

JUHUDI KILIMO

OUTCOMES MANAGEMENT WEBINAR.
20TH SEP 2022

GEOFFERY & ROBERT

About us

Juhudi Kilimo Microfinance started in 2004 as an agriculture micro-lending initiative under the K-Rep Development Agency. By 2009, we had developed into an independent for-profit social enterprise with the mission to improve the livelihoods of rural smallholder farmers and micro-entrepreneurs by providing wealth-creating financial solutions.

Our Mission

To improve the livelihoods of rural smallholder farmers and micro-entrepreneurs by providing wealth-creating financial solutions

Our Vision

To be the leading provider of transformative financial solutions to rural smallholder farmers in East Africa.

Unlike traditional microfinance, which primarily provides loans for working capital to informal businesses, we finance specific agricultural ventures/assets that offer an immediate and sustainable income for farmers.



Households

91k



Women

68%



Branches

**48 in 32 Counties in
Kenya**



Staff

352



Digitization

95%

Our Experience

- From our experience a financial institution needs a robust integrated digital platform to increase efficiency in data collection and analysis and to reduce the cost of data collection.
- Outcomes reports guide the development of client-focused products and services (For example in JKL we have E-loans, Top-up loans, water tank loans & clean energy, as a result of getting feedback from clients)
- Outcome reports help the financial institution to live by its mission. For example, PPI reports help to check whether you are reaching out to the intended clients.
- Through studies like Net Promoter Score (NPS) we have created a pool of ambassadors (Promoters) across the country that helps in onboarding new clients.
- We have attracted new funders both locally and internationally because of outcome measurement.
- We have grown our business as a result of the promoters and a good reputation.



Examples of client data collected.

- Personal data (Age, gender, name, age, identification number)
- Financial data (income, type of enterprise, size of business/land, number of workers)
- Loan collateral data.

Limitation

- Clients borrow from multiple lenders and its difficult to ascertain that the impact is solely as a result of borrowing from JKL
- Incomplete/inaccurate/biased information from clients or staff collecting data.
- Financial constraints to outcome measurement (cost of conducting surveys/studies, cost of developing a robust systems for data collection & processing, cost of training)
- Outcome measurements for clients who may leave the program before evaluation is a challenge.
- Lack of a standardized way of reporting to different stakeholders.



The future

- Ease the process of reporting by adopting a standard way of reporting to different stakeholders. (eg us of tools like Alinus, SPI4)
- Having an integrated Management Information System- MIS that captures financial, social, and environmental data.
- Internal capacity building – Investors and funders need to support FIs in building capacity and setting up systems for outcome management.
- Outcomes reporting will focus FIs to be more customer-centric.

Juhudi Kilimo has in the past participated in various outcome projects with the support of partners e.g.:

- *Financial Inclusion Index – Incofin and 60dB. (2021)*
- *Juhudi Kilimo Impact of Covid-19 on End-Borrowers – Symbiotics. (2021)*
- *Juhudi Kilimo Customer Deep Dive Report – LeanData & AcumeN (2018)*
- *SPI4 Assessment – BNP PARIBAS (2019)*
- *Social and Environmental Performance staff training – Juhudi Kilimo & Cerise. (2022)*

