



**Chapter 4**  
**INVISIBLE LIVELIHOOD**  
**STRATEGIES OF KENYA'S**  
**INFORMAL ECONOMY**



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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

Kenya's informal economy thrives, yet the diverse livelihood strategies of its "invisible" contributors remain largely unexplored. Building on insights from Chapter 3 '400 voices of resilience and aspiration: navigating Kenya's informal economy', this chapter delves deeper into specific livelihood creation strategies often referred to as "business models." Drawing on primary data from 400 individuals, we explore these livelihood strategies within the broader market segments of food services, creatives, and agri-livelihood operations.

Despite being frequently dismissed as informal and struggling, participants in this study challenged many misconceptions, revealing the complex realities, challenges, and resilience of these vital contributors to the Kenyan economy. The chapter sheds light on the hidden complexities of these livelihood operations, from securing 'start-up' capital, license and permit registration and compliance, to navigating formal registration processes and tax obligations. Contrary to common assumptions, many of these livelihood strategies operate as registered entities to some varying degree, with some even accessing formal financing channels.

By challenging prevailing misconceptions, our aim is to provide a comprehensive understanding of the complexity within the informal economy, highlighting the vital role these livelihood strategies play in providing sustainable incomes for their operators.

Through aggregated research findings and detailed profiles of each livelihood strategy, we aim to illuminate the challenges, opportunities, and diverse lived experiences of those engaged in Kenya's informal economy, ultimately contributing to a more nuanced understanding of this vital economy. Furthermore, by analysing these fluid non-traditional models of livelihood creation, we offer some actionable recommendations for stakeholders seeking to empower Kenya's informal economy for a better future, which will be detailed further in Chapter 7 of the series.

# INTRODUCTION

“ At that time money had value. (My mother) gave me KES. 500. I bought wood and built a kiosk. Then I bought stock worth KES. 1,000. I sold it, and the first day I made KES.7, 000. So I went back to the market. My business (livelihood strategy) continued like this and grew very fast. I moved from where I was – which was by the roadside – and I rented the front of someone’s shop. The business (livelihood strategy) was doing fantastic, so the owner told me to move so that he could put his own business (livelihood strategy) there. I struggled until I got where I am right now. ”

- Female food service provider in Nairobi

In some ways, the livelihood strategies of Kenya’s informal economy are hidden in plain sight. Kenyans interact with these livelihood operations daily (or as some might refer, businesses), but there is little research on the day-to-day operations of these livelihood strategies and associated activities – their income, expenses, employees, challenges, needs, and level of formality.

This chapter focuses specifically on nine invisible livelihood strategies (across the three market segments explored as explained in Chapter 2):

- **Mama mboga (fruit and vegetable sellers)**
- **Kibanda operator**
- **Sale of pre-packaged food or beverages**
- **Dancers, actors, street performers**
- **Musicians, DJs, MCs**
- **Social media content creators and influencers**
- **Distribution and transport of agricultural products**
- **Aggregation and storage of agricultural products**
- **Sale of plants and flowers for domestic use**

The chapter describes the backend of informal economy livelihood creation operations, showcasing the complexities that may not be apparent to an

observer. It explores the journey to secure start-up capital, the process of formal business registration, the diverse taxation obligations faced by livelihood strategy owners, location preferences and necessities, acquisition of essential equipment and supplies, and operational differences across the various livelihood strategies.

Contrary to common assumptions, we unveil the reality that many livelihood strategies are registered entities, with some paying statutory tax obligations, and earning a living comparable to formal employment. The objective is to unravel the ‘invisible’ livelihood strategies, challenging preconceptions, and provide a comprehensive understanding of the informal economy. For instance, while it is commonly believed that informal livelihood strategies lack access to credit financing, this chapter shows instances where livelihood strategies raised start-up capital through formal bank loans. The primary goal is to learn first-hand about the day-to-day experiences of food service providers, creatives, and agri-livelihood operators, to uncover if and how these livelihood operations and activities are providing a livelihood.

The chapter starts by sharing aggregated findings from our primary research across the counties and three market segments. We then highlight the profiles of the nine livelihood strategies to paint a picture of what goes into keeping these livelihood strategies afloat, and learn more about the Kenyans that run them.





**BEHIND THE  
SCENES OF  
AN INFORMAL  
LIVELIHOOD  
STRATEGY**



## From idea to action - launching informal economy livelihood strategies

### Primarily driven by necessity, convenience, opportunity, or inspiration

In Chapter 3, we learned that Individuals often enter the informal economy for four reasons:

- 1. Necessity** - which refers to those who start because they have limited options for pursuing formal sources of income. These individuals may not have been successful in securing formal employment, or they could be formally employed but facing unfortunate events in the family like death or illness necessitating additional means of supplementing family income.
- 2. Convenience** - driven by ease of entry due to minimal start-up capital requirements or possessing the necessary skills to run such livelihood strategies.
- 3. Opportunity** - as a way of seizing identified opportunities to make a profit, due to a competitive advantage or unique idea.
- 4. Inspiration** - to pursue a passion, influenced by observing someone else's journey or drawing from their own experiences.

### Financial support is often required to get started

A significant proportion (74%) of informal workers struggle with accessing capital or finances to start and operate their livelihood strategies, a challenge that exists across gender and age group categories. The utilisation of start-up capital varies across the market segments. For creatives, the capital is essential in acquisition and maintaining specialized equipment like cameras, purchasing costumes, and covering transportation. For agri-livelihoods and service providers, start-up capital is primarily allocated to the procurement of raw materials, essential inputs and resources such as land, water supply, packaging and storage facilities.

Many respondents needed financial support to start their livelihood strategy, and this usually came in the form of a loan from friends or family, or a more formal bank loan. Others were able to start the livelihood strategy using savings they have accumulated over time.



"I got it from my husband. He's been very supportive. You see, now you have to package in bottles. I tried to source out bottles but I couldn't get them in Mombasa. He brought me some nice bottles from Nairobi. A hundred pieces. He gave me the capital to start. I bought like 500 pieces of coconut."

- Female adult food service provider in Mombasa

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"I had opened an account on Cooperative Bank, and they gave me a loan, and I was able to buy this equipment."

- Male youth creative in Nairobi

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## **Some women reported using table banking<sup>1</sup> as a source of capital to start their livelihood strategy.**

"I went to women's groups where they do table banking, where I saved some money and qualified for a loan. You could save like KES. 10,000 and would be given a loan double the amount, that is your savings and those of another person. After around 3 months if you need a loan, the group looks at the amount you have saved. If you have reached KES. 5000, we give double the savings as a loan. So that is what helped me."

- Female youth agri-livelihood strategy in Mombasa

## **Unfortunately, others reported trying hard to find capital to start, but not being successful, or no longer being eligible for formal bank loans.**

"I needed money but I did not find someone that could support me, not even a government organisation."

- Female youth agri-livelihood strategy in Mombasa

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"Right now I don't think (Equity Bank) can award me a loan. There's no good relationship. Let no one lie to you that there's any good relationship between a business (livelihood strategy) person and any bank."

- Female adult agri-livelihood strategy in Nairobi

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"While starting the business (livelihood strategy), I used my children's school fees and the money meant for their books. I risked it, and went to buy chicken. I had to. That's where I got financing from. So nobody financed me. I've never been financed by anyone. I've never gotten a financier."

- Female adult agri-livelihood strategy in Nairobi



<sup>1</sup> Table banking is a group based funding system where members of a group meet weekly and make weekly savings to form a communal pot from which members can borrow.

## Informality is a spectrum, with varying degrees of registration, licensing and taxation

As discussed in Chapter 3, respondents have a slightly different perception of what informality means to them. There was significantly less discussion from respondents around paying taxes and registering a livelihood strategy as being part of the definition of informality. In fact, a major challenge expressed by respondents was around paying unofficial taxes, whether that is a small bribe, or a weekly fee to City Council, or higher fuel prices.

What is clear is that informality is not binary – our 400 respondents exist on a spectrum of informality with some paying taxes regularly and some never paying taxes at all, with some earning all their income from ‘hustles’, while some holding formal employment in parallel to their informal ‘hustles’. When it comes to business registration, a considerable portion (58%) of the informal livelihood strategies are licensed or registered in some way.

Notable differences in payment of taxes were observed across gender and market segment categories. As illustrated in Table 1, a significantly higher percentage of male informal workers (23%), and those working in creatives (32%) report paying taxes compared to their counterparts. It is worth highlighting that men and individuals working in the creative sector generally reported a higher median

gross income in September (KES 25,000) compared to the women and those working in food services (KES 15,000). This suggests an association between income levels and the likelihood of paying taxes.

While the percentage of licensed livelihood strategies was uniform across gender, age group, and location, a noticeable disparity was observed in the creative sector. A significantly lower share of livelihood strategies in the creative sector (37%) were registered or licensed contrasting the high percentages in food service livelihood strategies (71%) and agri-livelihood strategies (67%). Overall, 21% of the respondents with registered livelihood strategies reported paying tax. This percentage is threefold higher among those operating in the creative sector, reaching 62%.

Perceived benefits of registration differs, with some respondents registering for legitimacy, some for legal reasons, or to access a new market or customer. Some respondents were actively seeking out government registration as a means to improve their livelihood strategies. For example, registration may open up access to new customers (e.g., hotels; school system), or new markets (e.g., exporting internationally), or get access to certain loans.

“This week I wanted to go and register it as a limited company because I am planning to start exporting my produce, especially the capsicum and some other crops I want to do in Narok.” right now.

- Male adult agri-livelihood strategies in Nairobi

“I need it since I sell my chickens to hotels. Right now I am using someone else’s permit to sell my chicken to hotels. Also to get the government’s loans you need a permit and I don’t have it.”

- Male youth agri-livelihood strategies in Kisumu





**Table 1: Percentage of respondents reporting paying taxes or being registered/licensed**

	<b>N</b>	<b>Paying taxes</b>	<b>Registered or licensed</b>
<b>Total</b>	<b>400</b>	<b>16%</b>	<b>58%</b>
<b>Men***</b>	197	23%***	59%
<b>Women</b>	203	9%	56%

	<b>N</b>	<b>Paying taxes</b>	<b>Registered or licensed</b>
<b>Adults</b>	147	12%	63%
<b>Youths</b>	253	19%	55%

<b>Food service providers</b>	164	6%	71%
<b>Creative &amp; entertainment***</b>	141	32%***	37%***
<b>Agri-livelihood strategies</b>	94	11%	67%

<b>Nairobi</b>	154	20%	53%
<b>Mombasa</b>	133	13%	56%
<b>Kimsumu</b>	113	15%	65%

Perceived benefits of registration differs, with some respondents registering for legitimacy, some for legal reasons, or to access a new market or customer. Some respondents were actively seeking out government registration as a means to improve

their livelihood strategies. For example, registration may open up access to new customers (e.g., hotels; school system), or new markets (e.g., exporting internationally), or get access to certain loans.

Two-proportion tests & Generalised linear regression used to assess variations in proportions of respondents that pay taxes or have registered business by gender, by age group, by market segment, and by work location. In the table, asterisks denote significant differences observed across comparison groups. \*\*\* represents P values <0.001; \*\* represents P values < 0.01; \* represents P values < 0.05

# Insights into livelihood strategies: spaces of operations, expenses, tools & employment creation

## A blend of physical and digital spaces where livelihoods operate

Livelihood strategies operating in the three market segments operate in a combination of the physical and digital world. This physical and digital presence differs greatly depending on the specific activity conducted:

**55% of food service provision livelihood strategies operate on the roadside.** As discussed in Chapter 3, this presents a safety challenge, requires adaptation to weather conditions, and can add stress and uncertainty to day-to-day work. Only 27% of food service providers have a permanent livelihood strategy location like a restaurant, kiosk or shop, while an additional 14% have a temporary space in a market. 15% operate their livelihood strategy from their home, and 6% take online orders.

**Agri-livelihood strategies usually operate from the market or from home.** 44% reported operating from home and 30% from the market. 20% operate on the roadside and 18% travel to meet their customers.

Creatives predominantly operate in the digital space. Social media platforms like Instagram, TikTok, and YouTube are by far the most common place for creatives to do 'business' and share their work. Physical spaces are less common, and more used by dancers, actors, musicians, and visual artists. 11% reported operating their livelihood strategy from a studio or gallery, 9% on the roadside, 6% at social events, and 4% at theaters.

## Main expenses needed to enable livelihood strategies

Food and agri-livelihood strategies have similar expenses; creatives are different as captured in table 2.

**Table 2: Top 5 livelihood strategy expenses incurred, by percentage of respondents reporting**

	Food service providers	Creative & entertainment	Agri-livelihood strategies
#1	Inputs, supplies, and raw materials (90%)	Transportation (75%)	Inputs, supplies, and raw materials (88%)
#2	Transportation (68%)	Equipment & tools (67%)	Transportation (64%)
#3	Labourers (35%)	Airtime & data (47%)	Labourers (56%)
#4	Rent (34%)	Labourers (40%)	Equipment & tools (41%)
#5	Equipment & tools (29%)	Inputs, supplies, and raw materials (28%)	Airtime & data (40%)

Food service providers and agri-livelihood strategies have the same top three livelihood strategy expenses. The biggest difference is that agri-livelihood strategies are more likely to have expenses for airtime & data, where food service providers are less likely. The main expenses for creatives, however, are different, with transportation, equipment, and airtime / data being the top expenses. Transportation is either the most common or second most common expense for all market segments.

## Equipment and tools required to enable livelihood strategies

Each segment has very different equipment and tools required for their work, as presented in table 3 below.

**Table 3: Top 5 equipment or tools needed, by percentage of respondents reporting**

	Food service providers	Creative & entertainment	Agri-livelihood strategies
#1	Pots, pans, dishes, and cutlery (84%)	Mobile phone and Internet access (73%)	Mobile phone and Internet access (63%)
#2	Facilities – kitchen; clean water (57%)	Visual tech – lighting, cameras (43%)	Land & water access (55%)
#3	Mobile phone and Internet access (42%)	Creative tech – instruments, DJ gear, microphone (38%)	Farming inputs, greenhouse, irrigation (54%)
#4	Payment technology; mobile money (40%)	Software – video editing, music production (37%)	Vehicle, motobike, or bicycle (50%)
#5	Cookstove, oven, blender, or mixer (38%)	Personal computer (33%)	Payment technology; mobile money (46%)

Food service providers use the most traditional, low-tech equipment out of the three market segments. It would be reasonable to assume that the cost of this equipment is lowest when compared to other segments. Creatives, on the other hand, require modern technologies. All five of the top equipment for creatives involves some form of digital or modern technology, which is costlier than the equipment required in food service provision. Agri-livelihood strategies requires a mix of traditional and modern equipment, from the most basic (e.g., land, water), to high-tech (e.g., phone, vehicle).

Despite transportation being a major expense for all market segments, only agri-livelihood strategies commonly reported requiring a vehicle (50%), compared to creatives (3%) and food service providers (3%). This is likely due to the need for agri-livelihood strategies, especially distributors and haulers, to move large quantities of produce to the market.

### The increased use of digital tools and platforms vital to enable livelihood strategies

As seen in Table 3, mobile phones and Internet access are the most common piece of required equipment for both creatives and agri-livelihood strategies, and are the third most common for food service providers. The majority of respondents greatly appreciated the benefits of a mobile phone and Internet for receiving orders, marketing to customers, and for creatives – sharing and promoting their work online and collaborating with others.



“They have helped mostly in terms of convenience... it removes some barriers for me, making the flow of business easy and my clients can realise that... Were it not for technology, like the use of a phone, imagine how I could be going to the market to try and locate like I have been given an order this evening and now I have to look for those people individually to tell them, “Tomorrow morning I’ll be coming for 500 kgs of tomatoes.” Then in the morning, I make sure I am there physically, I don’t know exactly where they are, so I have to look for them physically. It’s going to affect the result. But now the use of a mobile phone makes all that easy. Even in terms of whoever is placing an order, they’ll just send it to my WhatsApp and then I forward that to this guy... to collect the items so that as they get the things from the market, he can go ticking; tomatoes, they’re here, bananas, oranges, like that.”

**- Male adult food service provider in Nairobi**

M-Pesa and mobile money were commonly mentioned for accepting payments. This was more often used by agri-livelihood strategies (46%) and food service providers (40%) than by creatives (28%). This is likely due to the transactional nature of agri-livelihood strategies and food service provision, which often requires numerous transactions, daily. Additionally, mobile money provides an efficient and secure payment option, particularly when customers lack cash, or need a third party to collect purchased goods. For many creatives (e.g., dancers, actors, social media), many activities are done on a contract basis, or are paid via other channels (e.g., brand deals; mobile advertising).

“I use my phone because I am paid through M-Pesa. A customer can send a motorbike to come pick up the vegetables so the customers usually send money to my phone. Some customers also come without cash so they send the money through the phone. Also sometimes when I’m looking for a market I take photos and share them online, and I usually get a market.”

**- Female youth agri-livelihood strategies in Mombasa**

However, a minority of respondents reported challenges, specifically with M-Pesa. Challenges listed were around transaction fees eating into profits, the need to buy airtime / data to access the internet which is an additional expense, and challenges with customers paying and then reversing the transaction shortly after. For this reason, some respondents have opened a “Buy Goods” till number<sup>2</sup>, which allows them more control over reversals of transactions.

“The challenge that has made me come back to till numbers is... you find that people or customers are not genuine, someone might reverse (the transaction), so that made me opt to use (a till number). They cannot reverse unless they call me.”

**- Male adult agri-livelihood strategies in Kisumu**

//

<sup>2</sup> ‘Buy Goods’ till number: A payment option when using M-Pesa, that allows people to make payments into a business account through M-Pesa, instead of sending money to the business owner’s mobile number

## Youth Creatives commonly use TikTok, Instagram, and Youtube to enable their livelihood strategies

Social media plays a big role in the day-to-day work of creatives. 85% of those in the creative sector use at least one social media platform to showcase their work. Specifically, 54% use Instagram, 45% use YouTube, 44% use TikTok. Adult creatives were far less likely to use these tools, and male creatives were a little bit more likely to use them compared to women. Respondents found these tools useful for marketing, promotion, and collaboration with other creatives.

“ I get jobs from social media. The videos that I have posted on Instagram and TikTok are the ones attracting customers.

- Male youth creative in Nairobi

”

Some older respondents also expressed interest in learning about computers and social media, and how these tools might help their livelihood strategy.

“ I wish to learn more about computers. My kids have laptops, but I don't know them that much or how they can help me. My kids are on TikTok to show how others rear chickens. The application has shown me much advancement, such as how chickens are fed or given cost-effective water. I learned to use jerry cans with holes to provide chicken food.

- Female adult agri-livelihood strategies in Mombasa

”

## Leveraging support: paid employees vs unpaid helpers

**Compared to other market segments, agri-livelihood strategies (and mostly male led) get the most support from paid employees and other helpers:**

- 55% of agri-livelihood strategies in our sample have paid employees (2 on average)
- 48% have unpaid support, mostly from spouses, children, or other family members.

**Food service providers have the least support:**

- 35% having paid employees
- 33% getting unpaid support, again mostly from family.

**In the creative sector:**

- 43% of businesses have paid employees
- 33% get unpaid support. Unpaid support for creatives very rarely comes from a spouse or a child, likely because only 22% of creatives are married. Support more commonly comes from friends or unrelated individuals or collaborators.

From a gender perspective, men (53%) are significantly more likely to have paid employees than women (33%), and this applies across market segments.





# NINE INVISIBLE LIVELIHOOD STRATEGIES





# LIVELIHOOD STRATEGIES

In this section we highlight the profiles of nine invisible livelihood strategies in Kenya's informal economy from the three market segments:

## **Food service providers**

- Mama mboga (fruit and vegetable sellers)
- Kibanda operator
- Sale of pre-packaged food or beverages

## **Creatives & entertainment**

- Dancers, actors, street performers
- Musicians, DJs, MCs
- Social media content creators and influencers

## **Agri-livelihood strategies**

- Distribution and transport of agricultural products
- Aggregation and storage of agricultural products
- Sale of plants and flowers for domestic use

Data in this section is aggregated from our primary research with 400 Kenyans. Within each profile, we will highlight the income profile, demographics, livelihood strategies use of digital tools, and level of formalization (e.g., registering / licensing). We will then highlight some key challenges faced, and what a good day and bad day might look like.



## Food service providers 'Mama mboga', vegetable and fruit sales

### 'Mama mboga', vegetable and fruit sales

59 women + 18 men = 77 total

Gross monthly income (mean) <b>KES. 22,829</b>	Number of income sources (mean) <b>1.6</b>	Not enough income for self & dependents (%) <b>55%</b>
Completed secondary education (%) <b>49%</b>	Number of dependents (mean) <b>4.6</b>	Years active (mean) <b>5.9 years</b>
Paying taxes (%) <b>3%</b>	Registered or licensed (%) <b>79%</b>	Paid employees <b>26%</b>
Most common location <b>Roadside</b>	Most common expense <b>Inputs (Produce)</b>	Most common equipment <b>Pots, pans, dishes</b>
Top challenge <b>Lack of capital</b>	Top benefit <b>Provides Income</b>	Top need <b>Credit / loans</b>

“ I sell vegetables. I make sure before I cut them, I wash the vegetables thoroughly until they are clean. Right now the prices of onions and tomatoes are very high, so I make sure I sell them at a considerable price. Even if I make a profit of KES. 5, it’s okay because they will go faster and tomorrow you will buy another stock. This will make customers come back.

- Female adult ‘mama mboga’ in Nairobi

”

### ‘Mama mboga’ are usually women, with less formal education, and few support staff or helpers

As the name suggests, ‘mama mboga’ – or vegetable and fruit sellers – is a job commonly done by women. Of the 77 individuals who reported vegetable and fruit sales as an income source in our phone survey, 55 were women. In our study there was an even split of youth and adults. ‘Mama mboga’ have the lowest levels of formal education compared with the other eight livelihood strategies highlighted in this chapter, with 49% having completed secondary education. These livelihood strategies are commonly run solo, with just 26% having paid employees (usually paid on a day-to-day basis), and 39% having unpaid help from spouses, children, or friends.

### Low and inconsistent income from few income sources

‘Mama mboga’ have the lowest average income (KES. 22,829 per month) and lowest median income (KES. 15,000 per month). For youth, this income is significantly less than for adults, at KES. 17,973 on average per month. These livelihood strategies are commonly started and run for necessity – to generate an income to get by – and just 30% of respondents indicated that they enjoyed the work. 55% of vegetable and fruit sellers report not having enough income to support themselves and their

dependents, ranking second lowest, surpassed only by ‘kibanda’ operators who reported this more often. They also have the second lowest average number of income sources (1.6), with other income sources most commonly being ‘kibanda’ operators (12% did both activities) and the sale of pre-packaged food or beverages (5% did both activities).

### Competing on price with thin margins

‘Mama mboga’ are a common sight on the roadside and in markets across Kenya’s urban and peri-urban areas, often congregating in similar areas and competing on price and freshness of produce, but often selling identical products (e.g., tomatoes, onions). 58% of respondents engaging in this activity were operating on the roadside, 25% were at a permanent location, and 18% were operating from a temporary location in a market. To be competitive in this livelihood strategy, sellers need to find a favorable location, sell different or fresher produce, and try to beat the prices of their neighboring sellers. However, the vast majority (90%) of respondents purchased their produce directly from the market – which is likely the same markets as their competitors – and are re-selling at a very small markup of a few Kenyan shillings. Just 12% reported sourcing produce from a wholesaler. As a result, the profit margins on this livelihood strategy are small, and competition is steep.



## **Main expense is the produce itself; low capital requirements for equipment**

'Mama mboga' have the least capital-intensive needs to keep the livelihood strategy running. The main expense is the daily or weekly procurement of produce from markets and the transportation to and from the market. Since the livelihood strategies are commonly done on the roadside, there are limited other expenses. Having access to clean water to wash produce is a need for some, but not all, and about half of respondents reported needing a mobile phone for mobile payments.

## **High levels of registration, very low levels of tax payment**

'Mama mboga' had the highest levels of registration or licensing (79%), but some of the lowest levels of tax payment (3%). The high licensing rate likely stems from the weekly (sometimes bi-weekly or daily) payments that these livelihood strategies need to make with

City Council officials, which act as a form of license payment.

## **Capital is needed for supplying the livelihood strategies with produce; but access to capital is difficult**

Given the thin profit margins and low income of this livelihood strategy, it is not surprising that the large majority (75%) of respondents conducting this livelihood strategy mentioned lack of capital as a main challenge. This capital is needed to fund the main expenses of the livelihood strategy like buying produce from the market. Many reported having difficulties accessing capital, and needing to take loans from friends and family. Fluctuating sales (51%) and lack of customers (47%) were other common challenges. When asked what support they needed in running their livelihood strategy, both women (92%) and men (94%) overwhelmingly mentioned access to capital and loans. The next most common need was relatedly around getting access to inputs (in this case produce) at an affordable price.

Recommendation for program or policy designers:

### **Focus on increasing product differentiation**

From these findings, it is clear that this livelihood strategy is a challenge for many and is not providing a sustainable livelihood for the majority. Nevertheless, it is an essential livelihood strategy which provides access to fresh food to a majority of Kenyans at an affordable price. One major issue with the livelihood strategy is the lack of differentiation between operators, who commonly sell identical items for identical prices. By selling a wider variety of produce, 'mama mboga' might be able to increase their earnings by differentiating themselves from the neighboring competition.

Designers of new programmes or policies might: 1) include training or skills development to highlight the importance of diversification; 2) focus on improving access to a wider variety of vegetables and products in more local markets; 3) facilitate access to wholesalers of diverse products, instead of relying on local markets.



Food service providers  
**‘Kibanda’ operators,  
 roadside restaurants**

<b>‘Kibanda’ operators, roadside restaurants</b> 59 women + 18 men = 77 total		
Gross monthly income (mean) <b>KES. 24,803</b>	Number of income sources (mean) <b>1.6</b>	Not enough income for self & dependents (%) <b>698%</b>
Completed secondary education (%) <b>61%</b>	Number of dependents (mean) <b>4.8</b>	Years active (mean) <b>5.5 years</b>
Paying taxes (%) <b>5%</b>	Registered or licensed (%) <b>71%</b>	Paid employees <b>53%</b>
Most common location <b>Roadside</b>	Most common expense <b>Inputs &amp; Supplies</b>	Most common equipment <b>Pots, pans, dishes</b>
Top challenge <b>Lack of capital</b>	Top benefit <b>Provides Income</b>	Top need <b>Credit / loans</b>

“ I have a cabin where I sell smokies, ‘smocha’, stew, pilau, chips, and chapatis. I have always liked to cook since I was a child. My mother had a hotel and I used to help her there. Due to a downturn, we had no choice but to close down (my mother’s) business (livelihood strategy) in 2019. I went to do construction jobs for two to three days, then that’s when I decided to cook chapatis. I built a structure and I started selling chapatis there. I employed someone to help me in the business (livelihood strategy).

- Male youth chapati and smokies seller in Nairobi



### ‘Kibanda’ operators are usually women and commonly have paid employees

Of the 38 individuals in our study who reported operating a ‘kibanda’, 29 were women, and approximately half were youth. Unlike ‘mama mboga’, who rarely have paid employees, ‘kibandas’ require extra helping hands, likely because food is being prepared to be consumed on the spot, rather than served raw or simply washed. Fifty-three percent reported having paid employees (usually paid on a day-to-day basis), and 37% having unpaid help, almost always from family members. Like ‘mama mboga’ the majority of respondents operated on the roadside, and 24% had a permanent location.

### Low and inconsistent income from few income sources

Like ‘mama mboga’, many ‘kibanda’ operators have low and inconsistent income. They have the second lowest average income (KES 24,803 per month) but have a higher median income (KES 25,000 per month). Unlike ‘mama mboga’, where youth earn less than adults, income levels for ‘kibanda’ operators appear quite similar for youth and adults. Unfortunately, this income is not enough for majority, as 68% reported not having enough income to support themselves and their dependents – the highest percentage of all nine livelihood strategies highlighted in this chapter. Many of these livelihood strategies are started and run out of necessity, but there are some respondents who mentioned a love for cooking inspired them to start. Similar to ‘mama mboga’, there are fewer other income sources for these Kenyans (1.6 total sources on average). The most common other income source is working as a ‘mama mboga’.

## More differentiation, but more expenses

Unlike 'mama mboga', which struggle with the challenge of lack of differentiation, there are more avenues for a 'kibanda' to differentiate itself from competitors. 'Kibandas' add additional value to their raw ingredients, often turning them into consumable products like chapati, pilau, fried fish, or other staples for passersby on the roadside. This value addition opens more opportunities to stand out in terms of products served, quality, taste, and customer service. The same raw ingredients can be purchased from the same market, but turned into different goods for different customers. However, this comes at the cost of higher expenses and capital requirements, including more labor, more cooking equipment like a cookstove, or more permanent facilities. Inputs for the large majority (89%) livelihood strategies are commonly purchased directly from the local market or shops, thus input prices are at retail levels, not at wholesale levels, eroding margins. Only 39% of respondents got inputs from a wholesaler. As a result, profit margins on this livelihood strategy remain small for most.

## High levels of registration, very low levels of tax payment

Very similar to 'mama mboga', 'kibandas' have high levels of registration or licensing (71%), but some of the lowest levels of tax payment (5%). Again, this likely stems from the weekly (sometimes bi-weekly or daily) payments that these livelihood strategies need to make with City Council officials, which act as a form of license payment.

## Capital for food products and upgrading livelihood strategy premises is needed

Like 'mama mboga', the large majority (74%) of 'kibanda' respondents mentioned lack of capital as a main challenge. This capital is needed to purchase inputs and supplies for the livelihood strategy, like flour, oil, or produce, or to upgrade livelihood strategy locations. Lack of customers (50%) and fluctuating sales (45%) were other common challenges. When asked what support they needed in running their livelihood strategy, both women (93%) and men (89%) overwhelmingly mentioned access to capital and loans. The next most common need was support in setting up premises for their livelihood strategy, which was mentioned by 32% of respondents.

Recommendation for program or policy designers:

### Focus on marketing and connections to wholesalers

'Kibandas' provide a quick and reliable source of food for Kenyans on the move and are a staple of urban life. However, operating a 'kibanda' comes with challenges, and the majority are not meeting their own basic needs from this livelihood strategy. Programme or policy designers might consider supporting 'kibandas' by: 1) providing marketing support – to publicise their livelihood strategies and upgrade their livelihood strategy premises; or 2) facilitating access to wholesalers of inputs, to lower input costs and improve profit margins.





## Food service providers

# Sale of beverages, pre-packaged food, and food hawking

### Sale of beverages, pre-packaged food, and food hawking

30 women + 25 men = 55 total

Gross monthly income (mean) <b>KES. 26,909</b>	Number of income sources (mean) <b>1.7</b>	Not enough income for self & dependents (%) <b>53%</b>
Completed secondary education (%) <b>68%</b>	Number of dependents (mean) <b>5.3</b>	Years active (mean) <b>4.1 years</b>
Paying taxes (%) <b>11%</b>	Registered or licensed (%) <b>65%</b>	Paid employees <b>45%</b>
Most common location <b>Roadside</b>	Most common expense <b>Inputs &amp; Supplies</b>	Most common equipment <b>Pots, dishes, cups</b>
Top challenge <b>Lack of capital</b>	Top benefit <b>Provides Income</b>	Top need <b>Credit / loans</b>

“ I get palm wine from the farm and come to sell it to people to make money. My customers are not specific. They are a combination of groups ranging from casual workers at construction sites to people who work at various companies... You can sometimes come, and only one client will walk in. People will start streaming in at six or seven in the evening... I used to work with a company selling alcohol and silver. Now, when I was selling alcohol, I saw that the job of selling alcohol was good. Then I got jealous of my brother, who sells palm wine, and I also got a desire to start the same.

- Male adult palm wine seller in Mombasa

”

### **Hawkers of beverages and pre-packaged food were both women and men, youth and adults**

Of the 55 individuals in our study who reported working as a food hawker, or seller of beverages or pre-packed foods, approximately half were women and approximately half were youth. A larger proportion came from Mombasa, especially those selling palm wine, which is a traditional alcoholic drink served in coastal areas. Two-thirds of this sample were married, responsible for at least five dependents, and 58% had completed secondary education. Less than half livelihood strategies in this category (45%) reported working with paid employees.

### **Low income and few income sources; men earn more and pay more taxes**

Like the other food service provision livelihood strategies, these food and beverage hawkers have low and inconsistent income. Of the nine invisible livelihood strategies covered in this chapter, they have the third lowest average income (KES. 26,909 per month). Men earn significantly more than women in this work, earning an average of KES. 37,200 per month compared to KES. 18,333 per month for women. It is not entirely clear what is driving this gender difference. Women (57%) are also more likely to report not having enough income to support themselves and their dependents compared to men (48%). While tax compliance is generally low across the group (11%), men are also significantly more likely to be paying tax (20%), compared to women (3%). Both women and men working in these roles have few income sources compared to other livelihood strategies (1.7 on average). Selling drinks and pre-packaged foods is commonly done together (51% doing both), but it is rare to pair this work with other food service activities like selling vegetables or operating a 'kibanda' – as less than 7% pair this hawking work with those other activities.

## **Mostly roadside livelihood strategies, often sourcing products directly from the market**

Half of these livelihood strategies operated on the roadside, while 35% had a permanent livelihood strategy location like a kiosk or shop. Men were slightly more likely to have a permanent location than women. Buying inputs and supplies is by far the most common expense (91%), followed by transportation (56%) and labour (42%). The vast majority (82%) of these livelihood strategies sourced products and inputs directly from the local markets, and either resold them for a small markup, or added value to the products by turning it into a beverage (e.g., juice or palm wine). About one-third of the sample reported purchasing inputs and products directly from a wholesaler. Like 'mama mboga', this lack of differentiation means many hawkers are competing on price and location with other hawkers, often selling identical items. For these livelihood strategies, profit margins are thin. Those that create their own beverages from scratch are able to differentiate more than those selling pre-packaged commodities.

## **Access to loans and capital is the main need, with capital being used to expand the livelihood strategy to more products**

Like other livelihood strategies, the vast majority (97% of women and 88% of men) reported that getting access to capital or loans is a main need. Respondents need capital to expand their livelihood strategy and offer different products. Getting better access to inputs and markets was also commonly reported by about 40 percent of the sample, and getting help setting up a livelihood strategy premises was mentioned by about 30 percent. Lack of capital (67%), fluctuating income and sales (56%), and lack of customers (53%) were the most commonly reported challenges, and these were similar for women, men, adults and youth.

Recommendation for program or policy designers:

### **Focus on diversifying clientele and training on value addition**

Sale of beverages, pre-packaged foods and food hawking is an important informal income source particularly in the coastal region, equally welcoming participants of all genders and age groups. Despite its significance, the earnings from this livelihood strategy is relatively low, to meet their financial obligation. Programme or policy designers can support these livelihood strategies to enhance income growth through, 1) supporting with marketing strategies and establishing livelihood strategy stalls to reach new clientele; and 2) provide training on value addition to diversify their products, attract new markets, and earn more.





Creatives & entertainment  
**Social media content creators,  
 influencers, and film-makers**

<b>Social media content creators, influencers, and film-makers</b> 20 women + 32 men = 52 total		
Gross monthly income (mean) <b>KES. 41522</b>	Number of income sources (mean) <b>2.8</b>	Not enough income for self & dependents (%) <b>38%</b>
Completed secondary education (%) <b>98%</b>	Number of dependents (mean) <b>4.5</b>	Years active (mean) <b>4.8 years</b>
Paying taxes (%) <b>42%</b>	Registered or licensed (%) <b>42%</b>	Paid employees <b>46%</b>
Most common location <b>Instagram</b>	Most common expense <b>Equip., Transport, Data</b>	Most common equipment <b>Phone &amp; Internet</b>
Top challenge <b>Lack of capital</b>	Top benefit <b>Enjoy the work</b>	Top need <b>Credit / loans</b>



“ I am a podcaster... I intend to cash out from it through running ads. I do voice overs. People tell me I have such a great voice and that is what prompted me to start venturing into podcasting, specifically the live radio aspect of it. I also saw that it wasn't something very common here, not so many people are doing it, and I didn't want to follow the crowd. So I said, why not try this out? At first, while I was trying, I didn't think people would start getting interested in what I do, but I started by sharing the links to my WhatsApp contact, and I would get feedback. Assuming you view my status at that particular time, of course, you're going to click that link. The good thing about WhatsApp is you are trying to skip, but it gets you to click the link. And someone clicks and listens, they love the discussion, they love the music, and that's it. They keep getting glued. And I started getting this positive feedback, people asking me, when next are you going to the studio?

- Male youth podcaster in Mombasa

”

### Most content creators are unmarried youth with high levels of education

Content creators are the most likely to be youth and the most likely to have completed secondary education. Of the 52 individuals in our sample who reported being a content creator, influencer, or filmmaker, 94% were youth under 35 years old, and 98% had completed secondary education. These creators are not likely to be married (24%), and approximately half have paid or unpaid support from others, which usually comes from a friend or external hire from the job market.

### Relatively high income coming from many income sources; but one-quarter earn zero income from content creation itself

Content creators have the third highest average income (KES. 41,522 per month) when compared to the other nine livelihood strategies, and have a median income (KES. 35,000 per month), which is considerably higher than Kenyans working in food service roles. Women and men have similar average income, but men have a higher median income (KES. 40,000 per month) than women (KES. 30,000 per month). These high average and median incomes are despite the fact that 25% of content creators currently earn zero income from this work! For this reason, it is not surprising that content creators have the highest number of total income sources on average, at 2.8 each, as many need to earn income through other means. The most common income sources to pair with content creation were street performing (29% doing both) and dancing (10% doing both).

## **Brand deals, promotions, and ticket sales drive the cash flow, and these mostly come through platforms like Instagram**

Unlike most food service providers – who have a simple livelihood strategy in terms of cash inflow – content creators earn in many different ways. The most common way to get paid was through brand deals and promotions (42%), followed by ticket sales and performances (23%), the sale of products directly to customers (15%), and through online advertising revenue streams like Google AdSense (12%). Many earn from multiple income streams all at once, making the day-to-day accounting of this livelihood strategy more complex than others. It is common for content creators to post content on different platforms, including Instagram (69%), TikTok (52%), Facebook (50%), YouTube (50%), or WhatsApp (33%). Women in our sample were more likely to post to Instagram, and men were more likely to post to YouTube.

## **Content creators enjoy the work, but many don't feel respected by their community – especially women**

These livelihood strategies are commonly started and run because of passion and inspiration. 85% of respondents in this work reported enjoying it. However, content creators are by far the least likely to feel respected by their community for the work they do, and this is especially true for women. Just 45% of women content creators in our sample reported feeling respected by their community for the work they do, and 28% mentioned they face social stigma for their work. The sense from our interviews is that older

Kenyan youth are less likely to view content creation as 'real work', and that some youth feel pressure from their parents to pursue other types of work.

## **Equipment like cameras, lighting, software, and data are the most common expense for content creators**

Content creation is the most high-tech livelihood strategy of the nine highlighted in this chapter. 67% of content creators in our sample reported needing equipment like cameras, lighting, or software to conduct their work. 83% reported needing a mobile phone with Internet access, and 40% reported needing a personal computer. This equipment is expensive, often requiring considerable investment or loans. Many creators report not being able to afford equipment as a major challenge in their work.

## **Relatively high levels of tax compliance – the most formal invisible model?**

Content creators had the highest levels of tax compliance at 42%, making this livelihood strategy arguably the most formal model of all covered in this study. This high rate of tax compliance is likely due to the nature of income streams, with many getting paid through formal contracts with brands, or through online advertising like Google AdSense. These more formal income streams are likely more visible to tax authorities. Additionally, content creators have the highest education levels of all other livelihood strategies in our sample, which may also be linked to higher tax compliance.

Recommendation for program or policy designers:

## **Focus on increasing monetisation and reducing social stigma**

Content creation is an emerging job market and presents a large opportunity for youth. From our findings, many are earning high incomes in this role, but many are also earning nothing at all. While these creators greatly enjoy their work, many feel stigmatized and not respected by their community, and this is especially true for women. Program or policy designers should focus on: 1) programs that normalize content creation as a legitimate job opportunity for youth; 2) programs that support fresh, up-and-coming creators to start earning their first shillings of revenue through

<sup>3</sup> 42% earn from brand deals and promotions. 23% earn from ticket sales. 15% sell direct to customers, 12% earn from online advertising. Of these, perhaps ticket sales or sales of products might be done in cash, but others are likely online payments.



## Creatives and entertainment

# Musicians, DJs, and MCs

Musicians, DJs, and MCs		
8 women + 29 men = 37 total		
Gross monthly income (mean) <b>KKES. 33,286</b>	Number of income sources (mean) <b>2.6</b>	Not enough income for self & dependents (%) <b>54%</b>
Completed secondary education (%) <b>92%</b>	Number of dependents (mean) <b>4.0</b>	Years active (mean) <b>4.8 years</b>
Paying taxes (%) <b>38%</b>	Registered or licensed (%) <b>49%</b>	Paid employees <b>46%</b>
Most common location <b>YouTube</b>	Most common expense <b>Equipment &amp; Transport</b>	Most common equipment <b>Sound equipment &amp; instruments</b>
Top challenge <b>Lack of capital</b>	Top benefit <b>Enjoy the work</b>	Top need <b>Credit / loans</b>

“ In this kind of job, it’s a challenge because I am not a superstar yet and there is no club that I work for. But there is one man who has the system and used to call me when he has a function to run. Music also has festive seasons and you can make a lot of money. So making money depends – you can be called for house parties, clubs and you are paid according to the sales and it’s somehow difficult. Let me just say the earnings are small and you have to work hard.

- Male adult DJ and musician in Kisumu

”

### **Musicians and DJs in our sample are mostly young, unmarried men, and many are currently enrolled in school**

Of the 37 individuals in our sample who reported being a musician, DJ, or MC, 78% were men, and just 19% were married. They also had the fewest number of dependents (4 on average) when compared to all other livelihood strategies highlighted in this chapter. Musicians had high levels of completed education (92% completed secondary education), and these participants were also far most likely to currently be enrolled in school (30%).

### **Inconsistent income, which is not enough to support dependents for most; despite this, most enjoy their work**

Musicians averaged KES. 33,286 of income per month, which is approximately equal to the average of our entire sample for this study. However, the majority of musicians report not having enough income to support themselves and their dependents, despite having the fewest number of dependents on average compared to other livelihood strategies. Many musicians expressed that their income was seasonal, coming more around festive seasons, and being dependent on the disposable income in the economy at large. For this reason, musicians need more income sources than other livelihood strategies, averaging 2.6 sources each, with common side hustles being dancing, acting, jewelry making, or being an influencer. Despite having challenges earning income, the large majority (76%) of musicians and DJs report enjoying their work.



## **Ticket sales from performances drive cash flow**

The most common way (54%) for musicians, DJs, and MCs to get paid is through a live performance in a physical space. As a result, musicians are often dependent on their next gig to stay afloat, sometimes performing one or twice a week. This staggered cash flow presents a risk and challenge for musicians, who face inconsistent income and a constant need for promotion. Some musicians also cross-over into content creation on platforms like YouTube or Instagram, and earn money through promotions or brand deals. Like content creators, many musicians currently earn zero for their work, or are still trying to land their first paid gigs. A small minority were earning royalties from streaming platforms like Spotify or Skiza Tunes. These more formal income streams may also be contributing to the relatively high levels of tax compliance amongst musicians, with 38% reporting to pay tax, which is far higher than respondents in food service.

## **Sound equipment and instruments are the largest expense; transportation and mobile connectivity are also important**

Musicians need equipment to do their work, from instruments, to microphones, to DJ mixers. This equipment can be costly and can also be a challenge to maintain and transport from gig to gig. Computer softwares for music production and graphic design are also important for some musicians, and many rely on mobile phones and data as well. As a result of these costly expenses, like other livelihood strategies, lack of capital is the main reported challenge for musicians (72%) and access to capital was the main need for both men (79%) and women (88%). Access to customers and marketing help was another common need, mostly reported by men.

Recommendation for program or policy designers:

### **Focus on easing financial burden for major expenses and reducing social stigma**

Despite the enjoyment derived from their work, income for musicians tends to be seasonal, and for the majority, proves inadequate to sustain themselves and their dependents. Working in this industry also presents additional challenges such as social stigma, particularly affecting women, and difficulties in acquiring specialised equipment necessary for service delivery. Program and policy designers can support this industry through: 1) a music equipment borrowing, sharing, and repairing scheme, for musicians to support each other and pool costs; 2) targeted financial support for music equipment acquisition and transportation; 3) capacity building on marketing to enhance their skills in self promotion and marketing especially through online platforms to reach a broader audience and secure more gigs; 4) implement programs to address negative societal norms



Creatives & entertainment  
**Dancers, actors, and street performers**

Musicians, DJs, and MCs		
22 women + 32 men = 54 total		
Gross monthly income (mean) <b>KES. 29,050</b>	Number of income sources (mean) <b>2.6</b>	Not enough income for self & dependents (%) <b>48%</b>
Completed secondary education (%) <b>89%</b>	Number of dependents (mean) <b>4.4</b>	Years active (mean) <b>6.8 years</b>
Paying taxes (%) <b>20%</b>	Registered or licensed (%) <b>28%</b>	Paid employees <b>41%</b>
Most common location <b>Instagram</b>	Most common expense <b>Transportation</b>	Most common equipment <b>Phone &amp; Internet</b>
Top challenge <b>Lack of capital</b>	Top benefit <b>Enjoy the work</b>	Top need <b>Marketing / customers</b>

“ I’m a dancer and a dance instructor. I started dancing when I was still doing my bachelor’s degree. I joined dancing like something as a... when you’re in school, there’s so much pressure all the time... So I joined dancing and I started learning how to dance and graduated from it... I was mentored into being an instructor. When I graduated, I came back to Kisumu... I would find my way to Kakamega every Tuesday to just go and dance because I fell in love with dancing. It was my only way of relaxing and relieving all the stress and everything... It was very hard for me to dance once a week. So when I found a friend of mine, also somebody who learned how to dance in Nairobi, we decided that we were going to start dancing in Kisumu. So we mobilised with different institutions. We did our research, we did our marketing and we got students and that is how salsa in Kisumu started growing.

- Female youth dancer and dance instructor in Kisumu

”

### Majority of dancers, actors and street performers in this study are young, unmarried, and educated

In total 54 respondents were dancers, actors, or street performers. Of these, 78% were youth and 59% were men. It was most common for these performers to be from Nairobi (63%), and the vast majority completed secondary education (89%). In fact, 13% of respondents were currently enrolled in school when data was collected. A small minority of the group was married (19%), yet many still had dependents (4.4 on average). This is work that is commonly done solo, as less than half of the group had paid employees or unpaid support from others.

### Half don’t earn enough income, but almost all enjoy the work

Dancers, actors and street performers, as a category within the Creatives sector, exhibited the lowest average income among the Creatives, earning an average of KES. 29,050 per month. This figure is slightly below the average from all 400 respondents in the survey, which stands at KES. 31,412 per month. Among 54 respondents in this field, half reported not having enough income to support themselves and their dependents. Income seems to be consistent between women, men, youth, and adults in our sample, and all of these groups also have a high number of total income sources, averaging 2.6. Like musicians, these performers expressed that their income was seasonal, coming more around festive seasons, and being dependent on the disposable income in the economy at large, hence the need for multiple income sources. Other common income sources done together with this work are social media content creation (20%) and being a musician (17%). Despite the low income from this work, 87% of respondents reported enjoying the work as being the main benefit. It is clear that this work is done out of a passion for performing!



## **Like musicians, ticket sales from live performances drive income**

Sixty-one percent of dancers, actors, and street performers get paid through ticket sales from live performances in a physical space. Many performers also share their content online on platforms like Instagram (57%) and TikTok (50%), allowing some (39%) to earn income from brand deals and promotions, and others to monetize their brand and sell merchandise (9%). A sizable number (17%) of respondents in this group also reported zero income in the last month from this work, further emphasizing the fact it is commonly done for passion and the love of the work.

## **Equipment, technology, and costumes are all common requirements, and transportation is the most common expense**

Performers commonly need equipment like lighting and audio-visuals in their work. Others reported needing special costumes and props. This equipment can be expensive and is a common challenge

for those in this line of work. The most commonly reported equipment needed, however, was a mobile phone with Internet access, which was a requirement for 69% in this group, likely in order to share their work on social media platforms. Transportation was the most commonly reported expense incurred, mentioned by 78% of respondents. In terms of needs, these performers commonly mentioned needing access to loans and access to customers.

## **Women face harassment and safety concerns in this work**

Unfortunately, more than half (55%) of the women in this line of work in our sample reported facing personal safety and security concerns, while another 23% reported facing sexual harassment due to their work. Women explain that this often comes from men in clubs where they are dancing. Others mentioned feeling objectified in their work and avoiding wearing certain outfits to avoid harassment. 51% of youth reported feeling social stigma for engaging in this work.

Recommendation for program or policy designers:

## **Focus on easing expense burden, building marketing skills, and reducing stigma**

Similar to the musicians, many educated youth have carved out a living through dance, acting and street performance. However, compared to other creative sector activities including music industry, those engaging dance, acting, and street performance, generally earn less income, and often are not able to meet their financial needs. Similar challenges to those faced by musicians, DJs and MCs were reported by those engaged in this type of work. Program and policy designers can prioritize: 1) financial support programs that would include low interest loans, and grants to facilitate acquisition of necessary equipment and costumes, 2) capacity building to equip them with self-promotion and general marketing skills, while establishing promotion platforms as a marketing strategy, 3) implementing programs to counter the societal norms and addressing harassment affecting those engaged in these activities.



Agri-livelihood strategies<sup>4</sup>  
**Distribution & transport of agricultural products for urban markets**

Distribution & transport of agricultural products for urban markets		
15 women + 28 men = 43 total		
Gross monthly income (mean) <b>KKES. 50,488</b>	Number of income sources (mean) <b>2.4</b>	Not enough income for self & dependents (%) <b>33%</b>
Completed secondary education (%) <b>56%</b>	Number of dependents (mean) <b>5.9</b>	Years active (mean) <b>7.7 years</b>
Paying taxes (%) <b>5%</b>	Registered or licensed (%) <b>74%</b>	Paid employees <b>64%</b>
Most common location <b>At the market</b>	Most common expense <b>Transportation</b>	Most common equipment <b>Vehicle or motorbike</b>
Top challenge <b>Lack of capital</b>	Top benefit <b>Nobody my boss; enjoy the work</b>	Top need <b>Access to credit &amp; markets</b>

<sup>4</sup> Agri-livelihood strategies includes aggregating, distributing, storing, or transporting agricultural products after harvest, post-harvest processing, urban farming like - greenhouse farming and sale of plants for domestic use in urban centers. It excludes smallholder farmers in rural settings

“ Those who own grocery kiosks – I sell to them at wholesale prices then they go to sell at their kiosks. Sometimes when they don’t come as a result of the market being flooded with vegetables, I take them to the market to look for customers myself. I go to the grocery kiosks to take orders... I record those who need vegetables costing KES. 100, 200, or 500, and then I come and use a motorbike to transport the vegetables to those who had placed orders.

- Female youth vegetable distributor in Mombasa

”

### **Distribution and transport jobs were commonly done by married men, with many dependents, and with support from paid employees**

Approximately two-thirds of the 43 respondents working in this activity were men, and 84% were married, averaging more than 5 dependents. Approximately half of the 43 respondents were youth. 56% of the respondents had completed secondary education, and this was much more common for men than for women in this role. This is an activity that the majority need additional support, with 64% hiring paid employees, and 57% getting unpaid support, usually from a spouse, or sometimes from a child or family member.

### **High income from many income sources, often paired with aggregation**

Distribution and transport roles had the highest average income (KES. 50,488 per month). Median income was also high, at KES. 35,000 per month, and income levels were approximately equal for women and men. Youth earned even more on average (KES. 61,375 per month) than adults (KES. 40,119 per month). Given the nature of the work – involving moving and transporting large amounts of produce – it may be more conducive to youth, leading to the higher income. Those working in this role commonly had other income sources as well, averaging 2.4 total sources. The most common pairing was with aggregation and storage of agricultural products, with 33% reporting doing both activities. Having “good income” was the number one benefit listed by respondents in this work, mentioned by 58%. Despite the high income, there are still some (33%) that report not having enough income to support themselves and their dependents.

## **Livelihood strategy done in markets, on the road, and from home, so transport costs are high and most need a vehicle; taxes are rarely paid**

This work involves a lot of movement – from home, to customers, to markets, all while transporting goods. Unsurprisingly transportation costs were the most commonly mentioned main expense for the livelihood strategy, followed by the inputs (produce) itself, and the cost of labor. For the large majority (81%), a vehicle (either a car, truck, or motorbike) is a requirement for the work. This is a large upfront expense, which may suggest that these participants may be more well-off financially to begin with. These livelihood strategies are also some of the oldest in our sample (averaging 7.7 years), so many participants may have had time to save up for these types of capital-intensive needs. Other important expenses for this work are mobile phone and Internet (67%), used for coordination, as well as mobile payments (47%), or a storage facility (30%). Tax compliance is very low, with just 5% of participants reporting paying any tax.

## **Vegetables, like onions and tomatoes, are the primary produce being distributed**

These distributors and transporters are commonly moving produce from farmers to markets, or from farmers to sellers, like 'mama mboga'. The most common products being distributed are vegetables, with onions and tomatoes being commonly mentioned, with 72% reporting this. Other products being distributed were less common, but included livestock and animals products like chickens, honey, or rabbits (30%), fruits (21%), cereals and legumes (19%), potatoes or cassava (7%), and nuts (7%).

## **Lack of capital is the main challenge due to high costs of transportation and inputs; access to capital is the main need**

Despite the high income levels, similar to other livelihood strategies, lack of capital is the main reported challenge (72%). This capital would be used to pay for means of transportations or purchasing more produce. Fluctuating and seasonal income was another major challenge (47%). Getting access to loans and capital was seen as the most needed support by both men (79%) and women (93%). Improved access to customers and markets was also commonly mentioned, with a minority mentioning skills training.

Recommendation for program or policy designers:

### **Focus on transportation and marketing support to diversify crop mix**

Distribution and transport of agricultural products for urban markets is an important role in the food system, and serves as a significant source of livelihood for many Kenyans. These Kenyans earn relatively higher incomes than those engaged in other informal activities, but face challenges including high capital required to start and operate this type of livelihood strategy, driven by high cost of transportation and fluctuating and seasonal incomes. Program and policy designers can therefore focus on: 1) increasing availability and affordability of transport options, either through low interest loans or through technologies like transport-sharing apps; 2) establish marketing initiatives to promote the distribution of different crop varieties, particularly in off seasons, to smooth out income seasonality and diversify product mix in markets





## Agri-livelihood strategies

# Aggregation & storage of agricultural products for urban markets

### Aggregation & storage of agricultural products for urban markets

16 women + 18 men = 34 total

Gross monthly income (mean) <b>KES. 43,417</b>	Number of income sources (mean) <b>2.5</b>	Not enough income for self & dependents (%) <b>21%</b>
Completed secondary education (%) <b>59%</b>	Number of dependents (mean) <b>5.9</b>	Years active (mean) <b>5.9 years</b>
Paying taxes (%) <b>9%</b>	Registered or licensed (%) <b>74%</b>	Paid employees <b>52%</b>
Most common location <b>At the market or from home</b>	Most common expense <b>Inputs &amp; Transportation</b>	Most common equipment <b>Storage, Vehicle, Phone</b>
Top challenge <b>Lack of capital</b>	Top benefit <b>Nobody my boss</b>	Top need <b>Access to credit &amp; markets</b>

“ I sell potatoes. That time (the interviewer) called, I was traveling to Tanzania to source potatoes since we didn’t have potatoes in Kenya... Right now we’re partnering like ten people to source potatoes from Tanzania.

- Female adult potato aggregator and trader in Nairobi

”

### Aggregation and storage was commonly done by both men and women, and adults and youth; most are married with over five dependents

Approximately half of the 34 respondents in our study who worked in aggregation and storage were women, and approximately half were youth. A large majority (88%) were married, and the median number of dependents was five. About half of the respondents in this role got support from paid employees, and about half had some support from unpaid helpers, which is usually a spouse, child, or other family member.

### Men earn more than women in this work, and youth earn more than adults

Aggregation and storage roles had the second highest average income (KES. 43,417 per month). However, this average income was significantly higher for men (KES. 57,500 per month) than for women (KES. 29,333 per month), and was also significantly higher for youth (KES. 58,214 per month) than for adults (KES. 30,469 per month). Median incomes followed a similar pattern. Only 11% of men reported not having enough income to support themselves and their dependents, compared to 31% of women. Like distribution and transportation, aggregation and storage is a physically demanding and time-consuming job, requiring moving and storing large amounts of produce, which might explain why youth are earning more in this work.

In terms of gender, it could be that community normative roles leave women with additional unpaid work (e.g., childcare, food preparation) that leaves them with less time and prevents them from earning more in this role. This is supported by the fact that 38% of women in this role mentioned “lack of childcare support” as a challenge for them in this work. Men in our sample also had higher levels of education (78% completed secondary education) compared to women (38%). Respondents doing this work had a high number of income sources (2.5 on average), and most commonly this work was paired with distribution of produce (35% doing both) or transport / hauling of produce (18% doing both).



## **Transport costs are high and most need a vehicle and mobile phone**

Like distribution and transportation, this aggregation and storage work involves a lot of movement. Aggregators and storers often need to go out into rural areas to source produce directly from farmers, and bring the produce to urban markets. Others even report traveling to other countries (e.g., Tanzania) to source produce for a better price. As a result, transportation costs were a very common main expense, second only to the produce itself. For the majority (62%), a vehicle (either a car, truck, or motorbike) is a requirement for the work, and men are more likely to report this than women. The most reported technology or facilities needed for this work was a mobile phone with Internet access (82%), mobile payment technology (74%), and unsurprisingly, a storage facility (62%). Tax compliance is low, with 9% of participants reporting paying any tax.

**Similar to distributors, vegetables, like onions and tomatoes, are the primary produce being aggregated and stored**

Unsurprisingly, aggregators and storers are moving similar produce as the distributors, with vegetables being the most commonly mentioned, with 68% reporting this. Other products being aggregated and stored included fruits (35%), cereals and legumes like maize or wheat (26%), livestock and animals products like chickens, honey, or rabbits (21%), fruits (21%), nuts (12%), and tubers like potatoes or cassava (9%).

**Lack of capital and seasonal income is the main challenge; access to capital, markets, and affordable produce is the main need**

Aggregators and storers have particularly seasonal income, in which income is high in the harvesting months and low in the planting months. 71% mentioned this as a main challenge. Additionally, like other livelihood strategies in this chapter, lack of capital is a major challenge, and access to credit / loans is seen as the most important need by both women and men. Improving access to markets and customers is another commonly reported need.

Recommendation for program or policy designers:

## **Focus on shared storage facilities, risk resilience, and time saving technologies**

Like distributors, aggregation and storage of agricultural products is an essential service for the agricultural sector, allowing smallholder farmers to sell their produce in bulk. A major challenge in agriculture is post-harvest losses and spoilage, which are greatly reduced by effective storage and aggregation operators. While our study showed this activity to be a dependable source of livelihood for a considerable number of the survey respondents, there is an income disparity by gender, with men earning significantly higher than women. This imbalance can stem from the time constraint that women face trying to balance their work and family responsibilities like childcare. Program and policy designers might focus on: 1) creating shared storage facilities which can be rented to prevent post-harvest losses; 2) increasing awareness of financial risk resilience and savings products like microinsurance to protect farmers and aggregators in bad harvest years and smooth out income; 3) facilitating access to time savings technologies (e.g., mechanization; better transportation options) which may reduce post-harvest loss and facilitate the participation of women in this high-income work.





Agri-livelihood strategies  
**Sale of plants and flowers for domestic use**

Sale of plants and flowers for domestic use		
6 women + 12 men = 18 tota		
Gross monthly income (mean) <b>KES. 35,833</b>	Number of income sources (mean) <b>1.5</b>	Not enough income for self & dependents (%) <b>22%</b>
Completed secondary education (%) <b>61%</b>	Number of dependents (mean) <b>5.9</b>	Years active (mean) <b>3.8 years</b>
Paying taxes (%) <b>0%</b>	Registered or licensed (%) <b>67%</b>	Paid employees <b>61%</b>
Most common location <b>Roadside</b>	Most common expense <b>Inputs for plants</b>	Most common equipment <b>Access to water, land, facilities</b>
Top challenge <b>Lack of capital</b>	Top benefit <b>Enjoy the work</b>	Top need <b>Access to credit &amp; customers</b>

“ There are good and bad days in this flower-selling business (livelihood strategy). This business (livelihood strategy) requires one to maintain. You need to purchase pesticides to spray the flowers to eradicate the pests. You also need to buy and apply manure to improve their (flowers’) health... I sell to customers as they come; depending on their budget. Some will purchase flowers at KES. 500, but even if your budget is KES. 50, I’ll serve you... Customers are many. This flower business (livelihood strategy) doesn’t have specific customers, instead, different customers just show up. If God has favoured you, you sell.

- Female youth vegetable distributor in Mombasa

”

### **Sale of plants and flowers was more commonly done by men and by youth**

Of the 18 respondents in our study who sold plants and flowers for domestic use, 12 were men, and 14 were youth. Note, however, that this sample size is small, and so all results should be interpreted with some caution. 61% of respondents working in this role commonly had completed secondary education, 78% were married, and most had five or more dependents. It is a job that is commonly done with paid employees (61%) and some relied on unpaid support (31%), usually from a spouse or other family member.

### **Side hustles are less common and income is enough for most**

The sale of plants and flowers earned an average income of KES. 35,833 per month, and this was higher for men than women. For most, this level of income seems to be enough, as just 22% of respondents noted their income was not enough to support themselves and their dependents. Plant and flower sellers also seem to rely on fewer hustles than others – focusing mainly on this work. Respondents had an average of 1.5 income sources, which is the lowest of all nine livelihood strategies highlighted in this chapter. From the 18 respondents in our sample, there were zero respondents who simultaneously worked in aggregation, distribution, storage, or transport. Zero respondents reported paying any tax, although 67% had some form of registration or license.

## **These livelihood strategies thrive on the roadside and respondents enjoy the work**

In Nairobi, it is hard to miss the entrepreneurial Kenyans selling plants and flowers in all corners of the city, from Ngong Road to Westlands. Most respondents doing this work (83%) run their livelihood strategy on the roadside, but a minority (22%) run these livelihood strategies from home as well. Respondents overwhelmingly enjoy their work, with 89% reporting enjoying the work being a main benefit. Another main benefit is serving the community (50%).

## **Access to a water source, land, and seedlings is essential; often this leads to competing for water and land**

To succeed in this livelihood strategy, you need to plant, water, and provide care for hundreds of plants and flowers simultaneously; thus, having access to a water source is essential. For most, this comes from rivers and streams which can be channeled to

water the many plants. Like mama mboga, a major challenge with this livelihood strategy is many sellers congregating in the same area, often right next to each other, selling identical plant products and competing on price. The main expense for these livelihood strategies are the seedlings and inputs required for the plants, as well as any equipment needed to keep them healthy. Mobile phones, Internet access, and payment technology is also essential for the majority, as these livelihood strategies are doing several transactions per day of varying sizes, often with strangers from the street.

## **Lack of capital and seasonal income is the main challenge; access to credit and affordable inputs is the main need**

Plant and flower sellers have inconsistent income, which is dependent on the weather, the time of the month (when disposable income is high), and festive seasons and holidays. This inconsistency in income is one of the main challenges respondents reported (67%), after lack of capital and finances (78%).

Recommendation for program or policy designers:

## **Focus on sustainable resource management, product diversification, and marketing**

The continued success and growth of these livelihood strategies depend on availability of farming inputs such as plant seedling, fertilizer, and essential resources such as water and land. Often plant sellers cluster near similar water sources, selling similar products next to each other on the roadside. Program and policy designers can focus on promoting overall sustainability through: 1) encouraging the sale of diverse plant products; 2) encouraging the sustainable use of water and land resources as to maximize the access for water for sellers in a given area; 3) provide marketing training on product diversification





In summary

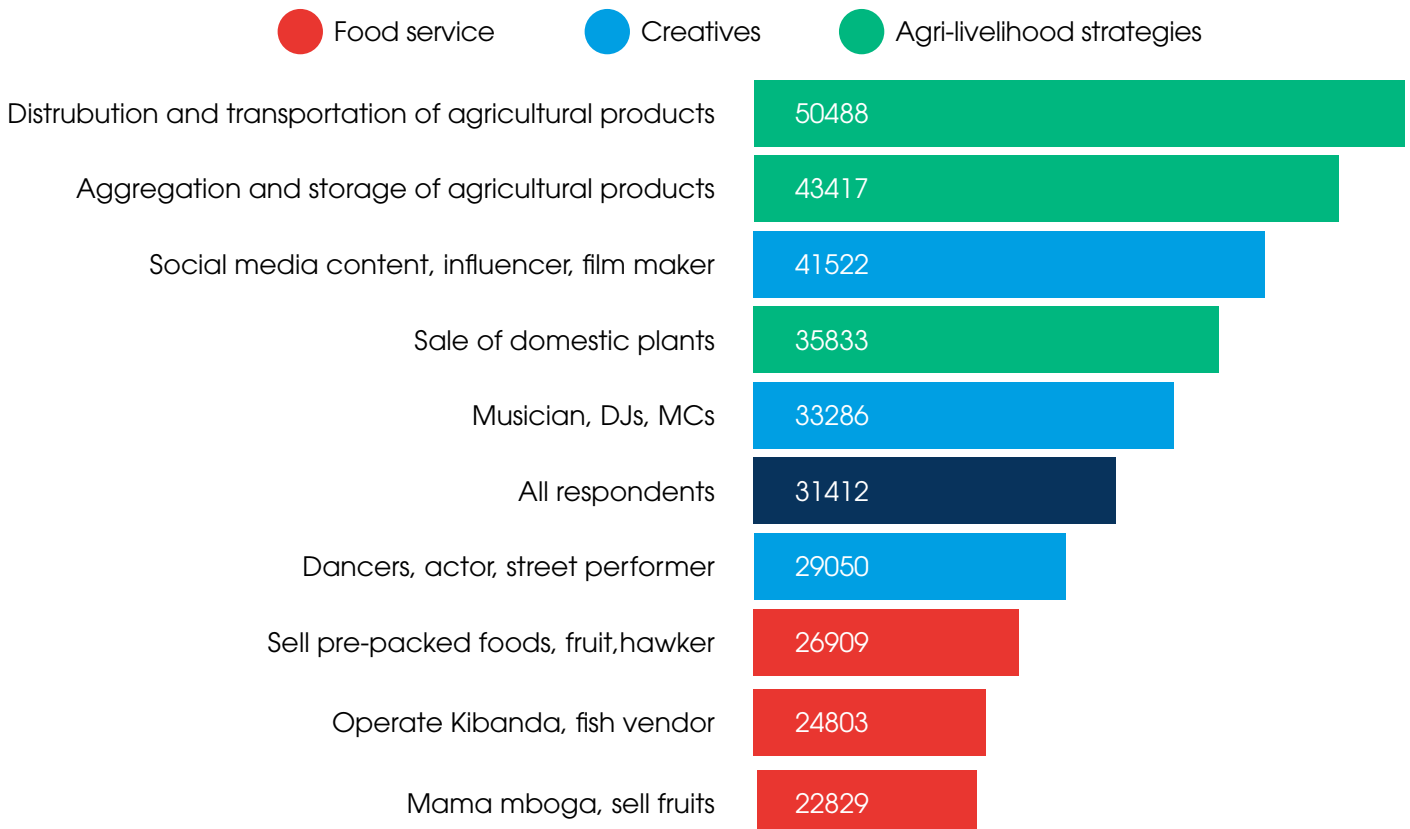
# HOW DO THE NINE INVISIBLE LIVELIHOOD STRATEGIES COMPARE?

Now that we have profiled nine invisible livelihood strategies we can compare and contrast some key metrics to see if there are any important trends across market segments. This section highlights some of the key differences between the livelihood strategies in the three market segments.

## Agri-livelihood strategies have higher income; food services have lower income

Looking at the income profiles, disparities were observed across the nine livelihood strategies. Individuals working in agri-livelihood strategies, specifically in aggregation and distribution of agricultural products closely followed by those in creatives, earned higher income in September compared to their counterparts in food services. On average, the informal workers in this study earned KES 31, 412 in September, approximately 60% lower than the average gross income for an individual involved in distribution and transport of agricultural products. This figure was roughly 30% higher than the average gross income for a mama mboga or fruit vendor, in September.

Graph 1: Average gross monthly income level, by activity, in Kenyan Shillings

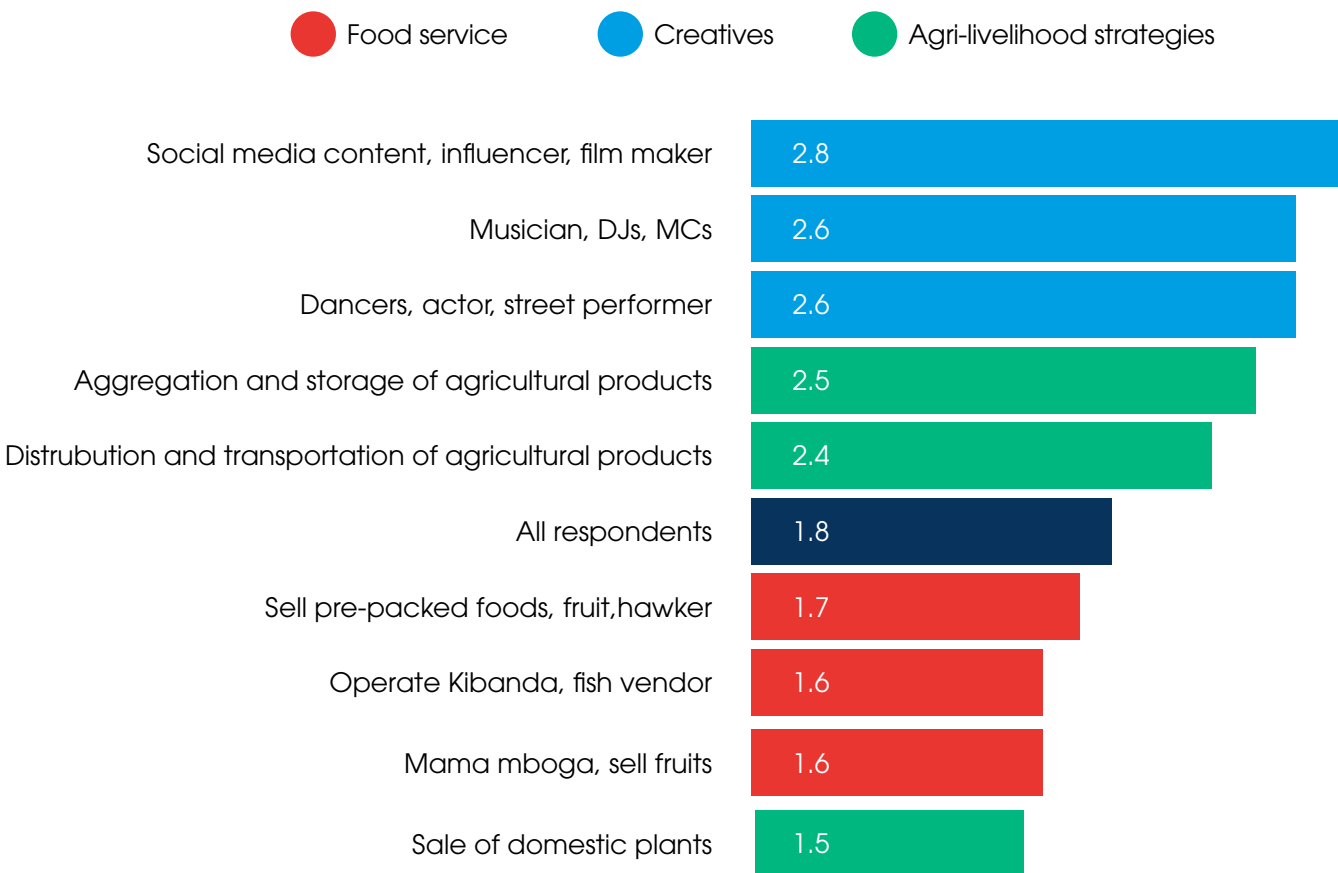


## Creatives and agri-livelihood strategies have more income streams

In Chapter 3, we learned that for nearly half (48%) of the informal workers, their income was insufficient to sustain themselves and their dependents. This could partly explain the necessity to have multiple income sources. A typical informal worker operates an average of 1.8 business activities, underscoring the reliance of informal workers on multiple income streams for their livelihood.

Considerable differences were observed in the income streams. Agri-livelihood strategies operators and creatives in this study have more income sources compared to those in food service. Despite the income stream differences, a similar proportion of workers across the three market segments generally appreciate the flexibility of their work schedule. It is observed that about two-thirds of the food services workers in our sample are women, who possibly face challenges balancing managing multiple income activities due to the need to balance work and other family responsibilities despite the flexibility of their work schedule.

Graph 2: Average number of income sources or 'hustles', by activity

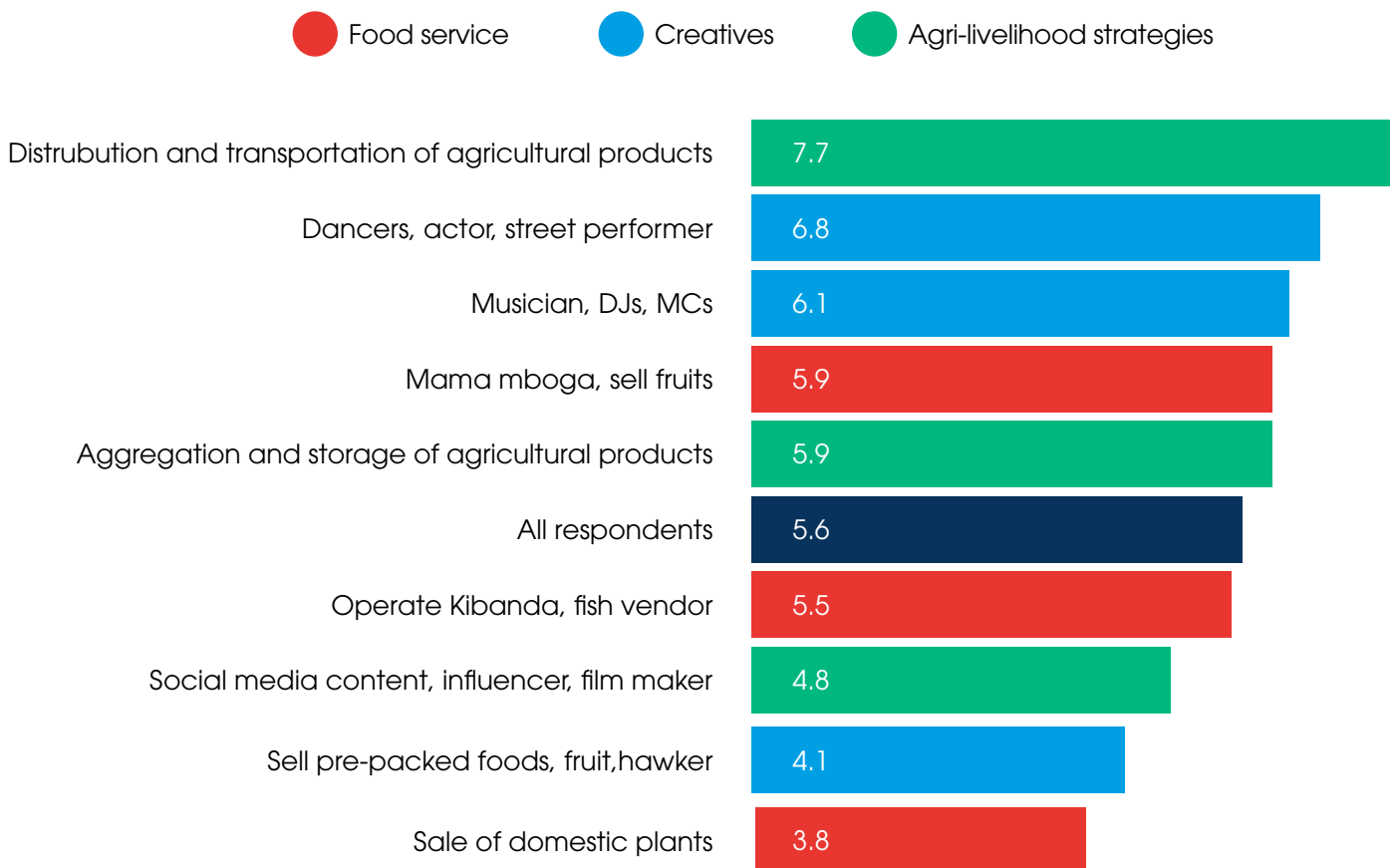


## There is no clear pattern across market segments in terms of livelihood strategy duration

Respondents, on average, have been running their livelihood strategies for 5.6 years, with no a clear variation among the nine livelihood strategies by market segment.

Five out of the nine livelihood strategies have an average tenure of 5.6 years. Workers in the distribution and transport of agricultural products (7.7 years), dancers, actors, street performers (6.8 years), and 'mama mboga' or fruit vendors (5.9 years), had the longest livelihood strategy tenures within their respective market segments.

Graph 3: Average number of years, by activity

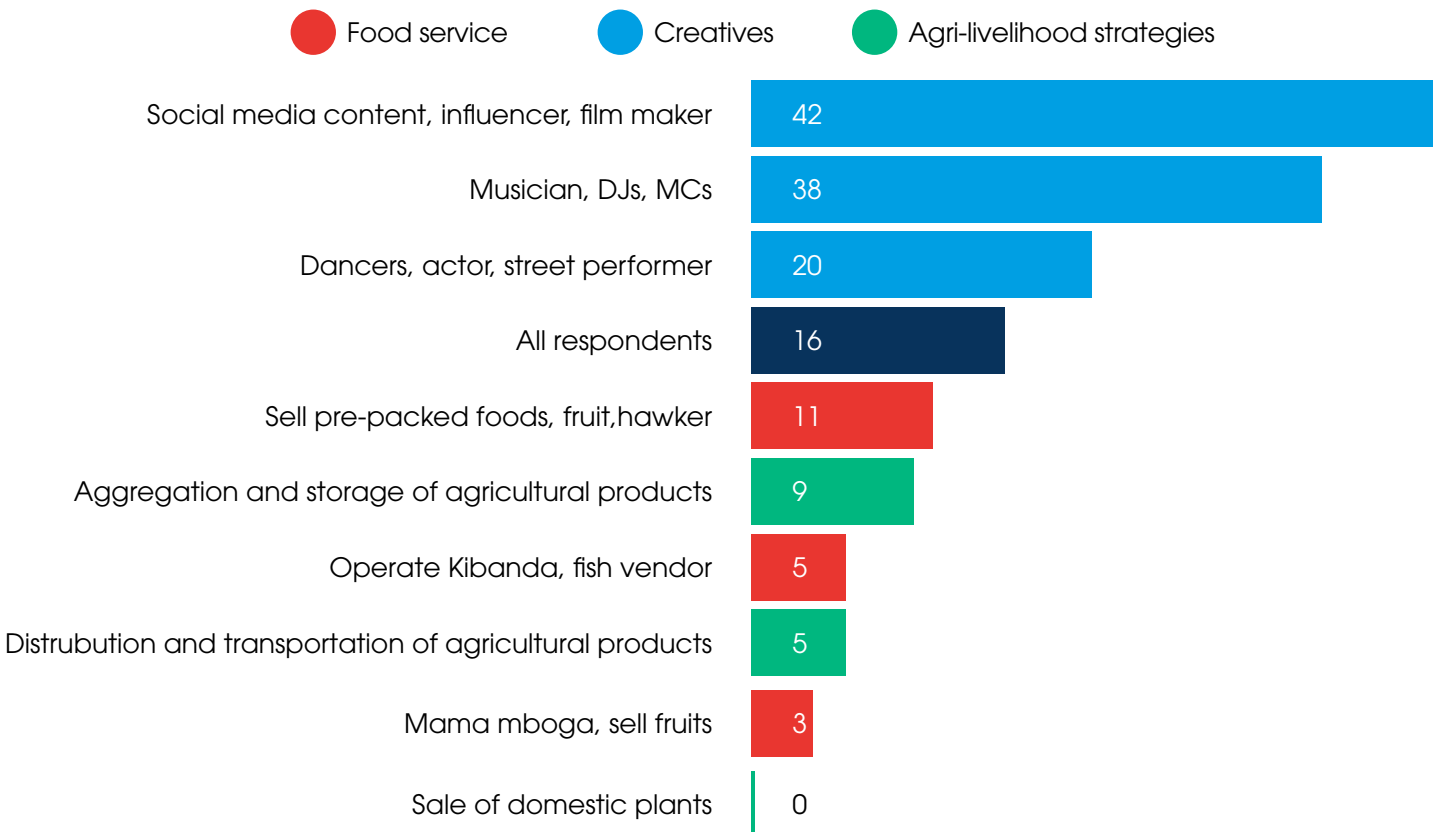




## Creatives are far more likely to pay taxes...

We found varying levels of formality in taxation and business registration or licensing across different livelihood strategies. A significantly higher percentage of creatives pay taxes compared to those in agri-livelihood strategies and in food services, as illustrated in Graph 4. Additionally, within each market segment, disparities in the proportion of workers who pay taxes were observed.

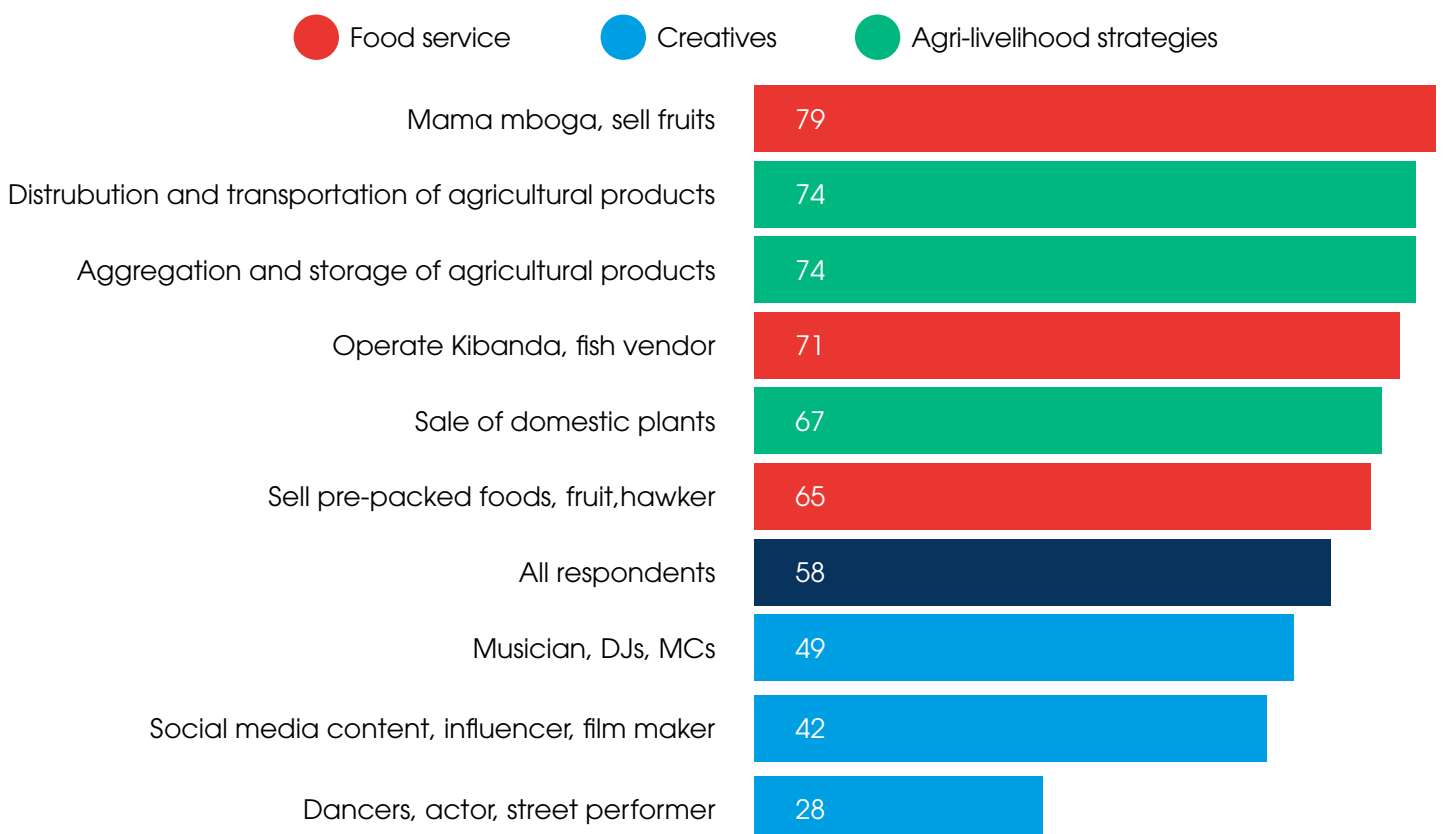
Graph 4: Percentage of respondents paying taxes, by activity



## Gbut agri-livelihood strategies and food service are far more likely to be registered or licensed

In business registration, an inverse ranking compared to payment of taxes, is evident in Graph 5. Agri-livelihood strategies and food services show a significantly higher percentage of registration compared to creatives overall. This difference is likely due to the nature of operations. Creatives, especially in the three models, often work as freelancers and may not require formal business registration, as they may be contracted to offer a service where taxes are paid. On the other hand, those in food services and in agri-livelihood strategies, may need licenses related to food handling and safety.

Graph 5: Percentage of respondents registered or licensed, by activity



# CLOSING COMMENTS

The variety of livelihood strategies discussed in this chapter underscores the resilience and adaptability of Kenyans in the informal economy, who are faced with a multitude of challenges, yet find a way to earn a livelihood. This chapter has uncovered the day-to-day operations, challenges, and needs of these livelihood strategies. Each of the nine livelihood strategies presents unique economic opportunities and confronts specific challenges, existing within a spectrum of informality. Some like 'kibanda' operators, operate with licenses and do not contribute to statutory taxes, while many online content creators pay statutory taxes but operate without formal registration. On the other end of the spectrum, some livelihood strategies are not registered and do not pay any taxes at all.

The demographic composition of participants varies across market segments but exhibits consistency within specific sectors. For instance, women predominantly engage in food services, educated youth mostly men dominate creative endeavors, and men play a dominant role in agri-livelihood strategy activities with a substantial number being married, and at least half being highly educated.

Common needs and challenges noted across the nine livelihood strategies include:

- **Difficulty accessing capital** to start the livelihood strategy and meet operational costs, including acquisition of essential equipment and inputs necessitating the need for financial support.
- **Lack of product and service differentiation among livelihood strategy operators**, which increases competition, limiting profit margins and overall incomes. This calls for skills training to enhance diversification and innovation within these livelihood strategies. This approach will mitigate multiple informal livelihood strategies offering identical products and services within a given space and time, ultimately diminishing competition.
- **Lack of permanent physical premises limiting visibility to potential customers.** In some instances, individuals operate their livelihood activities in unfavorable conditions like roadside locations, exposing them to constant harassment by government officials
- **Income fluctuations arising from seasonal trends in sales and demand for specific products and services.** This challenge can be addressed through skills training to facilitate the diversification of income streams, coupled with financial education that emphasizes on savings products
- **Challenges accessing or attracting customers.** To improve customer access there is need for support in marketing through providing training and platforms for self-promotion and implementing market expansion initiatives.
- **High cost of inputs and raw materials that contribute to an increase in the overall production expenses.** This can be addressed through provision of subsidies on inputs such as agricultural inputs like seedlings and fertilizers, as linking livelihood strategy owners to wholesalers who can supply raw materials at a relatively low cost.
- **Societal norms that negatively impact individuals engaged in certain activities**, such as women working as dancers, actors or street performers, and social media content creators. There are also instances of harassment faced by women, particularly those working in creative livelihood strategies. There is a need for programs that challenge these negative social norms to enhance a safe working environment for all Kenyans.

# APPENDIX

Table A: Summary statistics for 'mama mboga' / vegetable sale respondents

'Mama mboga' / vegetable sales	Men	Women	Youth	Adults	Total
N =	18	59	38	39	77
<b>Income</b>					
Gross monthly income (mean)	27,222	21,466	17,973	27,436	<b>22,829</b>
Gross monthly income (median)	15,000	15,000	15,000	15,000	<b>15,000</b>
Number of income sources (mean)	1.9	1.5	1.4	1.8	<b>1.6</b>
<b>Income</b>					
Completed secondary education	72%	42%	58%	41%	<b>49%</b>
Number of dependents (median)	4.4	4.6	4.2	4.2	<b>4.6</b>
<b>Livelihood operations</b>					
Years active (mean)	5.6	6.0	3.5	8.2	<b>5.9</b>
Percentage with paid employees	35%	24%	30%	23%	<b>26%</b>
Percentage with unpaid employees	47%	37%	27%	51%	<b>39%</b>
<b>Informality</b>					
Percentage paying taxes	0%	3%	0%	5%	<b>3%</b>
Percentage registered or licensed	83%	78%	82%	77%	<b>79%</b>

Table B: Summary statistics for 'kibanda' operators

'Kibanda' operators	Men	Women	Youth	Adults	Total
N =	9	29	20	18	38
<b>Income</b>					
Gross monthly income (mean)	36,111	21,293	26,125	23,333	<b>24,803</b>
Gross monthly income (median)	25,000	15,000	25,000	20,000	<b>25,000</b>
Number of income sources (mean)	1.8	1.6	1.4	1.8	<b>1.6</b>
<b>Income</b>					
Completed secondary education	56%	62%	85%	33%	<b>61%</b>
Number of dependents (median)	5.6	4.6	4.7	4.9	<b>4.8</b>
<b>Livelihood operations</b>					
Years active (mean)	5.0	5.7	3.0	8.4	<b>5.5</b>
Percentage with paid employees	44%	55%	55%	50%	<b>53%</b>
Percentage with unpaid employees	44%	34%	30%	44%	<b>37%</b>
<b>Informality</b>					
Percentage paying taxes	11%	3%	5%	6%	<b>5%</b>
Percentage registered or licensed	89%	66%	80%	61%	<b>71%</b>



Table C: Summary statistics for sale of pre-packaged food and beverages

<b>Pre-packaged food and beverage</b>	<b>Men</b>	<b>Women</b>	<b>Youth</b>	<b>Adults</b>	<b>Total</b>
N =	25	30	30	30	55
<b>Income</b>					
Gross monthly income (mean)	37,200	18,333	22,833	31,800	<b>26,909</b>
Gross monthly income (median)	15,000	15,000	15,000	15,000	<b>15,000</b>
Number of income sources (mean)	1.8	1.6	1.9	1.5	<b>1.7</b>
<b>Income</b>					
Completed secondary education	68%	50%	83%	28%	<b>58%</b>
Number of dependents (median)	5.5	5.1	4.6	6.0	<b>5.3</b>
<b>Livelihood operations</b>					
Years active (mean)	4.1	4.2	2.4	6.	<b>4.1</b>
Percentage with paid employees	64%	30%	47%	44%	<b>45%</b>
Percentage with unpaid employees	32%	37%	30%	40%	<b>35%</b>
<b>Informality</b>					
Percentage paying taxes	20%	3%	10%	12%	<b>11%</b>
Percentage registered or licensed	32%	37%	73%	56%	<b>65%</b>

Table D: Summary statistics for social media content creators or film-makers

<b>'Kibanda' operators</b>	<b>Men</b>	<b>Women</b>	<b>Youth</b>	<b>Adults</b>	<b>Total</b>
N =	32	20	49	3	52
<b>Income</b>					
Gross monthly income (mean)	41,833	40,938	41,744	38,333	<b>41,522</b>
Gross monthly income (median)	40,000	30,000	35,000	35,000	<b>35,000</b>
Number of income sources (mean)	2.8	2.8	2.7	3.0	<b>2.8</b>
<b>Income</b>					
Completed secondary education	97%	100%	100%	67%	<b>98%</b>
Number of dependents (median)	5.7	2.6	4.4	5.0	<b>4.5</b>
<b>Livelihood operations</b>					
Years active (mean)	5.2	4.2	4.3	13.7	<b>4.8</b>
Percentage with paid employees	56%	30%	47%	33%	<b>46%</b>
Percentage with unpaid employees	47%	45%	45%	67%	<b>46%</b>
<b>Informality</b>					
Percentage paying taxes	53%	25%	45%	0%	<b>42%</b>
Percentage registered or licensed	53%	25%	45%	33%	<b>42%</b>

Table E: Summary statistics for musicians and DJs

<b>Musicians and DJs</b>	<b>Men</b>	<b>Women</b>	<b>Youth</b>	<b>Adults</b>	<b>Total</b>
N =	29	8	30	7	37
<b>Income</b>					
Gross monthly income (mean)	31,111	40,625	31,429	40,714	<b>33,286</b>
Gross monthly income (median)	25,000	45,000	25,000	35,000	<b>35,000</b>
Number of income sources (mean)	2.7	2.1	2.6	2.4	<b>2.6</b>
<b>Income</b>					
Completed secondary education	93%	88%	97%	67%	<b>92%</b>
Number of dependents (median)	4.1	3.8	3.7	5.3	<b>4.0</b>
<b>Livelihood operations</b>					
Years active (mean)	6.1	6.4	5.6	8.3	<b>6.1</b>
Percentage with paid employees	59%	63%	63%	43%	<b>59%</b>
Percentage with unpaid employees	24%	38%	27%	29%	<b>27%</b>
<b>Informality</b>					
Percentage paying taxes	38%	38%	33%	57%	<b>38%</b>
Percentage registered or licensed	48%	50%	47%	57%	<b>49%</b>

Table F: Summary statistics for dancers, actors, and performers

<b>Dancers, actors, and performers</b>	<b>Men</b>	<b>Women</b>	<b>Youth</b>	<b>Adults</b>	<b>Total</b>
N =	32	22	42	12	54
<b>Income</b>					
Gross monthly income (mean)	29,569	28,333	28,750	30,000	<b>29,050</b>
Gross monthly income (median)	25,000	25,000	25,000	35,000	<b>25,000</b>
Number of income sources (mean)	2.6	2.5	2.6	2.3	<b>2.6</b>
<b>Income</b>					
Completed secondary education	90%	86%	95%	64%	<b>89%</b>
Number of dependents (median)	4.9	3.7	4.3	4.8	<b>4.4</b>
<b>Livelihood operations</b>					
Years active (mean)	6.7	7.1	5.4	11.9	<b>6.8</b>
Percentage with paid employees	44%	36%	40%	42%	<b>41%</b>
Percentage with unpaid employees	25%	36%	31%	25%	<b>30%</b>
<b>Informality</b>					
Percentage paying taxes	28%	9%	24%	8%	<b>20%</b>
Percentage registered or licensed	34%	18%	24%	42%	<b>28%</b>

Table G: Summary statistics for aggregators and storers of produce

<b>Aggregation &amp; storage</b>	<b>Men</b>	<b>Women</b>	<b>Youth</b>	<b>Adults</b>	<b>Total</b>
N =	18	16	16	18	34
<b>Income</b>					
Gross monthly income (mean)	57,500	29,333	58,214	30,469	<b>43,417</b>
Gross monthly income (median)	45,000	15,000	30,000	15,000	<b>25,000</b>
Number of income sources (mean)	2.8	2.1	2.8	2.2	<b>2.5</b>
<b>Income</b>					
Completed secondary education	78%	38%	75%	44%	<b>59%</b>
Number of dependents (median)	6.1	5.6	5.6	6.2	<b>5.9</b>
<b>Livelihood operations</b>					
Years active (mean)	5.4	6.4	4.5	7.1	<b>5.9</b>
Percentage with paid employees	71%	31%	67%	39%	<b>52%</b>
Percentage with unpaid employees	47%	44%	27%	61%	<b>45%</b>
<b>Informality</b>					
Percentage paying taxes	11%	6%	6%	11%	<b>9%</b>
Percentage registered or licensed	78%	69%	81%	67%	<b>74%</b>

Table H: Summary statistics for distributors and transporters of agricultural products

<b>Dancers, actors, and performers</b>	<b>Men</b>	<b>Women</b>	<b>Youth</b>	<b>Adults</b>	<b>Total</b>
N =	28	15	21	22	43
<b>Income</b>					
Gross monthly income (mean)	50,741	50,000	61,375	40,119	<b>50,488</b>
Gross monthly income (median)	35,000	30,000	50,000	25,000	<b>35,000</b>
Number of income sources (mean)	2.6	2.1	2.6	2.2	<b>2.4</b>
<b>Income</b>					
Completed secondary education	71%	27%	71%	41%	<b>56%</b>
Number of dependents (median)	6.4	4.9	5.2	6.5	<b>5.9</b>
<b>Livelihood operations</b>					
Years active (mean)	7.8	7.4	4.0	11.2	<b>7.7</b>
Percentage with paid employees	67%	60%	65%	64%	<b>64%</b>
Percentage with unpaid employees	59%	47%	35%	73%	<b>55%</b>
<b>Informality</b>					
Percentage paying taxes	4%	7%	0%	9%	<b>5%</b>
Percentage registered or licensed	79%	67%	76%	73%	<b>74%</b>

## Sale of plants and flowers

<b>Aggregation &amp; storage</b>	<b>Men</b>	<b>Women</b>	<b>Youth</b>	<b>Adults</b>	<b>Total</b>
N =	12	6	14	4	18
<b>Income</b>					
Gross monthly income (mean)	40,833	15,833	39,375	21,667	<b>35,833</b>
Gross monthly income (median)	20,000	15,000	15,000	25,000	<b>15,000</b>
Number of income sources (mean)	1.7	1.2	1.4	2.0	<b>1.5</b>
<b>Income</b>					
Completed secondary education	67%	50%	64%	50%	<b>61%</b>
Number of dependents (median)	5.6	5.5	5.2	6.8	<b>5.6</b>
<b>Livelihood operations</b>					
Years active (mean)	4.3	2.7	3.6	4.3	<b>3.8</b>
Percentage with paid employees	67%	50%	64%	50%	<b>61%</b>
Percentage with unpaid employees	33%	33%	29%	50%	<b>33%</b>
<b>Informality</b>					
Percentage paying taxes	0%	0%	0%	0%	<b>0%</b>
Percentage registered or licensed	67%	67%	71%	50%	<b>67%</b>



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