



Executive Summary

Zoe Empowers Program in Kenya Impact Study

April 2025

Participant Background & Demographics

Participants in the Zoe Empowers program came from some of the most vulnerable segments of society. At the time of enrollment, 86% of them were living in child-headed households, and 94% served as the primary financial providers for their families. More than 95% lived below the Kenya national poverty line, and only 4% were self-employed. These statistics highlight the extreme challenges these youth faced. After completing the program, significant transformations were observed in their economic and personal lives, demonstrating the strong impact of Zoe Empowers on helping young people build sustainable futures.

Key Outcomes

Return on Investment (ROI)

The program delivered a conservative **financial return of over 1,032%**, meaning that every dollar invested generated more than ten times its value in income for participants. Even after challenging economic assumptions, the ROI remained high, confirming the efficiency and sustainability of Zoe Empowers. Beyond financial gains, increased income was linked to reduced stress and improved mental well-being, showing how the program's effects ripple into many aspects of life.

Income & Financial Growth

Financial outcomes showed remarkable improvement. Graduates of the program earned 11 times more than the control group during both the dry and rainy seasons. Their annual income, excluding loans, was found to be 14 times higher. Net income saw an 18-fold increase, rising from an average of 33,871 KES before the program to an average of 636,776 KES after graduation. These gains indicate that program participants moved from financial instability to a state of relative financial security.

Business Ownership & Growth

Entrepreneurship emerged as a major area of growth. Initially, just 18.5% of participants owned a business. Of those with businesses, the average business netted 43,754.5 KES in income for the control group. After completing the program, 99.5% operated at least one business, and 64% managed two or more. Annual business net profits surged to an average of 211,392.8 KES among graduates of the program. Business expenditures increased significantly, suggesting that participants were actively reinvesting in their enterprises and scaling up operations.



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Key Outcomes

Household Spending and Quality of Life

A shift in household spending patterns further indicated improved well-being. While the control group spent over 80% of their income on food, program graduates reduced food spending to an average of 48%, which allowed more money to be directed toward clothing, education, and charitable giving. Overall, household expenses among graduates were seven times higher than those of the control group, reflecting a higher standard of living.

Human Flourishing & Wellbeing

Using the Harvard Human Flourishing Index, participants were assessed on six dimensions: happiness, health, purpose, character, relationships, and financial stability. Prior to the program, just 2.2% of individuals in the control group reached an ideal score. Among those who completed the program, that number rose to 82%. This represents a 21-fold increase in personal well-being. The most significant changes were observed in participants' emotional and physical health, sense of purpose, strength of relationships, and overall life satisfaction.

Conclusion

The Zoe Empowers program has had a transformational impact on the lives of vulnerable youth in Kenya. The program has helped its participants achieve substantial increases in income, entrepreneurial success, personal well-being, and financial independence (the ability to cover expenses without external assistance). Business ownership increased from 18.5% to nearly 100%, and the number of youth reaching ideal well-being levels rose from 2.2% to 82%. Participants now earn over ten times more annually and 94% of them report being financially independent. These outcomes confirm that Zoe Empowers offers a sustainable, effective, and scalable model for youth empowerment. As such, continued investment and expansion of the program are strongly recommended to support more young people in creating brighter futures for themselves and their communities.

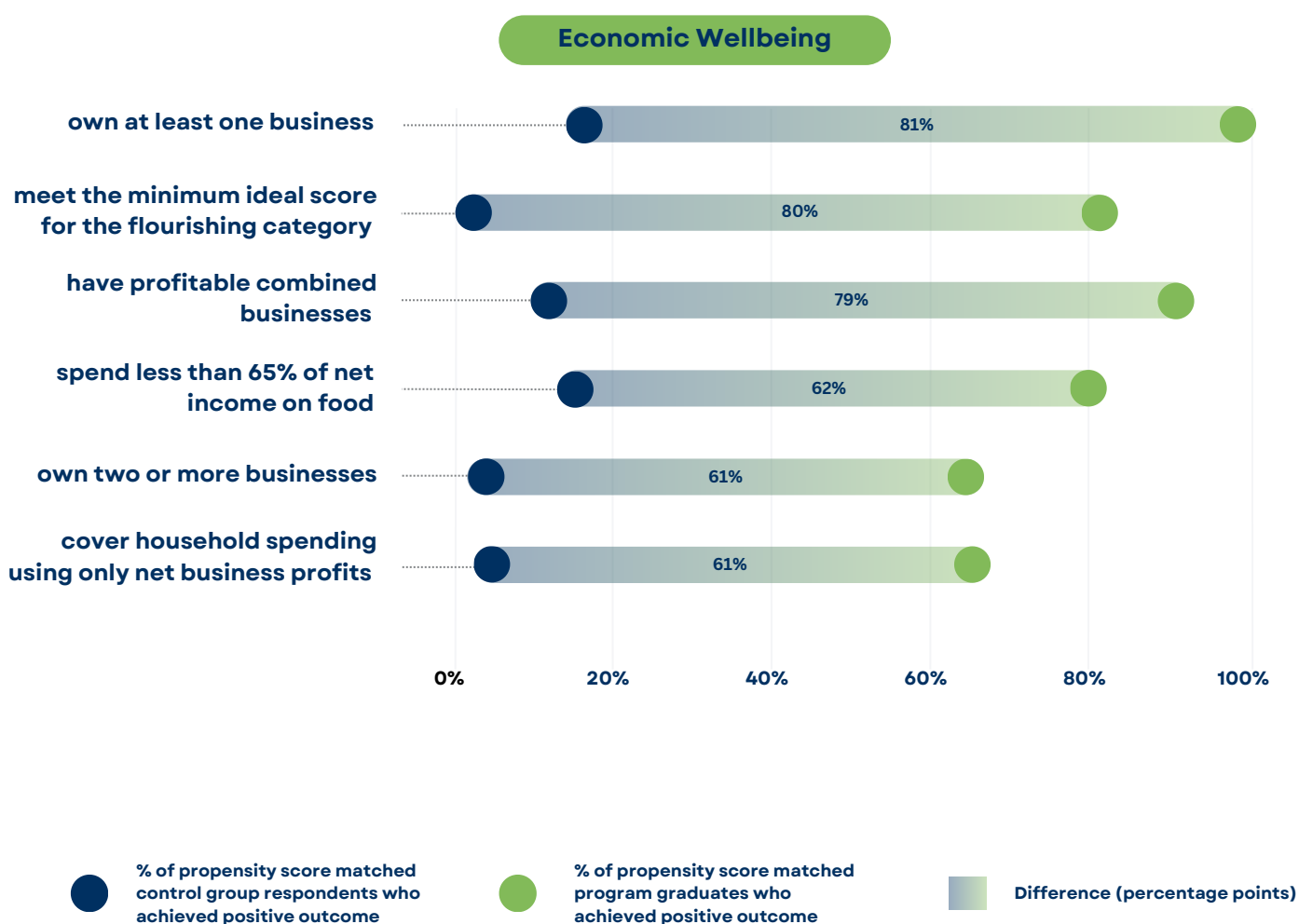
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Statistically Significant Impact Results

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



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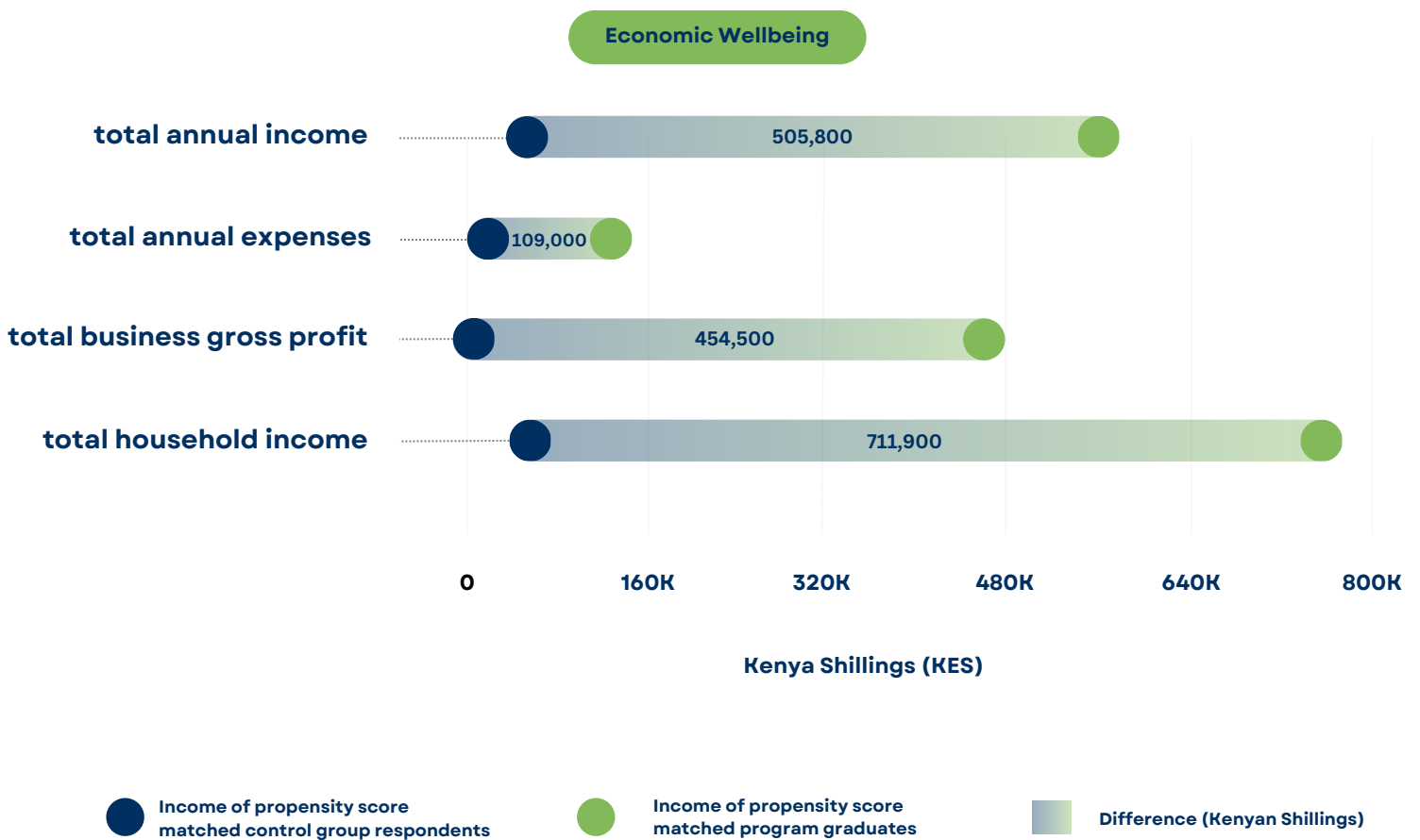
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Statistically Significant Impact Results

Youth involved in Zoe experienced an increase in...

The data on this graph is measured in Kenyan Shillings (KES) unlike other graphs.



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Statistically Significant Impact Results

Youth involved in Zoe score higher than youth not involved in Zoe on elements of Human Flourishing...

