

# ZOE EMPOWERS

KENYA IMPACT EVALUATION

2025



RESEARCH & INSIGHTS  
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# Study Overview

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Economic empowerment combined with social relationships are significant drivers of human flourishing.

This study aims to understand the impact of Zoe Empowers on both dimensions, exploring how the program fosters both financial and human flourishing among its graduates.



# Data Collection & Sampling

## Participants

- 368 youth (184 pairs)
- 20 randomly selected program sites in Meru, Kenya
- Validity checked for high levels of program participation

## PSM Design

Propensity score matching (PSM) was used to ensure that differences in outcomes could be attributed to the program rather than other factors.

## Surveys

- Administered one-on-one in controlled settings between 1/22/25 and 2/1/25
- Sites supervised by an RGI senior researcher



# Data Collection & Sampling

Participants were divided into two groups:

## Treatment Group

Graduate groups:  
10 empowerment groups were randomly selected from those groups who had completed the program within the past few months.

## Control Group

Newly formed groups:  
10 empowerment groups were randomly selected from communities with no prior exposure to Zoe Empowers, where groups were forming and beginning to start. No program exposure was confirmed with in-person field visits.

# Description of Zoe Empowers Participants:

- Spent an average of 80% of their income on food.
- Over 70% from families where primary school was not completed by parents.
- 86% come from child-headed households.



- After completing the program, 99.5% of participants operated at least one business, and 64% managed two or more.
- The study showed a 1,032% return on investment across the program.

A woman in a yellow shirt is smiling and holding a large loaf of bread. She is surrounded by other people, including a man in a white shirt and another person in a white shirt. The background is slightly blurred, showing an outdoor setting with other people and structures. A dark blue banner with white text is overlaid on the right side of the image.

# Results of PSM

# Business Growth

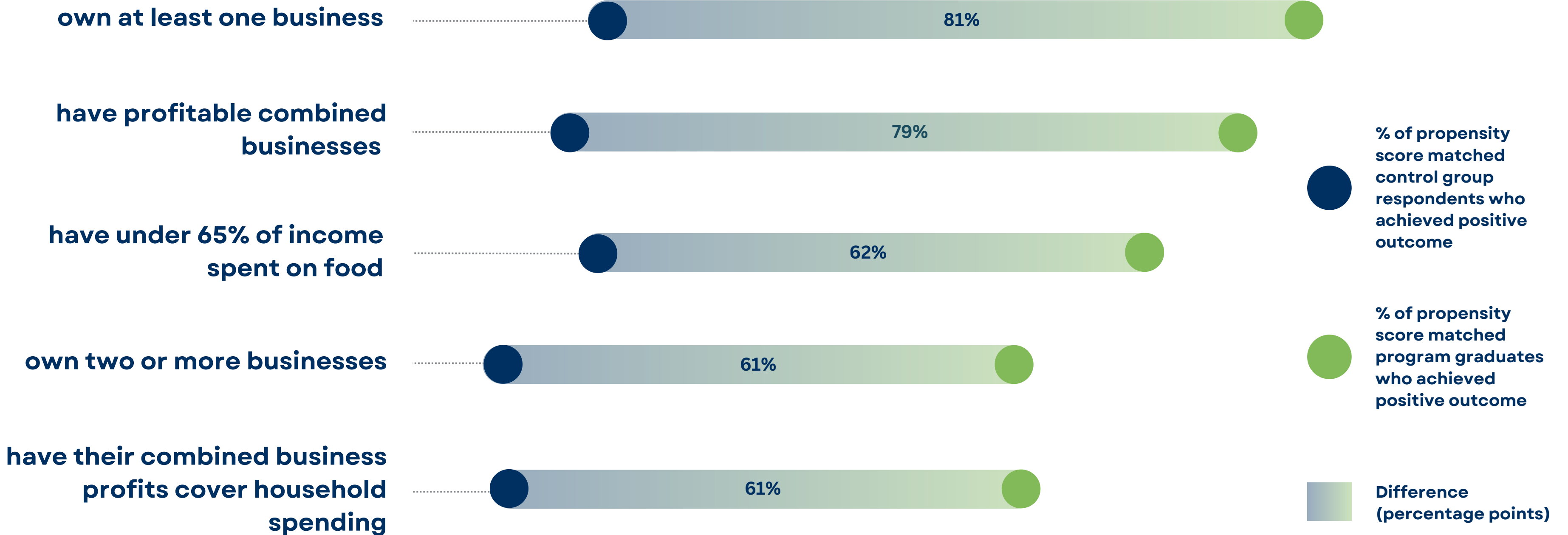
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- 99.5% of participants found to be operating at least one business
- 64% of participants found to be managing two or more

- Annual business earnings of 10,250 KES (\$80 USD) before the program
- An increase of 45 times, reaching 464,771 KES (\$3600 USD)

- 50-fold increase in business expenditures highlighting investment into long term stability of business operations

# Youth involved in Zoe are more likely than those not in Zoe to...



0%

20%

40%

60%

80%

100%

# Financial Stability

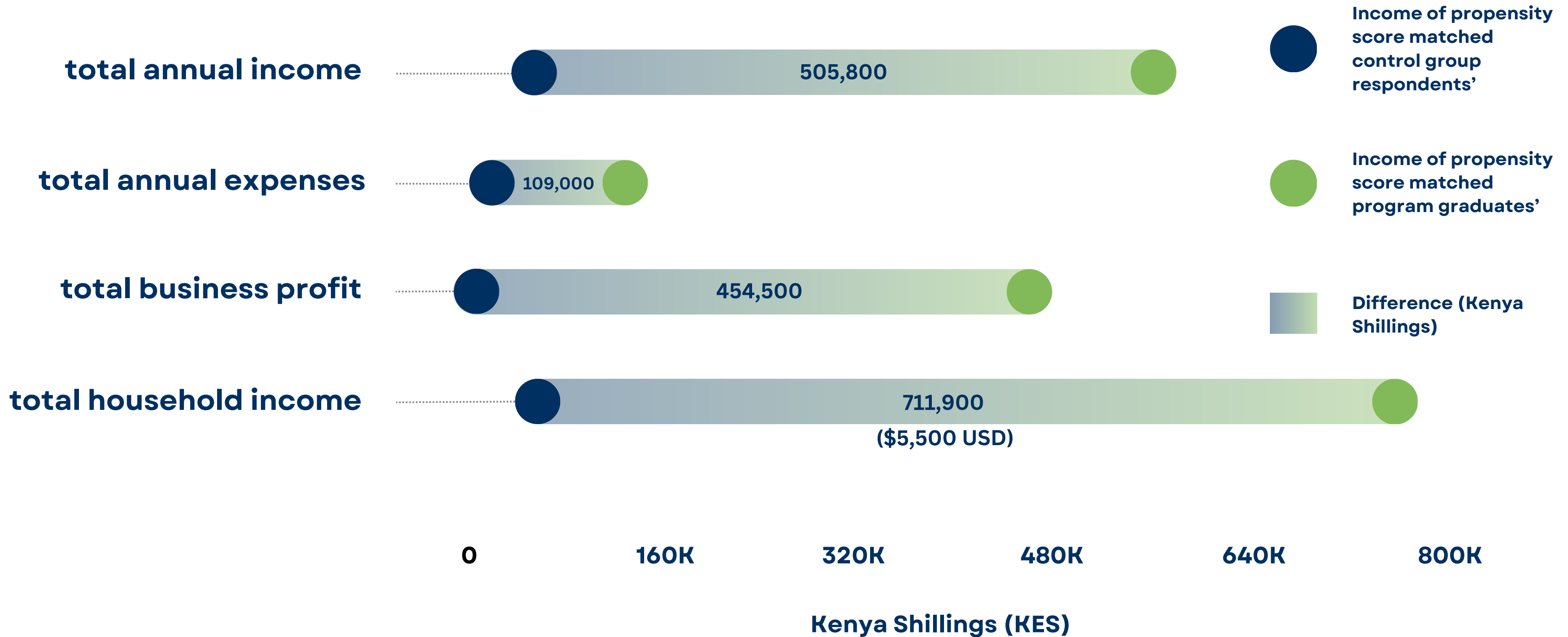
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- A net income of 33,871 KES (\$262 USD) per year was reported before program entry

- An 18-fold increase to 636,776 KES/yr (\$4931 USD) was observed after completion

- An increase of 57% in the likelihood of covering basic needs without external financial assistance

# Youth involved in experienced an increase in...



# Significant Income Increases



**11X** higher earning in dry and rainy season



**14X** annual income earnings (excluding loans)



**7X** increase on household spending



- Additional income from savings
- Earnings redirected to business growth
- 80% → 48% of earnings spent on food





# Return on Investment

The Zoe Empowers Kenya  
program has an  
**ROI of over 10X**

indicating that for every dollar invested,  
at least ten times its value in increased  
income is generated by participants!

# Human Flourishing Score

**2.2%** → **82%**

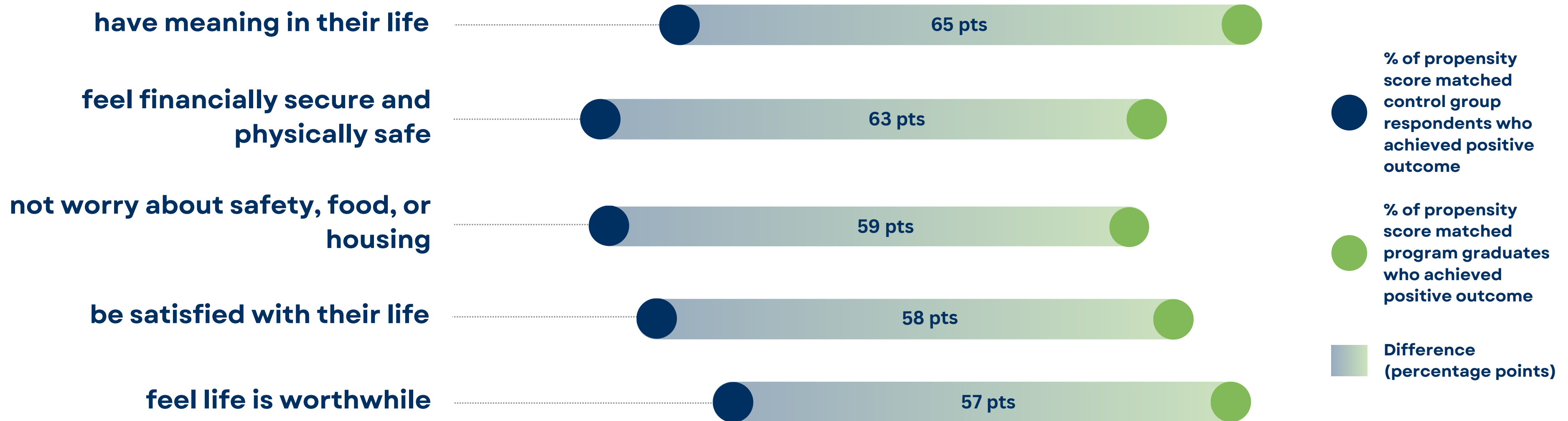
**Before the program**

**After the program**

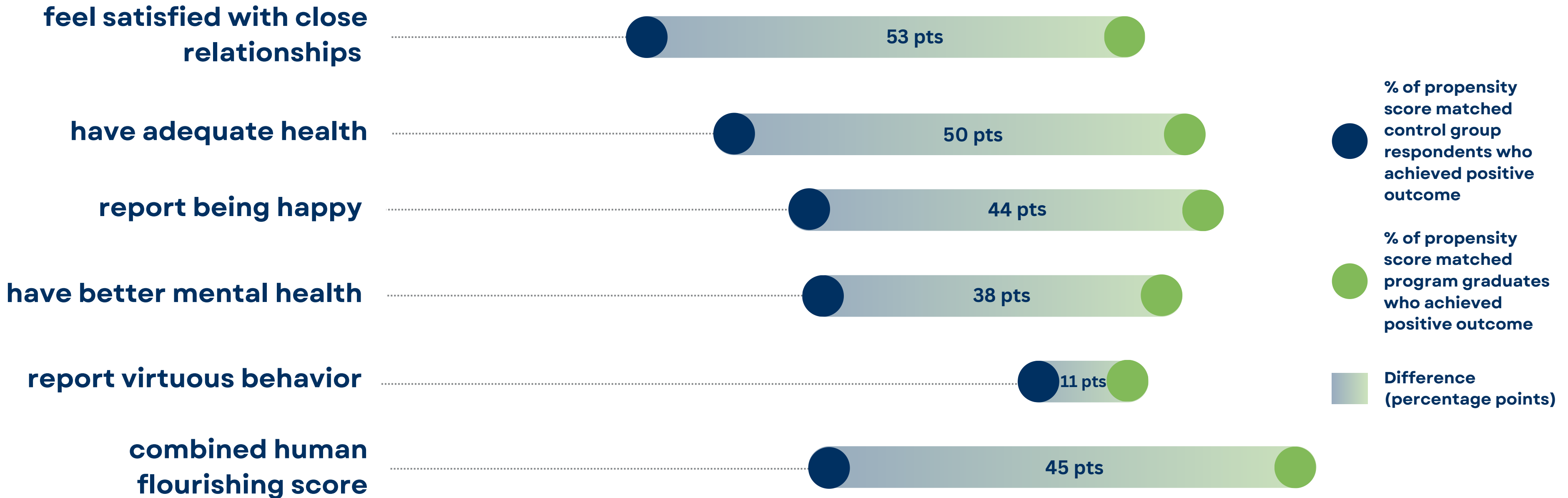
A 21-fold increase in the likelihood of experiencing personal well-being was observed among Zoe Empowers participants compared to their peers.



# Youth involved in Zoe are more likely than those not in Zoe to...



# Youth involved in Zoe are more likely than those not in Zoe to...



**Overall, a powerful method for youth empowerment has been provided by Zoe Empowers. Opportunities for business ownership, increased earnings, and improved quality of life have been created. Its success suggests that a lasting and scalable impact has been made on individuals, families, and communities.**



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