

WOMEN & CO
BY PATHFINDER

A future built **for us, by us**

Kenyan women entrepreneurs
co-designing what they need.



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Our Co-Design Team

This report and co-designed plan was conducted with the **women leaders** and future shapers of **the Kenyan entrepreneurial community.**



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**NUTRIGOLD AND WEM
FRESH ENTERPRISES**

01 Introduction



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We want to address the misalignment between funders, the organisations that receive funding and women entrepreneurs, especially those at the grassroots level.

Carolayne Kirabo,
M-Kyala Ventures

About **Women&Co**

Innovation for today's realities

Women&Co is an innovation platform for women and those who support them. Launched by Pathfinder International in 2025, we are active in Nigeria, Egypt, Pakistan and now Kenya.

We believe the world needs women's innovation more than ever, so our pilot-to-scale model brings together everything women need to fast-track their solutions.

Co-designing a new path in Kenya

We collaborated with Kenyan women entrepreneurs in health and climate alongside funders and other ecosystem supporters to explore the current situation for building and growing an enterprise..

This report outlines what they decided was most critical for their journeys and identifies the white space where Women&Co can have the most impact on their careers, lives, and communities.

Becoming an entrepreneur is second nature to us.

93%

of us consider starting a business

68%

of us see entrepreneurship as a path to financial independence

76%

already have a side hustle

Source: Mastercard, CIO Africa

We are the largest unrealised asset in East Africa's MSME market.

We comprise

48%

of MSMEs in Kenya

Our SMEs comprise

31.4%

of all businesses in Kenya

Source: UN Women, World Bank, IFC

Yet the system keeps us trapped in micro-size businesses.

60%

of us operate informally, without legal recognition

Just

7%

of us can access finance

Source: Oxfam, KNCCI



Kenyan women are **natural entrepreneurs,** but the system is **working against us .**

There is a lot of fragmentation and bias against women entrepreneurs in the system: in the programs, how they are designed and offered, how they approach women-led enterprises, and their expectations of women.



Dr Mary Mousa

Africa Health Access Consortium

The opportunity
we've identified for
Women&Co Kenya is to **serve as**
a women governed connective
infrastructure organisation.

This report outlines why, what we
want, and what we think it will take.

Nasubo Imelda
AWEIK

02

The Situation

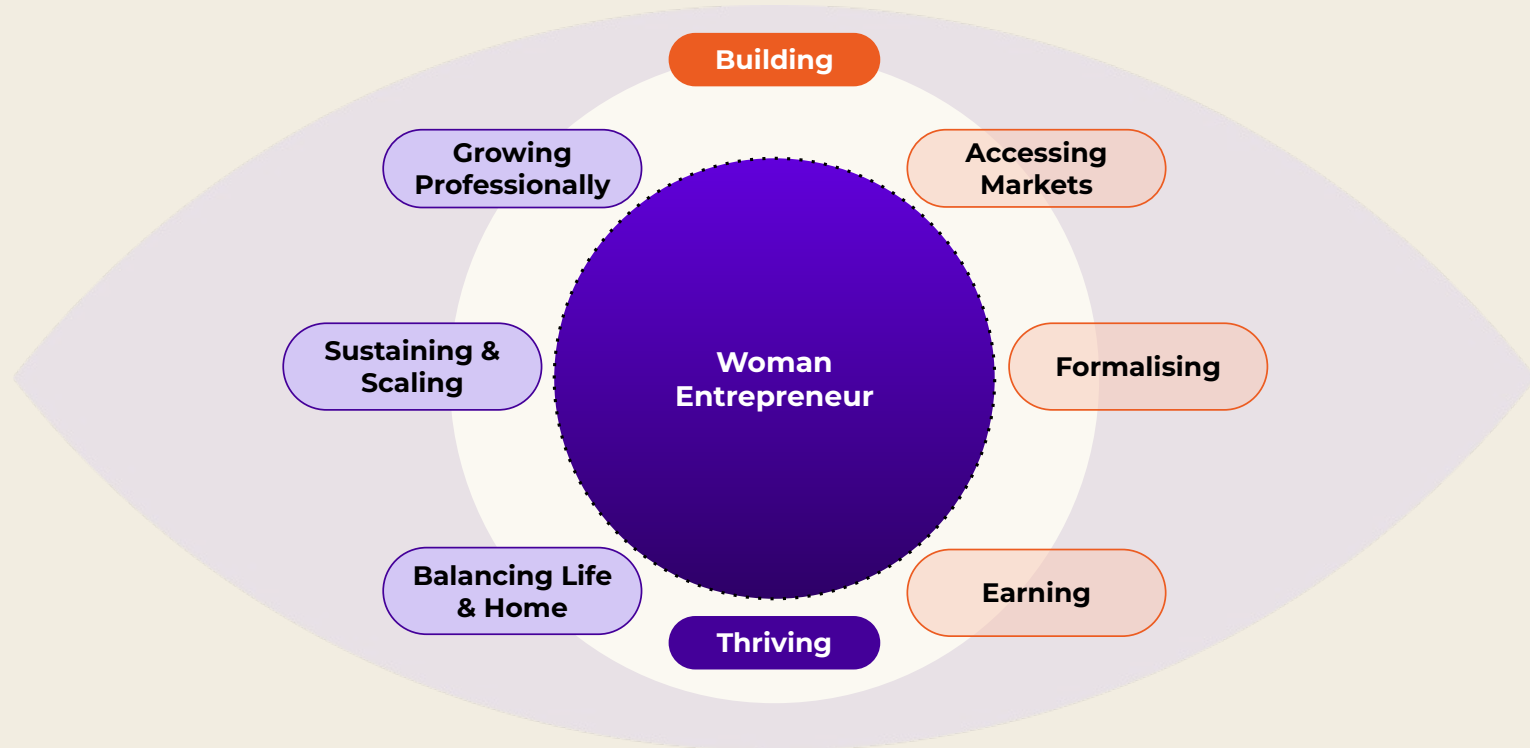


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We look at Women&Co as a platform that can unlock opportunities and equip innovators to scale – ultimately moving us faster toward creating the society that we all want.

Anita Soina,
The Soina Foundation

What is the situation for Kenya's women entrepreneurs?





Accessing Markets

What we need most

Better market understanding, reach, and the confidence to sell to it.

- Opportunities to test our ideas and product viability before we commit, matching our intuition with market-based decision making
- The ability to combine our knowledge with capital and mobility to access new markets
- Negotiation and marketing skills
- Focus on digital channels we already trust
- A seat in the rooms where decisions get made

What blocks us the most

Cultural and gender bias, and then being kept out of the value chain at the moments that matter. We want to control our business, not just respond to funders and systems.

What we rely on now

Social media and our own networks to find buyers.



Formalising

What we need most

Affordable, guided support that allows us to navigate the phase we are in while also looking ahead, supporting our long-term aspirations.

- The main trap is that formalising costs too much without scale, but scale needs the credit and contracts that only formalising unlocks
- Hands-on help to navigate regulation and compliance
- Developing our strategy skills for the long-term, not moments of phase-based training
- Basic business information and literacy with a long-term trajectory
- Mental wellness and resilience to walk the path and understanding what is ahead

What blocks us the most

Static policies, complex regulations, and collateral demands. To be treated as a business leader by supporting our journey, not a series of one-time hurdles.

What we rely on now

Informal advice and peer knowledge.



Building

Earning

What we need most

Access to capital is our single biggest need, but capital alone is not the answer. We need capital that is structured, and the financial literacy to plan with it.

- Capital needs to come inside a strong ecosystem of support, not as a niche set of requirements
- To be seen as business builders and future makers and to change the way women are seen as getting grants and men getting capital
- Financial literacy and the ability to plan for the future

We are resilient, ambitious, and already doing the work. But we get things done despite the system, not because of it.

What blocks us the most

Financial bias, lack of access to capital, and being steered toward grants instead of growth finance.

What we rely on now

Peer and community support and gender-lens finance.



Balancing Life and Home

What we need most

Understanding across our life stages, care relief, and recognition that work at home is work.

- Support across intersections (health, home, career) that follows us across life stages including starting out, young motherhood, caring for ageing parents, menopause
- The ability to flex our work to meet our obligations at home
- Acknowledgement that our unpaid home work is means we sacrifice to earn outside which impacts our families and our communities
- Permission to say no, backed by legal literacy on labour rights
- Time-management tools, acumen, and employers who support us

What blocks us the most

Gender norms and no recognition of domestic labour, which means our identity is more rooted in our domestic and home roles.

What we rely on now

Fellow women and informal social support, we return to what sticks which is our circle of women.



Sustaining and Scaling

What we need most

Fit-for-purpose growth capital so we can expand and scale.

- Financing built for established businesses and community realities with more flexible options, not simply micro-loans
- Registration and compliance support
- Savings know-how, long-term mentoring, and knowledge-sharing
- A shift in how we are seen: community trust, pride, political goodwill, and male allies who back our vision
- Skills and financial literacy that start early, stays with us, and carries us through both building and thriving

What blocks us the most

- Collateral requirements
- Brokers skimming the value chain
- No system designed for scale and the fear of scaling
- The false safety of staying micro
- The assumption that success means we sacrificed integrity to get there

What we rely on now

Chamas, mobile money, KWFT, and our own attitude and passion.



Thriving

Growing Professionally

What we need most

Skills, networks, and a platform that connects us.

We are resilient, ambitious, and already doing the work. But we get things done despite the system, not because of it. We lean on each other and on the informal tools we trust, alongside whatever support reaches us which arrives in silos and at certain phases.

- Mentorship and coaching
- Networking programmes
- Upskilling, with tech and AI capabilities
- A digital platform that connects us to one another
- The ability to evolve from operator to leader

What blocks us the most

Limited mentorship and pathways, imposter syndrome, and the double standard where men take risks and get backing while we have to prove ourselves first.

What we rely on now

Digital platforms (TikTok, Instagram, WhatsApp Business) and LinkedIn-style networks.

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The Mandate



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The impact I want Women&Co to provide for women is access to networks, finance, information, and not just to innovators, but also to other ecosystem stakeholders that are interested in changing the status quo for women entrepreneurs.

Snider Mugese,
Villgro Africa



What We Need to Solve

Our own knowledge is not leveraged

The local, traditional ways we rely on, chamas, self-help groups, community trust, are treated as outdated.

Everything is short-term and inconsistent

Nothing is designed for scale, programmes end, and every organisation asks for something different, forcing us to re-package ourselves for outside-in funder frameworks.

There is a lack of continuity and coordination

We repeat the same work, re-sourcing and re-making connections every time. Little is entirely missing; what is missing is continuity, coordination, and connective tissue.

What We Need to Solve



Lack of shared standards

There are no standards or expectations cutting across the programmes built for us, and none that start from our own mindset and voices.

The data belongs to donors, not us

It should belong to us, and work as an asset we use to grow, advocate, and prove ourselves.

We are treated as recipients, not leaders

Solutions are built for us, not with us, leaving us always the recipients not the engine.

Collateral is still the wall

Static policies and collateral demands lock out those of us who do not own land (roughly five percent of us do).



Isis Nyong'o
ASPHALT & INK

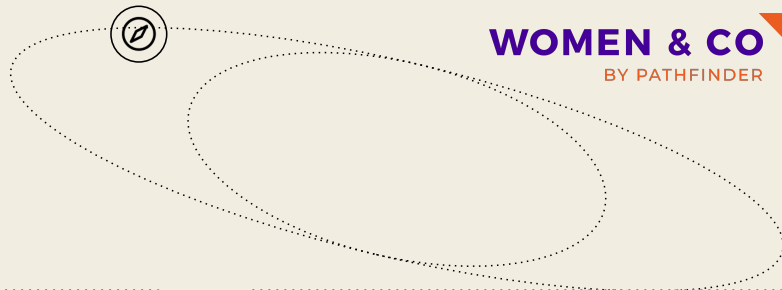
Our Mandate for Women&Co

We are resilient, ambitious, and already doing the work. But we get things done despite the system, not because of it. We lean on each other and on the informal tools we trust, alongside whatever support reaches us which arrives in silos and at certain phases. **We need to build on what already works for us.**

Kenya has an abundance of initiatives for women. But it is all too disconnected for us to have strength in numbers. It is too short-termist for women's entrepreneurship to evolve for a new generation.

We don't need more, we need better connectivity between them so we can all rise together. There is no single platform delivering peer support, credentials, advocacy and access to finance while also serving as our collective voice.

What we need from **Women&Co**



Build skills and networks as credentials that follow us

Not phase-based training that ends when the cohort does, but skills and relationships that start early, follow us across life stages, and carry us from building through to thriving.

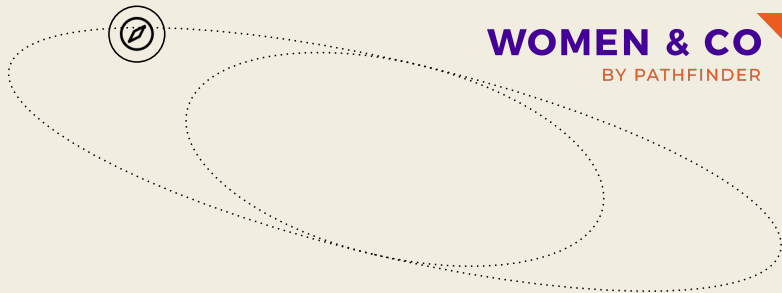
Be a force that moves the system

A single voice with data and a new standing to change what counts as viable, what counts as collateral, and who the ecosystem answers. Be the surround sound of positivity that pulls the entire ecosystem together and forward.

Serve the whole ecosystem, not one cohort at a time

What gets built here should be usable by every organisation already working with us, so programmes stop rebuilding the same scaffolding and start compounding with a shared conviction.

What we need from **Women&Co**



Answer to us

Women&Co has to be steered by us and accountable downward: we set what success means and we say when it is not working.

Be the conduit across women, capital, and markets

Right now these three sit in separate rooms, and we carry the cost of moving between them. W&Co be one place that routes capital to us on terms that fit how we work, and connects us to markets.

Own our data and tell our story

The numbers about us are our assets that we use to grow, advocate, and prove what we already know: that we are builders of economies, not beneficiaries of them.

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What's Next



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We have become very good donor impact report writers that we are not representing the truth on the ground - we are only presenting what the data should speak to the funder or the investor.

Quinter Odongo,
Afya Reach

Actioning the mandate **from** our **Women&Co** community

We are now prototyping a platform for Women&Co Kenya to serve as a woman-led connective infrastructure organisation.

We are now entering co-design 2 where we will testing/refining the Platform with investors and ecosystem partners.

Our goal is to go live this year and be a resource the whole ecosystem can depend on.



Prof. Anne-Beatrice Kihara
UNIVERSITY OF NAIROBI

Ruth Ngechu
PATHFINDER/W&CO

Building on **Women&Co's** international **strategy**

Key Enablers

Embedded Economic Empowerment

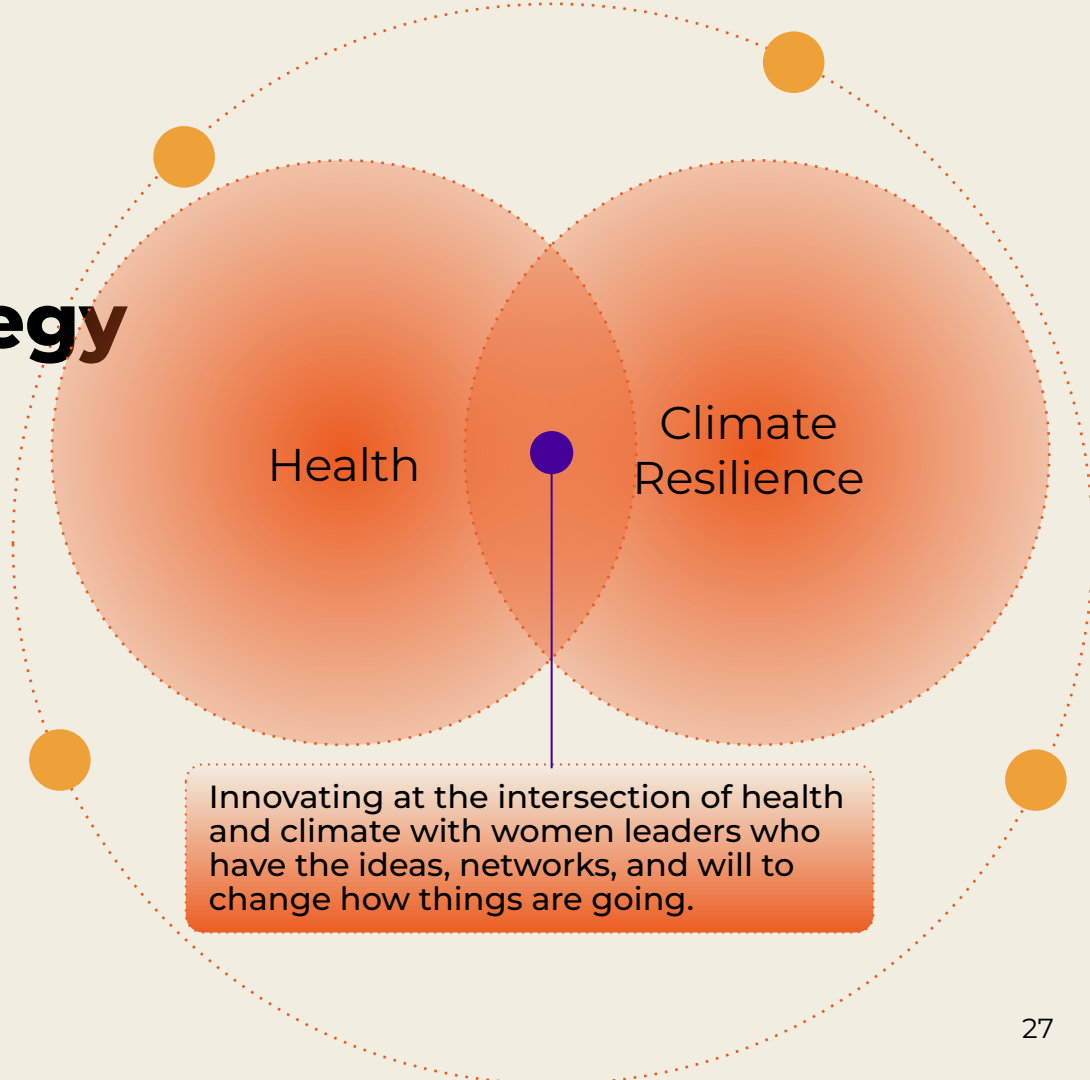
Building women-led enterprises where the money a woman makes compounds across her community.

Women-Centred Leadership

Supporting women to shape the agenda, influence decisions, and hold the power to deliver sustainable change.

Local Ownership

Communities hold the solutions - designing, owning, and sustaining them.



WOMEN & CO 
BY PATHFINDER

WOMEN&CO KENYA REPORT

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