



Photo courtesy: Karen Fruits & Veges, Kenya

INSIGHTS BRIEF

AMI's evidence-backed support for MSMEs at scale

Like many, Wanjiku, owner of fresh produce retailer Karen Fruit and Veges, became an entrepreneur out of necessity. “I was unemployed, and no one was hiring in the field I had trained for,” she shares. “But we’ve always been in farming. I saw a gap in the market and opened a small retail shop to sell our farm produce.” Her shop quickly became a **vital link between local farmers and customers in her neighbourhood**. But as the business grew, Wanjiku encountered new challenges - “**I lacked professionalism in how I ran my business. It was run on instinct, not systems. I was just trying to survive.**”

That changed when she joined the **Grow Your Business (GYB) programme**. Through AMI’s agency-focused practical training, Wanjiku began reshaping the way she worked, starting with herself. “The programme revealed some hard truths about how I was running things. It wasn’t easy. But I had a choice: give up or knuckle under. I chose to grow.”

Wanjiku's enterprise is one of **67k+ supported directly by AMI** since 2014 (indirect support through systems work adds 30k+ more). On average, businesses on our flagship programme employ 7 people and are adding a person a year post AMI’s support (with the 20% top performing businesses adding as many as 6 jobs p.a.). **85% of those new jobs are for women.**

Conservatively, data shows that every Wanjiku improves the lives of 246 individuals.

Investing in Wanjiku has a powerful ripple effect. Beyond the 7 direct employees, each business supports dozens of nano and micro-entrepreneurs^[1] the smallholder farmers, artisans, repair businesses, delivery vehicle drivers and others who depend on that small business’ growth- and of course, the families they then support.

The impact of increased income at the household level on food and education is obvious and well documented, but worth reiterating. Increased household income leads to:

- healthier diets for communities and families ^[2]
- more children in school ^[3]
- with more income going to both food and education for children when women have more control of resources ^[4]

1. 7.5 indirect jobs created per direct job, as per OECD multipliers
 2. Haushofer and Shapiro, 2016
 3. Davis et al., 2016 and The State of Social Safety Nets, World Bank, 2018
 4. Duflo, 2003



‘I chose to grow’

“The Grow Your Business (GYB) programme pushed me to face tough truths about my business, from poor planning to staff issues, even theft. But it also gave me practical tools to turn things around. I became more organised, improved accountability, and learned how to motivate my team. Since then, our revenue has grown by over 84% and we’ve hired a young team member for fulfilment. My suppliers have benefited the most - we’re ordering more and collaborating more.”



Wanjiku Ng'ethe,
 Founder Karen Fruits & Veges

**BUSINESS PRACTICE +
AGENCY/MINDSET
SUPPORT**

246 livelihoods supported

(average of 4.1 people supported per direct and indirect job)

53 individuals supported in value chain

(e.g. MSME suppliers/ distributors)

7 Employees

6 existing and 1 new

Wanjiku Ng'ethe
Karen Fruits & Veggies

(extra \$9.85 in their pocket per \$1 of spend with AMI)



- Entrepreneurs on flagship programme employ an average of 7 individuals, and add a job per year post-intervention
- Each direct job translates to 7.5 indirect jobs in value chains - on average, 53 per entrepreneur
- Every entrepreneur on our flagship programme supports **246 individuals on average (60 jobs*4,1 people)**
- **9.85 x ROI** - every **\$1 of AMI support** translates to **\$9.85 in income** for direct and indirectly supported jobs (calculated through income injections)

Supporting SMEs to grow is a big bet for livelihoods, gender equality, nutrition and education. The critical question then becomes- can it be achieved, and can it be achieved cost effectively?

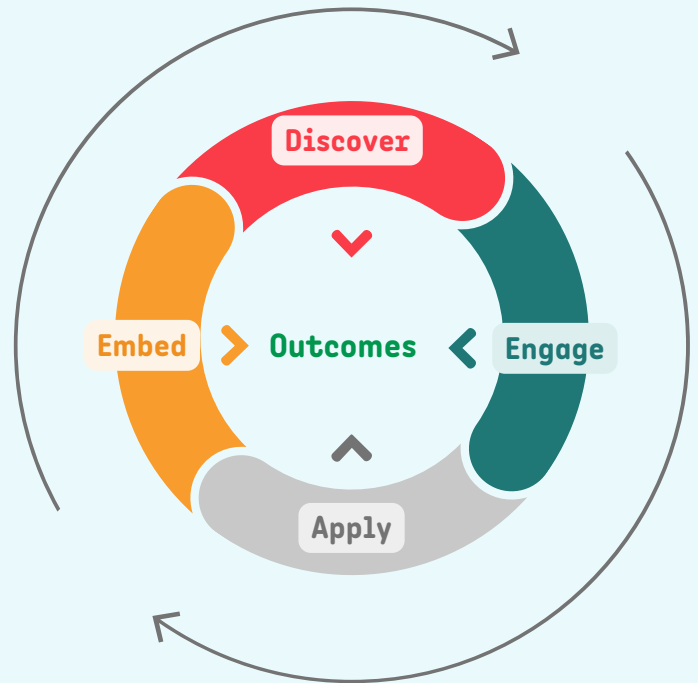
Before joining AMI, I faced challenges with cash flow, team management, and long-term planning; I was working hard but without a clear path. The programme gave me practical tools and a new mindset. Today, I make decisions based on data. I used to rely on instinct, but now I rely on strategy.. Now I set monthly goals, manage the team more intentionally, and track revenue and customer satisfaction, something I never did before.



The AMI intervention: What it is and why it works

Robust research on SME growth initiatives show that much of it fails. The main reasons for this are poor training methods, and a focus on sharing general business knowledge. What does work is supporting businesses to self-prioritise and directly implement research based practices, using tools - as well as a focus on mindset.

1. **Discover.** Diagnostic tools map learning needs to business goals.
2. **Engage.** Expert -led Learning Labs: Peer learning, role play, and experience-driven sessions build practical skills.
3. **Apply.** Platform access: Learners apply new skills on the job, supported by tools, courses, nudges and peer feedback.
4. **Embed.** Coaching, accountability partners, and action learning projects reinforce behaviour change over time.



The practice and mindset-based approach is backed up by research (e.g. Bloom & Van Reenen, 2007; McKenzie & Woodruff, 2015; Frese, 2024, Duckworth, 2017; McKenzie, 2021).

The pathway to scale

AMI's practice- and mindset-based support has been delivered to over 67k African entrepreneurs at end 2025, generating CAGR of 16-20% over 3 years, and creating 108k new direct and indirect jobs by end 2024.

Most excitingly, these livelihoods results **can be achieved cost effectively** - by deploying inclusive tech + local language last mile support.

AMI RoI data for 2025 shows a 9.85X RoI in employee income for every \$1 in MSME support.

Supporting a single entrepreneur on our flagship programme costs as little as \$800-\$1600, depending on scale factors - and yields 3 new direct jobs over 3 years, 53 indirect jobs, \$8k in incremental income for employees of MSMEs - and \$47k returned to the business. **That's an astounding RoI.**

Now, we're deploying AI and equipping local business advisors at the last mile to drive down costs even further, and rapidly multiply our reach.

Our impact data, generated from practice, is expected to be backed up by a randomised control trial, led by Tavneet Suri at the Massachusetts Institute of Technology.

Results are expected later this year, and will add depth, rigour and new learnings. Early indicative data is positive. We will launch and interrogate these with the impact community this year.

If you would like to be invited to a call to explore these RCT results in depth on release, [sign up here](#).

Building the skills for an Africa in motion



67k+

MSMEs trained
(to end 2025)



1.6M+*

livelihoods supported

*Conservative estimate, with livelihoods reach assumptions reduced for smaller businesses



9.85X

Livelihoods Return
on Investment



The African Management Institute (AMI) enables ambitious businesses across Africa to thrive, through practical tools and training. We equip entrepreneurs with tools to build their business, help companies train their teams, and run work readiness programmes for young people.

We've directly trained over **100,000 people across 45 African countries**, partnering with development funders and partners such as the Mastercard Foundation, Livelihood Impact Fund (LIF), USAID, FCDO/UKAid, AGRA, Aceli Africa, Mercy Corps, Equity Bank, Kenya Commercial Bank (KCB) and Development Bank of Rwanda.

AMI's commitment to providing solutions at scale is advancing the continent's most critical sectors, ultimately strengthening the continent's entrepreneurial ecosystem.

For more information on AMI, visit:
www.africanmanagers.com

AMI has 100+ staff in nine countries. We have offices located in Kenya, Rwanda, Nigeria, Senegal, South Africa and Uganda, as well as staff presence in Cote d'Ivoire, Ethiopia and Ghana.

