



**Chapter 5**  
**A DAY IN THE LIFE:**  
**DOCUMENTING THE**  
**LIVED EXPERIENCES**



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## About TRANSFORM

TRANSFORM unites corporates, donors, investors and academics to support visionary impact enterprises across Africa, Asia and beyond. Together, we test and scale new solutions that tackle environmental challenges, improve health and wellbeing, and build inclusive economies.

Combining grant funding, business insight and research, TRANSFORM is accelerating the development of innovative business models to help solve global challenges. It was established in 2015 and is led by Unilever, the UK's Foreign, Commonwealth and Development Office, and EY.

## Disclaimer

The insights shared in this chapter do not necessarily represent the views of the individuals and organisations interviewed for this research.

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# EXECUTIVE SUMMARY

**Much of the discussion in Kenya about the different segments in the informal economy is based on expert opinion, national statistics and longitudinal surveys of operators in different sectors.** As we

have seen from the results of Chapters 3 and 4 the different livelihood strategies involved in the three livelihood segments, Food service providers Creatives and Entertainment and Agri-livelihoods, are highly dynamic; they are the source of new jobs and portfolios of livelihoods that sustain a significant part of the population throughout their lives and reach more than 15 million Kenyans. It is difficult to capture the level of change and dynamism from top-down data collection alone.

This chapter ventures into the co-creation of visions for the future of informal work using an inclusive engagement approach. Building on the results from Chapters 3 and 4, we use a mixture of video stories, conversations and a participatory process of workshops, interviews and surveys led by specially trained community citizen scientists, to gain insights about the lived experiences and future aspirations of 100 individuals. These include youth and women,

two groups that are especially affected by societal changes yet less likely to be heard when decisions are being made about future transformations.

**By directly documenting the many voices of people involved in the three segments, at different stages along their livelihood journey, we aim to bring previously unheard narratives into the conversation about the Future of Work.** We have

been able to draw out the main factors which informal operators say influence their ability to lead a good life (maisha), especially the structural and value differences which affect how society views them and which impact their ability to prosper in the future.

The mixture of motivations and challenges driving people towards the informal economy creates a subtle picture of diverse backgrounds, skills, circumstances and outcomes. From the detailed livelihood chronicles that people have shared with us, we can gain a deeper insight into the ways and means that are being used on a daily basis to overcome challenges to secure food and sufficient funds to pay licences, taxes, school fees, hospital bills and the multitude of family requests for support.

A significant difference that emerges between the informal and formal economy is that informal operators rely on many sources of income across multiple livelihood strategies. This translates into individuals experiencing continuous change in their daily lives over short periods of time, demanding flexibility in the short term, and fluidity of purpose and resilience over the longer term. Demands on informal operators to become more flexible were exacerbated by COVID-19 and then reinforced in late 2023 and early 2024, by increases in operational costs, reduced sales and increased cost of living and changes in the dollar rate for Kenyan shillings. Such serial diversification is often seen as a resilience mechanism, but as this chapter shows it is also disruptive and for many of those interviewed a distraction to their dreams and aspirations.

The use of storytelling and narratives about local experiences meant that we were able to pinpoint the root of challenges and disparities, allowing us to see that the ability of individuals to shape their future prosperity was determined as much by local surroundings and the successes of others in the same segment as their own resilience and resourcefulness. Adaptation strategies thus included

taking on additional hustles to increase income, taking out loans, using savings, increasing prices, cutting unnecessary costs, renegotiating payment terms with regular clients, downgrading housing, increasing marketing, and upgrading skills to have more income opportunities.

Overall, the future of work was thus seen with mixed sentiments. Many saw huge challenges about the current economic situation and had mixed feelings of optimism and pessimism about the future, but youth generally were more optimistic than adults. Major concerns expressed included access to information, market uncertainty, rising costs, and lack of skills. Respondents also saw that more and more Kenyans would move towards the informal economy away from formal jobs due to the decrease in opportunities in the formal economy and this would increase competition and poverty.

With over 700 voices we were able to co-create five visions for a thriving informal economy - that the informal economy is recognised and that policies work in its favour, that there is inclusive digital tech that empowers business, and that people in the informal economy have access to information and friendly finance.

# INTRODUCTION

“My dream was to operate an agrovet but this was not possible because I did not have the capital. I therefore started by operating in the market selling farm produce. I closed this, and later opened a ‘kibanda’ whose earnings I later supplemented by selling ‘githeri’. I closed the ‘kibanda’ and concentrated on the ‘githeri’ business. I’m now at a place where I have started building a facility that hopefully by the end of this year, will be my agrovet shop. This journey has taken about four to five years, but it is finally coming to pass.”

- Dorcas, Female Adult agri-livelihood strategist in Nakuru

“I started this business in Sept 2020 as a means of self-sustenance as well as supporting my mother in educating my younger siblings. I started with size 1 & 2 fish which brings in the least income. I then progressed and added size 3 & 4 fish and gradually dropped the size 1 & 2 fish. I now concentrate on size 3 all the way to size 10 depending on the clients needs. I started with a 2m X 2m stand in Dunga beach but I now own a shop in Dunga beach as well as a fish stand in Kisumu’s fish market.

My breakthrough happened during the 2020/2021 KCSE exam period where part of the biology practicals focused on dissecting fish and I managed to supply 10 schools with 50-100g fish (immature fish). This boosted my business to the extent of having the capacity to supply one of Kisumu’s premier hotels as well as other small-scale fish traders. I also co-own two fish cages in the Dunga Beach Management Unit (BMU) as well as partnering with other fish-cage farmers to bulk up my supply.”

- Linda, a food service provider in Kisumu





## **Gathering evidence along the collective journey: the lived experiences and aspirations of 700 voices**

Moving beyond challenges, this chapter delves into envisioning a thriving future for those that create a livelihood in the informal economy. Along this journey, we have gathered stories, made videos and collected evidence using citizen scientists, to draw out daily individual experiences and current and future aspirations of prosperity within the three informal segments Food service provision, Creatives and Entertainment and Agri-livelihoods strategists.

Overall we brought together 700 voices through workshops, focus group discussions, individual conversations and interviews to better understand the needs and desires for creating a better future of work in the informal economy in Kenya that is:

**Inclusive and equitable:** Fostering equal opportunities, inclusivity, respect and access to resources for all, regardless of gender, age, education, or background.

**Sustainable and resilient:** Adapting to changing market dynamics, business conditions and environmental challenges while ensuring long-term resilience.

**Empowered and innovative:** Cultivating an environment that encourages creativity, knowledge sharing, skill development, and technological advancement.

**Integrated and connected:** Building bridges between the formal and informal economy, promoting collaboration and mutually beneficial partnerships.

Through the individual stories told in videos captured by Ideas Unplugged, we can gain a deeper understanding of the daily realities and aspirations of those that create a livelihood for themselves in the informal economy. As you will read in this chapter, Caleb, the fishmonger, navigates pre-dawn challenges to ensure his family's well-being; Vane, the food stall owner, balances motherhood with entrepreneurial drive; Enock and Everlyne showcase the ingenuity of integrating car washes with cereal businesses. These inspirational stories highlight the resilience, relentless resourcefulness, and diverse pathways to prosperity within the informal economy.

Whilst individual stories showcase the potential and

future prospects for operators in the informal segments, we can see that systemic and daily challenges persist. These include fluctuations in market conditions, high living costs, limited access to markets, unfair competition, unfavourable business environments and a lack of skills. These aspects are repeated at scale in the analysis of prosperity, led by ProCol Africa and their team of citizen scientists, and form the basis of the co-creation of future livelihood strategies described in Chapter 6.

## **Citizen science: a participatory approach for describing prosperity**

From the results of Chapters 3 and 4, we can see that there are a number of key factors driving people into the informal economy: necessity, convenience, opportunities, inspiration and passion. From the 400 voices (Chapter 3 & 4), we also discover that informal operators see their work as rewarding, enjoyable and serving the community as well as giving them respect amongst their peers, family and community. These non-monetary aspects highlight the importance of documenting the lived experience of informal operators which is largely ignored in more traditional analyses such as those provided by the statistics on economic activity collected by the Kenya Bureau of National Statistics (KNBS).

To look more deeply into the lived experiences of informal operators and how these map onto ideas of prosperity and livelihood strategies, we trained and deployed ten ProCol Africa citizen scientists to interact with 100 people in Nairobi, Kisumu, Nakuru, Mombasa and Eldoret involved in the three livelihood segments. The team ran a series of focus group discussions, key informant interviews and conversations to develop and gather evidence with which to build a Prosperity Index, described in more detail in Chapter 6.

The 100 participants were identified, primarily based on the citizen scientists' personal knowledge of their locale. The citizen scientists sought out the "hidden voices" in their communities to ensure that a range of experiences were represented, including variations in livelihood security and income, types of vulnerabilities, and capacities to influence change within their networks. The views and ideas about challenges and potential actions of the 100 participants are part of the 700 voices involved in co-creating a shared vision of the future.

“This is the most interactive research I have ever been involved in. It was interesting to be involved in research that covered topics that others would normally not think of. I had also never heard of any research on prosperity before. It was also interesting to know that researchers can be interested in people's lives in a different perspective aside from their financial state.”

- Abed, Citizen Scientist in Eldoret, Uasin Gishu



### **Citizen science and community-led evidence gathering**

Citizen science has a number of defined approaches defined by the extent of citizen engagement. The aim of using citizen scientists is to create a setting in which citizens are empowered to develop, model and apply their own thinking about an issue. The ProCol Africa citizen science programme establishes this setting through a co-design process where communities first develop a common understanding of the problems they face and the potential solutions to achieving local prosperity. The results are anchored in the lived experiences of the participants rather than experts' opinion. Appreciating and quantifying these lived experiences helps to highlight previously unidentified factors and choices and ethical considerations as evidence.

The ProCol Africa citizen science training covers the principles of community-led research, ethics, data collection methods, and analysis. The programme is designed to ensure that citizen scientists are not merely data collectors but active partners in the research process.

Figure 2: PROCOL AFRICA Citizen Science Team



“This research recognised people from the community entry and engaged them to come up with community strategies. There were stakeholders across the research range, from national level to local level but it was refreshing that the goal was to identify challenges and try to map solutions that suit local livelihoods.”


- Abdalla, Citizen Scientist in Mombasa





# A day in the life: **DOCUMENTING INDIVIDUAL EXPERIENCES**

Image source: Ideas Unplugged



In this section we share snippets of ‘a day in the life’ where we immerse ourselves in the diverse realities and aspirations of these individuals, witnessing their daily struggles and triumphs, and gaining a deeper understanding of the challenges and opportunities they face. **Food service providers** and **Creatives and Entertainment providers** generally feel confident in this growing segment, fueled by youth and enabling technology, that is allowing them to expand their reach. **Agri-livelihood** operators not only believe their services are essential, but also see a strong demand in the future. From navigating limited resources to embracing new technologies, these stories offer valuable insights into the future of the informal economy.

# FOOD SERVICE PROVISION

This section dives into the vibrant world of Kenyan food service through the inspiring stories of Caleb, Vane, Shani, and Jackson. Each day, they navigate the challenges and opportunities of this dynamic economy, driven by resilience, resourcefulness, and a passion for serving their communities.

“Technology will ease the way business is done in regards to how goods move from supplier to the seller.”

- Male youth food service provider in Mombasa

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“The determination that most people have in changing their lives is why we choose to do our businesses.”

- Female youth food service provider in Kisumu

”

## Caleb: From fishmonger to family provider | Kisumu

As dawn breaks, Caleb navigates the competitive bustle alongside other buyers for the best overnight catch. Together with his wife, Caleb comes here every morning to purchase ingredients for his stall at Sinyolo Market in Kisumu. Today, they have 72 USD of product to strap to their motorbike.

Caleb saves on lakeside gutting costs by preparing the day's catch himself, and sometimes getting his family involved too. This is about passing on valuable skills and mindsets by learning how to prepare fish, and hence resilience and resourcefulness. For 18 years, Caleb has spent his mornings buying and preparing fish this way.



Back at his stall in the market, and after salting and deep frying, Caleb meticulously sorts and displays fish according to size and type. With other vendors preparing and selling food all around him, Caleb works hard to satisfy his customers and sell everything he buys in the morning.

### Key challenges

Caleb, like many food vendors, struggles with inadequate waste management and sanitation facilities. This lack of infrastructure poses health and safety risks, impacting both vendors and customers.

### Potential actions

Investing in improved infrastructure is crucial for vendors like Caleb.

“Gutting the fish at the lakeside usually costs me USD\$ 4, but I can also save that amount when I transfer the skills to my family.”

- says Caleb, highlighting the resourcefulness woven into his daily routine

“We need proper health facilities that are well equipped, and healthcare is affordable”

- Food sector participant in Nakuru

## Vane: Food Stall Owner with dreams for expanding | Mombasa

Vane's food kiosk is not just a business but a lifeline. Initially driven by desperation to provide for her family after her husband's job loss during the COVID-19 pandemic, Vane's entrepreneurial success ensures that her loved ones never go to bed hungry.

Vane spotted a gap in the early morning food market and recognised that a kiosk specialising in breakfast foods would require less start-up capital than other ideas she had. As a breakfast specialist, Vane's day begins before dawn. She rises at 4 am to prepare food for the bustling morning crowd, including those on their way to work and children heading to school.

Daily fluctuations in cooking oil and wheat flour prices present significant challenges, making it difficult for Vane to sustain profits in her business. On top of that, some customers take advantage of the trust extended to them, purchasing on credit before disappearing without repaying.



Vane dreams of expanding her enterprise into a hotel, creating employment opportunities for others, and further supporting the prosperity of her family.

### Key challenges

Vane, along with many food providers, faces financial strain due to fluctuating prices of essential ingredients like cooking oil and wheat flour. This instability makes it difficult to manage costs and maintain profit margins.

### Potential actions

Gaining access to affordable business skills training and learning on how to manage uncertainty.

“I aspire for this business to lead me to a point where my children never have to lack anything they need.” says Vane, expressing her unwavering determination to provide a brighter future for her family. Her dream is to expand her kiosk into a hotel, creating employment opportunities and further securing her family's prosperity.

- Food sector participant in Nakuru

“I don't foresee myself closing my business. I'm willing to put in more effort and persistence to see my business succeed.”

- Female food service provider, Nakuru



## Shani: Resilient street food cook | Mombasa

At just 18 years old, Shani stepped into the food business after her mother's passing. The responsibility of providing for eight children, both her own kids as well as her siblings, has turned Shani into a determined and resilient entrepreneur dedicated to both her family and her business.

This business is challenging. Increasing costs of raw materials, such as wheat flour and cooking oil, put growing pressure on Shani's profit margins and reserves. She faces prejudice and arrogant customers too, who are mainly men engaged in casual labour and revelers who stay up late drinking and watching football.

Shani's day begins at 6 am, and sometimes, she doesn't stop until midnight. Business is about much more than financial security for Shani; it's about nurturing and supporting her children and siblings, ensuring that they have the opportunities she never did. She dreams of sending her children to university and will persevere with her business to keep paying school fees until they get there.

### Key challenges

Shani, like many young female entrepreneurs, encounters prejudice and limited access to resources due to social and economic barriers. This hinders her ability to grow her business and achieve her goals while having a good balance between working hours and family life.

### Potential actions

Development of more inclusive business solutions and financial products

“Without a strong sense of purpose in what you do, making it through each day becomes a daunting challenge.”

- Shani

“Credit facilities are plenty but I need one that considers my needs. I need credit that has no stringent conditions such as collateral, long-term payment plan, and low interest rates”

- Male food service provider in Eldoret





## Jackson: Dreaming big through food | Nairobi

Jackson rises before the sun and begins his day crafting mandazi and making tea for the 5 am crowd. He honed his culinary skills through the hands-on experience of working alongside his mother in her cooking business, and he's used them ever since he lost his job during the COVID-19 pandemic.

Like many in the food service sector, location is crucial. Jackson works close to where he lives in a residential neighbourhood, which he knows is useful for efficiency and getting to know his customers, although fluctuating footfall throughout the day can be challenging.

Though Jackson's business may have started through necessity, it is driven by genuine passion both for food and people. Jackson has now passed on his culinary and business skills to four employees, including Allan, whom he mentors and supports. Jackson aspires to expand his business into a nationwide chain of restaurants, driven by his desire to enhance the quality of life for his family and uplift those around him.

### Key challenges

Jackson, like many individual vendors, faces competition from larger chains and struggles to connect with wider customer bases. This limits their growth potential and earning opportunities.

### Potential actions

Improved marketing skills to enhance product and differentiation from larger competitors

“As I contemplate the trajectory from my humble beginnings to my current position, I am confident that I am steadily advancing. My dream is to enhance the quality of life for my mother, nephew, and niece through the success of this business.”

- Jackson

“Our business is a tricky one. My neighbouring trader sells similar commodities as I do. The trick lies in selling quality food and having good customer relations.”

-Female youth food provider, Mombasa

# CREATIVES AND ENTERTAINMENT

Dive into the vibrant world of Kenyan creativity through the stories of Sylvia, Purity, Rashid, and James. Each day, they navigate the challenges and opportunities of this dynamic sector, driven by passion, resilience, and a desire to share their talents with the world.

“Technology will boost the creative industry because it allows you to reach a lot of people.”

- Male adult creative in Nairobi

“The creative sector will have grown more to absorb many more youths. There will be a lot more collaboration between actors and other creatives to boost the sector”

- Female youth creative in Nairobi

”

## Sylvia: Dance teacher and community builder | Kisumu

Every Tuesday, Sylvia and her students light up the dance floor at Da Bar Club in Kisumu. Salsa is both an art form and a business for Sylvia, who enriches the cultural vibrancy of her city whilst earning a living doing what she loves.

Sylvia's journey into the world of dancing began as a student, and it was her love for the art that propelled her to transition into a professional performer. Sylvia mesmerises audiences by performing at events throughout the city and has transitioned into an instructor too.

Faced with challenges in finding suitable dance spaces in Kisumu, Sylvia works tirelessly to create opportunities for enthusiasts and increase the size of her fledgling dance school. But dance will always be more than just a business to Sylvia, who wants to cultivate a culture of artistic expression within her community.



Driven by an unwavering passion for her craft and an aspiration to make salsa a lifelong pursuit, Sylvia dreams of opening her own dedicated dance studio where aspiring dancers can train with her, also driven by a shared passion for salsa and a desire to expand the dance scene and industry in Kisumu.

### Key challenges

Limited infrastructure and resources for creative expression.

### Potential actions

More inclusive zoning procedures to enable creatives to identify suitable spaces for their activities.

“When I am on a dancefloor, I feel relaxed.”

- Sylvia

“Location of the business is a challenge. The areas allocated to us don't make economic sense or are not enough for us all.”

- Female adult creative, Mombasa

## Purity: Art that heals | Mombasa

Having unexpectedly discovered her talent after finishing school, Purity has built a business that provides her sole source of income and supports her mental well-being.

Purity's journey as a professional painter began after an encounter with an elderly man. His mentorship and encouragement, together with gifts of used canvases and paint, inspired Purity to begin her journey as a full-time artist in Mombasa.

A significant portion of Purity's clients come through referrals from satisfied customers, but to further promote and sell her work, Purity also hawks her paintings in the streets. Purity experiences many challenges in being a professional painter, not least of which is gender bias which can lead to unfair pay.



Purity aspires to create a free art gallery in Mombasa, offering a space where artists can showcase their work without some of the social and financial barriers that she has had to overcome.

### Key challenges

Poor perception of art and creatives. Lack of awards and private and public facilities to display works.

### Potential actions

Development of more arts and creative programmes to acknowledge existing talent and to support up-coming creatives.

“I encounter scepticism about my work, and at times, I receive less compensation simply because I am a female artist.”

- Purity

“Give more emphasis on the art industry. In other countries, art is fully recognized and given a budget. Unfortunately, in Kenya, art is not recognised. The local government has started to acknowledge skill. In the same way, the County government is building skills, and the government can also place it in the budget and take it up as work instead of a hobby.”

- Female youth creative in Mombasa

## Rashid: Passionate about community based films | Mombasa

Creative entrepreneurs sometimes follow unusual career paths. This is true of filmmaker, actor, director, and cinema owner Rashid who graduated with a bachelor's degree in Business Management.

As co-founder of Jimsal Cinema, Rashid is a tireless creator and collaborator. Through his cinema, he provides a platform for showcasing his films and those of others, offering support in marketing and distribution to amplify their reach and grow audiences.

Rashid had learnt that crucial to the viability of a career as a filmmaker are festivals and the financial rewards received for successful nominations. He submits his films to festivals, and any rewards are reinvested to offset production costs and fund future projects.



Connection is crucial. Rashid fosters relationships between filmmakers and the public, focusing on creating and showcasing films which can connect with local audiences. Rashid and his team embody the spirit of creativity, entrepreneurship, and vision, contributing to a vibrant film industry that enriches both creators and audiences alike.

### Key challenges

Lack of a film-makers community and entrepreneurs to promote and invest in local talent.

### Potential actions

Industry sponsored workshops to catalyse and promote local talent and develop film projects.

“We focus on producing community-based films with insightful teachings, aiming to engage and resonate with local audiences.”

- Rashid

“I have represented Kenya in foreign countries and this pushed my profile among industry players and fellow creators to form a community where we share ideas and help each other improve the craft. It also greatly helps in widening our network for more opportunities.”

- Creative in Mombasa Workshop





## James: Self-taught Music Producer | Nairobi

According to James, many people working in the arts see the creative industries as a route to both professional and personal prosperity. James, a trained phone and computer technician, is a musician and producer in Nairobi, driven by a lifelong love of music and a passion to make it his career.

Having spent his childhood immersing himself in music and after years of diligent practice, James is now a multi-instrumentalist. More recently, through self-directed learning, James has ventured into music production too, hoping to one day lead a fully-fledged production label that can support other musicians on their journey.

Operating his recording studio from home due to financial constraints, and despite facing numerous challenges along the way, James remains steadfast in his love for music, recognizing its ability to provide solace amidst life's struggles.

In a landscape where governmental support for the creative economy is lacking, James also manages a phone and computer repair business whilst remaining focused on his ultimate goal of transitioning to a career solely dedicated to music.

### Key challenges

Having to maintain a portfolio of alternative activities means that he has less time and resources to develop a full-time career in music.

### Potential actions

Public and private schemes to support the development of music platforms, conservatoires and training and employment of sound recordists and instrumentalists.

“There are many challenges, and if it wasn't for my love for music, I would have already quit.”

- James

“My customers support my work through listening to content I create, subscribe to my platforms and marketing me through their social media platforms. They also help me in skills acquisition and adjusting accordingly.”

- Male youth creative in Kisumu

# AGRI-LIVELIHOODS

This section dives into the vibrant world of Kenyan food service through the inspiring stories of Regina, Maurine, and Enock. Each day, they navigate the challenges and opportunities of this dynamic economy, driven by resilience, resourcefulness, and a passion for serving their communities.

“All businesses will fail but we will never stop buying food. You can stop buying clothes, but not food.”

- Female adult agri-livelihood strategist in Kisumu

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“People are shifting their consumption patterns to African indigenous foods.”

- Male adult agri-livelihood strategist in Kisumu

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## Regina: a key contributor in urban farm to fork value chains | Nairobi

Regina's journey into urban farming was sparked by an initiative led by the NGO Save the Children, where she gained both the ideas and skills necessary to build a sustainable urban farming business. Regina has transformed an urban space into a thriving agricultural hub at the intersection of entrepreneurship, sustainability, community, and nutrition.

Regina's business attracts a steady customer base from her neighbours, who regularly purchase her produce. Beyond providing a source of income for her family, Regina's urban farm ensures a healthy food supply, reducing overall food expenses and supporting better nutrition within her community.

Her aspirations extend to acquiring larger land parcels to expand her farming operations, envisioning a diversified agricultural enterprise that incorporates both vegetable cultivation and animal husbandry. Regina advocates for incorporating agricultural education into school curricula, believing that increased knowledge about urban farming can lead to healthier eating habits and reduce malnutrition rates among the population.

### Key challenges

Limited land access: Like many urban farmers, Regina's growth potential is restricted by limited land availability.

### Potential actions

Development of urban sites for city farms to grow food and provide schools education opportunities

“My aspiration is to possess an expansive piece of land where I can both reside and produce on a larger and more extensive scale.”

- Regina

“I'm doing this because there is potential for high returns.”

- Male adult, Eldoret





## Maurine: From Agronomist to Entrepreneur | Kisumu

Growth means many things to Kisumu-based agronomist Maurine. There's skillfully nurturing the growth of her seedlings, and then there's diligently growing her sales. Both are crucial.

Earlier in her career, Maurine had focussed solely on grafting, weeding, pruning, and potting. Now, having built her own business and trained Millicent as a nursery assistant, she can focus on operations, inventory diversification and innovation, and providing personalised service to her clients.

Despite the challenges posed by sourcing supplies from over 300km away and servicing clients across the region, Maurine remains determined to grow her business for better economic sustainability. She envisions passing down her skillset and business to her son, recognizing the diminishing formal employment opportunities in Kenya. She aspires to establish more branches in the future and contribute to the economic empowerment of her larger family and community.

### Key challenges

Maurine navigates volatile market conditions and the challenges of sourcing supplies from afar. There is a need for government to make new partnerships with other countries as well as improve infrastructure.

### Potential actions

Development of online agri-business platforms for buyers and sellers and to help farmers anticipate demand.

“In Kenya, formal employment opportunities have worsened. If all else fails, my son Gift will be equipped for success in this field.”

- Maurine

“I rely on Youtube a lot to learn about emerging farming trends as well as research on what I should grow depending on demand and ease.”

- Agri-livelihood strategist participant in Nakuru





## Enock: from car wash to cereal hub | Kisumu

A car wash isn't perhaps the most obvious place to run a cereals business, but siblings Enock and Everlyne are savvy enough to know that when it comes to maintaining a steady flow of customers, location is key.

Over the years, they have found and serviced a niche market among local hotels and restaurants, who make regular evening visits to buy produce. To ensure a diverse and stable supply chain and to satisfy returning customers, Enock sources cereals from up to 110 kilometres away.

At the core of their business is a fundamental principle; everyone needs to eat. Enock is clear that this is both about the commercial viability of his enterprise and a commitment to addressing a fundamental need within the community. As well as providing a livelihood for Enock, his nephew Victor actively contributes to the business and receives hands-on experience and skills. This business is at the heart of the wider family's prosperity.

### Key challenges

Administrative hurdles and compliance costs, Enock, along with many small businesses, encounters bureaucratic obstacles and high compliance fees.

### Potential actions

Increased consultative processes with operators in the informal segments to establish business friendly environments and practices.

“We decided to do the business at the car wash because of the population around here.”

- Enock

“We encounter a lot of discrimination especially tribalism and nepotism when seeking services.”

- Agri-livelihood strategist participant in Kisumu



## Paul: from coconut trees to palm wine | Mombasa

Every part of a coconut tree is valuable. From their timber to their coconuts, every one of Paul's 240 coconut trees plays an important part in creating a sustainable source of livelihood for his household.

Paul's journey as a coconut farmer began when he was a "shamba boy" - a young farm assistant. After years of hard work and training, Paul now owns and manages 3.5 acres of land in Mombasa.

Paul's farm leaves nothing to waste; he produces palm wine, materials for making brooms, and more. Together with his employee Hassan, who fearlessly ascends heights of 30 meters and beyond to collect palm water, Paul's farm produces a range of products for his household and community.

The delicate nature of coconut trees, especially when young, requires careful and skilled attention, and Paul closely inspects and maintains his trees to prevent infestations and ensure optimal growth. Despite the challenges inherent in coconut farming, such as seasonal variations in palm water yield, Paul remains committed to his business and dreams of expanding.

## Key challenges

Fluctuating palm water yields and maintaining young trees' health create income instability and resource challenges for Paul's coconut business.

“Palm water is harvested both in the morning and evening and then it is fermented to produce palm wine.”

- Paul



**STORYTELLING  
LEADS TO A DEEPER  
UNDERSTANDING  
OF MAISHA**

“I’ve tried to find other ways, other than podcasting, to generate income, because right now, this can not sustain the work that I do. Another thing is I’ve tried to charge my clients more, I’ll say. So instead of me feeling the pinch directly on myself, I transfer it to the client.”

**- Male youth Mombasa creative**



Using narratives and storytelling as means to deepen our understanding of how daily decision making translates into a lifetime journey has a long history in the analysis of maisha - life - in oral traditions. One way of understanding maisha lies in the story itself, as a narrative of events and circumstances; another way is in terms of life cycles and the relationship between generations or as cycles of crisis and recovery; and finally as an extended chronicle of livelihood. What we learned from the narratives and conversations was that diversification within a portfolio of livelihoods was one of the most important strategies that people had for averting risk, surviving adversity and accumulating resources. Flexibility, resourcefulness and mobility were also revealed as part of their livelihood strategies. Listening and watching the different personal narratives can also show us the contexts in which people are living their lives and how the different informal segments fit into these contexts rather than

the other way round. From this perspective we have been able to pinpoint the root of challenges and disparities, how important the status of a segment is to an individual’s success and how local surroundings shape prosperity.

### **Local experiences can pinpoint the root of challenges and disparities**

Local narratives provide insights about the actual lived realities of informal operators, what they aspire to and the actions they are taking to enhance the overall quality of their lives. The power of purposeful use of storytelling is that it stimulates a whole-brain level of human understanding of a situation or issue. We can hear, see and feel what people are experiencing; this is especially true when inequalities and disparities are matched with the hopes of possible actions and solutions.

“We feel a business that brings in assured daily revenue ensures one can lead a prosperous life. For instance: Hotels/Restaurants because people have to eat; pharmacists because people need medication; transporters because people travel daily and even coffin makers as people - people die daily and need decent send-offs.”

– Discussion Participants in Nakuru



The eleven narratives bring out the relentless resourcefulness of operators in the three segments and the capacity to deal with ever present exigencies of working in an uncertain environment. Vane dreams of rising above the challenges of uncertain business costs such as price hikes in the food that she uses to cook the breakfast items she sells and eventually open a hotel. Rashid wants to move from a mixed portfolio of livelihoods to become a recognised film-maker producing community-based films with insightful teachings for local audiences. Maurine has realised her aspiration to move from working for others, weeding, grafting and potting, to running her own nursery and training others.

### **Local success is determined by the whole**

The majority of informal traders say that although they feel part of their local business community their voices are not well recognised especially by authorities and their fellow-traders in the formal sector. The lack of participation in decision-making at a sectoral level or in their local area is an impact that is felt by everyone and not just one or two individuals. Offering moral support and sharing business information are seen as the best way for

those in the informal market segments to support each other. This is an indication that points towards collective responsibility and care for everyone. Enock sees his business as addressing a fundamental need of feeding the community. Purity aspires to create a free art gallery and a space where fellow artists can showcase their work to a wider public. Though Jackson’s business started through necessity, his culinary success is leading him towards a nation-wide chain of restaurants which can uplift those around him.

### **Local surroundings and opportunities shape prosperity**

Many informal traders cite their working conditions as a challenge and are often driven in their livelihood journey to find better locations for their businesses. Regina aspires to possess an expansive piece of land within the city to grow food and educate others about healthier eating habits and how to reduce malnutrition. Sylvia works tirelessly to create opportunities for dance enthusiasts and cultivate a culture of artistic expression within the wider dance community. Shani faces daily prejudice from her customers which she sees will change as her business grows.

# The Future of Work: A MIXED RESPONSE



Throughout the research, we asked respondents to reflect on the future of work in the informal segments in Kenya. These were collected through various means such as in person telephone surveys with the 400 voices (Chapter 3 & 4) involving open-ended questions, interviews, focus group discussions and through engagements with our citizen scientists. This was intended to get a sense of the sentiment towards the future – whether respondents were optimistic, pessimistic, neutral, mixed, or uncertain. It was also an opportunity to ask about any worries about the future, or identify any areas respondents are excited about regarding the future and how they saw the three components of maisha - life circumstances, life cycle and livelihood - contributing to prosperity.

## Huge challenges today, mixed feelings about tomorrow

One thing that immediately becomes clear from the responses is that the vast majority of respondents perceive the current economic situation in Kenya as

very unfavourable (Table 1), and so all thoughts on the future of work are based on this and coloured by the current set of life circumstances. As a result, many of the thoughts shared about the future include contingency statements, such as “if the government reduces taxes, then...”, or “if the price of fuel goes down, then...”, or “it depends on the current situation” (Table 2). As a result, many of the thoughts on the future include mixed feelings of optimism and pessimism, as well as a lot of uncertainty.

Another clear finding is that youth – both male and female – are more optimistic about the future of work in the informal economy than adults. We find a similar result across counties and across market segments. Interestingly, there was generally more pessimism than optimism shared, suggesting that perhaps the “mixed / neutral / depends” category may be more pessimistic than optimistic. It appears that men are slightly more optimistic than women, with women more commonly being uncertain.

Table 1 – Sentiment analysis of responses to the future of work<sup>1</sup>

|                           | Men        | Women     | Youth      | Adults    | Total      |
|---------------------------|------------|-----------|------------|-----------|------------|
| <b>N =</b>                | <b>111</b> | <b>92</b> | <b>137</b> | <b>61</b> | <b>400</b> |
| Optimistic                | 39%        | 16%       | 45%        | 23%       | <b>33%</b> |
| Mixed / Neutral / Depends | 26%        | 43%       | 35%        | 38%       | <b>35%</b> |
| Pessimistic               | 23%        | 26%       | 15%        | 28%       | <b>22%</b> |
| Uncertain                 | 13%        | 14%       | 4%         | 11%       | <b>10%</b> |

**Note:** Table displays the percentage of telephone survey respondents of each category responding by each sentiment. Sentiments of individual statements were determined by the researcher’s judgement from reading word-for-word transcripts. Responses were for the question: Five years from now, what do you see the future of work looking like for Kenyans in the informal economy?<sup>2</sup> The most common responses for each group are highlighted.

<sup>1</sup> Data collected by Laterite, with key findings shared in Chapter 3 & 4 of this series.

<sup>2</sup> A similar question was asked for 10 years in the future. Responses were relatively similar, with the biggest difference being more “Uncertain” responses.

Table 2 – Major concerns expressed by individuals in the three segments



### Limited access to information

“We lack knowledge on where to find support. I also fear being rejected from those who can possibly help me.”

- Female food service provider, Nairobi



### Rising costs

“The other day, we were told that fuel might cost KSh. 300 per litre. If this trend continues, it is hard to imagine how we will survive since fuel is the backbone of all prices. All prices will be forced to rise since the cost of getting the product from the field will have increased.”

- Male adult agri-livelihood strategist in Mombasa



### Market uncertainty

“We lack stable markets.”

- Agri-livelihood strategist participant in Eldoret



### High unemployment amongst skilled and resilient youth

“I worry about the youngsters because so many are out there. They don't have jobs. Like my son, he has finished campus, and studied electronic engineering, and he is doing manual jobs. He doesn't have a stable job. And so many youths – I see them here. I worry about the youth.”

- Female adult agri-livelihood strategist in Mombasa

“There are not so many jobs that are being created outside there to respond to the number of young people that are coming out of learning institutions to occupy them. And that's worrying because to me, I look at that as a recipe for crimes and insecurity because if these young people cannot find something meaningful to do, what will they resort to? They resort to burglary and robbery just to survive. And we cannot blame them; it's the law of nature. It's survival for the fittest.”

- Male youth creative in Mombasa

“I give lots of credit to young people because we are growing up at unique times, unlike before, during the days of our great-great-grandparents... For us, we're trying to adapt to this new world, a new world that we didn't know of initially, and our parents also didn't know of. So they cannot help us navigate through. And we tend to navigate through it ourselves, and in as much as it's difficult, we're still not doing that bad, we're soldiering on, we're surviving and that's it. It's the resilience among young people.”

- Male youth creative in Mombasa



A common view amongst respondents was that more and more Kenyans will move away from formal jobs and into the informal sector, either due to fewer formal job opportunities, or to changing preferences and attitudes towards more self-directed work. Many expressed concern that this shift into the informal sector will create competition and make it even more difficult to earn a living in the sector, forcing people into poverty.

However, a sizable number of respondents thought the opposite, that the informal sector would contract, either due to technological advancements taking over jobs, or to Kenyans leaving the country for better opportunities, or due to a shift into more formal employment opportunities.

One thing that is clear from our research, and that is that Kenyans in the informal economy are extremely resilient, relentlessly resourceful and determined to persevere despite a multitude of challenges. We learned of numerous adaptation strategies to cope with the economic downturn, and continued to hear optimistic opinions and big dreams for the future. Adaptation strategies included taking on additional hustles to increase income, taking out loans, using savings, increasing prices, cutting unnecessary costs, renegotiating payment terms with regular clients, downgrading housing, increasing marketing, and upgrading skills to have more income opportunities.

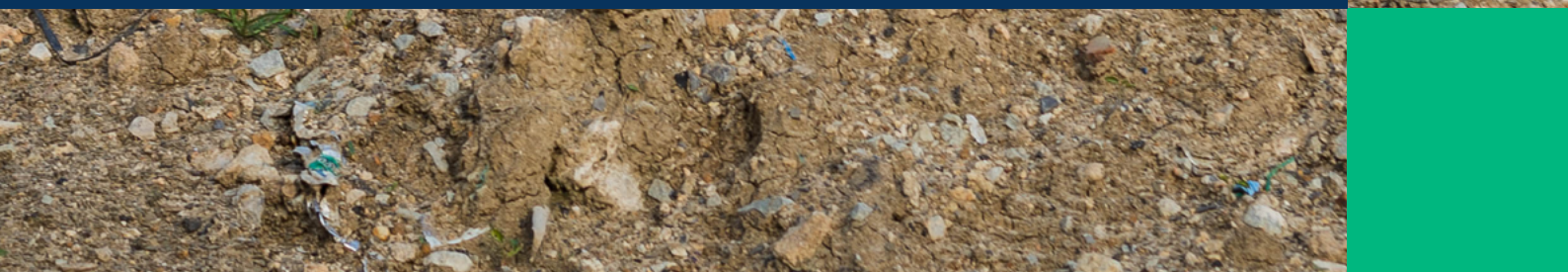
“ I walk on foot for a specific distance to lower the fare spent. Unfortunately, I must use a bodaboda when coming to the market since I cannot carry the milk.

- Female youth food service producer in Kisumu

”



Looking ahead:  
**CO-CREATING FIVE  
VISIONS FOR A THRIVING  
INFORMAL ECONOMY**



Imagine a future where Kenya's informal economy flourishes because of its unique qualities, thanks to the collective efforts of diverse groups working together. This isn't just a dream, but a vision that can be meticulously co-created through a collaborative journey of shared knowledge and diverse perspectives. With over 700 voices, diverse in perspective and experience, coming together in our

research we have been able to co-create a shared vision, ensuring that the lived experiences and aspirations of those actively shaping Kenya's informal economy, especially women and youth, are not just heard, but held at the centre of the dialogue. Collectively, the shared vision can be described as

## 1. **The informal economy is recognised**

which paves the way for progress: We envision a future where the informal economy is acknowledged and valued, shedding outdated stigmas and embracing the vital contributions, with dignity and value of its contributions.

“We're respected, admired and have an acknowledged voice”

- Nairobi dialogue attendee

“Informal is the new normal”

- Nairobi dialogue attendee

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## 2. **We have access to friendly finance**

We envision a future where readily available, friendly financing solutions unlock the potential of informal businesses. No longer constrained by the lack of access, entrepreneurs can invest in growth, fostering intentional development and resilience.

“I can see more funding streaming to informal segments. Handled well it will make the informal economy more vibrant and more attractive”

- Nairobi workshop

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## 3. **We have access to information**

Knowledge is power, and we believe access to clear, accessible information is crucial. Imagine individuals empowered with the knowledge and resources they need to thrive, equipped to navigate their entrepreneurial journeys with confidence.

“Information should be clear to all and all businesses whether small or big should be given priority”

“

- Nairobi workshop

“Lack of public awareness for available funding from the government... there's a low uptake of loans”

- Nairobi workshop

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#### 4. **Inclusive digital tech enables business**

“We imagine a landscape where technology isn’t a barrier, but a bridge. Seamlessly supporting informal workers, boosting their productivity, opening doors to wider markets, and supercharging the performance of informal businesses.”

“In 5 years time, life will have changed from it is now, the technology has made people to get big ideas”

- **Mombasa workshop participant**

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“Change of perception and attitude is essential in embracing technology”

- **Kisumu workshop participant**

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“I rely on Youtube a lot to learn of emerging farming trends as well as research on what I should grow depending on demand and ease.”

- **Agri-livelihood strategist participant in Nakuru**

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#### 5. **Policies work in favour of the informal economy**

We imagine policies that work hand-in-hand with the informal economy. Inclusive, streamlined, and supportive, these policies address the unique needs and challenges faced by informal workers.

“Strong associations and cooperatives which can support members (MSME - informal and formal) in accessing markets, enhancing training, promoting access to credit”

- **Nairobi Dialogue**

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“The government should reconsider people working in the informal sector more, because most of the people in the informal business do the jobs wholeheartedly. For example, I’m a chef and I’ve been inspiring to own my hotel and if the government would reconsider the informal business it could be better by cutting the costs of the likes of city council taxes”

- **Nairobi workshop**

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# CLOSING COMMENTS



This chapter has highlighted the importance of gathering evidence through an inclusive participatory approach to gain a deeper understanding of what drives people to join the informal economy and develop their own livelihood strategy.

By combining the outputs of video storytelling, spoken narratives, workshop discussions, sentiment analysis from surveys and community-led citizen science data gathering we have been able to build a picture not only of the daily challenges and choices facing informal traders but also of the short and long-term aspirations and ambitions that sustain their efforts. Most importantly, the results show how it is possible to document multiple, authentic views of diverse groups of people by adopting an open, ethical, collaborative methodology. Indeed feedback from participants underlined their appreciation of having their voice heard on such an important topic as the future of work.

Using this approach it was also possible to co-create a shared vision of the future of work in the informal economy from among the 700 voices of people engaged in our research. This vision points not only to the obvious elements of ensuring that the informal economy is recognised by society and in policies, and having easier access to information and friendly finance but also the need to recognise the power of voice of individuals in decision-making about the different market segments.

In the next chapter we will detail how the participatory and community led citizen science approach can be used to build up a robust set of indicators as a Prosperity index which can provide the missing descriptors of the drivers and outcomes of the informal economy and used alongside the more formal sets of national statistics.

TRANSFORM is an impact accelerator that unites corporates, donors, investors and academics to support visionary enterprises. Together, we test and scale new solutions that support low-income households by tackling environmental challenges, improving health and wellbeing, and building inclusive economies.

We combine grant funding, business insight, practical experience, resources and networks. Our tailored approach creates evidence which we share widely to help leaders across the world solve global challenges.

TRANSFORM is based on a desire to address urgent issues by learning from each other. Established in 2015 and led by Unilever, the UK's Foreign Commonwealth and Development Office and EY, we have a proven model and an ambition to increase our impact across Africa, Asia and beyond.

We TRANSFORM lives by tackling global challenges through life-changing enterprise.



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