurs than for those just starting out? What repayment structures match irregular income, and what forms of credit work better for low-income women? Are support models sustainable without ongoing investment in the enterprises? When does the administrative burden of formalizing a business outweigh the benefits? Does market access become a zero-sum situation as more women enter similar businesses? What does multi-domain support cost per woman entrepreneur at scale?

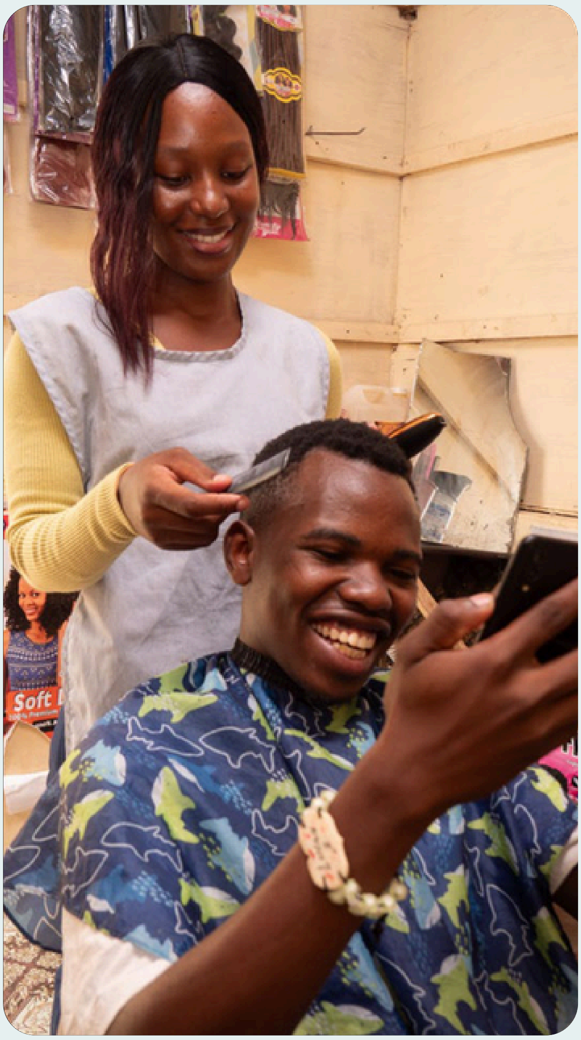
5

The Five Domains framework offers a diagnostic tool and common language for understanding why some interventions succeed while others fail.

The Five Domains framework offers a diagnostic tool and common language for understanding why some interventions succeed while others fail. Context shapes what works, and the goal is to strengthen enterprises' collective ability to design interventions that address real constraints for women, build on their capabilities, and sustain support after a pilot ends.

1. Introduction

We set out to map pathways to higher incomes and better livelihoods for low-income women. After working with enterprises across Kenya – from food entrepreneurs in coastal Mombasa and lakeside Kisumu to domestic workers in Nairobi and health entrepreneurs in rural communities – we built detailed maps of how income changes unfolded for different women in these contexts. This helped us trace connections between interventions and outcomes and to see where women gained traction and where they stalled.



But these pathways kept multiplying. A woman with strong household support but no market connections needed something different than a woman with market access but no capital to meet demand. Domestic workers (formal employees) followed different trajectories from entrepreneurs. Even in similar contexts, women's journeys differed depending on the constraints they faced. We realized we weren't creating a single pathway, but rather observing a system of interconnected conditions that had to work together for a low-income woman's income to rise.

What we ended up with instead was a framework – five domains that were consistently important for low-income women entrepreneurs to increase their incomes: 1) support structures and enabling conditions that shape whether she

can participate in an intervention at all; 2) skills and confidence to engage effectively in markets; 3) networks that provide ongoing support and open opportunities, 4) productive capital and assets to invest and scale; and 5) market linkages that connect capability to income. However, the most interesting finding was that these five domains are interdependent conditions that reinforce each other, and their relative importance changes depending on the context and where a woman is in her business journey.

Importantly, we found that the quality of the enterprises leading the intervention matters as much as the design. A woman can be highly motivated with a strong foundation, but if the enterprise lacks operational capacity, strategic partnerships, or the ability to iterate based on feedback, the intervention can stall. This is why the Five Domains framework addresses both what women need and what can make enterprises effective at meeting these needs.

A woman can be highly motivated with a strong foundation, but if the enterprise lacks operational capacity, strategic partnerships, or the ability to iterate based on feedback, the intervention can stall.

What we're drawing from

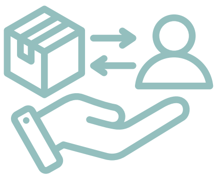
Over the past two years, we've implemented and studied four pilots and seven nano-engagements (short term/rapid experiments) across Kenya, working with enterprises including InMotion[3] (food entrepreneurs using social commerce), Healthy Entrepreneurs[4] (Community Health Entrepreneurs, or CHEs, selling health products), Jazza Centre[5] (domestic worker training and placement), Victory Farms[6] (women fish sellers), and Kuza One [7](training agripreneurs), among others. Throughout this report, we refer to these implementing organizations as "enterprises", which design and deliver interventions to serve low-income women with support and technical assistance from BFA Global.

The pilots tested different intervention models. Some focused on social commerce, others on product on credit, and others on employment pathways. This diversity let us see what patterns held across different contexts and where approaches diverged.

Across these interventions, a common thread emerged. The real challenge wasn't teaching women skills or even providing capital – it was connecting women to markets to ensure they had buyers for their products, employers for their labor, and customers for their services. It also meant understanding the conditions that enable not just initial market access, but also sustained market participation that translates into income gains.

Our evidence comes from nano-engagements and pilots that ran for three to nine months, supplemented by landscape research, focus group discussions, interviews, and surveys. We can now identify what triggers low-income

women entrepreneurs to participate in interventions, build their capabilities, and generate early income gains. What we cannot yet answer definitively is whether the enterprises' interventions are sustainable over the long term. Will peer networks persist when formal support ends? Will income gains compound over the years, and will the agency translate into broader household empowerment? Where questions remain, we flag them.



The real challenge wasn't teaching women skills or providing capital in isolation – it was connecting women to markets effectively by ensuring they had buyers for their products, employers for their labor, and customers for their services.

[3] Inmotion Delivery (n.d.). *Home*. https://www.inmotion.co.ke/
[4] *Healthy Entrepreneurs – Healthcare close to you.* (n.d.). https://www.healthyentrepreneurs.nl/
[5] Kapoor, P. (2026, January 7). A Home in Jazza Centre: Rethinking Domestic Work with Dignity and Scale. https://bfaglobal.com/wee-opportunity-leads-umbrella/insights/a-home-in-jazza-centre-rethinking-domestic-work-with-dignity-and-scale/
[6] Global, BFA. (2024, November 25). *Victory Farms.* https://bfaglobal.com/wee-opportunity-leads-umbrella/insights/victory-farms/
[7] Kuza. (2025, September 15). Revolutionizing rural businesses - Kuza.one. https://www.kuza.one/

What the Five Domains framework offers

Rather than a prescriptive pathway, the Five Domains framework is a diagnostic tool. It helps funders assess whether enterprises can create the conditions for low-income women to improve their livelihoods. It helps enterprises identify which domains are binding constraints for their target population and where strategic partnerships can fill gaps. It provides a common language for discussing why some interventions succeed while others, even well-resourced and/or well-intentioned ones, do not always translate into sustained income gains.

The framework also includes the enterprise's role in "activating" the five domains (organizational capacity and market-led design) and the role of women's agency, which is built progressively throughout their business journey. This report explores each domain in depth: what it includes, how enterprises influence it, and what our evidence shows about which interventions work and which don't.

This framework is our attempt to make interconnectedness explicit, because two years of evidence have shown us where the leverage points are, which minimum conditions seem to matter, and what questions we still need to answer. In the next section, we will explore how the five domains work together, then go into each one in depth.

2. The Five Domains

The five domains encompass the conditions and capabilities women need to increase their incomes. Strengthening one while ignoring others can create bottlenecks. A woman with excellent skills and strong market connections but no capital to meet demand may hit a ceiling. A woman with capital and market access but no confidence to negotiate with buyers may not leverage effectively.

But enterprises can't control everything. For instance, they can't change household power dynamics or community gender norms, but they can design around constraints, build certain capabilities, broker access to resources, and facilitate connections women can't make alone. How well an enterprise does this determines whether the domains function well for low-income women. The five domains are:

1. **Support Structures & Enabling Conditions: These are the** circumstances that shape whether a woman can participate in an enterprise's intervention and sustain engagement. They include time availability, childcare access, household approval and support, mobility, basic infrastructure such as phones and transportation, and basic literacy (digital and literate). Enterprises cannot create all these conditions from scratch, but they can assess them, design interventions that work within constraints, and sometimes influence them over time (a compelling value proposition can shift household buy-in, early income gains can expand permission to continue, or mobile phones can be distributed).

2. **Skills & Confidence: These are the technical, business, and** psychological capabilities that enable women to engage in markets effectively. They span practical skills (pricing, customer service, digital tools) and psychological capital (self-efficacy, confidence, seeing oneself as an entrepreneur or capable worker). Enterprises can have a significant

influence here through training design, ongoing mentorship, and creating environments where women experience success and come to believe in their abilities.

3. Networks: These are the social and professional connections that provide ongoing support, enable peer learning, and open market opportunities. They include women's existing personal networks (which many leverage for business), peer connections forged through interventions, professional networks facilitated by enterprises, and role models that validate what is possible. Enterprises don't create networks from scratch; women already have them. But they can amplify the business potential of networks, facilitate peer connections, and broker professional introductions.

4. Productive Capital & Assets: These are the financial and physical resources that enhance women's productive capacity, like credit, inventory, equipment, and savings mechanisms. Enterprises can provide these directly or broker access through financial service providers and other partnerships. Our evidence suggests timing and form matter. For instance, capital provided too early in an entrepreneur's business journey or in the wrong form can create debt without growth, and flexible structures that match irregular income work better than rigid repayment schedules.

5. Market Linkages: These are the mechanisms and relationships that connect women to buyers, suppliers, and market actors. They include facilitated introductions, guaranteed employment or buyer relationships, access to digital platforms, and, critically, supply chain support that enables women to fulfill demand once it's generated. Support for formalizing a business when it opens doors to markets is also included here. This is the most important part of the intervention, as enterprises can facilitate connections that women can't make on their own. In some cases, such as InMotion's logistics expertise, enterprises help address supply-side constraints that would otherwise prevent women from translating market access into sustained income.

How the five domains are interconnected

The five domains reinforce one another, making single, isolated interventions challenging. For example, market linkages (Domain 5) depend on skills and confidence (Domain 2) to maintain buyer relationships and productive capital (Domain 4) to meet demand. Support structures (Domain 1) shape whether women can engage with skills training (Domain 2) or participate in market opportunities (Domain 5). Networks (Domain 3) can facilitate market linkages through referrals and customer connections, while also reinforcing skills (Domain 2) through peer learning.

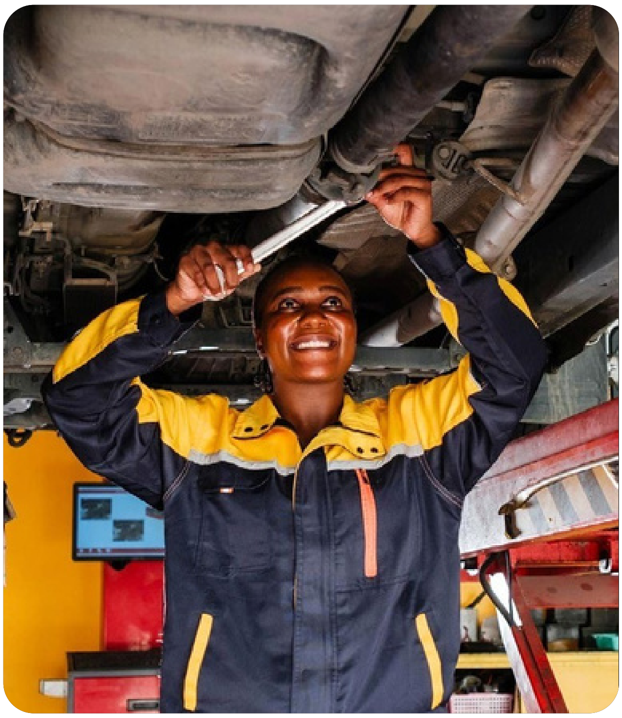
Effective interventions, therefore, do not focus on just one domain. They either address multiple domains simultaneously or partner strategically with others to complement capabilities. An enterprise that provides excellent training but has no market access may see women gain skills without income. An enterprise that facilitates market connections but ignores supply chain constraints may see women generate demand it can't meet.

How important is each domain? Context matters

Which domain matters most to low-income women entrepreneurs depends on the target population, geography, the business model, and individual circumstances. For women with strong household support and existing business experience, market linkages might be the binding constraint.

For women facing significant time poverty and limited household approval, support structures might be what enables or prevents participation. For domestic workers seeking employment, skills and market linkages differ from those for entrepreneurs managing their own businesses.

This is why the Five Domains framework is diagnostic, not prescriptive. Enterprises will want to assess which domains are most important for their target population and which are barriers to income gains, and then design accordingly.



Intersectionality

Cultural and social norms, geography, age, and other factors can really shape how the five domains manifest and which become binding constraints. What constitutes acceptable work for women, household decision-making power, mobility, and time availability can vary across communities. It's critical that enterprises understand local realities rather than assuming universal barriers. An intervention design that works in one context may fail in another if it doesn't account for these nuances.

The role of enterprises in creating functioning domains

Enterprises determinewhetherthe five domains can functionfor low-income women. Their organizational capacity, including their strategy, operational readiness, ability to build strategic partnerships, and commitment to learning and iteration, can shape everything. We explore this in depth in Section 3, The Enterprise's Role, but it's critical to note upfront.

Women's agency

One element cuts across all five domains: agency. Women's capacity to make and act upon choices about their livelihoods, income, and market participation grows progressively as they engage with these domains. It's not a prerequisite for starting because women can increase income through supported pathways without full autonomy, but it develops through experience and, once present, enables women to leverage the domains more effectively. We discuss this in more detail in Section 4, Agency.

In the five sections that follow, we explore each domain in depth, including what it includes, how enterprises can influence it, what our evidence shows about interventions that work, and what a partner's minimum considerations might be based on our experience (while acknowledging these are context-dependent, not universal).

I. Domain 1: Support structures & enabling conditions

Support structures are the foundational conditions that determine whether a woman can participate in an intervention and sustain her participation over time. This includes:

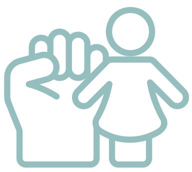
- Time availability: She is constantly juggling domestic work, childcare, other care responsibilities, and other income-generating activities, so any additional work depends on whether she has enough time left to take it on.
- Childcare access or solutions: Whether she can participate in training or work when solely responsible for childcare.
- Household approval and support: If her spouse, family, or household head accepts her participation and, ideally, supports rather than merely tolerates it. Research[8] shows that when women generate income, household acceptance often increases, but this acceptance can be conditional and may plateau or reverse if her earnings challenge household power dynamics or if her work creates additional burdens without commensurate benefits to the household.
- Community acceptance and social norms: Whether women are allowed to work, move freely (e.g., travel alone or work late), and interact with men are factors that directly shape their ability to take on economic roles[9] and the conditions under which they can sustain them.

[8] *Open Knowledge Repository*. (n.d.). https://openknowledge.worldbank.org/entities/publication/6a4ba087-2b62-48e0-b2db-7e7003c53faa

[9] Jayachandran, S. (2020). Social norms as a barrier to women's employment in developing countries. In National Bureau of Economic Research. https://doi.org/10.3386/w27449

- Physical mobility: Whether she can safely and confidently travel to training locations, business sites, or markets.
- Basic infrastructure access: Whether solutions require women to have a mobile phone, data connectivity, or access to transportation.
- Basic literacy: Whether interventions are aligned with women's actual literacy and digital capabilities. As part of our segmentation, our pilots worked with women entrepreneurs who already had businesses and baseline literacy levels.

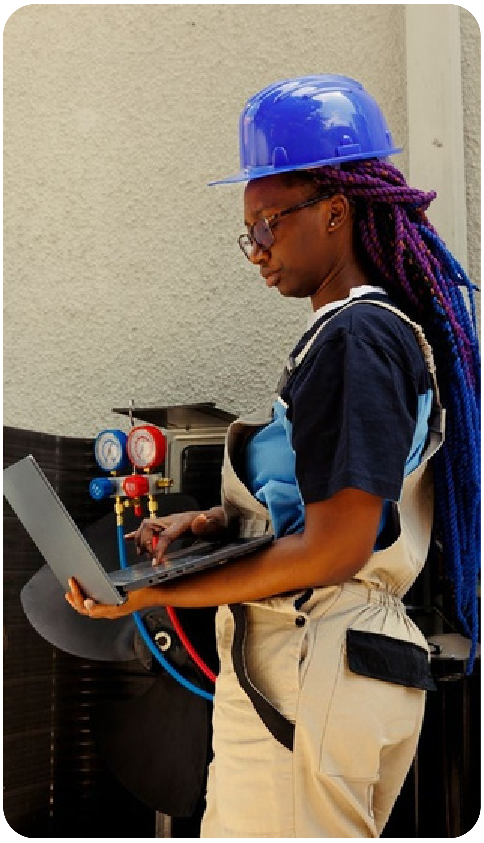
These are some of the **minimum conditions** that can determine who can participate and who gets screened out before an intervention begins. They are, however, dynamic. As a woman's business grows, her time becomes more constrained, her childcare needs may increase, and her household support may need to expand or can erode if the business creates additional burdens. We've seen women drop out of programs (such as Healthy Entrepreneurs) because they couldn't get childcare, had to care for a sick family member, or couldn't travel to training locations.



As a woman's business grows, her time becomes more constrained, her childcare needs may increase, and her household support may need to expand or can erode if the business creates additional burdens.

Support structures are also where intersectionality is visible. Cultural and social norms around women's work, mobility, and time use vary across geographies and communities in Kenya. What's possible for a woman in urban Nairobi is different from what's possible in coastal Mombasa or rural areas, as we observed with In Motion Logistics. Enterprises that assume universal constraints or their inverse, universal freedoms, will design interventions that either exclude women or fail to account for very real barriers.

Support structures are interconnected with other domains. Without time availability and household approval, women cannot engage with skills training (Domain 2) or participate in market opportunities (Domain 5). Compelling value propositions in this domain often depend on guaranteed market access (Domain 5) or on quick income from productive capital (Domain 4). Networks (Domain 3) can help shift household dynamics when peers demonstrate business success.



The role and influence of enterprises

This is the domain where enterprises have the least amount of control but should be the most strategic in design.

What enterprises can't control:

- Household power dynamics and who makes decisions about women's time
- Deep-seated gender norms about appropriate work for women
- Community attitudes and social expectations
- Women's baseline care responsibilities and time poverty

Enterprises that assume universal constraints or their inverse, universal freedoms, will design interventions that either exclude women or fail to account for very real barriers.

What enterprises can do:

1. Create compelling value propositions with clear pathways to income

An intervention must demonstrate how participation leads to income. Women invest time when they understand the pathway from effort to earnings. Household dynamics also shift when this is clear.

We have observed that it's best practice to integrate market access in training from the beginning. For instance, Jazza[5] trains domestic workers and then helps them find jobs. Women know that completing the program leads directly to employment and wages. This integrated design makes the value proposition clear that her time investment leads to income. This also extends beyond the women themselves; it shapes how their work is valued by spouses and the wider community. With Nawirika[10], we found that women were more likely to receive support with childcare when their income was considered meaningful. When it wasn't, people questioned whether paying for childcare was worth it.

A training initiative with Sarara Foundation[11] showed a similar result. Women were taught soap-making but weren't paid during training. Even though it could lead to future income, some faced tension at home for spending time away without immediate earnings. In contrast, women selling goat milk in Samburu, a conservative community, received more support from their spouses because it didn't affect household assets (the goats), allowing them to maintain their status while women earned income.

[10] *Kapoor, P. (2025, April 2). The business of low-income childcare in Kenya.* *https://bfaglobal.com/wee-opportunity-leads-umbrella/insights/the-business-of-low-income-childcare-in-kenya/*

[11] Khan, M. (2026, January 7). Strengthening livelihoods: The Milk-to-Market program.https://bfaglobal.com/wee-opportunity-leads-umbrella/insights/strengthening-livelihoods-the-milk-to-market-program/

[12] Gachoka, A. (2026, March 31). From side hustles to digital hustle. https://bfaglobal.com/wee-opportunity-leads-umbrella/insights/from-side-hustles-to-digital-hustle/

InMotion's Digital Cubs program[12] trains novice social sellers in digital marketing, integrating market access facilitation into their design through their fixer model (providing content creation services to address time poverty) and logistics capabilities (delivery services and rent-to-shelf services). Women were connected to the support systems they needed to make sales.

Finally, the Healthy Entrepreneurs[4] product (medicines/essential goods)-on-credit model helps ensure community health workers (CHWs) can serve their communities and, in fact, expand their market.
These examples also demonstrate the interconnections of other domains, in this case, Domain 5 (Market Linkages).

2. Design interventions that address women's barriers

Rather than forcing women to fit into rigid program structures, effective **enterprises** adapt to women's realities, including time constraints, care responsibilities, and mobility limitations.

Flexible timing and format are important design elements. Our pilots showed different approaches to addressing time constraints. For instance, Victory Farms' training sessions were held mid-morning to accommodate women's business schedules, which would start at 4 PM, as well as their early-morning purchases and fish preparation.

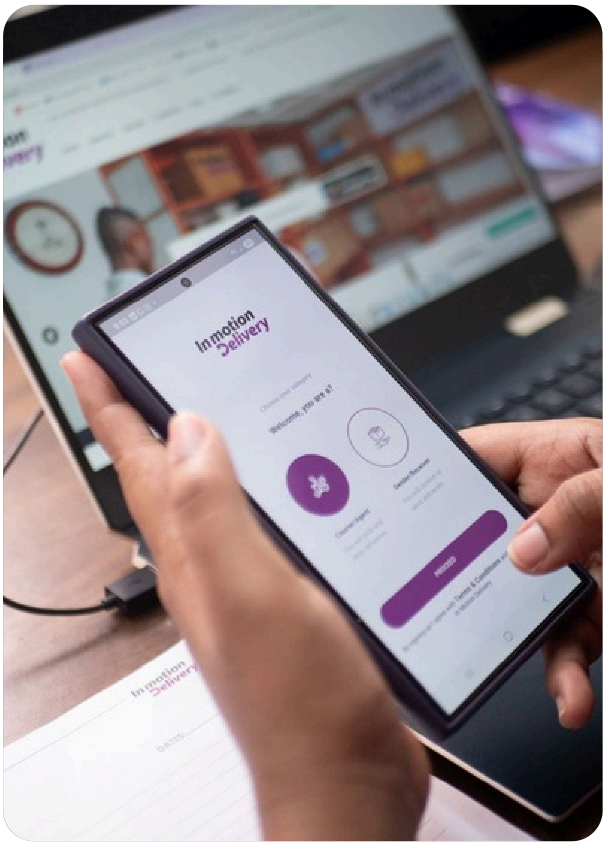
Kuza [13] trained during the agricultural low/off-season to accommodate agripreneurs' schedules and used a hybrid training model that particularly appealed to digitally savvy agripreneurs. Jazza[5] provided in-house training with accommodation, removing daily travel time and enabling intensive skill development. This worked for women who could commit to the condensed training, though it raised questions about childcare during that period.

Finally, InMotion[3] designed training around women's locations and their household schedules. Understanding that they could not reimburse women's transportation costs, sessions were held close to where the majority lived.

The timings were adjusted to run from 9 AM to 12:30 PM, enabling participants to attend to care giving responsibilities and be home when their children returned from school at 1 PM.

[13] Khan, M. (2026b, April 20). *Entrepreneurship training that works for low-income women: Early lessons from Kenya.* https://bfaglobal.com/wee-opportunity-leads-umbrella/insights/entrepreneurship-training-that-works-for-low-income-women-early-lessons-from-kenya/

In addition to three half-day sessions, the program also included two remote sessions to help women tend to their business responsibilities. However, while almost all women preferred in-person training to digital, some still had to close their shops during daytime training, resulting in income loss that worked against the program's value proposition.

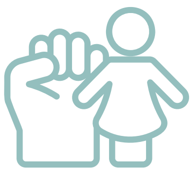


3. Segment and target participants intentionally

Our enterprises assessed which women have minimum enabling conditions and designed interventions that would work within those constraints.

In practice, enterprises need to understand their population's baseline conditions and match intervention design accordingly. This means being realistic about the support structures that exist and designing accordingly. For example, InMotion's Digital Cubs recruited women with specific baselines: smartphone access, existing social media for business use, operating for more than six months, and monthly sales of KES 10,000–50,000 (approx. $77–$387).

Jazza's domestic worker program had different baseline requirements because it was an employment pathway, and our pilot program tested collaborations with institutions already training domestic workers. This approach enabled Jazza to identify women who needed minimal upskilling and matched them to jobs more quickly.



Cultural and social norms around women's work, mobility, and time use vary across geographies and communities in Kenya.

What we've learned so far:

- **Support structures are not fixed entry criteria. Rather, they are dynamic** constraints that enterprises must design around. Flexible timing, central locations, and physical and virtual options have enabled women with time and mobility constraints to participate, although none eliminated their underlying time poverty.
- **Compelling value propositions integrate market access with training.** Women invest time when the pathway to income is clear and tangible. Separating skills building from income opportunities weakens the value proposition and makes household buy-in harder to secure.
- **Household approval can shift with income, but has limits. Early earnings** can build support for women's participation, but research suggests this acceptance may plateau or reverse if women's work challenges household dynamics or creates burdens without sufficient benefits.
- **No single training design approach works for all women. Jazza's intensive** in-house training worked for women who could commit to a condensed format. Kuza's virtual model reduces mobility barriers and is well-suited to young, digitally savvy entrepreneurs. Enterprises need to match their design to the specific constraints of their target population.
- **Childcare and transportation remain unaddressed in most interventions.** A flexible design can work around these constraints, but may exclude women with the greatest barriers. Whether direct support (childcare provision, transport reimbursement) would enable broader participation requires testing.
- **The interconnections are real**. Support structures can't be designed in isolation from market access (Domain 5), capital needs (Domain 4), or skills requirements (Domain 2). Women need integrated interventions that address multiple domains simultaneously.

While almost all women preferred in-person training to digital, some still had to close their shops during daytime training, resulting in income loss that worked against the program's value proposition.

Cost and effectiveness

Designing programs that work for low-income women without sufficient support structures will cost more than designing for populations without these constraints. Flexible scheduling, multiple delivery modalities, and household engagement all add cost per beneficiary. These costs make programs accessible to women navigating time poverty, mobility constraints, and household gatekeeping. At the same time, not all adaptations are equally effective at reaching these women. For instance, daytime-only scheduling or purely virtual delivery may reduce costs while excluding those who need support most.

Cost-effectiveness cannot be assessed without understanding the target population, and funders should look carefully at who a program has actually reached, not just the number of women reached. As we have seen in our pilots, a program serving digitally savvy young entrepreneurs has a different cost structure and reach than one designed for women with time and mobility constraints, and the two shouldn't be benchmarked against each other.

II.Domain 2: Skills & Confidence

Skills and confidence include the technical, business, and psychological capabilities that enable women to engage in markets effectively. These include:

- Technical skills: Product-specific knowledge, digital tool proficiency/digital literacy, and production techniques
- Business skills: Pricing, customer service, marketing, and financial management
- Confidence: Belief in one's ability to succeed
- Mindset shifts: Seeing oneself as an entrepreneur or capable worker

A woman may know how to price products correctly but lack the confidence to negotiate with buyers. Confidence without skills doesn't translate into results. For instance, believing you can succeed doesn't help if you don't know how to manage inventory or use digital tools to reach customers.

This domain is interconnected with all the others. Skills and confidence enable women to leverage productive capital effectively (Domain 4). Skills enable sustained market participation (Domain 5) by women who can maintain buyer relationships and manage their business operations. Networks (Domain 3) reinforce skills through peer learning and troubleshooting, but women need adequate support structures (Domain 1), such as time, childcare, and household approval, to participate in training and apply what they've learned. Building skills without addressing these interconnected domains can limit how effectively women translate capability into income.

The role and influence of enterprises

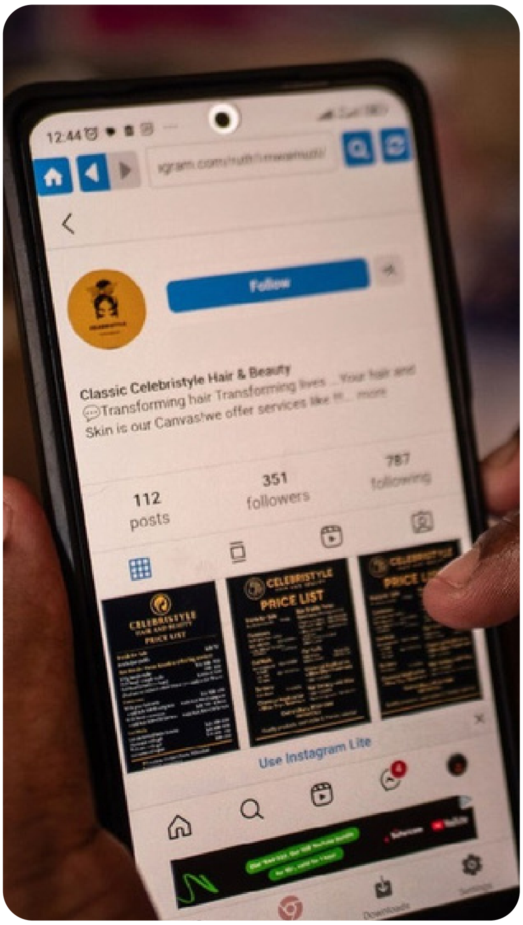
This is core intervention territory for the enterprise. How they design and deliver training, provide ongoing support, and build capabilities and psychological capital determines whether women can apply learning to generate income.

1. The four principles of effective training

The following principles were explored in depth in our training blog[13]:
- **Productive upskilling:** demand-driven, market-critical skills
- **Optimized delivery:** simple, practical, and accessible training design
- **Confidence building and entrepreneurial identity: shifting mindsets and** self-belief so that women see themselves as entrepreneurs capable of growth

- **Incentivizing engagement by facilitating market access: linking training** to job placements, working capital, supplier relationships, or distribution channels that help women monetize their skills

2. Ongoing support



Women need continued support as they apply their skills and encounter real business challenges. For instance, local women trained as peer educators can provide ongoing mentorship with credibility and cultural fluency that external trainers can't match.

InMotion provides ongoing mentorship beyond initial training. Women can reach out when stuck, ask questions as challenges arise, and receive troubleshooting help. One woman entrepreneur who was too shy to post on social media noted, "*My mentor taught me how to use Instagram and post regularly.*"

InMotion also offers a fixer model where, for a fee, a fixer can create and upload content for women entrepreneurs who may not have enough time to do it themselves.

Healthy Entrepreneurs also employ a mentorship model, with mentors providing follow-up on orders, clarification, encouragement during financial challenges, and support for consistent engagement.

Some Community Health Entrepreneurs (CHEs) have said their relationships with mentors have enhanced their motivation and personal growth, with one CHE describing their mentor as someone who "encourages you when you want to give up and helps maintain standards." The Trainer of Trainers (ToT) model helps ensure programs remain sustainable and trainers can continue supporting women after the pilot ends. The fixer model also complements ToT mentorship, with fixers providing women with specific technical solutions.

One woman entrepreneur who was too shy to post on social media noted, "My mentor taught me how to use Instagram and post regularly." InMotion also offers a fixer model where, for a fee, a fixer can create and upload content for women entrepreneurs who may not have enough time to do it themselves.

3. Peer networks

Women entrepreneurs in Kenya support each other through peer networks by providing financial help, business collaboration, emotional support, and knowledge sharing. We explore this in depth in Domain 3.

Challenges and gaps

Our findings suggest that effective mentorship programs offer consistently available support, with backup or substitute mentors to avoid disruptions. We have also found that the mentor relationship works best when there are structured check-ins and feedback loops between mentors and mentees. With a fixer model, participants recommend that enterprises set pricing tiers for services based on their value, ensuring they are both affordable for low-income women and scalable.

What we've learned so far:

- **Skills and confidence must be built together. Technical training that ignores** psychological barriers (fear of technology, imposter syndrome, lack of self-efficacy) won't necessarily translate into women applying what they have learned.
- **Ongoing support is critical**. Training provides a foundation, but ToT models, fixers, and peer networks enable women to apply their learning when real challenges arise.
- **Market access must be integrated with skills building. Women invest fully in** training when the pathway to income is clear.
- **Role models and peer learning accelerate adoption. Women believe** change is possible when they see someone like them succeeding. ToT and mentor models provide both instruction and proof-of-concept.
- **Technology can amplify capabilities, but doesn't replace human support. Digital tools (including Generative AI) work when coupled with education on responsible use and ongoing troubleshooting support, but they are not stand-alone solutions.**
- **Employment and entrepreneurship require different skill sets. One-size-fits-** all training will fail, and enterprises should instead design for the specific income pathway (working for others vs. running their own business).

We have also found that the mentor relationship works best when there are structured check-ins and feedback loops between mentors and mentees.

Cost and effectiveness

Building skills and confidence together requires more facilitation time, skilled trainers, and potentially longer programs. Mentorship models, ToT infrastructure, and fixer services each add costs that standard training budgets don't account for. Funders should be cautious about using training costs per beneficiary as a stand-alone metric, because a program that skips confidence-building or ongoing support may be lower cost but yield weaker income outcomes. Effectiveness can be measured by whether women actually apply their skills and generate income versus training test scores.

Ideally, program comparisons should also account for income pathways.

A program like InMotion, which trains women to run their own business and provides ongoing mentorship, peer networks, and fixer support, will cost more per participant than an employment pathway program that equips women with specific technical skills for a job. This is because the employer absorbs a lot of the structure, management, and market access after training ends.

Funders should be cautious about using training costs per beneficiary as a stand-alone metric, because a program that skips confidence-building or ongoing support may be lower cost but yield weaker income outcomes

III.Domain 3: Networks

Networks are the social and professional connections that provide women with ongoing support, enable peer learning, and open market opportunities. Research, including BFA's Gender Insights from Financial Diaries[14], suggests that women tend to have smaller, more horizontal networks compared to men, who are more strategic about building broader networks comprised of a wider variety of contacts — a distinction that has implications for how network-building support is designed. Notably, the KNBS 2015[15] survey found that men/women groups are a major source of capital for businesses, underscoring the economic significance of these networks beyond peer support. Networks include:

- **Existing personal networks**: Family, friends, and community contacts that women already have.
- **Peer connections formed through the intervention: Cohort relationships,** WhatsApp groups, savings groups, etc.
- **Professional networks**: Supplier relationships, buyer connections, and business associations.
- **Role models and mentors**: Women who have succeeded and can guide others (met organically or through the intervention).

Networks provide support that go beyond what formal training or programs can offer. They can create financial safety nets[16] through borrowing and stock sharing, enable business growth through referrals and collaboration, reduce isolation through emotional support, and facilitate knowledge exchange. For many women, these networks become their primary source of ongoing support after formal interventions end.

[14] BFA Global. (2023, June 5). *Gender Insights from Financial Diaries* https://bfaglobal.com/our-work/gender-insights-from-financial-diaries/

[15] Kenya National Bureau Of Statistics (Knbs). (2016). Micro, Small And Medium Establishment (Msme) Survey: Basic Report 2016. https://www.knbs.or.ke/wp-content/uploads/2023/09/2016-Micro-Small-and-Medium-Enterprises-Basic-Report.pdf

[16] Mwangi, Z. (n.d.). The 2016 Natioanal Micro, Small and Medium Establishment (MSME) Survey:Highights of basic report. https://www.knbs.or.ke/wp-content/uploads/2023/09/2016-Micro-Small-And-Medium-Enterprises-Survey-Highlights-Of-Basic-Report.pdf

Networks are interconnected with all the other domains. Financial support through networks (borrowing, stock sharing) can be a substitute for or complement to formal capital (Domain 4). Customer referrals and business collaboration enable market participation (Domain 5). Peer learning reinforces skills and confidence (Domain 2). Enterprises that focus solely on building individual capabilities without fostering peer connections can miss this important source of ongoing support and resource sharing.

The role and influence of enterprises

Enterprises can build on trusted networks, integrating their solutions in these structures and strengthening them as business assets for women. They can also help create new connections. This is particularly important as women often rely on close, horizontal networks that may limit growth[17]. Expanding them to include more diverse and professional relationships can open opportunities they might not otherwise have access to.

What enterprises can't control:

- Women's existing social networks and relationships
- Community structures and social capital that exist independently of their business
- Whether women choose to maintain peer connections after interventions end

[17] Zollmann, J., Sanford, C., & BFA GLOBAL. (2022). *A Buck Short: What Financial Diaries Tell Us About Building Financial Services That Matter to Low-Income Women.*https://bfaglobal.com/wp-content/uploads/2022/10/A_Buck_Short_Report_BFA-Global.pdf

What enterprises can do:

1. Recognize and amplify existing networks

Healthy Entrepreneurs worked with women who were already part of chamas (savings groups). While the enterprise has not officially leveraged these networks for business purposes, our findings show that women have sold their medical products and other inventory items during chama meetings and used these relationships to borrow stock, building on established trust.

2. Facilitate peer connections

Cohort-based training creates opportunities for women to meet, build relationships, and support each other outside a formal program. These peer networks provide multiple types of support:

Financial support and resource sharing

InMotion entrepreneurs share stock and supplies to meet customer *demand: "If I don't have enough oil, I call the group to add theirs." Healthy* Entrepreneurs' CHEs provide even more mutual support through their savings group (merry-go-rounds and table banking). Women borrow money from each other to buy stock, contribute funds for school fees or medical emergencies, and exchange products to avoid shortages. As one CHE *explained: "If I lack money, I borrow from my neighbor and return within a week."* This financial interdependence reduces vulnerability and strengthens business resilience.

Business growth through collaboration

Women refer customers to each other, use word-of-mouth promotion, and sell during chama meetings. As one CHE noted, "If I have slow-moving products, I *ask a colleague who sells well to help." Another added, "Members who don't order themselves refer customers to me." Women also pair up for safety and* handling difficult customers. This collaboration expands their customer base, increases trust, and helps manage surges in demand.

> *"If I lack money, I borrow from my neighbor and return within a week." This financial interdependence reduces vulnerability and strengthens business resilience.*

Emotional and psychosocial support

Networks provide encouragement, guidance on family issues, and support during sickness, funerals, and hardship. A CHE shared, "*We share challenges and strategies during chama meetings.*" *This emotional support reduces* isolation and stress, which is particularly important for women doing door-to-door sales or managing difficult customers on their own.

Information sharing and knowledge exchange

Women share customer needs, market trends, selling strategies, and health *information. A CHE noted, "We coordinate outreach tasks and share community info."*

How enterprises enable these connections:

- Cohort-based training brings women together who can continue supporting each other.
- WhatsApp groups provide ongoing spaces for questions, sharing, and troubleshooting.
- Structured check-ins during and after programs bring peer groups together.
- Shared communication channels enable quick stock availability checks and mutual assistance.

3. Create mentorship connections

Enterprises can connect women to role models and mentors who have walked the path before them. We explored ToT models in depth in Domain 2, which can provide instruction and living proof that success is possible.

Challenges and gaps

InMotion participants noted that physical distance between group members is a barrier to more active collaboration. While WhatsApp groups enable some coordination, activities requiring in-person interaction are limited, particularly stock sharing, teaming up for customer visits, or in-person problem- solving. This suggests that local peer groups may be more effective for certain types of collaboration than dispersed, virtual networks.

Additionally, while facilitated peer networks can build trust and be sustained beyond formal programs, we don't yet know how long they last without ongoing facilitation or how network strength changes over time. Our six- to nine-month pilots showed network formation and early collaboration, but longer-term sustainability requires further study.

Local peer groups may be more effective for certain types of collaboration than dispersed, virtual networks.

What we've learned so far:

- **Networksprovide multifacetedsupport. This includes financial** (borrowing, stock sharing), business (referrals, collaboration), emotional (encouragement, crisis support), and informational support (market trends, strategies). No single component of an intervention can replace what peer networks offer.
- **Existing support structures can be leveraged for business. Women's** savings groups and community relationships can also serve as business infrastructure. Enterprises can build on these rather than create parallel structures.
- **Physical proximity matters for certain types of collaboration. Virtual** networks enable information sharing and encouragement, but stock sharing, pairing for safety, and in-person problem-solving require physical proximity.
- **Women are already skilled at leveraging networks. Enterprises should** amplify this capability rather than replace it with formal systems. The most effective support recognizes women's existing social capital and helps them see it as a business strength.
- **Peer networks often outlast formal programs. Women maintain WhatsApp** groups, savings group relationships, and referrals after interventions end. This helps create sustainability beyond a pilot. Enterprises can provide a safe space in the program for women to organically form their own groups.
- **Customer referrals and product swaps enable women to serve a variety** of demands. When one woman can't fulfill an order or doesn't have a product, peer networks allow her to refer customers or borrow stock rather than losing the sale.

"If I lack money, I borrow from my neighbor and return within a week." This financial interdependence reduces vulnerability and strengthens business resilience.

IV.Domain 4: Productive Capital & Assets

Productive capital and assets refer to the financial and physical resources that enhance a woman's productive capacity. They include:

- Credit: Cash loans, buy-now-pay-later models, and inventory on credit
- Equipment and tools: Machinery, carts, cooler boxes, solar lights, umbrellas
- Workspace and infrastructure: Shared manufacturing facilities, physical shops, processing equipment
- Working capital: Loans to bridge gaps between production costs, business setup, or sales
- Savings mechanisms: Tools to manage cash flow
- Formalization support: Business registration, licensing, when it opens doors to markets or finance

Capital can enable women to meet demand, invest in tools, and scale production. However, timing, form, and structure all matter. Capital provided too early, before a woman has established customers or the skills to use it productively, can create debt without growth. Capital in the wrong form, such as cash when she needs equipment or rigid loans when she needs flexible working capital, may not solve her actual constraint.

This domain is interconnected with others. Capital without market access (Domain 5) or skills to use it (Domain 2) can cause entrepreneurs to hit a ceiling. Capital enables women to meet demand generated through market linkages (Domain 5), and networks (Domain 3) can often provide informal credit that formal systems may not match in flexibility, trust, and understanding of irregular income. The organizational strategy of enterprises, explored later in Section 3 on The Enterprise's Role, can determine whether capital provision is aligned with women's actual needs and business stage.

The role and influence of enterprises

Enterprises have moderate to high control in this domain. They can provide capital and assets directly, broker access through financial service providers, or create infrastructure (shared equipment, workspace) that reduce individual capital needs.

What enterprises can't control:

- Women's household demands on business income limit their capacity to reinvest
- Macro-economic conditions affecting interest rates and credit availability
- Women's formal credit histories and access to collateral

What enterprises can do:

1. Test when and how much capital is needed

Our pilots tested credit with women at different stages of their businesses, and a clear pattern emerged. At Victory Farms, newer Mama Samaki (women sellers) who received credit had higher default rates than more established sellers, leading the financial service provider to tighten eligibility requirements for new participants. From conversations with the women, it became clear that some took on credit without fully understanding market demand, which, in some cases, led to losses such as spoiled fish. We saw a similar trend with Healthy Entrepreneurs, whose Booster program for established CHEs and Builder program for new CHEs showed notably higher default rates among the Builders.

While more evidence is needed, we also saw that mindset played an important role. Some women from Healthy Entrepreneurs and Victory Farms who were thinking long term tended to adopt a "start small and build" approach, often preferring to save first and only take on credit once their businesses had grown.

2. Provide or broker access to capital, but a structure for irregular income

Enterprises can provide capital directly, broker access through financial services providers, or create shared infrastructure that reduces individual capital requirements.

While Healthy Entrepreneurs' medicine-on-credit program showed almost universal uptake among Boosters, CHEs wanted more flexible repayment *periods. As one CHE shared, "At first [the credit program] was a burden, now* I pay in installments," suggesting the three-week payment window was tight but manageable with adjustments. CHEs also requested higher credit limits based on their performance. Still, we have observed that credit has helped CHEs double available stock, manage their stock, grow their businesses, and balance household needs with business reinvestment. As one CHE noted, "*[Credit] lets me buy expensive products I couldn't afford before.*"

Similarly, Victory Farms offers fish on credit to more experienced Mama Samaki sellers, and we've seen strong repeat use, suggesting that it helps address working capital needs. However, despite being identified as a key growth barrier and having clear benefits, uptake among eligible women was initially lower than expected. From our conversations with the women, a big part of this came down to communication. Many women either didn't receive clear information about eligibility or didn't fully understand it. For smaller-scale

Community Health Entrepreneurs also requested higher credit limits based on their performance.

sellers, there were also alternative sources of credit, such as family, friends, or women's groups, which reduced the urgency to take out loans.

More broadly, while formal credit is often designed around regular salaried income (and doesn't always fit entrepreneurial cash flows), we saw that even flexible products, like those tested by Healthy Entrepreneurs, didn't fully address women's fear of debt. This was largely shaped by social pressures and past experiences, especially with digital lenders. As a result, there is a need for more intentional education to help women understand how the loans work and what support mechanisms are available if repayment becomes difficult.

Productive capital can enable economic independence, as we saw with gender-based violence (GBV) survivors belonging to the Feminists for Peace, Rights and Justice Center (FPRJC) group in Kibera. A community-run, shared manufacturing space trained 151 women in soap production (their Feming'arisha detergent brand), equipped them with marketing and financial literacy skills, and established a retail shop. Proceeds are reinvested into a revolving fund that provides startup loans to survivors, creating a cycle where sales enable more women to launch businesses. The shop also functions as an information and referral point for GBV survivors.

There is a need for more intentional education to help women understand how the loans work and what support mechanisms are available if repayment becomes difficult.

3. Offer alternatives to cash credit

Cash loans may not always be the answer. Equipment, shared infrastructure, loyalty programs, and savings mechanisms can address capital constraints more effectively for some women.

Shared manufacturing facilities

Common manufacturing facilities (CMFs) provide shared equipment and workspace, reducing individual capital requirements. We researched models that combine production infrastructure with market access capabilities, such as SOMO Africa's retail partnerships and e-commerce platform, or Chies Peanut Butter's accessible Kibera location and trust-building through women staff. However, tension emerged across philanthropic CMF models as scaling to purely commercial rates can exclude low-income women, while operating on thin margins raises sustainability questions. This trade-off between accessibility and financial viability remains unresolved.

Loyalty programs and business assets

Victory Farms developed a points-based loyalty program whereby Mama Samaki can earn points (one point per KES 500 spent), redeemable for business assets and items like cooking oil, aprons, solar lights, parasols, and trolleys. In the first nine months, 23% of the women introduced to the program redeemed rewards. Cooking oil was the most frequently redeemed item (available for just 60 points) and was especially useful for smaller vendors using three to four liters a day. Receiving cooking oil for free allowed women to save money for household expenses. Higher-value items like parasols and coolers were redeemed more frequently by high-volume sellers who could accumulate more points.

This approach brings high-value assets within reach for women who couldn't purchase them outright due to income pressures. Moreover, a critical gender dimension emerged. While many men expressed interest in purchasing expensive items (push carts) outright in cash, women faced barriers, including pressure to divert earnings for household expenditures, relatively low incomes, and limited access to formal and informal credit. Offering assets only for cash risked inadvertently excluding women and masculinizing the space.

Victory Farms developed a points-based loyalty program whereby Mama Samaki can earn points (one point per KES 500 spent), redeemable for business assets and items like cooking oil, aprons, solar lights, parasols, and trolleys

Savings tools

Healthy Entrepreneurs introduced a savings box technique to help CHEs separate business funds from personal/household money (with red and blue boxes), enabling better cash flow management and reinvestment decisions. CHEs noted that the savings module was one of the most helpful and practical tools from their training sessions.

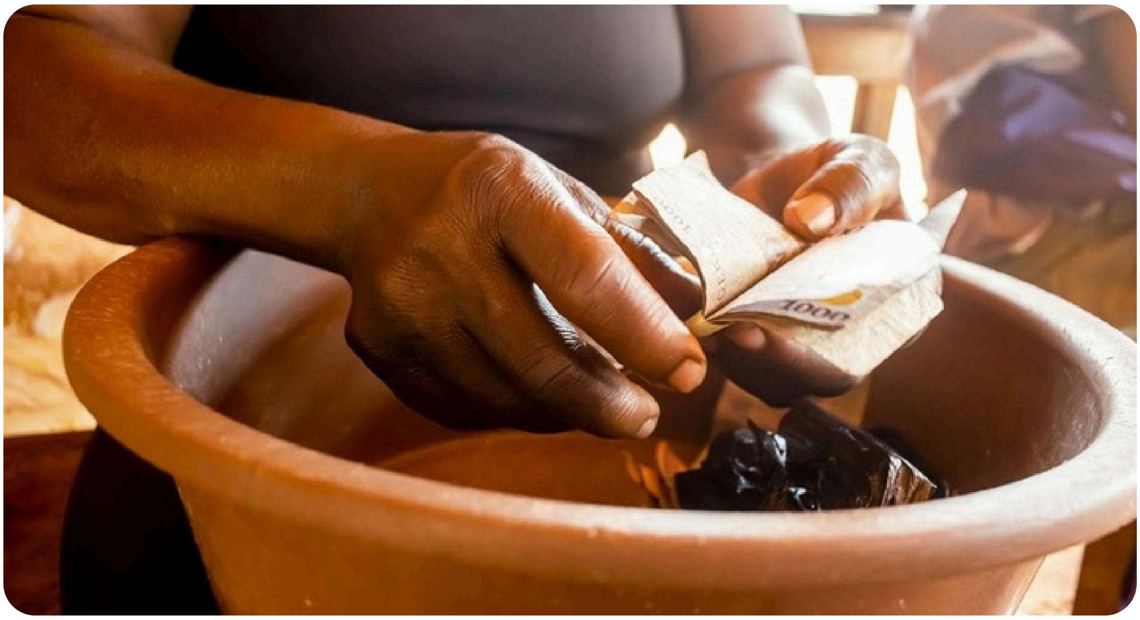
Time-saving services

InMotion's fixer model (discussed in Domain 2) allows women to pay for content creation support, essentially purchasing time and expertise they may lack. Early data suggests participants find this helpful, but some worry about becoming dependent on it.

4. Informal systems still matter

The role of informal financial services is widely recognized[18]. Women's savings groups (chamas) and informal borrowing offer flexibility and trust that formal systems may not match unless specifically designed around women's constraints and preferences. As discussed in Domain 3, Healthy Entrepreneurs' CHEs extensively use chamas for borrowing money to buy stock, contributing to emergencies, and exchanging products.

Enterprises would do well to understand why women value these informal systems, and to design formal products that incorporate the most helpful features. For instance, informal systems can provide immediate liquidity, relationship-based trust, flexible repayment, and fewer or no formal requirements.



[18] Ndahiro, R., & Luswata, F. (2023, March 23). Bridging the informal-formal divide in financial services. UN Capital Development Fund (UNCDF). https://www.uncdf.org/article/8190/bridging-the-informal-formal-divide-in-financial-services

Challenges and gaps

We found that introducing capital too early, before the value proposition was clear or before women's businesses were ready to absorb it, was much less effective, as seen in both the Healthy Entrepreneurs and Victory Farms pilots. However, there's still more to learn in terms of exactly when credit is most useful in a woman's business journey and under what conditions it works best.

There's also the question of fit. While repayment schedules need to align

with irregular entrepreneurial incomes, not every entrepreneur may need or benefit from formal credit. Some may be better served by more flexible, trust-based options, such as informal lending. The challenge is figuring out who to support with structured financial products and when, so that these models can scale effectively for those ready to grow.

Victory Farms learned that larger assets work for some women but not all. How do enterprises determine who has the capacity to leverage high-value assets? Demand-driven distribution seems promising but requires validation.

CMF models grapple with an unresolved tension between accessibility for low-income women and financial sustainability at commercial rates.

What we've learned so far:

- **The type of capital matters as much as the amount. Inventory on credit**, shared equipment access, business assets, working capital loans, and loyalty programs each address different constraints. Cash isn't always the answer.
- **Early evidence suggests that rigid repayment schedules don't always align with irregular entrepreneurial income or repayment capacity. Women** require flexibility to accommodate variable income, but optimal structures require more testing.
- **Loyalty programs can address gender barriers to accessing assets. When** household income pressures prevent women from purchasing assets outright, points-based systems make high-value items more affordable.
- **Shared infrastructure reduces individual capital requirements. Pay-per-**use equipment and processing facilities enable women to produce without owning expensive machinery. However, tensions remain between accessibility and commercial viability.
- **Informal credit systems provide valued features that formal products often** lack. These include trust, flexibility, and immediate access. Design formal credit offerings that incorporate these features rather than replacing informal systems entirely.
- **Capital without market access or skills can cause women entrepreneurs** to hit a ceiling. Women can't use credit productively if they don't have customers to sell to (Domain 5) or the capabilities to manage inventory and serve markets (Domain 2).
- **When it comes to asset distribution, gender matters. Offering high-value** assets only for cash can inadvertently exclude women whose income is diverted to their households and who have limited access to financial products and services.

When household income pressures prevent women from purchasing assets outright, points-based systems make high-value items more affordable.

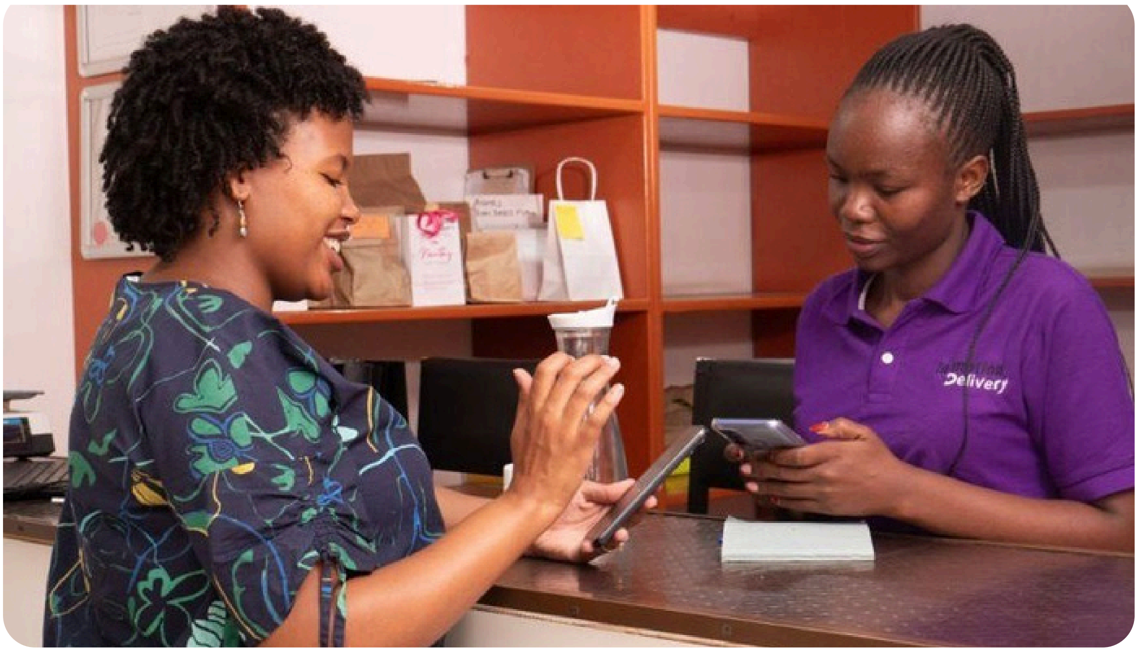
Cost and effectiveness

For enterprises

Designing capital interventions that actually work for low-income women entrepreneurs costs more than standard credit products. Flexible repayment structures (such as small and frequent repayments), loyalty programs, shared manufacturing facilities, savings tools require investment that commercial financial products do not. CMF models, for instance, face a tension between the subsidized rates that make them accessible to low-income women and the commercial rates needed for sustainability. This is a gap that philanthropic capital can help bridge while enterprises work toward longer-term viable models. More broadly, capital interventions designed around women's specific constraints, such as flexible repayment, loyalty-based asset access, or shared infrastructure, often require upfront philanthropic investment to test, refine, and prove before they can attract commercial capital at scale.

For funders

There is a clear opportunity for funders to better understand which types of capital deliver the best income outcomes relative to cost. This requires being thoughtful about trade-offs when allocating capital, and not benchmarking the cost of serving low-income women against standard program costs and conventional credit metrics designed for borrowers with stable incomes, rather than women navigating irregular cash flow, household income diversion, and limited collateral. At the same time, cost-effectiveness remains critical, especially for scale and sustainability. More rigorous cost-outcome tracking across initiatives would help strengthen the investment case and guide more effective resource allocation.



V.Domain 5: Market Linkages

Market linkages are the mechanisms and relationships that connect women to buyers, suppliers, and market actors. As we have noted, this is the most important component of an intervention. Market linkages include:

- Connections to buyers and customers: Direct introductions, facilitated relationships, and guaranteed employment
- Supplier relationships: Access to inventory, raw materials, and product sources
- Platform access: Digital marketplaces (social media, e-commerce) and physical marketplaces (shops, retail networks)
- Supply chain support: Logistics, storage, and delivery that enable women to fulfill orders

Market access is the critical link between women's capabilities and income outcomes. A woman can have excellent skills (Domain 2), strong support structures (Domain 1), capital to invest (Domain 4), and peer networks (Domain 3), but without connections to customers who will pay for her products or services, none of these will translate into income, or at least sustained income. Most importantly, access alone isn't sufficient.

Women need sustained usage enabled by supply chain support, ongoing troubleshooting, and the skills and confidence to maintain relationships. This is where the interconnections across domains become most visible.

The role and influence of enterprise partners

Enterprises havea highdegreeofcontrol in this domain,and we believe it's critical that they provide market linkages (in some form) to the women entrepreneurs they serve. Enterprises can facilitate connections that women cannot make on their own, provide supply chain infrastructure, broker access to platforms, and sustain customer pipelines.

What enterprises can't control:

- Overall market demand for products and services
- Customer preferences and purchasing behavior
- Competition from other sellers
- Macro-economic conditions affecting consumer spending

What enterprises can do:

1. Facilitate introductions and guarantee market access

In our experience, the best enterprises integrate market access in their intervention design, creating clear pathways from skills to income. Facilitating market access is a strategic way to motivate women to fully engage in training, as we explored in depth in our training blog[15]. The following are specific examples from our work.

Jazza Center guarantees domestic worker placement after training, so women know that completing the program leads directly to employment and wages. This guaranteed market access removes uncertainty about whether effort will lead to income. For a detailed analysis of Jazza's model, see this article[5].

Both Healthy Entrepreneurs and Kuza illustrate the value of guaranteed market access. Through government-linked community assignments, women are given a defined customer base so they don't have to spend time or resources identifying demand. This allows them to deliver their core services while also using the same trusted relationships to offer additional products or services. For Healthy Entrepreneurs, this includes side businesses; for Kuza agripreneurs, it means expanding into complementary agricultural services. In both cases, this built-in market access creates a platform for increased and diversified incomes.

Women are given a defined customer base so they don't have to spend time or resources identifying demand. This allows them to deliver their core services while also using the same trusted relationships to offer additional products or services.

2. Provide supply chain and logistics support

Access to buyers can mean little if women can't fulfill orders. Supply chain constraints, such as sourcing, storage, transport, and delivery, can often become the determining factors in whether market access translates into sustained income. Victory Farms connects Mama Samaki to fish supply through Victory Farm retailers located near big markets where women set up stalls. While not intentionally co- located, this proximity makes fish inventory accessible when women need to restock. Additionally, by being a reliable and consistent supplier for tilapia, Victory Farms helps to reduce the risk of exploitation[19] that many informal women fish stall entrepreneurs face in the supply chain.

[19]Mojola, S. A. (2010). Fishing in dangerous waters: Ecology, gender and economy in HIV risk. Social Science & Medicine, 72(2), 149–156. https://doi.org/10.1016/j.socscimed.2010.11.006

Healthy Entrepreneurs expanded the market reach of CHEs through supply interventions, such as product-on-credit, which Kuza's training program also did. With Healthy Entrepreneurs, the credit helps to prevent stockouts that would force women to turn away customers and to serve communities more consistently. With Kuza's mentorship program and training, agripreneurs can serve farmers more effectively and in a timely manner.

InMotion's logistics expertise helps to address supply-side constraints that other WEE programs can often miss. Their delivery services and future rent-to-shelf plans mean that women can generate demand through social media and receive the support they need to fulfill orders. This dual focus – helping women generate demand and enabling fulfillment – distinguishes their approach. Additionally, SOMO Africa provides logistics support through delivery services for products sold on their e-commerce platform and through retail partnerships, recognizing that logistics can be a major barrier to getting products to customers.

3. Enable platform access, but match channel to context

The enterprises we worked with connected low-income women entrepreneurs to marketplaces and channels, both digital (social media, e-commerce) and physical (market stalls, retail locations, on-site shops).

Our evidence across multiple pilots challenges a common assumption that social commerce and e-commerce are on a continuum. We have found that they're used for different strategies, each addressing different contexts and constraints. For instance, social commerce (selling via WhatsApp and Facebook) proved more sustainable for most women entrepreneurs, as it leverages existing networks, fits time-constrained lives, has lower technical barriers, and enables relationship-based selling. But e-commerce, which requires greater technical literacy and different customer-acquisition approaches,

was useful for women entrepreneurs seeking validation of their brand and greater exposure to customers. Ultimately, we found that many entrepreneurs on e-commerce platforms completed sales via social commerce platforms, which began when customers found them through e-commerce platforms.

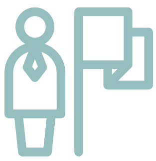
Interestingly, even among women already selling through e-commerce or social commerce, many aspired to have a physical space where customers could interact with their products. We saw this with both Powered by People and InMotion. Having a physical space meant customers could come to them, reducing travel costs and improving their flexibility and safety. A storefront was both aspirational and enabling.

4. Facilitate sustained usage

Getting women to stay in the market requires ongoing support as they navigate customer relationships, handle problems, and manage fluctuations in demand. For instance, InMotion's fixer model (Domain 2) and mentorship helped women navigate challenges as they arose, from technical issues to customer management to supply problems. Market access without this support can lead to a drop-off when women encounter obstacles they can't solve alone, although more data is needed to confirm this observation.

Peer networks (Domain 3) enable women to support one another through stock sharing, customer referrals, and problem-solving. Healthy Entrepreneurs' CHEs coordinate to fulfill orders together or refer customers when they lack specific products, showing how networks can sustain market engagement. They also need to consistently fulfill orders. Stockouts can damage customer relationships and trust, but enterprises that enable access to inventory (Healthy Entrepreneurs' product on credit and Victory Farm's fish supply) help women maintain a reliable market presence.

Finally, skills and confidence (Domain 2) in maintaining buyer relationships, negotiating, handling difficult customers, and managing business operations determine whether initial market access translates into sustained income.



Getting women to stay in the market requires ongoing support as they navigate customer relationships, handle problems, and manage fluctuations in demand.

5. Build strategic partnerships

Enterprises rarely control entire value chains, so they need collaborators to fill the gaps. As a logistics company, InMotion brought supply chain expertise that complemented the digital commerce training they found a partner to conduct. Women learned social selling skills and had logistics support to fulfill orders. SOMO Africa partners with retail shops and manages e-commerce platforms, recognizing they can't create all market channels themselves.

Understanding that they can't provide the financial support women entrepreneurs need, Victory Farms works with Pezesha, a financial service provider. We have learned that effective enterprises recognize what they can't do alone and build partnerships to address domains outside their core capabilities, whether logistics providers for delivery, financial service providers for capital, or platforms for digital market access.

6. Support formalization when it opens specific doors

Business registration, licensing, and certification can enable access to larger markets, formal credit, and professional contracts, but they also create costs and administrative burdens.

Opportunity Factory[20], a shared manufacturing facility that connects artisan communities with market access (such as Sandstorm, a Kenyan bag and textile manufacturer), requires each artisan hub to register as a business with a bank account and at least three signatories, formalizing relationships that were previously informal. This enables hubs to receive formal payments (women earn about double Kenya's minimum wage) and access to banking systems.

The Kenya Industrial Research and Development Institute (KIRDI)[21] facility provides comprehensive incubation services for its users for 12 to 24 months, subsidized training, Kenya Bureau of Standards (KEBS) certification support, and tailored business development services in food, cosmetics, and honey processing – all of which help women to formalize their business and access more formal, consistent markets.

Business registration, licensing, and certification can enable access to larger markets, formal credit, and professional contracts, but they also create costs and administrative burdens.

[20] Opportunity Factory. (n.d.). *Opportunity Factory | Helping craft makers find markets | Kenya.* https://opportunityfactory.co/
[21] Kenya Industrial Research and Development Institute. (n.d.). https://kirdi.go.ke/

We're learning that it's important to understand when formalization serves low-income women entrepreneurs. Does it align with their business trajectory and open the right doors, or does it create an administrative burden without clear benefits or outcomes? We have seen formalization work for collectives like Opportunity Factory and Power Women, but lack of evidence on optimal timing for individual businesses.

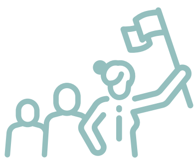
Challenges and gaps

Our six- to nine-month pilots showed initial market engagement, but we cannot yet answer whether market participation will be sustained over the years without ongoing support from enterprises. Do peer networks and skills built during interventions enable women to maintain market access independently, or is ongoing partner facilitation necessary? This remains a concern even for the enterprises, who believe that reliance on them to create or facilitate market access may not be sustainable, especially when they do not benefit from it.

Additionally, while we observed that stockouts and fulfillment challenges limit women's income potential, we have limited evidence of cost-effective solutions at scale. InMotion's logistics expertise worked, but can this be replicated by enterprises without logistics backgrounds?

On platform choice: We know social commerce works better than e-commerce for most low-income women, but how do enterprises determine which women will benefit from it and which ones will not find it viable?

What's the decision-making framework? Lastly, as more women enter similar businesses (food selling, health products, soaps), does market access become a zero-sum exercise? We haven't observed this yet, but it's a question for the future and the long-term sustainability of women's economic empowerment programs.



Do peer networks and skills built during interventions enable women to maintain market access independently, or is ongoing partner facilitation necessary?

What we've learned so far:

- **Market access integrated with training motivates full engagement.** Women invest time when the pathway to income is clear, not speculative. Separating skills-building from market opportunities weakens both participation and outcomes.
- **Access without sustained support can lead to drop-off. Women need** ongoing troubleshooting support, peer networks, and reliable supply chains to keep participating in the market after initial connections are made.
- **Supply chains matter as much as demand generation. Most WEE programs** focus on teaching women to market their products and services and generate demand, but they don't always have a partner that can help address fulfillment constraints. Enterprises that tackle both supply and demand, such as InMotion's logistics, Healthy Entrepreneurs' inventory access, and Victory Farm's fish supply, can enable sustained selling.
- **Social commerce and e-commerce are not on a continuum. They are** different strategies requiring different types of support. Social commerce leverages existing networks and fits time-constrained lives, while e-commerce requires more time and technical capacity. For detailed evidence, see our blog, "What it takes to sell online[22]".
- **Strategic partnerships are essential. No single enterprise controls all the pieces of the market system**. Our enterprises recognize gaps and build collaborations – with logistics providers, trainers, financial service providers, or technical assistance providers like BFA Global for needs assessments, data analysis, and intervention design tailored to women's specific constraints and contexts.
- **Market access must be integrated into intervention design from the start.** Jazza's placement guarantee, Victory Farm's supply access, and Healthy Entrepreneurs' product availability reduce uncertainty about whether effort will lead to income. Women invest fully when the pathway from skills to earnings is clear and concrete, not when market access is treated as an add-on or incentive.
- **Physical proximity and platform accessibility matter. Victory Farm's** retailers near fish markets, Power Women's on-site shop, and SOMO's retail partnerships are all examples of accessible market channels that can enable consistent participation.

[22] Kapoor, P. (2026, March 6). What it takes to sell online: Three lessons on digital market access for Kenyan handicraft makers. https://bfaglobal.com/wee-opportunity-leads-umbrella/insights/what-it-takes-to-sell-online-three-lessons-on-digital-market-access-for-kenyan-handicraft-makers/

- **Formalizing a business is beneficial when it opens specific doors (formal** payments, contracts, and larger markets). When it doesn't, formalization can be an administrative burden. Not all businesses need to formalize, and timing matters.
- **Market linkages depend on other domains functioning together. Without** skills and confidence (Domain 2) to maintain relationships, capital (Domain 4) to meet demand, networks (Domain 3) for referrals and support, or support structures (Domain 1) enabling time for market engagement, women may have access to markets but hit a ceiling.

Cost and effectiveness

Market linkages are among the most resource-intensive components of women's economic empowerment programs and, from what we've seen, the most frequently underfunded. Facilitating buyer introductions, providing supply chain and logistics support, sustaining platform access, and maintaining ongoing troubleshooting all require investment that goes beyond standard training program budgets. Enterprises like InMotion, which combines logistics infrastructure with digital commerce training, or Jazza, which guarantees work placement after training, are more expensive to operate than programs that just build skills.

Still, our evidence suggests this is where income outcomes are generated. Programs that treat market access as an add-on rather than a core design feature are likely underinvesting in the mechanism that matters most. Funders should expect market linkage components to carry a high cost. Funders should therefore examine whether the program can demonstrate that the investment translates into sustained income and not just initial market entry.

3. The Enterprise's Role: Organizational Capacity & Strategy

Even when women have enabling conditions across the five domains, the quality of the enterprise determines whether those conditions can materialize and be sustained. A woman may be highly motivated and well- prepared, but if the enterprise lacks operational capacity, strategic vision, or the ability to iterate on feedback, the intervention might stall.

Our evidence across pilots suggests that organizational capacity matters as much as intervention design. Enterprises with excellent training curricula but weak operations, under-resourced teams, or an inability to sustain support beyond donor funding can see women drop off or gains disappear after programs end.

Based on what we've learned, the following are qualities of effective enterprises:

Leadership and strategic vision

Enterprises with a deep commitment to serving low-income women prioritize resources to achieve their stated mission and demonstrate a willingness to adapt, collaborate, and focus on women's economic outcomes over time. We have observed that strategy is the most important factor because, without a coherent strategy specifically for low-income women, everything else can break down. This means having clarity about the target population, understanding their constraints, and intentionally designing around barriers rather than starting with predetermined solutions.

Enterprises with excellent training curricula but weak operations, under-resourced teams, or ana inability to sustain support beyond donor funding can see women drop off or gains disappear after programs end.

Operational readiness

Having the resources, systems, and team capacity to deliver consistently matters enormously. Operational readiness includes:

- Adequate funding to sustain interventions beyond the initial pilot phase
- Staff who understand the target population and can deliver with cultural fluency
- Infrastructure to maintain ongoing support (ToT programs, mentorship, fixer models)
- Ability to manage logistics, fulfillment, and supply chain needs

Strategic partnerships

As we noted earlier, no single enterprise controls all the pieces women need to succeed. Effective enterprises recognize gaps in their capabilities and build collaborations to address domains outside their core expertise. For example:

- Victory Farms partners with financial service providers for capital access, recognizing that they can't provide financial products themselves.
- SOMO Africa partners with retail shops and manages e-commerce platforms rather than building all market channels internally.
- Jazza collaborates with training institutions to reduce the time and costs of training and placing domestic workers in employment.

Data use and learning systems

Enterprises that generate actionable insights from monitoring and evaluation, maintain feedback loops with women and customers, and demonstrate a willingness to iterate based on evidence are better able to adapt to women's changing needs.

- Enterprises conducting endline surveys and FGDs uncovered challenges that weren't obvious in the program design stage (Healthy Entrepreneurs' repayment timeline issues, InMotion's geographic distance limiting peer collaboration).
- Feedback loops enabled adjustments mid-program rather than waiting until it was over.

Market-led design and co- creation

Beyond organizational capacity, how enterprises approach intervention design determines both the relevance of the intervention and uptake among women entrepreneurs.

Enterprises that invest in formative research to understand the barriers women face can design more effective interventions. InMotion's and BFA's landscape research

in Mombasa, particularly with entrepreneurs, revealed that women needed business-focused digital skills, not basic tech literacy. This shaped the curriculum content and helped with segmentation.

Segmentation and targeting: Interventions need to be aligned with women's readiness and constraints rather than take a one-size-fits-all approach. InMotion's recruitment criteria (smartphone access, operating for more than six months, proven sales) ensured baseline viability. Jazza's partnership with training institutions targeted women who had already received training and needed minimal upskilling.

Co-creation with women: Enterprises need to design interventions with women through feedback loops, iterative adaptation, and responsiveness to what women say they need, rather than just delivering predetermined programs. Enterprises that adjusted based on women's input (training times, repayment flexibility, support models) had better engagement.

Responding to real market demand: Enterprises must ensure there are addressable markets for the products and services women will provide. Those that start with "we'll train women in X" without validating market demand for X often see women gain skills but struggle to generate income.

Questions for funders assessing enterprises:

When evaluating potential enterprises, it may be valuable to ask:

- Does the enterprise have a coherent strategy to specifically serve low-income women, or are they starting with a predetermined solution?
- What systems are in place for learning and adaptation based on women's feedback?
- How does the enterprise plan to sustain interventions beyond pilot funding?
- What strategic partnerships complement the enterprise's capabilities in areas they cannot address alone?
- How is the enterprise providing (or focusing on) market access? In what form are they providing market access?
- Does the organizational team demonstrate an understanding of the target population's realities?
- Has the enterprise conducted formative research to understand barriers before designing the intervention?

Enterprises need to design interventions with women through feedback loops, iterative adaptation, and responsiveness to what women say they need, rather than just delivering predetermined programs.

What we've learned so far:

- **The enterprise's strategy determines whether a well-designed intervention translates into positive** outcomes. A strong training curriculum with weak operations or an inability to sustain support leads to drop-off, regardless of content quality.
- **Strategic partnerships are not optional.** Enterprises that address multiple domains (InMotion's logistics and training, Healthy Entrepreneurs' health knowledge training and product access, and SOMO's production and market channels) can provide more complete support than those offering just one capability.
- **Co-creation and iteration matter as much as initial design.** Enterprises that are willing to adjust based on women's feedback (Healthy Entrepreneurs' repayment flexibility requests, InMotion's X, Victory Farm's credit pilot) show better engagement than rigid program delivery.
- **Formative research helps prevent misaligned interventions. Understanding** women's actual barriers before designing an intervention enables relevant, targeted support rather than generic approaches.

4. Agency: Built Along The Journey

Agency refers to a woman's capacity to make and act upon choices that shape her livelihood and business outcomes. It includes confidence, autonomy, decision-making power over her time, work, income, and interactions in the marketplace. Importantly, agency is not just about having choices available, but the ability to exercise those choices within the constraints and opportunities of one's environment.

Women don't need full agency to start earning more. They can increase income through supported employment pathways (such as Jazza's domestic workers) or structured entrepreneurship programs, without having complete autonomy or decision-making power. For example, a domestic worker at Jazza may enter employment without full autonomy, but agency can be developed through her work experience combined with Jazza's grievance mechanism, enabling her to file complaints about mistreatment or to pursue additional skills that increase her wages. Agency is not a requirement for participation; it develops along the journey.

Agency can grow progressively as women engage with the five domains:

- Gaining skills and confidence (Domain 2) builds belief in capabilities.
- Accessing resources and capital (Domain 4) expands what's possible.
- Building networks (Domain 3) provides models of what other women have achieved
- Successfully participating in markets (Domain 5) demonstrates competence
- Navigating and, at times, overcoming support structure constraints (Domain 1) strengthens autonomy.

---

[23] Kabeer, N. (1999). Resources, Agency, achievements: reflections on the measurement of women's empowerment. Development and Change, 30(3), 435–464. https://doi.org/10.1111/1467-7660.00125

Through these experiences, such as small wins, income earned, problems solved, and relationships built, women can develop a greater sense of control over their financial lives. Of course, even as women build agency through economic participation, it's bounded by their environment. Social norms, household power dynamics, safety concerns, and institutional barriers shape whether women can exercise the choices available to them. A woman may build confidence and business skills, but if household dynamics prevent her from controlling her income or community norms restrict her mobility, agency remains constrained. This is why support structures (Domain 1) and enterprise intervention design matter: they can create enabling conditions where agency can grow, but they can't force or fast-track it.

Nevertheless, our evidence suggests agency often extends beyond business:

- The Power Women Group's leader described the transformation: "*Our husbands died, we do not have ancestral homes to claim; from our incomes, we support each other to buy land and to build. When we started, we were all young, desperate, and widowed. Today, we are happy and thriving women, and most of us are grandmothers.*"
- Women in networks who make decisions about lending, stock sharing, and business collaboration demonstrate greater economic decision-making skills.

Our husbands died, we do not have ancestral homes to claim; from our incomes, we support each other to buy land and to build. When we started, we were all young, desperate, and widowed. Today, we are happy and thriving women, and most of us are grandmothers."

What we can and can't measure:

Inoursix-tonine-month pilots, we observedshifts in women's confidence, greater willingness to advocate for themselves, and more participation in decision-making through their businesses and networks. From FGDs and qualitative interviews, women described feeling more capable, more recognized in their communities, and more able to make choices about their work.

What we can't yet measure is whether these gains will translate into broader household empowerment, whether this agency will be sustained over time, or how much agency is "enough" to enable women to navigate economic challenges on their own. Agency is observable but difficult to quantify.

What we've learned so far:

- **Agency is an outcome and an accelerator. It grows from economic** participation and, once present, enables women to participate more effectively, creating reinforcing cycles.
- **Agency looks different for different women. Some women prioritize business** autonomy, while others value collective decision-making in groups, and others focus on household negotiating power. There is no single definition.
- **Building agency takes time and can't be rushed. Enterprises designing for** quick wins should recognize agency is a longer-term outcome requiring sustained engagement and experiences of success.

- **Systemic constraints limit agency even when individual capacity grows.** Enterprises can build women's confidence and skills, but broader gender norms, household dynamics, and institutional barriers shape what women can actually do with their newfound agency.

5. Using The Five Domains Framework: Implications For Funders And Enterprises

The Five Domains framework is not a prescriptive pathway but a diagnostic tool. It helps funders assess which enterprises can enable the right conditions for low-income women entrepreneurs and helps enterprises identify which domains are binding constraints for their target population.

For funders:

1. Assess organizational capacity as well as intervention design

A strong training curriculum with weak operations can lead to a drop-off regardless of content quality. When evaluating enterprises, look beyond program description to the organizational fundamentals identified in the earlier section on The Enterprise's Role, using that as a starting framework for assessment.

2. Prioritize enterprises that integrate market access from the start

Our work reveals that market access – connecting women to buyers, employment, or customers – is not secondary but fundamental. Women invest time and effort when the pathway to income is clear and concrete.

Ask enterprises:

- How are you providing market access? In what form?
- Is market access guaranteed and facilitated, or are women expected to find customers themselves after training?
- Do you have strategic partnerships for supply chain, logistics, and platforms that enable sustained market participation?
- Is there validated demand for what women produce and sell? Enterprises that separate skills-building from market opportunities can weaken both participation and outcomes. Look for integrated designs that conceive of training, market access, and support together, not sequentially.

3. Expect and plan for higher costs in women-focused programs

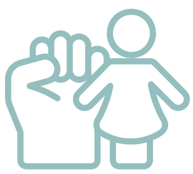
Programs designed to serve low-income women cost more than standard interventions. While the five domains can apply broadly to low-income populations, women face two compounding realities that drive up program costs. First, the constraints within each domain are often gendered. For instance, childcare solutions, household negotiation, mobility accommodations, and capital products designed around irregular income and pressures women face to divert it to the household are all costs that equivalent programs for low-income men typically don't incur. Second, women often face multiple constraints simultaneously, so effective programs should address interconnected barriers. This is why integrated designs cost more than single-domain interventions.

We advise funders against benchmarking women-focused programs against cost-per-beneficiary metrics for less constrained populations. At the same time, higher costs require closer attention to cost-effectiveness, and it's worth understanding whether the investment is generating sustained income outcomes for the women it reaches and for which women. Programs should be able to show who they actually reached, what it cost to reach them, and what changes in income resulted.

4. Recognize that the importance of a domain varies by context

The binding constraints for women selling fish in coastal markets differ from those facing domestic workers in Nairobi or agripreneurs in rural areas. Ask enterprises:

- Which domains are binding constraints for your target population?
- How did you determine this? (Formative research? Lived experience? Assumption?)
- Where can your organization have the most impact, and where do you need partners?
- Support enterprises that diagnose before prescribing, not those starting with predetermined solutions.



Women often face multiple constraints simultaneously, so effective programs should address interconnected barriers. This is why integrated designs cost more than single-domain interventions.

5. Invest in enterprises that can enable multiple domains

Our evidence shows that training without market access can leave women with skills, but no income, and capital without skills leads to debt, not growth.

Look for enterprises that:

- Address multiple domains directly through their core capabilities
- Build strategic partnerships to complement what they can't do alone
- Demonstrate that they understand domains are interconnected and reinforce each other

InMotion's logistics expertise and training partnership, Healthy Entrepreneurs' health system integration and product access, and SOMO's production infrastructure and market channels all exemplify this multi-domain approach.

6. Manage expectations about timelines for sustained outcomes

Our six- to nine-month pilots showed which triggers drive participation, build capabilities, and generate early income gains. What we can't answer from these short timelines is whether gains will be sustained over the years, whether peer networks persist when support ends, or whether agency translates into broader household empowerment.

Recognize that:

- Quick wins matter for household buy-in and motivation, but sustained change takes time.
- Agency, network strength, and business viability develop progressively
- Longer-term sustainability questions require continued investment in learning, not just program delivery.

For enterprises:

1. Use the Five Domains framework as a diagnostic tool

Before designing an intervention, assess:

- Which domains are strongest for your target population? Which are binding constraints?
- Where can your organization have the greatest impact given your core capabilities?
- Where do you need strategic partnerships to complement what you can't do alone?

- What does formative research reveal about women's actual barriers versus your assumptions?

This diagnostic approach prevents misaligned interventions. For instance, training women in skills when market access is the real constraint, or providing capital when it's support structures preventing participation.

2. Integrate market access from the start

We have repeated this throughout this report: women invest time and effort when the pathway to income is clear and concrete. This means:

- Guaranteeing or facilitating employment/buyer connections (Jazza's placement model)
- Creating customer pipelines (including supply chain partners, where appropriate)
- Building supply chain support to enable order fulfillment (InMotion's logistics)
- Validating that addressable markets exist before training women in production

3. Meet women where they are

Most low-income women face significant constraints, such as time poverty, childcare gaps, limited household support, and mobility restrictions. This points to the need to:

- Design interventions that match women's real constraints (flexible timing, local delivery, virtual options).
- Segment participants intentionally, understand baseline conditions for participation, and design accordingly.
- Recognize trade-offs. For instance, condensed training works for some women while extended training works for others.
- Address what you can (timing, location, childcare solutions) and design around what you can't (deep household dynamics, community norms).

4. Provide ongoing support

Training gives women a foundation, but they will need ongoing support as they encounter real-life business challenges:

- ToT models that provide local, sustainable mentorship after a program ends, and fixer or technical support for real-time problem solving

- Peer networks through cohort-based training and WhatsApp groups
- Regular check-ins and feedback loops, not just endline survey

5. Co-create and iterate

Design with women through:

- Formative research, understanding their actual barriers before designing solutions
- Feedback loops during the program, allowing for mid-course adjustments
- Responsiveness to what women say they need, not just delivering predetermined plans
- Willingness to pivot when evidence shows the initial approach isn't working

6. Build strategic partnerships proactively

Enterprises can't do everything on their own. Strategic partnerships are the key to addressing domains outside core capabilities. Identify capability gaps early and build partnerships with:

- Financial service providers, if you're not equipped to provide capital
- Logistics companies, if the supply chain is outside your expertise
- Training institutions, if specialized skills are needed
- Technical assistance providers for needs assessment, pilot testing, or M&E
- Platforms or retailers for market access channels you can't create internally

What the Five Domains framework doesn't solve

The Five Domains framework helps identify what matters and where to focus, but it doesn't provide universal formulas. The right intervention for food entrepreneurs in Mombasa will differ from that for domestic workers in Nairobi. Context, constraints, and women's starting points shape what works.

What the framework does offer is a common language for discussing why some interventions succeed while others fail, and a diagnostic approach for designing rather than prescribing solutions.

The framework offers a common language for discussing why some interventions succeed while others fail, and a diagnostic approach for designing rather than prescribing solutions.

6. Conclusion

We set out to map pathways for how low-income women can increase their incomes. What emerged instead was a framework showing five interconnected domains that must work together: support structures, skills and confidence, networks, productive capital and assets, and market linkages. An enterprise's organizational capacity determines whether these domains can materialize for low-income women.

The framework is diagnostic, not prescriptive. Context shapes everything. The constraints women selling fish in coastal markets face differ from those faced by domestic workers in Nairobi or agripreneurs in rural areas. However, the framework offers a way to understand why some interventions lead to higher sustained income for low-income women entrepreneurs while others fail to make that leap.

We have learned that training requires market access, capital requires skills, and market linkages should have some form of supply chain support.

We know that the quality of an enterprise matters as much as the design of interventions. And, agency can be built throughout a woman's business journey, not required from the start, and as women experience success and navigate challenges, we also know that a woman's external environment can be an enormous influence on her journey.

Questions we still need to answer

Our pilots revealed what triggers participation by low-income women entrepreneurs and what generates early gains, but questions remain for future work:

1. Does credit work differently for established businesses than startups? What repayment structures match irregular income? (Healthy Entrepreneurs' Booster/ Builder programs are testing this)

2. Do ToT/fixer models and peer networks sustain support for women without ongoing partner investment? What's the minimum viable support women entrepreneurs need?

3. When does the administrative burden of formalizing a business outweigh the benefits? What factors make formalization worthwhile?

4. Does market access become a zero-sum exercise as more women enter similar businesses? How can women differentiate their businesses?

5. What does multi-domain support cost per participant? At what scale do models become financially sustainable without excluding low-income women?

These questions don't diminish what we've learned, but they do capture the complexity of economically empowering low-income women entrepreneurs and the reality that sustainable change requires continued investigation, not just the replication of programs.

The goal of the Five Domains framework is to strengthen our collective ability to design interventions that address women's real constraints, build on their capabilities, integrate multiple domains, and sustain support beyond a pilot's end. If this helps funders to ask better questions and enterprises to design more effective interventions, the framework will have served its purpose.

Glossary

Agency	A woman's capacity to make and act on her own choices about her work, income, and life.
Binding constraint	The primary limit to growth for women and businesses in a given context, and therefore, what should be addressed first
Booster / Builder	Healthy Entrepreneurs' names for its two credit tiers: "Booster" for established Community Health Entrepreneurs and "Builder" for newer ones.
Chama	An informal, community-based savings group in Kenya where members contribute money regularly and can borrow from the pooled fund.
CHE (Community Health Entrepreneur)	A woman who sells health products in her community through the Healthy Entrepreneurs enterprise.
CHW (Community Health Worker)	A term the report also uses for the same community-based health product sellers described elsewhere as CHEs.
CMF (Common/Community Manufacturing Facility)	A shared workspace and equipment facility that lets several women use production tools without each buying her own.
Diagnostic tool (vs. prescriptive pathway)	A framework used to identify which problem to address, rather than one that hands out a single fixed solution for everyone.
Digital Cubs	InMotion's training program for women who are new to selling through social media.
Domain	One of the five thematic areas in the report's framework (e.g., "Support Structures"), not a website or academic subject domain.
Drop-off	When women stop participating in, or stop benefiting from, a program way through
Endline survey	A survey conducted at the end of a program to measure what changed for participants.
Enterprise / enterprise partner	In this report, the implementing organizations (e.g., InMotion, Victory Farms) that design and deliver interventions for women, not "business" in the general sense.
Feedback loop	A process where a program collects input from participants and uses it to make ongoing adjustments.
FGD (Focus Group Discussion)	A group interview method used to gather qualitative feedback from participants.
Five Domains Framework	The report's central model describing five interconnected areas that must work together for a low-income woman's income to grow.
Fixer / fixer model	A paid, on-demand helper who solves a specific problem for a woman entrepreneur, such as creating social media content.
Formalization	The process of legally registering or licensing an informal business.
Formative research	Research conducted before designing a program, to understand people's real barriers and needs.
FPRJC (Feminists for Peace, Rights and Justice Center)	A Kibera-based organization supporting survivors of gender-based violence, referenced as a partner community.
GBV (Gender-Based Violence)	Violence directed at a person because of their gender.
Household buy-in	A family's (often a spouse's) acceptance of and support for a woman's income-generating activity.
Household gatekeeping	Household members controlling a woman's decisions, time, or income.
Intersectionality	The idea that overlapping factors such as gender, geography, culture, and age combine to shape a person's specific barriers and opportunities.
KEBS (Kenya Bureau of Standards)	Kenya's national body responsible for certifying product quality and safety.

Glossary

KES (Kenyan Shilling)	The currency of Kenya.
KIRDI (Kenya Industrial Research and Development Institute)	A government-run facility that provides incubation, training, and certification support to small producers.
KNBS (Kenya National Bureau of Statistics)	Kenya's official government statistics agency, cited here as a data source.
Landscape research	Background research conducted to understand the broader context before designing or evaluating a program.
M&E (Monitoring and Evaluation)	The ongoing process of tracking a program's activities and measuring its results.
Mama Samaki	Literally "mother of fish"; the term used for the women fish sellers who work with Victory Farms.
Market-led design	Designing a program around proven, real demand for a product or service, rather than assumptions about what will sell.
Merry-go-round	A rotating savings arrangement in which group members take turns receiving the pooled contributions.
Nano-engagement	BFA Global's term for a very short, rapid pilot test with a lighter touch than standard pilot.
Operational readiness	Whether an organization has the staff, funding, and systems in place to deliver a program consistently.
Organizational capacity	An enterprise's overall ability to run an effective program.
Pilot (engagement)	In this report, a three- to nine-month test of an intervention with an enterprise partner.
Product-on-credit	A model where a seller receives inventory upfront and pays for it after selling.
Psychological capital	Non-financial internal resources such as confidence and self-belief that help a person perform and persist.
Rent-to-shelf	A planned logistics service in which products are delivered directly to a seller's retail shelf.
Revolving fund	A pool of money that is loaned out, repaid, and then re-loaned to new borrowers.
Segmentation	Dividing a target population into smaller groups based on shared needs or characteristics, to design more targeted support.
Self-efficacy	A person's belief in their own ability to succeed at a task.
Social commerce	Selling products directly through social media platforms like WhatsApp or Facebook, as distinct from e-commerce websites.
Stockout	A situation where a seller runs out of inventory to sell.
Table banking	A group savings and lending method where members pool funds and disburse loans to each other during in-person meetings.
Time poverty	Having so many competing demands on one's time that little is left for other activities, such as training or paid work.
ToT (Trainer of Trainers / Train-the-Trainer)	A training model in which selected participants are trained so they can go on to train and mentor others.
Value proposition	In this report, the clear case for why a woman's time investment (e.g., attending training) will lead to income.
WEE (Women's Economic Empowerment)	Programs and initiatives focused on increasing women's economic participation and income.
Zero-sum	A situation where one person's gain (e.g., a customer) comes directly at another's loss.

References

BFA Global. (2023, June 5). Gender Insights from Financial Diaries https://bfaglobal.com/our-work/gender-insights-from-financial-diaries/

BFA Global. (2024, November 25). Victory Farms https://bfaglobal.com/wee-opportunity-leads-umbrella/insights/victory-farms/

BFA Global. (2026, April 28). WEE (Women's Economic Empowerment) Opportunity Leads Umbrella https://bfaglobal.com/wee-womens-economic-empowerment-opportunity-leads-umbrella/

Gachoka, A. (2026, March 31). From side hustles to digital hustle. https://bfaglobal.com/wee-opportunity-leads-umbrella/insights/from-side-hustles-to-digital-hustle/

Healthy Entrepreneurs – Healthcare close to you. (n.d.). https://www.healthyentrepreneurs.nl/

InMotion Delivery. (n.d.). Home. https://www.inmotion.co.ke/

Jayachandran, S. (2020). Social norms as a barrier to women's employment in developing countries. https://doi.org/10.3386/w27449

Kabeer, N. (1999). Resources, Agency, achievements: reflections on the measurement of women's empowerment. Development and Change, 30(3), 435–464. https://doi.org/10.1111/1467-7660.00125

Kapoor, P. (2025, April 2). The business of low-income childcare in Kenya. https://bfaglobal.com/wee-opportunity-leads-umbrella/insights/the-business-of-low-income-childcare-in-kenya/

Kapoor, P. (2026, January 7). A Home in Jazza Centre: Rethinking Domestic Work with Dignity and Scale. https://bfaglobal.com/wee-opportunity-leads-umbrella/insights/a-home-in-jazza-centre-rethinking-domestic-work-with-dignity-and-scale/

Kenya Industrial Research and Development Institute. (n.d.). https://kirdi.go.ke/

Kenya National Bureau of Statistics (KNBS). (2016). Micro, small and medium establishment (MSME) survey: Basic report 2016. https://www.knbs.or.ke/wp-content/uploads/2023/09/2016-Micro-Small-and-Medium-Enterprises-Basic-Report.pdf

Khan, M. (2026a, April 20). Entrepreneurship training that works for low-income women: Early lessons from Kenya. https://bfaglobal.com/wee-opportunity-leads-umbrella/insights/entrepreneurship-training-that-works-for-low-income-women-early-lessons-from-kenya/

References

Khan, M. (2026b, January 7). Strengthening livelihoods: The Milk-to-Market program. https://bfaglobal.com/wee-opportunity-leads-umbrella/insights/strengthening-livelihoods-the-milk-to-market-program/

Kuza. (2025, September 15). Revolutionizing rural businesses - Kuza. one. Kuza - https://www.kuza.one/
Mojola, S. A. (2010). Fishing in dangerous waters: Ecology, gender and economy in HIV risk. Social Science & Medicine, 72(2), 149–156. https://doi.org/10.1016/j.socscimed.2010.11.006

Mwangi, Z. (n.d.). The 2016 National Micro, small and medium establishment (MSME) survey: Highlights of basic report. https://www.knbs.or.ke/wp-content/uploads/2023/09/2016-Micro-Small-And-Medium-Enterprises-Survey-Highlights-Of-Basic-Report.pdf

Ndahiro, R., & Luswata, F. (2023, March 23). Bridging the informal-formal divide in financial services. UN Capital Development Fund (UNCDF). https://www.uncdf.org/article/8190/bridging-the-informal-formal-divide-in-financial-services

Open Knowledge Repository. (n.d.). https://openknowledge.worldbank.org/entities/publication/6a4ba087-2b62-48e0-b2db-7e7003c53faa

Opportunity Factory. (n.d.). Opportunity Factory | Helping craft makers find markets | Kenya. https://opportunityfactory.co/
Zollmann, J., Sanford, C., & BFA GLOBAL. (2022). A Buck Short: What Financial Diaries Tell Us About Building Financial Services That Matter to Low-Income Women. https://bfaglobal.com/wp-content/uploads/2022/10/A_Buck_Short_Report_BFA-Global.pdf