



Chapter 6
PROSPERITY AND THE
FUTURE OF WORK
IN THE INFORMAL
ECONOMY IN KENYA



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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

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EXECUTIVE SUMMARY

For millions of Kenyans, the informal economy isn't just a job; it's a way of life. This chapter delves into the aspirations, challenges, and opportunities faced by those that create a livelihood for themselves in the informal economy, offering a nuanced understanding of their pursuit of prosperity.

Those that create a livelihood in the informal economy define prosperity in interwoven multifaceted terms, encompassing financial security, social connections, personal growth, and access to decent working environments. While income remains crucial, well-being and belonging are equally valued. This highlights the need for interventions that address not just financial constraints but also the broader social and psychological dimensions of prosperity.

The path to prosperity that drives livelihood opportunities and for some, businesses in the informal economy are fraught with obstacles. Low and insecure incomes leave many struggling to meet basic needs. Limited access to healthcare threatens both physical and mental well-being. Exclusion and discrimination create barriers to advancement, while limited influence in decision-making processes leave voices unheard. These challenges paint a stark picture of the daily struggles faced by informal operators, emphasising the need for systemic change.

Through combined research findings from workshops and interviews led by Citizen Scientists, we shine a light on the outward facing challenges and expose glimmers of hope and opportunities that are rarely discussed or touched upon. We observe that the people who are creating livelihood portfolios in the informal economy are relentlessly resourceful, demonstrating remarkable resilience and drive for self-improvement and advancement and with a strong sense of community-belonging. Most of all, many

people in the informal economy have a strong belief in their future and the potential that informal trade gives them a chance to achieve their aspirations.

We can show how technology emerges as a powerful enabler, offering new avenues for learning, skills acquisition, entrepreneurship and business know-how.

To truly unlock the potential of Kenya's informal economy, several key actionable recommendations for a more inclusive future for stakeholders seeking to empower Kenya's informal economy for a better future emerge and which are detailed further in Chapter 7:

- Invest in building an inclusive ecosystem by fostering an environment that empowers informal operators through access to finance, skills development, and social protection programs.
- Bridge the digital divide by leveraging technology to provide access to learning resources, market information, and financial services.
- Promote inclusive decision-making: Create platforms for informal operators to participate in shaping policies and interventions that impact their lives.
- Champion informal trade: Recognise the valuable contribution of the informal sector to the economy and create policies that support its growth.

By addressing these challenges and harnessing the opportunities, Kenya can pave the way for a more inclusive and prosperous future for its informal operators, one where their aspirations and contributions are truly valued.

INTRODUCTION

“For me prosperity means being free to live life on my terms and engage in livelihoods that I envision that at the end of the day, will help me provide a comfortable life.”

- Female youth creative, Nairobi

“Prosperity to me is being able to educate my children, provide for them comfortably and expand my business. My end goal is that with the expansion of the business, I’ll be able to get more income that can facilitate me to buy land and build my home. I would consider myself truly prosperous if I owned my home.”

- Female adult food provider, Kisumu



In this chapter we look at what it means to “prosper” within the the three informal market segments Food service providers Creatives and Entertainment and Agri-livelihoods. Based on the results of more than 700 voices captured in Chapters 3, 4 and 5, we can see that prosperity is not simply synonymous with material wealth, although incomes and sustainable livelihoods are key parts of its make up. Instead, its character and form derive more directly from desires and practices linked to human flourishing such as hope, aspiration, belonging, identity, culture and history. They draw on intrinsic values connected to the physical, psychological and social dimensions of self-realisation and the relentless drive to overcome a range of daily challenges. Prosperity thus relates as much to income as to desires for fulfilment that are powerfully felt and which propel decisions to prosper under the most challenging of circumstances.

The 10 community citizen scientists worked with 100 informal operators selected from Nairobi, Mombasa, Kisumu, Eldoret, Kisumu and Eldoret towns engaged in the three trades and whose ages ranged from 20

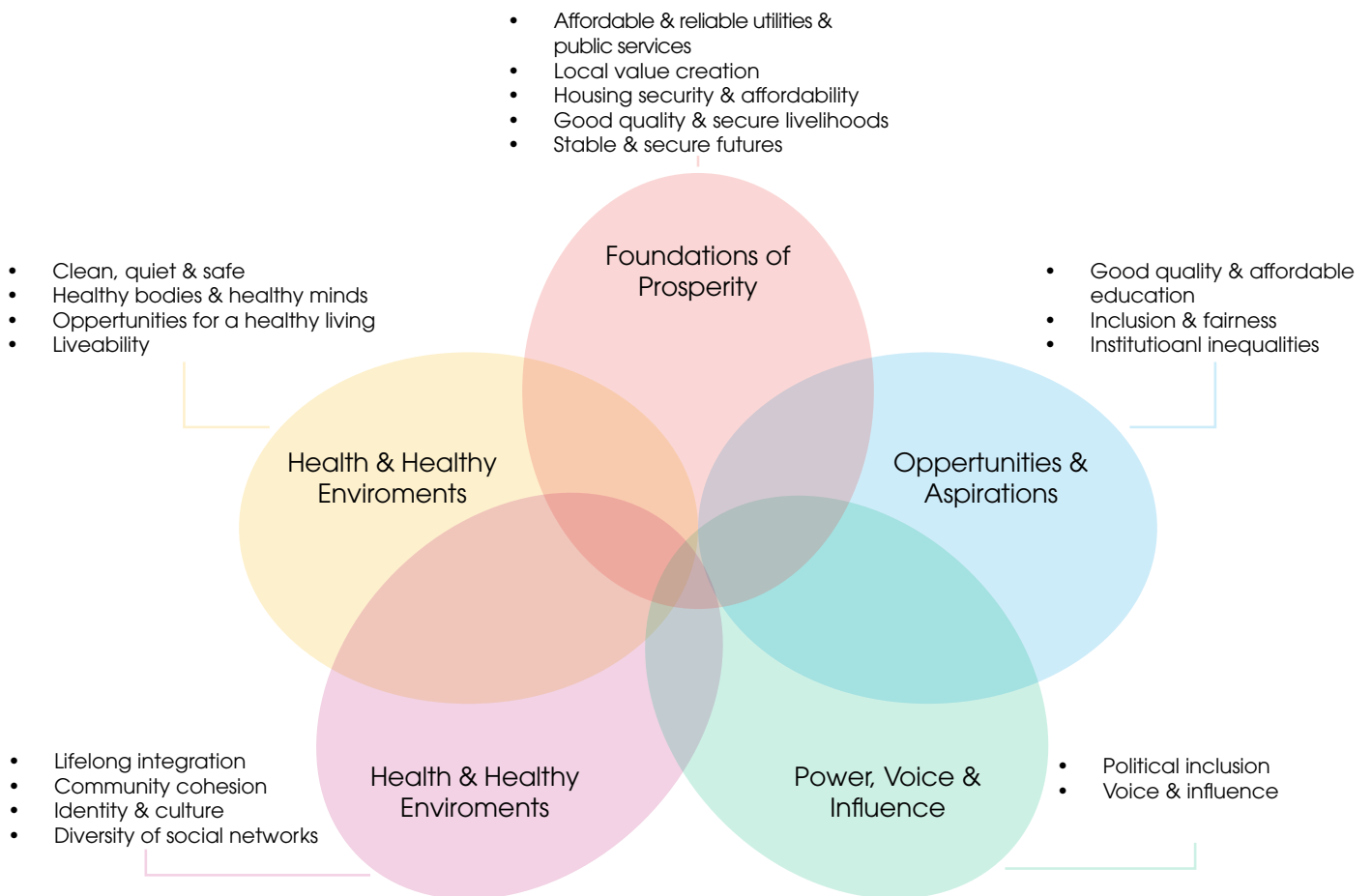
to 64 years. There were 30 from the agri-livelihood segment, 34 from the creatives and 27 from the food service provision segment, with an almost equal divide of 45 females and 46 males, and majority being youth.

The participants were first asked to identify the top ten challenges faced by each segment such as market uncertainty, rising costs, high unemployment amongst skilled youth, lack of friendly finance, lack of respect from the community, limited access to information, and poor working conditions (Appendix:Table 3). As described in Chapter 5, the community workshop participants then determined what prosperity - widely termed maisha bora - meant and went on to co-design a series of 15 indicators, based on 40 discussion points (Figure 1; Appendix). The locally derived prosperity indicators were then clustered into five domains: Foundations of Prosperity, Health and Healthy Environments, Belonging, Identities and Culture, Opportunities and Aspirations and Power, Voice and Influence (Figure 2).

Figure 1 : Community-led co-creation discussion groups



Figure 2: An example of the IGP Prosperity Index showing a local set of metrics*



*These include 15 headline indicators clustered into five domains (Institute for Global Prosperity, London)

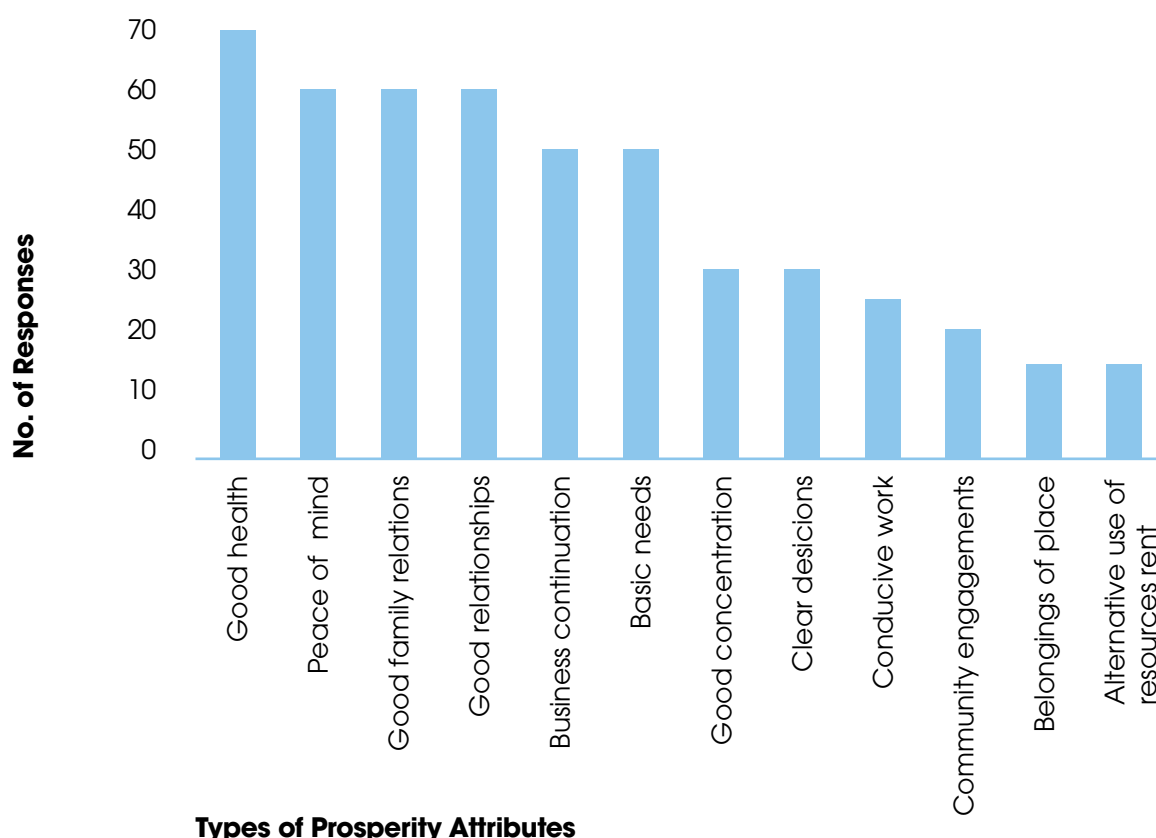
LOCAL PROSPERITY PRIORITIES AMONG KENYA'S INFORMAL OPERATORS

“ For me, being peaceful is very important. Not only do I value peace as a state of safety, but I also do not want to be stressed in my life. Our work is difficult and can be stressful at times as we try to make ends meet. When my mind is at peace, I can achieve most of my goals, more so at work. I value working in an environment where I am not being harassed.

- Female adult agri-livelihood participant in Mombasa



Table 1: Priority indicators in the Prosperity Index



In the key informant interviews >76% of participants used terms beyond material wealth to define prosperity; 66% cited the importance of having a state of peacefulness as their main attribute of prosperity, describing it as encompassing both a safe and secure environment and not becoming stressed; 70% underscored the importance of wishing to have access to health facilities; 63% mentioned having clean and decent working space with unpolluted air (46%) and

good building facilities (44%) among the highest priorities when considering desired work conditions. Of the 15 headline indicators co-created through the Prosperity Index process, the following six were ranked as the most important contributory factors by respondents: Healthy Bodies and Healthy Minds, Social Relationships, Good Quality and Secure Livelihoods, Household Security and Affordability, Health, Safe and Secure Neighbourhoods, Sense of Community.

Foundations of prosperity

Responses from the 91 respondents underlined a clear need for the main foundations of prosperity to be strengthened across Kenya's informal economy.

Good quality and secure livelihoods

“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-business operator, 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, Mombasa



Insecure livelihoods pose a significant threat to prosperity. Overall, 66% of respondents (90% of the creatives and 63% of food service providers) do not supplement their core livelihood strategy, whereas nearly half of those in the agri-livelihood segment supplement their income.

As far as securing livelihoods in the different segments, the agri-livelihood segment respondents prioritised tax reduction (80%), access to affordable loans (60%), and acquiring necessary skills (47%), creatives emphasised access to cash transfer schemes (44%), along with acquiring necessary skills and tax reduction (32%), while food service providers prioritised reduced

taxes (63%), access to affordable loans (59%), and price control on goods and services (56%).

Household security and affordability

Informal traders face difficulties, particularly food service providers, in trying to attain a basic living standard for themselves and their dependents. Average monthly income across the three segments of about KSH 31,412 is higher than the national minimum wage but falls below the Kenyan monthly living wage of KSH 40,413¹. Respondents cited high taxes (59%), living costs (53%), and goods costs (43%) as making it difficult to sustain a livelihood strategy and obtain secure, affordable, quality housing.

¹ <https://hivos.org/assets/2021/02/Towards-a-Living-Wage-Gap-Benchmark-Analysis-of-Roses-Grown-in-Kenya-Ethiopia-and-Zambia-and-sold-by-large-Dutch-retailers-True-Price-2018-1.pdf>

The prospects of living in a desired community or neighbourhood was less feasible when living standards surpassed available disposable income. Among the Creatives & Entertainment segment, high taxes emerged as the most significant challenge, cited by about 75% of respondents, followed by high living costs (50%) and insecurity (47%). Similarly, in the agri-livelihood strategy segment, many faced almost equal challenges where high living costs cited as a major factor by 53% of the respondents, 50% of respondents mentioned high taxes, 47% of

respondents alluded to government interference on upstream agri activities affecting downstream agri-value add activities, through unsuitable directives. Examples of government interference included cheap agricultural produce imports and inaction on fertiliser costs, both of which increased production costs or led to unsold produce. Food service providers, on the other hand, cited high goods cost (63%), high living cost (56%), and high taxes (52%) as their top challenges in striving for personal prosperity.

“ Issues that affect me at work frequently have a huge impact on my personal affairs. I work to make a better life for my family as I’m the primary provider. If I don’t address a challenge at work, I will feel the impacts as most of the major decisions I make relating to my personal and family affairs are tied to my income.

- Female food service provider, Eldoret



Inclusion and fairness

Exclusion emerged as a recurring theme, especially among those operating within Central Business District (CBD) areas, town areas, outskirts and open markets. Respondents described their experiences of harassment from local authorities, discrimination, lack of participation in decision-making processes, unequal distribution of resources, and instances of tribalism or nepotism as ways they encounter exclusion or unfairness.

Nearly 60% of respondents confirmed that women are prevalent across the informal economy, with 70% of the agri-livelihoods segment being female, and 60% in the food services. Youth and adult males were equally represented across segments, comprising about 47% each. Adult males had a 50% representation in both the agri-livelihoods and food service provision segment, while youth had a lower representation at 41%. In the creative segment, there was a slight

variation, with the youth being identified as the group most likely to be found, constituting 50%, women 47% and men 38%.

The creative segment appears to offer greater inclusivity and independence, particularly for youth and women, similar to the agri-livelihood segment for women. This presents an opportunity for ecosystem enablers, actors, decision-makers to tailor interventions and opportunities to cater to the specific needs of those that create and operate livelihood strategies in the informal economy.

Economic fairness is another critical aspect which the majority of informal operators struggle with. Assessments of impacts and support provided during the COVID-19 pandemic revealed more than 50% of the 91 participants were hardest hit by factors such as cash flow, commodity shortages, health effects, and reduced customer availability. Yet, only 26%-32% mentioned receiving support from the government in the form of cash transfers, skills training, or loans.

Local value creation

“ I would like to upgrade my work equipment but where is the capital? I have to apply less costly operation means and where possible, I will manually perform the task to minimise operation costs.

- Male adult Agri-livelihood, Nairobi

”

Respondents were asked to consider their operational activities beyond their immediate trading circles to assess their capacity to contribute to larger value creation processes. Nearly 90% rely on non-mechanised tools which cannot be scaled or expanded. This implies that livelihood strategies in the informal economy have a limited capacity to contribute to larger value creation processes that add additional value to more stakeholders and society.

On the other hand, the creative segment using electronic equipment only shrunk by 1.8% during COVID-19 compared to nearly 20% in other segments. It holds more potential for growth opportunities and could serve as an alternative economic model for production, trade, and expenditure with potential to grow by connecting resident livelihood earners to global platforms. This segment also has a higher likelihood of fostering socio-economic development in remote or vulnerable localities.

Health and Healthy Environments

Healthy bodies and healthy minds

“Kenya’s current health sector is unsupportive of the local mwananchi. Our health services are very expensive and one cannot afford good medical care. People are nowadays getting seriously sick and we have to contribute as these are family and friends and you never know if you might be in the same situation. I don’t take having good health for granted nowadays, no one does.”

- Male Youth Creative, Nakuru

How can one work while sick? If I get sick, the situation worsens simply because I can’t afford good medical care. This kind of work needs my individual presence and if I’m sick, I’ll either have to close or get someone to step in for that period but it’s not the best option as your returns will not be as high compared to when you’re the one running it. If my financial situation is very bad, sometimes I’ll have to go to work whilst sick to avoid the scenario of having to borrow money from others.”

- Female Agri-livelihood operator, Nakuru

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Healthy, safe and secure neighbourhoods

63% of respondents emphasised the importance of having a clean and decent working space as crucial for prosperity. An environment that has unpolluted air (46%) and good building facilities (44%). were among the highest priorities when considering desired work conditions.

Opportunities and Aspirations

Lifelong learning

“ I have been in this business for almost ten years. However, my business has not really grown, in terms of expansion. I may make good profits depending on the season but I have not expanded in terms of scale of operations. I would like to have the skills that can enable me to expand my business’ operational capacity.

Male adult agri-livelihood operator, Nairobi

”

Lifelong learning holds immense potential for shaping prosperity for operators in the informal economy. Education extends beyond traditional classrooms to encompass vocational and adult learning opportunities. The results revealed a strong interest in acquiring new skills, with financial skills being the most sought-after (mentioned by approximately 80% of the 91 respondents). 60% expressed a desire to learn

more livelihood strategies and business expansion skills, while 53% are interested in coping strategies, and 46% are keen on learning about saving strategies. These top priorities remain consistent across the different segments, although there are slight variations in preference among them. Older respondents showed a greater concern about the knowledge gap compared to the youth.

Autonomy and Freedom

“ Going back to formal employment is not even an option for me. As a livelihood seeker, I’m in charge of my time and my efforts and if I plan myself accordingly, my livelihood will reflect that. That is something that can never happen if I’m employed as my income will always be constant and I’m under someone else’s control. I’m very content running my market business.

-Female youth, market agri-livelihood operator, Mombasa

”

Choice and control are crucial indicators that gauge the level of autonomy individuals feel they have in improving their lives. 68% of those operating in the informal economy expressed confidence in the survival and continuity of their livelihood strategy, a sentiment similarly echoed across all three segments.

Over 40% of respondents expressed confidence in the future success of informal trade, whereas only 18% believed the same for formal businesses. Merely 5% were optimistic about the future success of both formal business owners and employees.

Belonging, Identities & Culture

This section looks at the way social capital is helping to create livelihood strategies and a sense of belonging within their communities.

Social relationships

“ I don't get to know about development programs unless my fellow operators tell me about them. They are my biggest information source on matters related to the marketplace as I wouldn't know where to gather such information.

- Agri-livelihood operator male adult, Nairobi

”

Social capital networks reflect the extent to which individuals interact with others based on shared customs, values, and perceptions, fostering collaboration within or among groups. These networks serve as a foundation for creating and sharing natural, human, and economic resources. In assessing the respondents' social capital, we examined the level of cohesion within groups through their sense of belonging and levels of trust. An overwhelming 92% of respondents expressed a strong sense of belonging to their community, indicating high levels of cohesion and trust within these groups. They also felt a strong sense of influence and responsiveness among fellow operators (80%), family members (78%), and friends (62%).

However, when asked about the responsiveness of formal institutions or registered bodies, such as licensers, government entities, trade organisations, and self-help groups, informal operators reported minimal ties and influence. For instance, only 22% cited licensers as responsive, while government and trade organisations had even lower levels of responsiveness, at 20% and 16% respectively. This disparity highlights the significant influence of those that create livelihood strategies in the informal economy within their own networks but underscores their limited sway in hierarchical ties with formal institutions. Despite this, the three segments subjectively exhibit high levels of confidence in the inclusion and capacity of everyone to operate independently in their respective trade segments or portfolios of work.

Sense of Community

“ They encourage me not to give up and prepare mentally physiological and physically.”

- Male youth creative in Eldoret

“ They 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

”

Sense of belonging is crucial, as it reflects social capital networks and indicates the extent of their interactions based on mutual customs, values, and perceptions. These interactions promote collaboration within or among groups and serve as a foundation for creating and sharing other forms of capital. Assessing respondents' social capital involves evaluating levels of cohesion within groups, gauging their sense of belonging and levels of trust. 90% of respondents emphasised the importance of a sense of community and support or social protection.

Unfortunately, only about 30% of the respondents reported that they had access to social protection programmes. Cash transfers and training on 'business' skills were accessed by 32% of the respondents, 29% benefitted from price control on commodities and only 26% benefitted from access to loans. The lack of awareness of where to access these programmes, as well as their unavailability, emerged as some of the key potential reasons during the focus group discussions. This is an indication that informal operators face weak influence at formal institutions or registered bodies, which are the least responsive to their needs. This lack of responsiveness hampers the development of social constructs necessary to create opportunities for valuable outcomes.

Despite the limited support, 69% of the respondents stated that they have been able to recover from the impacts of the pandemic. This resilience demonstrates the capacity and capability of those creating livelihoods in the informal economy and provides strong evidence that incorporating their voices, perspectives and recommendations into local responses, they would truly thrive at a higher level leading to even greater success. An example of this emerged from the discussion groups where despite general consensus across all urban centres in all segments that public services have generally

improved, there was a shared sentiment that they were still largely biased and intolerant of informal operators when they were seeking opportunities and access. Respondents emphasised the need for inclusive dialogue in decision-making processes to ensure that policies and interventions benefited the wider ecosystem.

Identities and culture

The question of self-reflection was considered to ascertain whether respondents perceived themselves as prosperous in various aspects of their lives due to livelihood strategy and portfolio of work. Assessing personal well-being allows individuals to determine what truly matters, rather than making assumptions based solely on objective conditions like income and livelihoods levels.

Surprisingly, despite those that create a livelihood in the informal economy being categorised as experiencing financial hardship based on their income, a significant proportion express commitment within their livelihood strategy. 66% reported feeling at peace and content, 48% stated that they had become self-reliant, 41% considered themselves hardworking, and 36% perceived their livelihood strategies as profitable. These priority attributes are consistent across all three segments, except for creatives, who prioritise skills, a crucial factor for success in their trade.

The fact that informal operators identify themselves as prosperous in various ways, despite some facing discouraging factors such as income uncertainty, indicates positive correlations with their psychological well-being. This suggests that they are more likely to be self-sufficient, capable of pursuing and achieving their life's purpose and direction, and able to attain personal growth while maintaining positive relationships with others.



Power, Voice and Influence

Voice and influence

“I’m a person living with disabilities and this country’s education system as well as social setting is still not at par in supporting our needs. In the past, I would have relegated myself to knowing I was limited in the options I could pursue. However, thanks to social media I have a profitable livelihood where I have marketed my fashion clothing as well as my poultry and thanks to this I have been able to get unimagined partnerships..”

- Male youth creative, Mombasa



The quote above sparked diverse reactions within one of the focus group discussions. Some, particularly the youth, expressed the view that formal education is no longer a significant barrier to opportunities, as long as individuals possess foundational learning skills. They emphasised that with the advancement of technology, opportunities are now more accessible than the past.

One participant cited “Youtube University” as an excellent learning platform, highlighting that it was affordable (cost related to data bundles and the need for a smartphone), speed (you learn what you want in a practical manner), “fun” (learning what you love), “innovative” (new ways of doing things with relatable materials), and a “sure bet” (confident on the earning potential of their livelihood strategy). This perspective underscores the transformative potential of technology as an enabler opening up new avenues for skill acquisition and entrepreneurship.



Closing comments: AMPFLYING PARTICIPATION AND RECOGNITION

This multi-dimensional concept of prosperity - maisha bora - extends the traditional notion of wealth or gross domestic product (GDP) as a sole metric of success. Instead, it presents alternative, context-specific models that consider diverse experiences shaped by factors such as gender, age, and education levels at the local level. Bringing together citizen scientists and participants from the different informal segment communities to co-create the headline indicators of prosperity responds to the call for fresh thinking on community wellbeing and quality of life.

This innovative approach facilitates collaboration among many and can help develop new actionable strategies informed by localised understandings and adapted to local capabilities, prioritising the significance of place and context in achieving a prosperous future. It also brings the

lived experiences amongst community members into the more formal setting of headline indicators which can be set alongside national statistics.

Of the 15 headline indicators co-created through the Prosperity Index process, thirteen were ranked as a priority by respondents. The top priorities were Healthy Bodies and Healthy Minds, Social Relationships, Good quality and secure livelihoods, Household security and affordability, Health, safe and secure neighbourhoods, Sense of Community. These resonate well with the individual narratives and statements in Chapter 5 and help to anchor the more generalised observations in Chapters 3 and 4.

New metrics and approaches, such as the Prosperity Index, citizen science and participatory processes, underline the importance of recognising the Power of Voice and Belonging when making decisions that affect the invisible 83% in Kenya.

APPENDIX

Prosperity Index

The Prosperity Index is based on the Institute for Global Prosperity pioneering 'citizen-led' work which aims to co-produce locally specific models of prosperity, factoring in diverse experiences and circumstances shaped by various factors to most importantly, understand community level aspirations and priorities. The Prosperity Index model has five main domains

with 15 headline indicators that symbolise the multi-faceted descriptions of what prosperity represents (Table 1). These represent the conditions that promote or undermine prosperity and more crucially, how these conditions connect and interrelate within a livelihood journey.

Table 1 Prosperity Index: 15 headline indicators and their descriptions

#	Domain	Domain	DESCRIPTION
1	Foundations of Prosperity	Good quality & secure livelihoods	A secure livelihood - secure and well-paid livelihood; work satisfaction; equality at work; scope for career progression; work / life balance; feeling part of the economic life of the neighbourhood/town/city.
2	Foundations of Prosperity	Household security & affordability	Secure, affordable and good quality housing; a mix of housing tenures; likelihood of being able to stay in the neighbourhood; living without financial stress.
3	Foundations of Prosperity	Inclusion & fairness	Social, financial and digital inclusion; economic fairness; able to access services, work and education; feeling included and safe in the neighbourhood; access to local support networks and care; feeling part of the economic life of the neighbourhood/city.
4	Foundations of Prosperity	Local value creation	Strong and inclusive local economies; opportunities for local organizations, businesses and neighbourhoods to share in value generated by wider processes of change; alternative economic models, sharing and circular economies.
5	Health & Healthy Environments	Health & Healthy Environments	Mental, physical and social health; access to health and care services; access to informal support and care; local support networks; access to open space; civic participation; life satisfaction; personal safety.
6	Health & Healthy Environments	Healthy, safe & secure neighbourhoods	Decent and secure housing; clean air; safe streets and neighbourhoods; road safety; community safety; access to open and green space.
7	Health & Healthy Environments	Childhood & adolescence	Early childhood development support; affordable childcare; good quality education; childhood and adolescent wellbeing and health; support for adolescent transitions; pathways to work, education and training for young people.
8	Opportunities & Aspirations	Good quality basic education	Access to good basic quality education for children and young people; informal and community learning; access to space, sports and culture.

#	Domain	Domain	DESCRIPTION
9	Opportunities & Aspirations	Lifelong learning	Opportunities for formal and informal lifelong learning for children, young people, adults and older people; volunteering and community participation.
10	Opportunities & Aspirations	Autonomy & freedom	Secure personal freedoms and equalities; access to opportunities; time and space to try new things; work / life balance; lifelong learning and personal development.
11	Belonging, Identities & Culture	Social relationships	Feeling included in society and social life of the community; time to spend with family and friends; connections with neighbours; involvement in interest groups; access to local support networks.
12	Belonging, Identities & Culture	Sense of community	Feeling a sense of belonging to the local community; neighbours to talk to; access to support networks in the neighbourhood; feeling pride in the neighbourhood; community safety; feeling people will support each other in times of need.
13	Belonging, Identities & Culture	Identities & culture	Feeling secure with cultural, ethnic, religious, personal identities in the neighbourhood; opportunities to participate in cultural life of the area and to pursue participation in cultural / religious activities; feeling part of the cultural life of the community.
14	Power, Voice & Influence	Political inclusion	Right to political participation and political representation; feelings of inclusion in political decision-making.
15	Power, Voice & Influence	Voice and influence	Opportunities to influence local decision-making; feeling like participation makes a difference; opportunities to make a productive contribution to the future of local communities.

Prosperity Index Methodology: Data Collection and Analysis

Focus group discussions as well as key informant interviews generated qualitative and quantitative results which were used by the citizen scientists to determine the most relevant indicators of prosperity. The focus group discussion workshops were one-day workshops held in spaces within the urban centres that community members felt comfortable in and where they had a sense of community ownership. The citizen scientists engaged the participants in discussions on the meaning of prosperity drawing out figurative and linguistic interpretations or equivalents of prosperity and using the participants lived experiences.

The group discussions focused on four main areas: how to define prosperity, what are the challenges and opportunities in the segments, what existing support

networks exist and how do they help and finally, what does well-being mean. Participants held discussions using 40 open-ended questions (Table 2) on how they navigate between cultural anticipations and personal aspirations of a prosperous life and the various daily dynamics that influence their opportunities.

Following the workshops, 91 key informant interviews were held using an online data collection tool. The data obtained were analysed using a grounded method by which data are coded according to themes emerging from the interviews rather than using a pre-established framework and a frequency analysis used to identify the most important issue for the participants.



Table 2 Key discussion points to develop the Prosperity Index Headline Indicators

#	Question
1	Self Identity - Do you consider yourself prosperous because of your trade? Yes/No
2	What are the Challenges of running a business in your town?
3	How did the COVID-19 pandemic impact your business?
4	If negatively impacted, have you been able to recover and in what ways?
5	Did you receive any government support during the COVID-19 pandemic?
6	Do you get any support when encountering challenges or business growth?
7	Who supports you?
8	How do you access this support?
9	Do you reach out to your networks or a support system for help
10	What encourages you to reach out for support?
11	What discourages you from reaching out for support?
12	Number of employees
13	Type of operations in the business
14	Changes experienced in the business since you began operating
15	What is your weekly income?
16	Is it enough?
17	After how long do you get paid for your services
18	What needs are fulfilled by your income?
19	Do you supplement your income?
20	Where do you operate your business from?

#	Question
21	What equipment/tools do you use at work?
22	What products/goods/services do you trade in at work?
23	What kind of changes have you experienced in the business since you began operating
24	Do you think opportunities for business owners have gotten better in this town over the past few years?
25	Do you think opportunities for business owners have gotten worse in this town over the past few years?
26	Do you get any support when encountering challenges or business growth?
27	What did you aspire to achieve when you started the business?- Achieved Aspirations
28	What did you aspire to achieve when you started the business?- Unachieved Aspirations
29	What unexpected/surprising thing have you encountered/attained in your business?
30	Which are your social networks/groups?
31	How do your networks help you?
32	Do you think opportunities for business owners have gotten worse in this town over the past few years?
33	Do you offer support to others e.g. family, employees, etc?
34	Do you feel a part of this local business community?
35	Do you feel excluded from the local business community?
36	What do you consider to be a good environment?
37	Describe your current environment?
38	What opportunities do you get courtesy of your business?
39	Are you able to develop yourself because of your business? If yes, in what ways?
40	Do you consider yourself prosperous - Yes/No

Table 3 Challenges of trying to earn a living in the informal economy

What are the challenges of trying to earn a livelihood in your town?	No. of Responses
Agri-livelihoods	140
Profits	17
Business expenses	15
High living standards	14
Government interference through directives	14
Demollitions	11
Competition	10
Insecurity	10
Restocking business	9
Poor infrastructure	7
Creatives & Entertainment	147
Business expenses	20
Competition	16
Profits	16
Lack of capital	15
High living standards	13
Government interference through directives	12
No knowledge	11
Insecurity	10
Poor infrastructure	9
No customers	8
Food Service Providers	126
Lack of capital	16
Competition	14
Profits	14
Government interference through directives	13
High living standards	12
Business expenses	11
Insecurity	9
Restocking business	9
Poor infrastructure	7
No customers	5

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.

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