

Partner Profile: ASA Kenya



In Kenya, an estimated 1.8 million low-income adults and 4 million women do not have access to formal financial services.¹

ASA International Kenya Limited (ASA Kenya) is a Kenyan social enterprise and a partner in Global Partnerships' Women-Centered Finance with Education initiative.²

WHO IS SERVED

As of June 30, 2025, ASA Kenya currently serves nearly 280,000 clients. Approximately 66 percent of their clients live in rural areas, and 99 percent identify as women.³

WHAT IS DELIVERED

ASA Kenya provides small loans to low-income women entrepreneurs across Kenya to support income-generating activities. Most clients receive group-based loans with individual liability, offered through groups of

15 to 30 women from the same community. As their businesses grow, some clients transition to individual loans.

Loans are primarily used for working capital and are repaid weekly via M-Pesa, Kenya's leading mobile money platform. Before receiving a loan, ASA Kenya provides pre-disbursement training to prepare clients for responsible borrowing, covering repayment terms, group structure, and borrower responsibilities. Group leaders receive additional annual training, and weekly meetings often include informal sessions on budgeting, savings, and financial planning. Individual borrowers receive tailored business advice during regular visits by loan officers.

WHY IT IS IMPACTFUL

ASA Kenya's clients report meaningful

improvements to their lives thanks to the loans and training they receive. In a 2024 survey, 97 percent of surveyed borrowers say their quality of life has improved, 98 percent report increased income, and 95 percent feel more capable of managing their finances. These improvements extend beyond income: 67 percent of surveyed clients say their home conditions have improved, 73 percent report better meals, and 76 percent are spending more on education for their children.⁴

"ASA International Kenya Limited loan product is easy to services and has helped me grow my business through increasing my products as well as stocking chicken foods," says Virginia, a poultry farmer in Kiambu County. "The profits from the business have helped me in my family's daily household needs and paying house rent."⁵

1. Female and adult population figures from "Data 360." The World Bank, 2024. <https://data.worldbank.org/country/kenya>. Percentage of population without access to formal financial services from. "The Global Findex Database." The World Bank, 2024. https://data360.worldbank.org/en/indicator/WB_FINDEX_ACCOUNT_T_D?country=KEN.
2. ASA Kenya was a current borrower of Global Partnerships' Impact-First Growth Fund, LLC, as of June 30, 2025.
3. Data as of June 30, 2025, as reported by ASA Kenya.
4. Based on responses from 277 ASA Kenya's clients via a mobile, voice-based survey conducted in 2024 by 60 Decibels, Inc., an impact measurement company.
5. Testimonial on ASA Kenya's website. <https://kenya.asa-international.com/about-us/testimonials>.