

EASTERN KENYA REGION
DOCUMENTATION OF FINDINGS

ECONOMIC ACTORS MAPPING IN EASTERN REGION, KENYA.

BY

Empowering Marginalized Communities – EMAC

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Acronyms

E.A – Economic Actors

S.I – Strategic Information

MFIs – Microfinance Institutions

MSMIs - Micro, Small, and Medium Institutions

CIDCs - Constituency Industrial Development Centers

BDS - Business Development Services





Introduction

The mapping core-team presents the detailed findings of the mapping exercise undertaken across Eastern Kenya Region counties. The findings are based on both quantitative and qualitative data collected through a mixed-methods approach, including in-depth interviews, available secondary data, and key informant interviews.

This report also offers a detailed analysis of the economic landscape in Eastern Kenya, providing valuable insights for policymakers, financial institutions, and development organizations. The findings underscore both the progress made in economic empowerment and the remaining challenges to be addressed for sustainable economic development in the region.

The mapping, conducted as part of EMAC's Economic Empowerment Pillar and Strategic Information (SI) sub-sector, aims to provide insights into the current landscape of economic opportunities and challenges in the region.

Key findings include:

-  *Diverse Financial Ecosystem:* The study identified a range of financial institutions operating in the region, including traditional banks, Savings and Credit Cooperative Organizations (SACCOs), digital lenders, and community-based financial groups.
-  *Focus on Inclusivity:* Many institutions offer specialized services for marginalized groups, particularly women and youth, in an effort to promote inclusive economic growth.
-  *Access to Finance:* Despite the presence of various economic actors, significant challenges persist in accessing financing for economic projects, especially for individuals and small organizations.
-  *Educational Initiatives:* Some institutions provide educational programs on business environments and statutory compliance, though there is potential for expansion in this area.

- Emerging Economic Models: There is growing interest in educating the public about alternative economic models, such as contract farming, to diversify economic opportunities.
- Digital Outreach:* Financial institutions are increasingly recognizing the potential of social media and digital platforms for disseminating information about economic opportunities.

We contacted a number of respondents from across the region whose work has contributed to the economic wellbeing of the residents in their specific operational areas.



- Chamas/Self Help Groups*
- Banks*
- Asset Financing*
- SACCO*
- Digital Lenders*
- Insurance for Business*
- Donors*
- Government Agency*
- Fellowships and Scholarships*
- Other*

4.0.1 Responses segregation by frequency in sectors.

Statistics

Institution Type

N	Valid	22
	Missing	0

Table 1 Institution sectors

		Frequency	Valid Percent	Cumulative Percent
Valid	Asset financing	1	4.5	4.5
	Bank	2	9.1	13.6
	Digital Lender	2	9.1	22.7
	National government agency	3	13.6	36.4
	Other	7	31.8	68.2
	SACCO	7	31.8	100.0
	Total	22	100.0	

Sample Size: The total number of respondents is 22 (N=22).

Inference made from the data above.

- ☞ *Diversity of Sectors >> The sample includes a mix of traditional financial institutions (banks, SACCOs), government agencies, and newer financial models (digital lenders), suggesting a broad representation of the economic actors.*
- ☞ *The financial services landscape represented here is diverse, with a strong presence of SACCOs and other non-traditional actors.*
- ☞ *Traditional banks make up a relatively small portion of the sample (9.1%).*
- ☞ *There's a notable presence of government agencies involved in financing (13.6%), indicating significant public sector involvement in the Eastern region.*

The high percentage in the "Other" category (31.8%) suggests there might be emerging or niche sectors not captured by the main categories.

Table 2 Institution region of operation

		Frequency	Percent	Cumulative Percent
Valid	Lower Eastern Region	7	31.8	31.8
	Lower Eastern Region	1	4.5	36.4
	Upper Eastern Region			
	Lower Eastern Region	4	18.2	54.5
	Upper Eastern Region			
	North Eastern Region			
	North Eastern Region	2	9.1	63.6
	Lower Eastern Region			
	Upper Eastern Region			
	Upper Eastern Region	6	27.3	90.9
	Upper Eastern Region	1	4.5	95.5
	Lower Eastern Region			
	Upper Eastern Region	1	4.5	100.0
	Lower Eastern Region			
	North Eastern Region			
	Total	22	100.0	

The Lower and Upper Eastern Regions appear to be the primary focus for most institutions in this sample.

The North Eastern Region seems underserved compared to the other two regions.

There's a significant tendency for institutions to operate across multiple regions, suggesting a strategy of geographical diversification by most economic actors.

4.0.2 Economic actors by name

Table 3 List of Economic actors sampled

	Frequency
Valid	
Action Aid Kenya	1
Agricultural Society of Kenya (ASK)	1
Biko Resource Centre	1
Capital sacco	1
Caritas Kenya	1
Caritas Kitui	1
Constituency Industrial Development Centers (CIDCs)	1
Coop bank	1
Digifarm Powered by Safaricom	1
EMAC	1
Equity bank	1
Farm africa	1
Kenya Industrial Estates	1
Kiva	1
Micro and Small Enterprises Authority (MSEA)	1
Platinum Credit Ltd	1
Southern star Sacco	1
Stima DT Sacco	1
Thamani Sacco	1
Transnational Sacco	1
Universal Traders Sacco	1
YETU DT SACCO	1
Total	22

The institutions fall into several categories:

- **Banks (2):** Coop Bank and Equity Bank
- **SACCOs (7):** YETU DT SACCO, Capital SACCO, Transnational SACCO, Universal Traders Sacco, Thamani SACCO, Southern Star SACCO, and Stima DT Sacco
- **National Government Agencies (3):** Kenya Industrial Estates, Micro and Small Enterprises Authority (MSEA), and Constituency Industrial Development Centers (CIDs)
- **Other Organizations (7):** Biko Resource Centre, EMAC, Agricultural Society of Kenya (ASK), Caritas Kitui, Farm Africa, Caritas Kenya, and Action Aid Kenya
- **Digital Lenders (2):** Kiva and Digifarm Powered by Safaricom

4.0.3 High level Summary of Economic Actors

Coop Bank

Services Provided: Agribusiness Insurance.

Narrative: Coop Bank focuses on the agricultural sector by offering agribusiness insurance, which is crucial for farmers facing unpredictable weather patterns and market fluctuations. This service mitigates risks associated with crop and livestock production, encouraging more investment in agribusiness. By safeguarding farmers against potential losses, Coop Bank plays a pivotal role in ensuring food security and promoting sustainable agricultural practices.

EMAC

Services Provided: EMAC operates as a non-governmental organization (NGO) and helps beneficiaries access farm inputs.

Narrative: EMAC facilitates access to essential farm inputs, ensuring that farmers have the necessary resources to cultivate their land effectively. This service directly impacts agricultural

productivity by providing quality seeds, fertilizers, and tools that can enhance yield and quality. By improving access to these inputs, EMAC contributes to increased food production and strengthens the agricultural supply chain.

YETU DT SACCO

Services Provided: Personal development loans, business loans, savings, personal insurance.

Narrative: YETU DT SACCO offers a range of financial products aimed at personal and business development. Their personal development loans support individuals in acquiring skills and education, while business loans empower entrepreneurs to start or expand their ventures. The savings and insurance services also promote financial literacy and security among members, contributing to overall community economic resilience.

Biko Resource Centre

Services Provided: Pro-bono proposal development services.

Narrative: Biko Resource Centre plays a critical role in enhancing the capacity of local entrepreneurs and organizations by providing pro-bono proposal development services. This service is essential for startups and small businesses seeking funding but lacking the expertise to create compelling proposals. By enabling access to financial resources, Biko Resource Centre fosters innovation and growth in various sectors, supporting economic empowerment and sustainability in the community.

Capital SACCO

Services Provided: Business startup loans.

Narrative: Capital SACCO specializes in providing startup loans, targeting aspiring entrepreneurs who need initial capital to launch their businesses. By facilitating access to finance, they encourage innovation and job creation within the community. Their focus on startups supports economic diversification and growth, essential for sustainable development in the region.

Trans nation Sacco

Services Provided: Elimisha na Transnational Sacco (Education and empowerment initiatives).

Narrative: Transnational Sacco focuses on educational and empowerment initiatives, underscoring the importance of capacity building within the community. By providing resources and support for education, they enhance the skillsets of individuals, which can lead to improved employment opportunities and economic participation, fostering long-term community development.

Equity Bank

Services Provided: Elimu scholarship programme, Home equity loans.

Narrative: Equity Bank's Elimu scholarship programme exemplifies their commitment to educational advancement, enabling deserving students to pursue their studies without financial hindrance. Additionally, their home equity loans offer homeowners a means to leverage their property for additional financing, thus promoting financial inclusion and stability within the community. These initiatives reflect a holistic approach to development, addressing both education and housing needs.

Thamani SACCO

Services Provided: Monthly crop advance, milk advance, Thamani junior account.

Narrative: Thamani SACCO's services, such as monthly crop and milk advances, are designed to support farmers and pastoralists by providing timely access to funds for operational needs. This financial support helps stabilize income flows and allows farmers to plan better for their production cycles. The introduction of the Thamani junior account encourages savings among the youth, promoting a culture of financial prudence from an early age.

Southern Star SACCO

Services Provided: Boresha Kilimo program for tea, coffee, and dairy farmers.

Narrative: Southern Star SACCO's Boresha Kilimo program directly targets key agricultural sectors—tea, coffee, and dairy—providing tailored financial products and support. This focus not only aids farmers in improving their productivity and profitability but also contributes to the overall growth of these vital industries, which are significant contributors to the region's economy.

Platinum Credit Ltd

Services Provided: Wezesha Express for accessible credit.

Narrative: Platinum Credit Ltd's Wezesha Express service exemplifies innovation in financial services, providing quick access to credit via a simple mobile interface. This approach caters to the needs of small entrepreneurs and individuals who may not have traditional banking access, enhancing financial inclusion and facilitating entrepreneurship at the grassroots level.

Kenya Industrial Estates (KIE)

Services Provided: Medium to long-term finance for MSMEs.

Narrative: KIE is instrumental in promoting the growth of micro, small, and medium enterprises (MSMEs) by providing affordable financing for machinery, equipment, and working capital. Their focus on priority sectors outlined in Vision 2030 demonstrates a strategic approach to fostering industrialization and economic development, making them a critical player in the local economic landscape.

KENYA INDUSTRIAL ESTATES

WE PROVIDE THE BEST MSME PRODUCTS

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We are the ideal choice for those involved in manufacturing or value addition. We simplify the process of applying for MSME credit financing, provide tailored financial solutions, and help your business achieve greater growth.

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- Flexible payment options ✓

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0722 297 636

Figure 1 KIE Credit Financing for Value Addition

Micro and Small Enterprises Authority (MSEA)

Services Provided: Access to Hustler Fund Groups loans, market access, capacity building.

Narrative: MSEA enhances the growth of micro and small enterprises by facilitating access to



loans, providing market opportunities through trade fairs, and offering capacity-building programs. Their comprehensive support system empowers entrepreneurs, fosters innovation, and promotes sustainable economic practices, making them a cornerstone of economic empowerment in the community.

Constituency Industrial Development Centers (CIDs)

Services Provided: Support in various trades and skills development.

Figure 2 MSEA Value Chain **Narrative:**

CIDCs serve as hubs for technical support and training in trades such as metal fabrication, mechanics, and tailoring. By equipping individuals with practical skills, they enhance employability and entrepreneurship, thereby driving local economic development. Their role in value addition and skill enhancement is vital for building a resilient economy.

Agricultural Society of Kenya (ASK)



A.S.K MEMBERSHIP

Members of the society shall be respectable persons or groups or corporate bodies, which are involved in the promotion of Agriculture, trade, industry, tourism or environment and have been admitted in accordance with the Society's constitution and rules.

Any person or corporate body wishing to be a member shall apply in the prescribed form or online through the branch of the society in which the applicant resides or carries its business in the case of a body corporate.

Every member whose name appears in the register of members maintained by the National Office shall be required to pay an annual subscription as set out in the rules and regulations of the Society.

The following table shows the seven categories of ASK membership:

Category	No. of Members	Car Sticker	Cost
Full Member	One Member One Guest	One	Kshs. 5,000/-
Single Member	One Member	One	Kshs. 2,000/-
Executive Member	One Member One Guest	One	Kshs. 8,000/-
WCK (Young Farmers Club) Member	One	—	Kshs. 400/-

MEMBERSHIP RULES & REGULATIONS

APPLICATION / RENEWAL

- Application/ renewal for membership should be done mid of December every year.
- Deadline for Renewal is 31st of January every year.
- Applicants will be required to fill in the Society Membership Application Form.
- Membership badges can be purchased from ASK Branch offices where you reside.
- Membership badges can also be purchased at the Gates during respective branch shows.

PERMANENT MEMBERSHIP

These are members of the Society who have been members for three (3) consecutive years and with voting rights in Society Annual General Meetings.

- Those being recruited for permanent membership must be introduced by an existing member and MUST fill in the prescribed membership application form.
- Upon three years completion, members will be notified by letters that they are eligible for permanent membership upon payment of Kshs. 1000 registration fee.

- If a member defaults in paying subscription fee for a year but resumes in the second year, he/she pays for the year in absence.
- If a member defaults paying subscription for two years, his/her membership lapses and will be required to apply for re-instatement.

HE ONLY PERMANENT MEMBERS ARE ELIGIBLE TO VOTE

TEMPORARY MEMBERSHIP

These are members who purchase membership badges for show purposes only.

USAGE OF MEMBERSHIP BADGES DURING THE SHOWS

- All members must produce a valid membership badge and a National Identity Card to access the showground.
- All membership badges are allowed a maximum of two entries per day per member.
- Corporates are advised to issue one membership badge per officer for each show day. (The officer will be expected to produce his/her National Identity Card along with the badge).

NOTE: MEMBERSHIP BADGES AND CAR STICKERS ARE NOT TRANSFERABLE

CAR STICKERS

- Membership car stickers are strictly for personal vehicles and not for commercial vehicles e.g. Lorries, buses, pick-ups and cabs.
- Commercial vehicles can access the showground using the ESSENTIAL CAR STICKER with the exception of Nairobi International Trade Fair where purchase of ESSENTIAL STICKERS is subject to prior application and approval.

Figure 3 ASK Membership Eligibility Criteria

Services Provided: Linkages among farmers and institutions. ASK is a non-profit organization dedicated to advancing technology, research, and growth in agriculture and allied sectors.

Narrative: ASK plays a pivotal role in fostering collaboration and networking among farmers and agricultural institutions. By facilitating linkages, they enhance access to resources, information, and markets, ultimately promoting agricultural development and sustainability. Their work strengthens community ties and encourages collective growth in the sector.

Kiva

Services Provided: Microloans, group loans, education financing, partnerships with MFIs.

Narrative: Kiva's innovative microloan programs empower individuals and groups, facilitating access to finance for various needs, including agriculture and education. Their diverse funding mechanisms and partnerships with local institutions expand financial access and enhance community resilience. By promoting microfinance, Kiva supports sustainable economic development and social empowerment.

Caritas Kitui

Services Provided: Agriculture and food security initiatives, livelihood protection, disaster response. Caritas Kitui is the Development Department of the Catholic Diocese of Kitui, established in 1974, focusing on humanitarian assistance and social development.

Narrative: Caritas Kitui addresses critical issues of food security and economic resilience through various projects. Their focus on sustainable agriculture, disaster response, and natural resource management reflects a holistic approach to community development. By partnering with international organizations, they leverage additional resources to support vulnerable populations, enhancing their ability to withstand economic shocks.

Farm Africa

Services Provided: Village Savings and Loan Associations, agribusiness support, microfinance linkages.

Narrative: Farm Africa's initiatives, such as Village Savings and Loan Associations (VSLAs), empower communities to manage their finances collectively while providing essential support for agricultural development. Their focus on agribusiness incubation and financial literacy strengthens the local economy by enhancing productivity and market access, contributing to poverty reduction and sustainable livelihoods.

Farm Africa is a non-governmental organization focused on reducing poverty by supporting smallholder farmers, pastoralists, and forest communities. With funding from the IKEA Foundation through AGRA, Farm Africa is working with over 50,000 farmers in Embu and

Tharaka Nithi in Kenya, promoting regenerative agriculture methods such as mulching, minimum tillage, micro-dosing of fertilisers and intercropping.

https://youtu.be/GqCjajUgxWU?si=qyF8HdkAxJy9hv_1

Caritas Kenya

Services Provided: Microfinance loans, training programs, mentorship initiatives.



Figure 4 Caritas MFB Imarisha Kilimo

Narrative: Caritas Kenya focuses on economic empowerment through microfinance and capacity-building programs. By providing loans and training, they enable participants to enhance their economic activities and livelihoods. Their emphasis on mentorship helps build skills and confidence among youth and women, fostering a more inclusive economic environment.

Figure 5 Caritas Kitui: Women Empowerment Success story

Punda ni Mali -Gai women group was among the 18 groups who benefited from the capacity building and mentorship sessions on the financial literacy initiative. Their economic status greatly improved due to access to loans, social funds and share-out funds. In the previous financial cycle (April, 2020, to March, 2021, the group accumulated savings worth ksh.320,000. Members with the lowest savings having ksh.7700. A total of Ksh.276,000 were loaned to group members enabling 5 members to set up small scale businesses to support their families, 17 purchased goats which are key livelihood assets. Three quarter of the members afforded to pay for school fees for children as well as purchase food for their families during drought period.

The current year (April, 2021, to March, 2022), is likely to hit a notch higher. Caritas to acknowledge the great transformation offered to support the group with a SILC box for improved safety for their finances and books of record.



Figure 1: a group capacity building session on savings and Internal lending communities (SILC) methodology



Figure 2: a money safe box used for keeping money and group records for Punda ni Mali-Gai during savings and loaning activities.



Figure 3: members from Punda ni Mali -Gai women group conducting a saving and loaning session



Figure 4: A community donkey clinic organized by members of Punda ni Mali – Gai women group for deworming and vaccination services.

Donkeys too benefitted as members can afford to comfortably contribute Ksh. 100 each on quarterly deworming clinics for donkeys (after very three months). This year, the members has organized 2 community clinics in collaboration with the ward based veterinary officers for deworming and vaccination

Action Aid Kenya

Services Provided: Economic security initiatives, land tenure rights, civic engagement.

Buzzing and Clucking to Prosperity: How Makima Farmers are Thriving Amid Climate Challenges



Mary Makau, a pioneer apiarist at the Makima site, is part of a community-based organization supported by ActionAid Kenya through the Local Rights Programs Approach

In Makima, Mwea Sub-County, Embu County, the harsh realities of climate change have deeply impacted traditional farming practices. With failed rains leading to widespread crop failures, many farmers have struggled to sustain their livelihoods. However, the resilient spirit of these farmers, supported by ActionAid Kenya, has led them to explore alternative sources of income. Embracing poultry farming and beekeeping, these farmers are addressing food security and achieving a steady income despite the changing climate.

One inspiring example is Mary Makau, a member of the Pioneer Apiary Group. Mary and her fellow farmers have turned to beekeeping, a venture less dependent on rainfall.

5

Figure 6 Action aid Community led Bee Keeping in Mwea

Narrative: Action Aid Kenya’s multifaceted approach targets poverty alleviation and empowerment of marginalized communities. Their work on land tenure rights and economic security initiatives for women and youth reflects a commitment to addressing systemic inequalities. By promoting civic engagement and community-led movements, they foster an environment where individuals can claim their rights and participate actively in governance.

Stima DT Sacco

Services Provided: Membership, savings, credit products, and Islamic finance.

Narrative: Stima DT Sacco offers a wide range of financial services tailored to meet diverse needs, including Islamic finance options. Their focus on membership and savings encourages a culture of saving and mutual support among members, fostering financial stability and empowerment within the community.

Required documents for membership registration

Category	Requirements
 Individual membership	Complete membership application form and attach. <ol style="list-style-type: none"> 1. Copy of National Identity card/Passport/Alien ID 2. Recent Passport Size Photo. 3. Copy of KRA PIN Certificate.
 Group membership (At least 4 members)	Complete corporate membership application form and attach. <ol style="list-style-type: none"> 1. Photocopy of registration certificate. 2. Minutes of the group's meeting resolving to join Stima Sacco. 3. Constitution of the group. 4. Copies of National identification cards, KRA PIN, and photos of authorized signatories. 5. List of group members.
 Corporate membership	Complete Corporate Membership application form and attach. <ol style="list-style-type: none"> 1. Directors' resolution to open the account. 2. Copy of certificate of incorporation. 3. ID/passport copies, and photos of signatories 4. Memorandum and Articles of association. 5. Photocopy of KRA Corporate PIN Certificate.

6

Figure 7 Stima SACCO Membership Criteria

Universal Traders Sacco

Services Provided:
Biashara Loan for group lending.

Narrative: Universal Traders Sacco's Biashara Loan program facilitates group lending, allowing members to access loans while promoting a savings culture. By providing financial education and support, they help members build businesses collectively, enhancing economic resilience and community development.

Digifarm Powered by Safaricom

Services Provided: Agri-tech platform for financing and market access.






Narrative: Digifarm leverages technology to transform agriculture for smallholder farmers. By providing a comprehensive platform for services including credit, market access, and digital extensions, they enhance productivity and food security. Their focus on integrating farmers into

digital ecosystems fosters innovation and connects them directly with markets, promoting economic growth in the agricultural sector.

4.04 Analysis of available Educational programs offered by sector

This analysis reveals a rich ecosystem of educational programs offered by various economic actors in Eastern Kenya. These programs range from basic financial literacy to specialized training in agriculture, business management, and legal compliance. The diversity of these offerings reflects a concerted effort to build capacity across different sectors of the economy, with a particular focus on empowering small businesses, farmers, and youth. Many of these programs and actors go beyond mere information dissemination, offering practical skills, mentorship, and ongoing support to ensure long-term impact.

Financial Institutions

-  Coop Bank: Conducts road show campaigns to educate customers about their services and financial literacy.
-  YETU DT SACCO: Organizes annual customer educational field days. These events keep customers informed about financial news and teach them how to plan their finances effectively.
-  Capital SACCO: Conducts field days and provides training on money management, helping members to better handle their finances.
-  Transnational SACCO: Runs the "Elimisha na Transnational SACCO" program, which encourages members to save at least 500 KSh per month for a minimum of 3 years. This program teaches the value of long-term saving and investment.
-  Equity Bank: Provides educational programs for learners benefiting from the Elimu scholarship. The bank also conducts follow-ups on students' progress even after they complete school, demonstrating a long-term commitment to education.

- ☐ Thamani SACCO: Organizes seasonal workshops for farmers. They invite experts to educate farmers on various aspects of agriculture and finance.
- ☐ Southern Star SACCO: Conducts seasonal workshops aligned with business groups. These workshops highlight legal and compliance requirements necessary for qualifying for funding.
- ☐ Platinum Credit Ltd: Holds regular workshops, expos, and educational programs to inform customers about available products, enhancing financial literacy.
- ☐ Stima DT SACCO: Conducts virtual check-ins with members, providing a platform for ongoing education and support.
- ☐ Universal Traders SACCO (UTS): Offers a comprehensive educational program including:
 - Financial literacy training on saving and investing
 - Workshops on statutory compliance for businesses
 - Credit and loan management training
 - Customized business advisory services

Government and Semi-Government Institutions


- ☐ Kenya Industrial Estates (KIE): Provides information through their website (kie.co.ke/faq/), offering a self-service educational resource for entrepreneurs.
- ☐ Micro and Small Enterprises Authority (MSEA): Offers guidance on business registration through the E-Citizen platform. MSEA also partners with banking institutions to conduct capacity-building initiatives, focusing on digitization of financial services in MSE operations. They provide Business Development Services (BDS) training and financial advisory services under the Young Africa Works Kenya program.

- EMAC Constituency Industrial Development Centers (CIDs): Works with MSEA to implement training programs. They've trained over 3,700 MSEs across regions and continue to enroll more businesses countrywide.
- EMAC Agricultural Society of Kenya (ASK): Publishes the Kenya Farmer Journal, providing valuable information to farmers about agricultural practices, industry news, and expert views.


Non-Governmental Organizations and Development Agencies


- EMAC Kiva: While not directly providing educational programs, Kiva partners with local microfinance institutions that offer various support services, including:
 1. Business skills training
 2. Sector-specific training
 3. Guidance on legal and statutory compliance
- EMAC Caritas Kitui: Conducts community sensitization forums, educating local communities on various aspects of development and business.
- EMAC EMAC: Offers free legal business trainings focusing on statutory requirements, registration, and compliance. This helps local entrepreneurs understand the legal landscape for business operations.
- EMAC Farm Africa: Offers a comprehensive educational program including:
 1. Training on legal compliance
 2. Business skills development
 3. Partnerships with legal experts for advice
 4. Provision of resource materials on legal requirements
 5. Tailored workshops for specific groups like women and youth

6. Continuous support and mentorship

 Caritas Kenya: Provides:

1. Business skills and compliance training
2. Financial literacy programs
3. Community forums for knowledge sharing
4. Mentorship and coaching programs
5. Partnerships with local authorities for up-to-date information on legal requirements

 Action Aid Kenya: Focuses on capacity development for local farmers, particularly in agroecology and sustainable farming practices.

 Digifarm (powered by Safaricom): Runs the Wezesha Agri program, which aims to enable youth to establish profitable agribusiness ventures, likely including educational components on agribusiness management.

4.1 Social-Economic Structural Factors and service delivery

In a nut shell..

In a nut shell..

The institutional landscape of Eastern Kenya counties is characterized by a complex interplay of overlapping services, with a strong emphasis on community-based financial institutions like SACCOs, and targeted interventions by NGOs and government agencies in areas of critical need. This landscape reflects the unique challenges and opportunities of the region, from its semi-arid climate to its rich agricultural potential and youthful population. While the overlap in services presents both opportunities for collaboration and challenges in resource allocation, the overall focus on community-driven, locally-tailored solutions suggests a promising approach to addressing the development needs of Eastern Kenya counties.

local communities.

In the context of Eastern Kenya counties, the institutional landscape presents a rich and complex tapestry of economic actors working to address the unique challenges and opportunities of this region.

Eastern Kenya is characterized by diverse ecosystems ranging from semi-arid lands to more fertile highland areas. This geographical diversity is mirrored in the variety of institutions serving these counties, each tailored to

meet the specific needs of

The overlap in services among institutions in Eastern Kenya is particularly pronounced, reflecting both the shared challenges across the region and the concentrated efforts to address them. Many organizations, both governmental and non-governmental, operate across multiple counties, creating a web of services that spans the entire Eastern region. For instance, an agricultural development program might work in both Kitui and Makueni counties, addressing similar issues of water scarcity and sustainable farming practices. This overlap can foster valuable partnerships, allowing for the sharing of resources, knowledge, and best practices across county lines.

One of the most striking features of the institutional landscape in Eastern Kenya is the dominance of Savings and Credit Cooperative Organizations (SACCOs). These community-based financial institutions have established a particularly strong presence in the Lower Eastern counties of Machakos, Kitui, and Makueni, as well as in the Upper Eastern counties of Meru, Embu, and Tharaka-



The popularity of SACCOs in Eastern Kenya can be attributed to several factors. Firstly, many of these counties have historically been underserved by traditional banking institutions, particularly in rural areas. SACCOs have filled this gap, providing accessible financial services to communities that might otherwise be excluded from the formal financial sector. Secondly, the cooperative model of SACCOs aligns well with the communal traditions of many Eastern Kenyan communities, where collective action and mutual support are deeply ingrained cultural values.

In counties like Machakos and Meru, SACCOs have played a crucial role in promoting financial inclusion and supporting local economic development. They offer a range of services tailored to the needs of local communities, including savings accounts, microloans for small businesses and agriculture, and even investment opportunities in larger community projects. The strong presence of SACCOs in these counties has contributed to increased financial literacy, improved access to credit for small-scale farmers and entrepreneurs, and enhanced community resilience in the face of economic shocks.

Alongside SACCOs, the Eastern Kenya counties are served by a notable number of NGOs and government agencies focused on specific developmental goals. These organizations tend to concentrate their efforts on three primary areas: poverty alleviation, agricultural development, and youth empowerment. This focus is particularly relevant to the Eastern Kenya context, where issues of poverty, agricultural productivity, and youth unemployment are pressing concerns.

In counties like Kitui and Makueni, which face significant challenges related to drought and food insecurity, many NGOs and government agencies focus on agricultural development. These organizations work to introduce drought-resistant crops, promote water conservation techniques, and improve market access for farmers. For example, programs might focus on enhancing the production and marketing of crops like green grams in Kitui or mangoes in Makueni, which are well-suited to the local climate and have potential for high market value.

Poverty alleviation initiatives are also prominent across Eastern Kenya counties. In Isiolo, for instance, where pastoralism is a key livelihood strategy, organizations might focus on improving livestock health and market access for pastoralist communities. In more urbanized areas of counties like Machakos or Embu, poverty alleviation efforts might include skills training programs or support for micro and small enterprises.

Youth empowerment has emerged as a critical focus area, particularly given the high rates of youth unemployment in many Eastern Kenya counties. In Meru and Embu, for example, organizations might work on programs to support youth in agribusiness, leveraging the counties' agricultural

potential to create opportunities for young people. In more urban centers, initiatives might focus on digital skills training or entrepreneurship support.

The approach taken by these NGOs and government agencies in Eastern Kenya is often community-driven, recognizing the importance of local knowledge and participation in addressing development challenges. This is particularly important in a region with strong traditional governance structures and diverse ethnic communities. By engaging local leaders and community members in the design and implementation of programs, these organizations aim to ensure that their interventions are culturally appropriate and sustainable.

4.1.1 Areas Served by County

Embu County:

- Specific areas include Embu town and Runyenjes, indicating a strong focus on urban centers.

Isiolo County:

- Service is primarily centered around Isiolo town, suggesting a concentrated effort in the capital.

Kirinyaga County:

- Coverage includes towns like Kerugoya and Kianyaga, which may indicate support for agricultural activities.

Kitui County:

- Service areas include Kitui town and surrounding regions, highlighting a focus on accessible locations for beneficiaries.

Machakos County:

- Coverage encompasses towns such as Machakos town and Tala, showing a spread across urban and rural areas.

Makueni County:

- Specific areas mentioned include Wote town

Meru County:

- Areas include Meru town and Nkubu, suggesting efforts in both urban and peri-urban areas.

Tharaka-Nithi County:

- Chuka and other towns are noted, reflecting a commitment to reach both urban and rural beneficiaries.

4.1.2 Beneficiary Demographics

Age Demographics

- Below 18 years:** Notably represented by Caritas Kenya and Action Aid Kenya.
- Youth (18-35 years):** Widely served across various institutions, particularly in SACCOs and NGOs.
- Adults (36+ years):** Also a significant demographic, with many institutions catering to this group.
- Nascent Institutions (Start-ups) and Established Institutions:** Many SACCOs and banks serve both established and nascent institutions, highlighting their flexibility in supporting different stages of business.

Insights:

There's a clear focus on youth and adults, reflecting a strategy to support the economically active population.

Institutions catering to below 18 years are limited, indicating a potential gap in services for younger beneficiaries.

Gender Distribution

The gender responses show variability.

Some institutions specify gender distribution, with institutions like Capital SACCO, Kiva, and others noting male and female beneficiaries.

- Many institutions (e.g., Coop Bank, Equity Bank) indicate "does not matter," suggesting inclusivity.

- ◉ The presence of female-specific programs in some institutions (e.g., Kenya Industrial Estates) suggests a targeted approach to women's empowerment.
- ◉ The trend towards gender neutrality in some responses may indicate a broader commitment to inclusivity.

4.1.3 Operational Scope

EMAC and MSEA reported serving the entire county in all eight counties mentioned.

Equity Bank has a presence in major towns across all eight counties.

Kiva operates in all eight counties, with varying levels of coverage.

Some SACCOs, like YETU DT SACCO and Capital SACCO, focus primarily on Meru County.

Caritas Kitui concentrates on Kitui County and parts of Makueni County.

Farm Africa operates in specific sub-counties within Embu, Kitui, and Machakos.

4.2 Urban Centric presence

The data from the Economic Actors Mapping exercise reveals a pronounced trend of urban-centric presence among financial institutions and government agencies operating in Eastern Kenya. This pattern of concentration in major urban centers reflects a strategic approach to service delivery and resource allocation, while also highlighting potential gaps in rural economic development.

In a nut shell..

The urban-centric presence of financial institutions and government agencies in Eastern Kenya reflects a pragmatic approach to service delivery, leveraging the advantages of urban infrastructure and population density. However, it also underscores the need for innovative strategies to extend economic development services to extremely rural areas, possibly through mobile banking, agency banking models, or targeted rural development programs. Balancing urban efficiency with rural inclusivity remains a key challenge for comprehensive economic development in the region.





Financial institutions, particularly banks, demonstrate a clear preference for establishing their operations in county headquarters and other significant urban areas. For instance, Equity Bank, a major player in the Kenyan banking sector, has strategically positioned its branches in key urban locations across all eight counties covered in the study. The bank's presence is notably marked in major towns such as Embu town, Isiolo town, Kitui town, Machakos town, Wote town, and Meru town. This urban-focused strategy allows Equity Bank to tap into the higher population density and increased economic activity typically associated with these urban centers.

Similarly, Cooperative Bank (Coop Bank) exhibits a comparable urban-centric approach, albeit with a more concentrated focus. The data indicates that Coop Bank's operations are primarily centered in Machakos County, with branches in urban and peri-urban areas such as Machakos town, Tala, Matuu, and Kamulu. This focused urban presence suggests a targeted strategy, possibly

aimed at capturing a significant market share in one of the more economically vibrant counties in the region.

The urban-centric trend is not limited to private financial institutions. Government agencies, exemplified by Kenya Industrial Estates (KIE), also demonstrate a preference for strategic urban locations. KIE's offices are carefully positioned in areas that offer synergistic benefits with other economic facilities. For example, in Embu, KIE's office is located "Off Meru-Nairobi Rd, Near Salkan Majengo," suggesting proximity to a major transportation artery and other businesses. In Machakos, the KIE office is situated next to an Oil Libya Petrol Station on Machakos Kitui Road, again indicating a strategic choice near other commercial establishments and transport infrastructure.

This urban-centric approach by both financial institutions and government agencies can be attributed to several factors.

-  **Infrastructure Availability:** Urban centers typically offer better infrastructure, including reliable electricity, internet connectivity, and transportation networks, which are crucial for efficient operations.
-  **Population Density:** Cities and major towns have higher population concentrations, providing a larger potential customer base for financial services and government programs.
-  **Economic Activity Hubs:** Urban areas often serve as economic hubs for their respective counties, hosting major businesses, government offices, and educational institutions, which create a conducive environment for financial and economic development services.
-  **Operational Efficiency:** Concentrating services in urban areas allows these institutions to serve a larger number of clients with fewer physical locations, potentially improving cost-efficiency.

IT'S IMPORTANT TO NOTE THAT WHILE THESE EFFORTS ARE SIGNIFICANT, THE DATA SUGGESTS THAT SUCH COMPREHENSIVE RURAL OUTREACH IS NOT YET THE NORM AMONG ALL ECONOMIC ACTORS IN THE REGION. THIS UNDERSCORES THE ONGOING NEED FOR STRATEGIES TO FURTHER EXTEND AND DEEPEN RURAL ECONOMIC DEVELOPMENT INITIATIVES IN EASTERN KENYA, POSSIBLY THROUGH INCREASED COORDINATION BETWEEN VARIOUS ACTORS AND INNOVATIVE APPROACHES TO SERVICE DELIVERY IN RURAL AREAS.

Skilled Workforce: Urban centers generally have a larger pool of skilled workers, making it easier for these institutions to staff their operations with qualified personnel.

However, this urban-centric presence also raises important considerations:

Rural Access: The concentration of services in urban areas may leave rural populations underserved, potentially exacerbating urban-rural economic disparities.

Financial Inclusion: Rural residents may face challenges in accessing financial services, which could hinder broader financial inclusion efforts.

Balanced Regional Development: The focus on urban centers might lead to uneven economic development across the region, with rural areas lagging behind.

Missed Opportunities: By focusing primarily on urban areas, these institutions might be overlooking potential opportunities in rural markets, particularly in agriculture and small-scale industries.

4.2.1 Rural Centric Presence

While many economic actors in Eastern Kenya demonstrate an urban-centric approach, the data reveals a notable subset of organizations that have made deliberate efforts to extend their reach into rural areas. This rural outreach is crucial in the context of Eastern Kenya, a region

characterized by vast rural landscapes, agricultural economies, and historically underserved communities. The efforts of these organizations represent a significant step towards more inclusive economic development and reflect an understanding of the unique challenges and opportunities present in rural Eastern Kenya.

Constituency Industrial Development Centers (CIDs)

The Constituency Industrial Development Centers (CIDs) stand out as a prime example of government-led initiatives aimed at decentralizing industrial development and bringing economic opportunities closer to rural populations. The data shows that CIDs have established a presence in smaller towns and market centers across several counties in Eastern Kenya:

-  In Embu County: Runyenjes, Siakago, Riakamau
-  In Isiolo County: Isiolo North, Modogashe
-  In Kirinyaga County: Kerugoya, Wanguru, Kianyaga Market
-  In Kitui County: Mwenzeni, Kwa Vonza, Nzombe, Kyuso
-  In Machakos County: Chumvi, Masinga, Matuu
-  In Makueni County: Matuu, Kee, Kibwezi, Kilome
-  In Meru County: Mitunguu, Ngundume
-  In Tharaka-Nithi County: Marimanti, Chuka

The strategic placement of CIDs across various counties demonstrates a concerted effort to spread industrial development opportunities more evenly across Eastern Kenya, potentially counterbalancing the urban-centric tendencies observed in other economic actors.

This widespread presence of CIDs in smaller towns and market centers is significant for several reasons:

- **Accessibility:** By locating in these areas, CIDCs are bringing industrial development resources closer to rural populations, reducing the need for long-distance travel to access support services.
- **Local Context:** Operating in these locations allows CIDCs to better understand and respond to the specific industrial development needs of each area, which may differ significantly from urban centers.
- **Economic Diversification:** The presence of CIDCs in rural areas help stimulate non-agricultural economic activities, promoting economic diversification in regions traditionally dependent on farming.
- **Skills Development:** These centers can serve as hubs for skills training and capacity building, helping to develop a skilled workforce in rural areas.
- **Value Addition:** CIDCs can support the development of local industries that add value to agricultural products, a crucial step in improving rural incomes.

Action Aid Kenya

Action Aid Kenya's approach to rural outreach presents a different but equally important model. The organization reports "Physical Presence & Partnerships across the county" in several counties, including Embu, Isiolo, Kitui, Makueni, Meru, and Tharaka-Nithi. This description implies a grassroots approach that likely extends well beyond major towns into rural communities.

The significance of Action Aid Kenya's approach in the Eastern Kenya context includes:

- **Comprehensive Coverage:** By maintaining a presence across entire counties, Action Aid Kenya is reaching some of the most remote and underserved communities in the region.
- **Partnership Model:** The mention of "partnerships" suggests a collaborative approach, potentially working with local community-based organizations, which can enhance the effectiveness and sustainability of interventions.

- **Contextual Understanding:** A physical presence across counties allows for a deeper understanding of local challenges and opportunities, enabling more targeted and effective programming.
- **Capacity Building:** Action Aid's approach can contribute to building local capacity and empowering rural communities to drive their own development agendas.
- **Addressing Root Causes:** With its rights-based approach to development, Action Aid's presence in rural areas can help address systemic issues that contribute to poverty and inequality.
- **Bridging Gaps:** In areas where government services or private sector actors may have limited reach, Action Aid's presence can help fill crucial gaps in support and services.

The rural outreach strategies employed by CIDCs and Action Aid Kenya represent important counterpoints to the urban-centric tendencies observed in other economic actors. Their approaches demonstrate recognition of the need for targeted rural development efforts in Eastern Kenya, a region where a significant portion of the population still resides in rural areas and where agriculture remains a key economic driver.

These rural-focused initiatives are particularly important given the unique challenges faced by rural communities in Eastern Kenya, including:

- Limited access to finance and markets
- Vulnerability to climate change impacts on agriculture
- Inadequate infrastructure, including roads, electricity, and internet connectivity
- Limited access to quality education and healthcare services

Note from the editor: These and other actors are also potentially catalyzing broader rural development by attracting other services and investments in these areas.

4.2.2 Digital and Hybrid Service Delivery Approaches

The Economic Actors Mapping in Eastern Kenya reveals an emerging trend towards digital service delivery and hybrid models that combine physical presence with digital solutions. This shift represents a significant evolution in how economic actors are reaching and serving communities across the region, particularly in light of the unique challenges and opportunities presented by Eastern Kenya's geography and infrastructure.

In a nut shell..

The emergence of digital service delivery and hybrid models in Eastern Kenya, exemplified by Digifarm and Kiva, represents a promising trend in economic development. These approaches, built on the foundation of M-PESA and other digital payment systems, are breaking down geographical barriers, promoting financial inclusion, and creating new pathways for economic participation. As these models continue to evolve and mature, they have the potential to significantly reshape the economic landscape of Eastern Kenya, driving more inclusive and sustainable development across the region.

At the forefront of this digital transformation is Digifarm, a platform powered by Safaricom, Kenya's largest telecommunications provider and the company behind the revolutionary M-PESA mobile money service. Digifarm reports a "Virtual presence in the entire county" for all eight counties covered in the study: Embu, Isiolo, Kirinyaga, Kitui, Machakos, Makueni, Meru, and Tharaka-Nithi. This comprehensive virtual coverage showcases the immense potential of digital platforms in reaching a wide audience, transcending the traditional barriers of physical infrastructure and geographical distance.

The significance of Digifarm's virtual presence across Eastern Kenya cannot be overstated, particularly when considered in the context of Safaricom's M-PESA ecosystem. M-PESA, which has become deeply ingrained in Kenya's economic fabric, provides a robust foundation for digital financial services. Digifarm leverages this existing digital infrastructure to offer a range of services to farmers, including access to inputs, financing, and markets. By integrating with M-PESA, Digifarm facilitates seamless transactions, from purchasing farm inputs to receiving payments for produce, all through a mobile phone.

This digital approach is particularly impactful in Eastern Kenya, where large rural areas have historically been underserved by traditional banking and agricultural support services. Through Digifarm, a farmer in a remote village in Tharaka-Nithi or Kitui can access vital agricultural information, apply for loans, and connect with buyers, all without leaving their farm. The platform's integration with M-PESA ensures that these farmers can easily make and receive payments, overcoming the cash handling challenges often associated with rural agriculture.

While Digifarm represents a fully digital model but with depots across the country, other organizations are also adopting hybrid approaches that combine physical presence with digital services. Kiva, a global non-profit organization, exemplifies this hybrid model in its operations across Eastern Kenya. The data indicates that Kiva has a presence in all eight counties, with varying levels of coverage at the beneficiary level coordinated by the recently opened office in Nairobi. In Embu County, for instance, Kiva has beneficiaries in Manyatta, Runyenjes, Kiritiri, Mbeere North, and Mbeere South sub-counties. However, Kiva's impact extends far beyond these locations through its digital microfinance services.

Kiva's hybrid model is particularly noteworthy when considered alongside its partnerships with local microfinance institutions and its integration with digital payment systems, including M-PESA. Through its digital platform, Kiva connects lenders from around the world with borrowers in Eastern Kenya. A small business owner in Meru or a farmer in Makueni can create a loan profile on Kiva's platform, which is then funded by individual lenders globally. Once funded, the loan is typically disbursed through local partner microfinance institutions, often using M-PESA for the actual money transfer.

This hybrid approach allows Kiva to maintain a local presence for relationship building, training, and support, while leveraging digital tools for broader reach and efficient service delivery. The integration with M-PESA is crucial in this model, as it allows for quick and secure disbursement of loans and repayment collections, even in areas where traditional banking infrastructure is limited.

The adoption of digital and hybrid models by organizations like Digifarm and Kiva is part of a broader trend of digital financial services in Kenya, largely catalyzed by the success of M-PESA. This trend is particularly significant in Eastern Kenya, where it's helping to overcome longstanding challenges in service delivery to rural and remote areas. By leveraging mobile technology and digital payment systems, these organizations are not only expanding their reach but also promoting financial inclusion and economic empowerment.

Moreover, these digital and hybrid models are fostering a new ecosystem of interconnected services. For instance, a farmer might use Digifarm to access agricultural inputs and information, receive a loan through Kiva, and conduct all related transactions via M-PESA. This interconnectedness is creating new opportunities for economic development and entrepreneurship across Eastern Kenya.

However, it's important to note that the success of these digital and hybrid models relies heavily on factors such as mobile phone penetration, internet connectivity, and digital literacy. While Kenya has made significant strides in these areas, disparities still exist, particularly in more remote regions. As such, the physical presence component of hybrid models, as demonstrated by DigiFarm and Kiva, remains crucial for reaching and supporting those who might be left behind by purely digital or purely physical approaches.

4.3 Farming, The Heart of Eastern Kenya

Farming has always been a big deal in Eastern Kenya. The rolling hills and fertile valleys are home to many farmers who grow food for their families and to sell.

Two actors are really helping farmers here. First, there's the Agricultural Society of Kenya (ASK). They organize big farm shows where farmers can see new tools and learn better ways to grow crops. These shows are like big outdoor classrooms for farmers.

Then there's Farm Africa. They work directly with small farmers, teaching them how to grow more food and sell it better. In dry areas like Mwingi in Kitui County, they're showing farmers how to deal with unpredictable weather.

These organizations are doing more than just helping farmers. They're making sure there's enough food for everyone and helping the whole region's economy stay strong.

4.3.1 Small Businesses, Big Opportunities

Small businesses. These are the little shops, market stalls, and workshops you see everywhere. They're super important because they give lots of people jobs.

Two institutions are really helping these small businesses. The Micro and Small Enterprises Authority (MSEA) works all over Eastern Kenya. They help people start businesses, find money to grow, and learn new skills.

Then there are Constituency Industrial Development Centers (CIDCs). You'll find these in smaller towns. They're like training grounds for local businesses. Here, a young person might learn to use machines for making things, or a group of women might start a food business together.

By helping these small businesses, MSEA and CIDCs are creating jobs and keeping young people from having to move to big cities to find work.

4.4 Money Matters, Making Banking Work for Everyone

Having a bank account and being able to save or borrow money is really important. But for a long time, many people in Eastern Kenya couldn't do this easily.

That's changing now. Big banks like Equity and Cooperative Bank have offices in the main towns. But it's the smaller groups that are really making a difference.

There are local savings groups called SACCOs. In places like Meru County, SACCOs are reaching small towns that big banks don't go to. They understand local needs better, like how farmers need loans that fit with growing seasons.

Then there are microfinance groups like Platinum Credit Ltd. They give out small loans to people who might not be able to get loans from big banks.

But the biggest change is coming from mobile phones. Services like M-PESA let people save, send, and borrow money right from their phones. This is huge in areas where banks are far away.

All of this is helping more people use banking services. This means more people can start businesses, save for the future, and grow their money.

4.4.1 Building Things, Bringing Industry to Eastern Kenya

Let's look at how Eastern Kenya is trying to build more factories and industries. This is important for creating jobs and making the region's economy stronger.

Kenya Industrial Estates (KIE) is leading this effort. They have offices in key towns across Eastern Kenya. Their job is to help set up small factories and workshops.

The CIDCs we talked about earlier also help here. They're teaching people in small towns how to use machines and make things. This could lead to more small factories opening up in these areas.

This focus on industry is new for Eastern Kenya. It's about more than just building factories. It's about making things locally instead of having to buy everything from other places. This keeps money in the region and creates more jobs.




4.4.2 Conclusion

The Economic Actors Mapping in Eastern Kenya reveals a diverse ecosystem of institutions working towards economic development in the region. The data suggests a combination of broad

regional coverage and targeted local interventions, with a mix of traditional and innovative service delivery models.

As we look at all these different parts of Eastern Kenya's economy, we see a region that's changing. From farms to small shops, from mobile banking to new factories, many people and groups are working to make life better. There are still challenges, like bad roads or difficulty selling to far-away markets. But bit by bit, Eastern Kenya is building a stronger and more diverse economy that can provide for its people.

4.5 Recommendations

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-  **Youth-Focused Services:** The majority of institutions cater to the youth (18-35) and adults (36+). There is an opportunity to develop more targeted programs for below 18-year-olds to address their specific needs as they grow.
 -  **Diversity in Institution Types:** The mix of banks, SACCOs, and NGOs allows for a comprehensive support system. However, further collaboration among these types could enhance service delivery.
 -  **Gender-Inclusive Programs:** Given the emphasis on gender inclusivity in certain institutions, a more structured approach to gender-targeted services could improve outreach and effectiveness.

5.0 Institutional media publications as Annexes

-END-