



KENYA OPPORTUNITY INDEX REPORT 2026

A National Opportunity Readiness Assessment

From Hustle to Structured Markets

Prepared by Eunice Maina-Mburu
Founder, 20X Entrepreneur
Lead Architect, Fursa Index

Insights from entrepreneurs across 44 counties in Kenya

KENYA OPPORTUNITY INDEX REPORT 2026
A National Opportunity Readiness Assessment
From Hustle to Structured Markets

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This report was prepared by Eunice Maina-Mburu, Founder of 20X Entrepreneur and Lead Architect of the Fursa Index.

The Kenya Opportunity Index Report 2026 presents findings from a national opportunity readiness assessment drawing insights from entrepreneurs across 44 counties in Kenya. The report examines the structural conditions shaping enterprise growth and the transition from informal hustle-based activity toward more structured market participation.

The views and interpretations expressed in this report are those of the author and do not necessarily reflect the official position of any affiliated institutions or organizations.

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Kenya Opportunity Declaration

Kenya is a nation of extraordinary entrepreneurial energy. Across markets, farms, workshops, *boda-boda* stages, transport corridors, construction sites, and digital platforms; millions of entrepreneurs work to improve their lives and sustain their families, daily.

This report begins from a simple but decisive observation: Kenya does not lack effort. What Kenya lacks are sufficiently structured markets and opportunity systems that allow their effort to translate into predictable prosperity.

The Kenya Opportunity Index was developed to understand that gap: It measures how entrepreneurs experience opportunity, how they perceive their future, how far their markets reach, how predictable demand is, whether they can access programs, and whether they can see their place in national economic agendas.

As a result, the ambition of this report is larger than diagnosis; it is to frame a national transition—from an economy defined mainly by hustle to one defined by structured markets, organized value chains, and scalable opportunity systems.

Founder's Message: The Chanuka Discovery

When the Chanuka Jipange initiative began, our working hypothesis was straightforward. Like many observers of Kenya's enterprise landscape, we believed that many micro and small businesses might be struggling because they needed stronger focus, greater discipline, and more intentional effort toward growth.

However, as Chanuka Jipange engagements unfolded across the country, a different picture began to emerge.

After interacting with entrepreneurs across counties and analysing close to 3,000 responses, it became clear that Kenyan micro enterprises are not short of effort. Across markets, towns, and villages, we encountered entrepreneurs who wake early, close late, and constantly experiment with new ways of earning. Many run multiple income streams simultaneously. Many adapt quickly to shifting market conditions, pursue new customers, and diversify their activities in order to stabilize income. Through enterprise, they support families, employ others, and sustain communities.

The entrepreneurial spirit is unmistakably present.

Yet these engagements also revealed something equally important. Many businesses are operating without consistent record-keeping systems, making it difficult to track performance, manage costs, or plan for growth. Pricing decisions are often made informally, without clear cost structures or margin calculations. Sales skills—critical for connecting products to markets—have rarely been formally developed. Many entrepreneurs are actively seeking capital, yet the internal business systems that attract and sustain capital are still evolving.

None of these observations point to a lack of ambition or hard work.

Instead, they reveal a deeper structural challenge.

Many entrepreneurs are building businesses within fragmented markets, where demand signals are weak, buyers are unpredictable, and market pathways are not always visible. Government programs designed to support enterprise are not always easily understood at the entrepreneur level. Access to finance remains limited or inconsistent. In many cases, the systems that allow entrepreneurial effort to translate into stable and predictable growth are still developing.

In short, effort is abundant, but structure is uneven.

This discovery reshaped the central question of this report.

Rather than asking only how entrepreneurs can work harder or stay focused, we began asking a broader national question:

What systems must Kenya strengthen so that the extraordinary entrepreneurial effort already present in the country can translate into organized opportunity and predictable growth?

The Kenya Opportunity Index was born from that question.

It reflects both sides of the enterprise journey. On one side, it recognizes the discipline, creativity, and resilience of Kenyan entrepreneurs. On the other side, it highlights the importance of strengthening the systems that allow enterprise to grow—better record-keeping, clearer pricing strategies, stronger sales capability, structured market access, and financial systems that reward well-organized businesses.

When effort and structure come together, opportunity expands.

This report therefore invites the country to view enterprise development not only through the lens of motivation, but also through the lens of systems.

Kenya already has the energy.

The next step is to strengthen the structure that allows that energy to scale.

“Where there is no vision, the people perish.” — Proverbs 29:18

Understanding opportunity is the first step toward expanding it.

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Executive Summary

The Kenya Opportunity Index is an entrepreneur-centred, county-spanning assessment of opportunity readiness. It draws on a merged dataset of 2,939 responses from 44 counties, combining an updated digital survey with a physically collected, six-county dataset that was collapsed into a twelve-question framework.

The report finds that Kenya's entrepreneurial base is large, energetic, and highly adaptive. Yet, most counties still sit between a hustle economy and a transition economy. Only a few counties currently exhibit clear signs of structured opportunity at scale.

The report introduces a practical national logic: $\text{Opportunity} = \text{Effort} \times \text{Structure}$. Kenyan entrepreneurs already supply the effort. The unfinished task is to supply the structure, through demand systems, aggregation, skills, finance, logistics, and coordinated institutions.

The report also positions the Fursa Index as different from conventional macroeconomic reports. Rather than only asking how the economy is performing at the top, it asks whether entrepreneurs on the ground level are ready—and able—to participate in expanding economic opportunity.

Key Findings from the Kenya Opportunity Index

The Kenya Opportunity Index reveals several important signals about the current state of enterprise opportunity across the country:

1. Entrepreneurial effort in Kenya is extremely high: Across counties, entrepreneurs continue to start businesses, respond to market needs, and actively pursue economic improvement. Enterprise activity is widespread and deeply embedded in Kenya's economic culture.
2. Many enterprises still operate within what can be described as a hustle-driven market environment: Businesses work hard and remain highly active, but the systems that connect them to larger and more predictable markets are still developing.
3. The findings suggest that the primary constraint facing many MSMEs is not effort, but market structure: Entrepreneurs are present, willing, and energetic. However, fragmented demand, limited aggregation, and inconsistent market signals often make it difficult for effort to translate into scalable opportunity.
4. The data shows early signals of economic transition: In several counties, businesses are beginning to experiment with broader markets, more deliberate pricing, and stronger customer relationships. These signals suggest a gradual shift from purely local enterprise activity toward more structured opportunity systems.
5. The findings indicate that Kenya's next economic transition will likely come from strengthening market systems: As demand becomes clearer, value chains become more organized, and businesses develop stronger operational capabilities—the same entrepreneurial energy already present across the country can translate into higher and more stable prosperity.

The Kenya Opportunity Index, therefore, provides a baseline for understanding how entrepreneurs currently experience opportunity and how the country's economic structure continues to evolve.

Why This Report Is Different

Traditional economic reports usually measure national output, inflation, investment, fiscal conditions, or sector growth. Those metrics matter, but they do not always reveal whether actual entrepreneurs on the ground can see, access, and act on opportunity.

The Kenya Opportunity Index starts from the entrepreneur rather than the aggregate. It asks: Do people see a growth path? Are they trying to grow? How wide is their market? How stable is demand? Are they running their businesses using systems? Can they access institutional programs? Do they know how national economic visions connect to their lives?

This makes the report different in three important ways:

1. It measures opportunity from the bottom up.
2. It combines mindset and market structure in one framework.
3. It converts entrepreneur experience into policy insight and market-system design.

A Note on the Nature of This Index

It is important to clarify what the Kenya Opportunity Index measures—and what it does not.

This report is not an assessment of county wealth. It is not a ranking of counties by GDP, infrastructure development, or the scale of economic activity taking place within them. Many counties with strong natural resources, significant economic potential, or major public investments may still appear in the middle or lower ranges of this index because the Kenya Opportunity Index is built on a different question.

The index measures how entrepreneurs experience opportunity within their environment.

It reflects how micro and small enterprises see the accessibility of markets, the clarity of opportunity pathways, the stability of demand, the availability of support systems, and the ability of their businesses to move from daily hustle toward more structured growth.

In other words, the index captures the lived economic experience of entrepreneurs.

Two counties may have similar levels of economic activity, yet, entrepreneurs in one county may feel that opportunity pathways are clearer, market systems are more predictable, and support structures are easier to navigate. In another county, entrepreneurs may be working just as hard, yet, still feel that markets are fragmented, opportunities are difficult to access, or business growth systems are not yet well organized.

The Kenya Opportunity Index, therefore, focuses on enterprise readiness conditions rather than macroeconomic size.

This distinction is important.

GDP measures the total economic activity within a county or a nation. The Opportunity Index measures whether entrepreneurs operating within that economy can clearly see and connect to the systems that generate that activity.

A county can be economically vibrant and still feel distant to small businesses if the pathways into those markets are unclear.

Conversely, a county with fewer large industries may still generate strong opportunity signals if entrepreneurs can clearly see where markets exist, how to organize around them, and how to participate in emerging value chains.

For this reason, the Kenya Opportunity Index should be read as a entrepreneur-centered

diagnostic answering a critical question:

Do entrepreneurs feel that the economic systems around them are organized in ways that allow their effort to translate into opportunity?

By listening carefully to how MSMEs describe their environment, the index offers insights that complement traditional economic statistics.

What This Report Is Not Measuring

The Kenya Opportunity Index is designed to measure how entrepreneurs experience opportunity within their economic environment. It is therefore important to clarify what the index does not attempt to measure:

1. The index does not measure county wealth or GDP. A county may have significant economic activity or large industries, yet, entrepreneurs operating within that environment may still experience limited access to opportunity.
2. The index does not measure the size of government investment or development spending within a county. Public infrastructure and development programs may exist, but the key question addressed by this report is whether entrepreneurs are able to translate their effort into meaningful market opportunity.
3. The index does not rank counties based on which is “better” or “worse.” Instead, it captures how entrepreneurs within different environments experience the accessibility of opportunity.
4. The index does not attempt to measure the full complexity of Kenya’s economy. Large firms, multinational corporations, and major industrial projects operate under very different conditions than small and medium enterprises. This report intentionally focuses on MSMEs because they represent the majority of economic actors across the country.

MSMEs in Kenya’s Economy

Kenya’s MSME economy is the backbone of employment and inclusive growth. According to KNBS figures cited by UNDP/MSEA and the State Department for MSME Development, Kenya has about 7.4 million MSMEs, employing approximately 14.9 million people and contributing roughly 40 percent of GDP. The MSME economy also accounts for the vast majority of non-farm jobs.

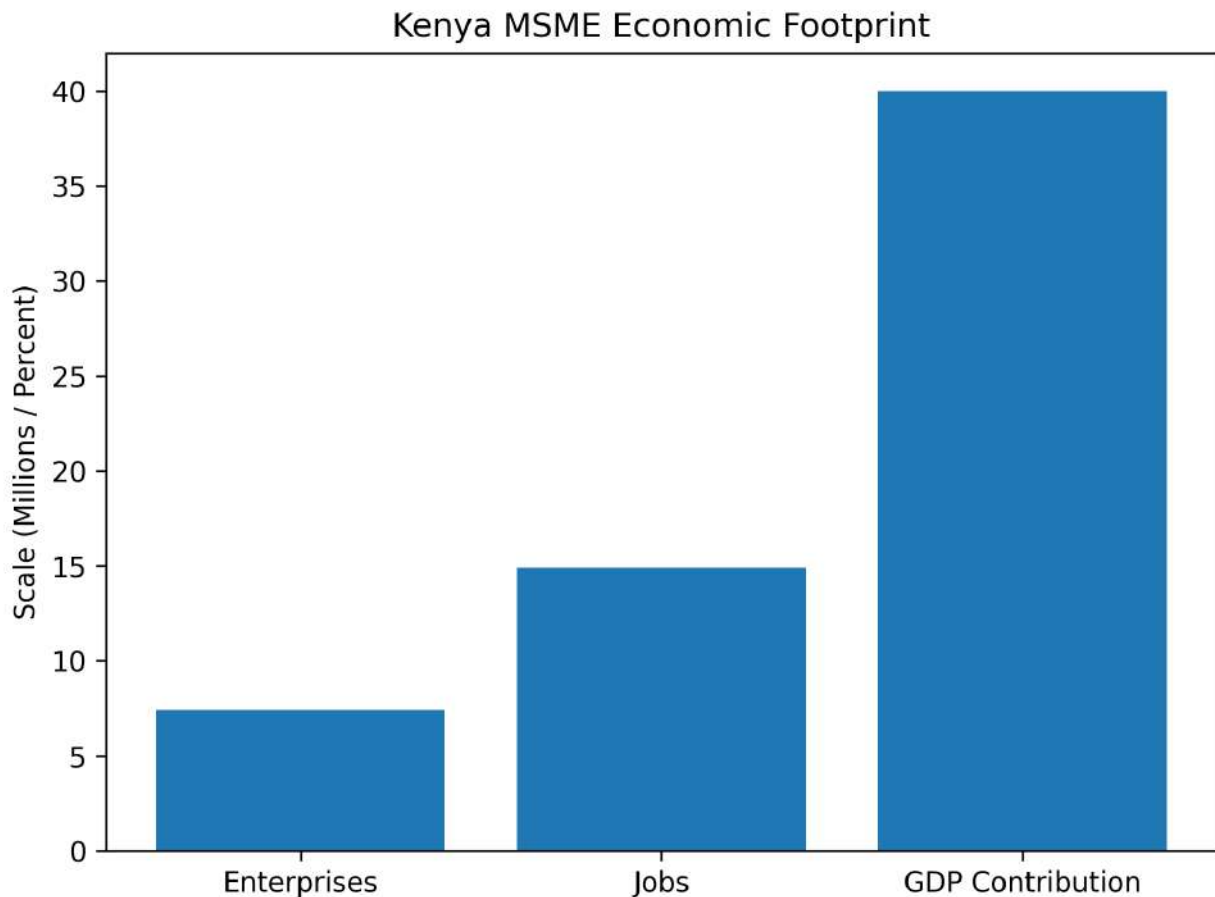


Fig 1: Kenya MSME Economic Footprint. Source: KNBS figures as cited in UNDP–MSEA MSME recovery work and State Department for MSME Development publications.

Why Listening to MSMEs Matters

The starting point for many economic reports is macroeconomic data: Analysts examine GDP growth, sector output, export performance, investment flows, and public spending. These indicators are important since they help a nation understand the size and direction of its economy.

However, another perspective exists that is equally valuable, yet, often less visible: the experience of the people operating inside that economy every day.

Micro and small enterprises form the foundation of Kenya’s economic activity. They trade in local markets, supply goods and services to communities, create employment, sustain households, and form the first layer of entrepreneurship in the country. For many entrepreneurs, MSMEs are not simply businesses, they are the primary vehicle through which families participate in the national economy.

Because of this, the way MSMEs experience markets, opportunity, and growth pathways

provides an important signal about how economic systems are functioning on the ground.

When entrepreneurs consistently report that markets are difficult to access, that demand is unpredictable, that pricing is unclear, or that support systems are difficult to navigate, they are offering insights that statistics alone cannot capture. Their experience reflects how policies, programs, infrastructure, finance, and markets are translating into everyday economic participation.

Therefore, listening to MSMEs adds an entrepreneur-centered lens to economic analysis.

It helps policymakers and business leaders not only understand what is happening at the top of the economy, but also how opportunity is being experienced at the base where millions of enterprises operate.

This perspective is especially important in countries with strong entrepreneurial cultures like Kenya. A nation can have high levels of entrepreneurial activity while still facing structural challenges that limit the ability of enterprises to scale, stabilize, and participate in larger value chains.

By listening carefully to MSMEs across counties, this report seeks to capture those signals.

The goal is not to replace traditional economic indicators, but to complement them.

GDP shows the size of economic activity.

Enterprise perception reveals the accessibility of that activity.

Together, these perspectives provide a fuller understanding of how opportunity is functioning within the economy.

The Kenya Opportunity Index, therefore, recognizes MSMEs not only as participants in the economy, but also as observers of it. Their experiences provide valuable insights into where systems are working, where they are still evolving, and where new opportunities to strengthen Kenya's enterprise ecosystem may exist.

Ultimately, listening to MSMEs is an important step toward building an economy where growth is not only measured in national statistics, but also experienced in the daily realities of entrepreneurs building businesses across the country.

Methodology and Data Coverage

The index is based on a twelve-question instrument designed to measure opportunity readiness

rather than enterprise existence alone. The digital file contains 2,365 responses, and the physically collected six-county dataset contributes a further 574 responses, producing a merged total of 2,939 responses.

Chanuka Jipange engagements reached entrepreneurs in 46 counties. Validated data was available for 44 counties. Mandera’s data was not captured because of language barriers during data collection, while Elgeyo Marakwet’s data was lost during consolidation.

The merged dataset enables a broad national picture of entrepreneurial outlook, market structure, opportunity awareness, and capability needs.

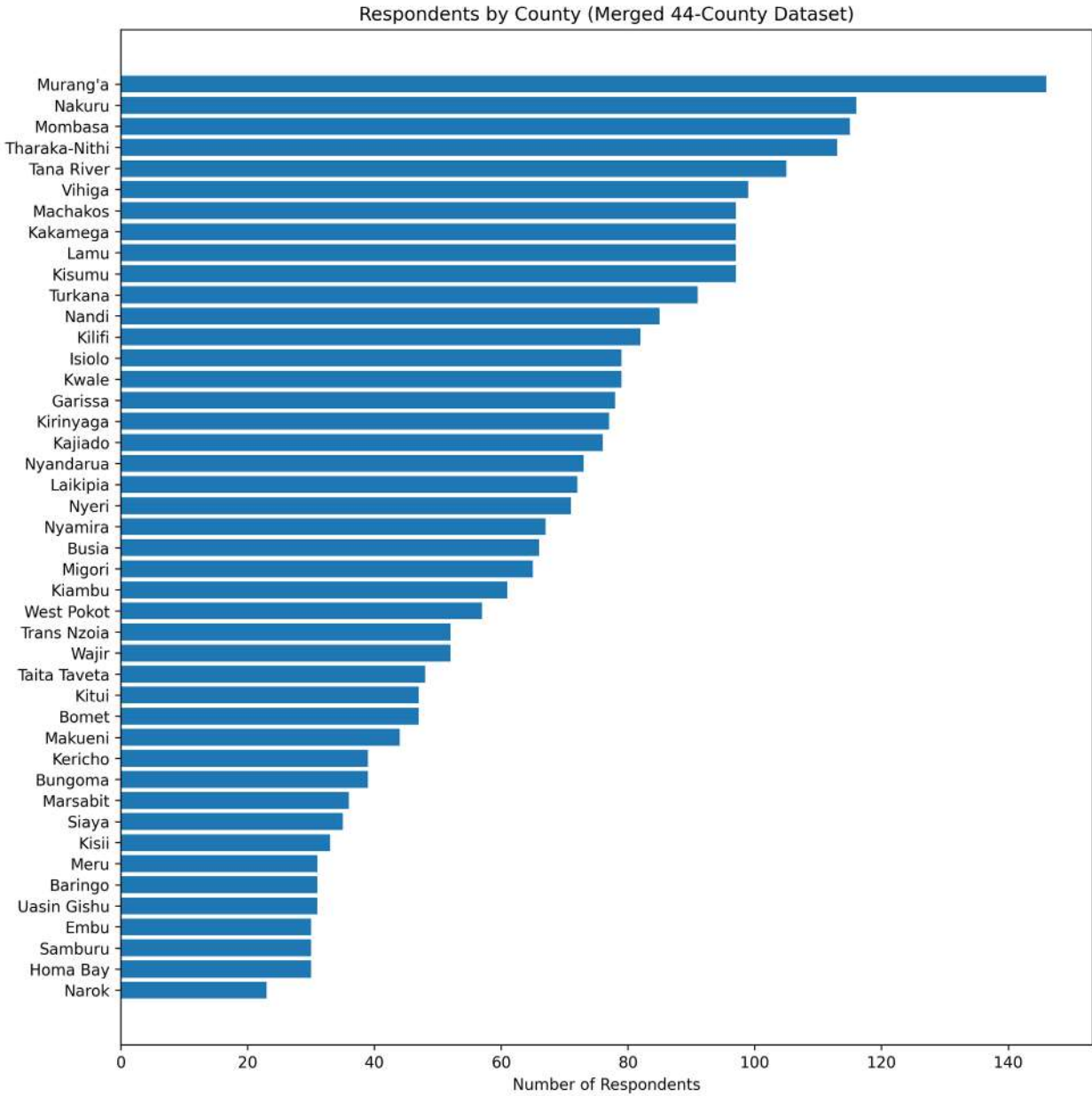


Fig 2: National Hustle-to-Structure Index (HSI): 47.4/100.

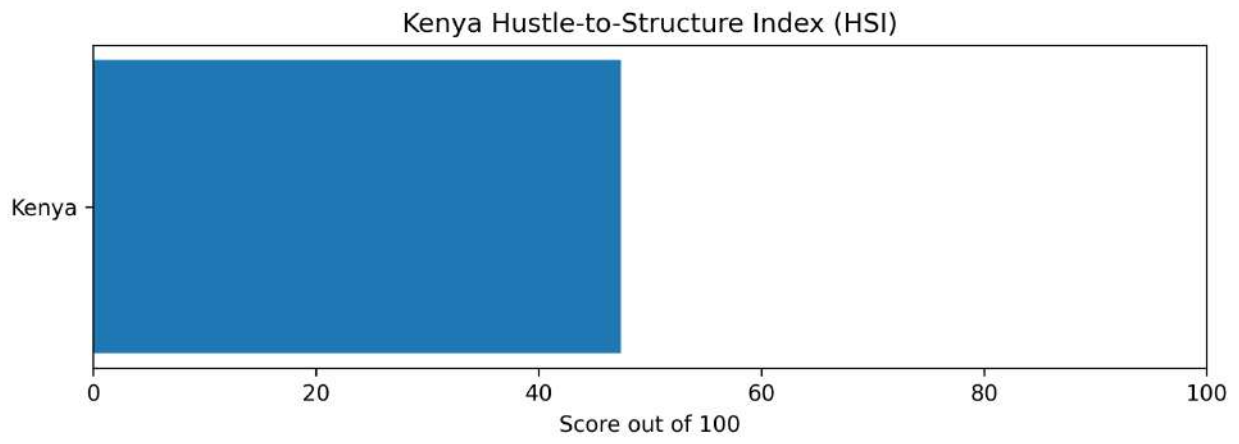


Fig 3: Kenya Hustle-to-Structure Index (HIS)

Limitations of the Kenya Opportunity Index

While the Kenya Opportunity Index provides valuable insight into how entrepreneurs experience opportunity within their environment, it is important to recognize several limitations inherent in the methodology:

1. The index is perception-based: The results reflect how entrepreneurs perceive opportunity, market access, and demand conditions. These perceptions are extremely valuable because they represent lived economic experience, but they may not always correspond with official economic statistics.
2. The survey focuses primarily on micro, small, and medium enterprises (MSMEs): These enterprises represent the majority of businesses in Kenya and are, therefore, an important indicator of the broader opportunity environment. However, the experiences of larger firms or formal corporate enterprises may differ in certain contexts.
3. The index captures a snapshot in time: Economic conditions evolve continuously, and the signals observed in this report reflect the period during which the survey was conducted. Future editions of the index may reveal shifts as markets develop and policy environments change.
4. The Opportunity Index should not be interpreted as a measurement of county wealth, GDP, or economic size: Instead, it reflects how entrepreneurs perceive their ability to access opportunity within their operating environment.

The 12 Opportunity Readiness Questions

This instrument combines contextual capability, mindset, action orientation, market access, demand predictability, business organisation, capability constraints, ecosystem support, institutional reach, income direction, opportunity mapping, and alignment with national economic narratives.

Question	Survey Prompt
1. Training Exposure	Have you participated in any business, entrepreneurship, or mindset training in the last 24 months?
2. Economic Outlook	How do you currently view your economic future in this county?

3. Growth Behaviour	In the last 12 months, have you actively tried to grow or change your income source?
4. Market Reach	Who, mainly, buys your product or service?
5. Demand Stability	How predictable is customer demand for what you do?
6. Business Organisation	How do you, mainly, run your work or business?
7. Capability Constraint	Which capability would most help you grow right now?
8. Local Environment	How supportive is your local environment for business growth?
9. Program Access	Have you accessed or benefited from any government or institutional program?
10. Income Direction	What best describes your current income trend?
11. Opportunity Mapping	Where do you see the strongest opportunity for growth in your area?
12. National Vision Translation	When national economic programs or visions are discussed, how clearly do you see where you personally fit?

Table 1: The 12 opportunity readiness questions

Scoring Logic and Formula

For the readiness score, ordinal responses were mapped to a 1–5 scale and averaged across the core scored dimensions. The county score was then rescaled to 0–100.

$$\text{HSI / County Score} = ((\text{Average scored response} - 1) \div 4) \times 100$$

The Kenya Opportunity Paradox

Kenya presents one of the most interesting economic paradoxes on the continent. The country has immense entrepreneurial energy, yet many enterprises struggle to stabilize demand, scale operations, or convert daily hustle into upward mobility.

The paradox is simple: Kenya does not lack entrepreneurs. Kenya lacks sufficiently structured markets where entrepreneurial effort can consistently translate into opportunity.

If policymakers misdiagnose the problem as a deficit of effort, they will overinvest in motivation-only solutions. But if the problem is structure, then the policy answer must focus on demand systems, supply chains, value-chain integration, finance, and local ecosystems.

KENYA OPPORTUNITY EQUATION

$$\text{Opportunity} = \text{Effort} \times \text{Structure}$$

High Effort + Weak Structure
= Hustle Economy

High Effort + Strong Structure
= Opportunity Economy

Fig 4: The Kenya opportunity equation

The Kenya Opportunity Equation

The logic of this report can be summarized in one line: Opportunity = Effort × Structure. When effort is high but structure is weak, the result is a hustle economy. When effort is high and structure is strong, the result is an opportunity economy that supports scale, jobs, and productivity.

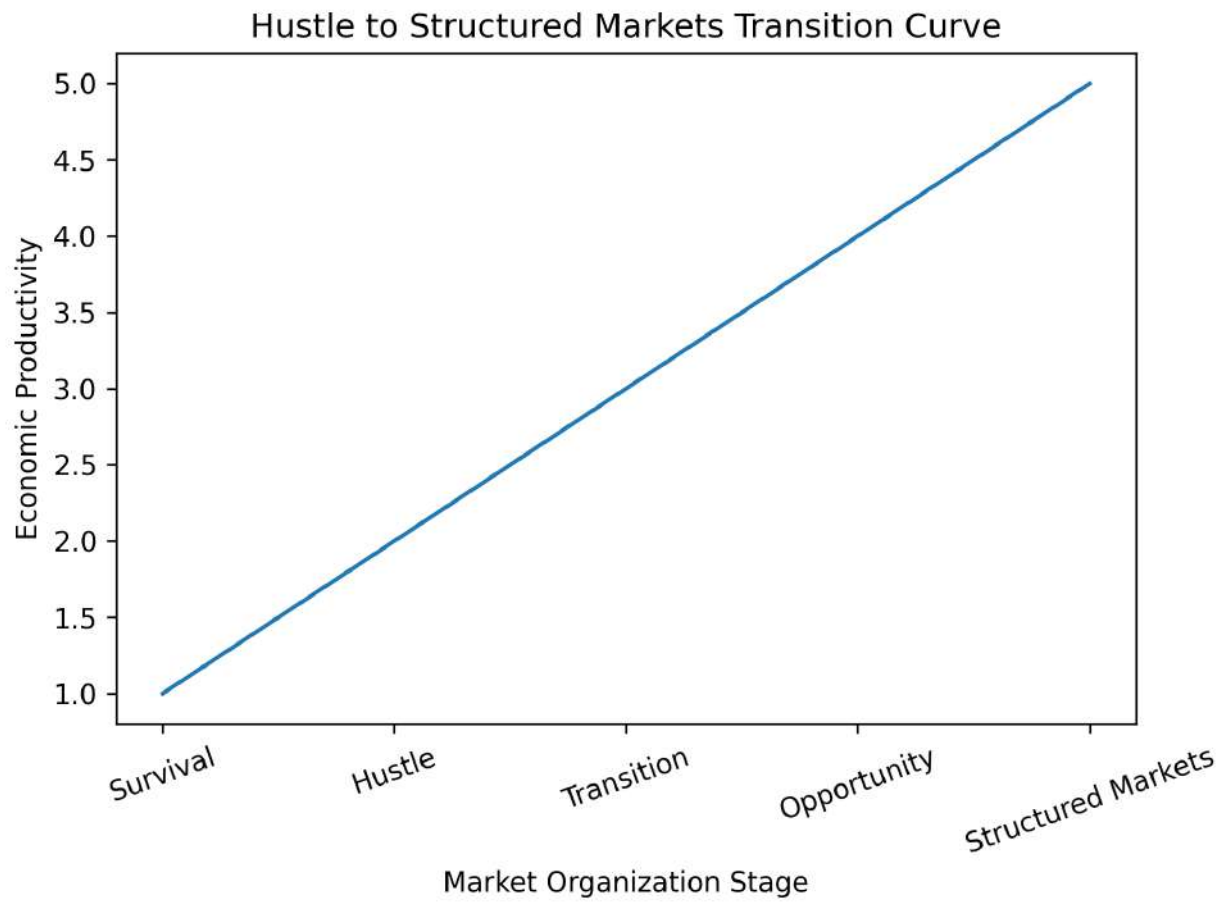


Fig 5: The Hustle-to-structured markets transition curve

From Hustle to Structured Markets - Kenya's Next Economic Transition

One of the most powerful insights emerging from the Kenya Opportunity Index is that the country is not lacking in entrepreneurial energy.

Across counties, the entrepreneurial spirit is visible everywhere. Citizens are starting businesses, adapting to difficult market conditions, finding creative ways to earn a living, and supporting families and communities through enterprise. In many ways, Kenya is already one of the most entrepreneurial societies in the world.

What this report suggests, however, is that much of this energy is still operating within what can be described as a hustle economy.

In a hustle economy, effort is high but structure is limited. Entrepreneurs work hard to secure daily income, often navigating unpredictable demand, informal pricing systems, fragmented supply chains, and markets that are largely localized. Businesses adapt quickly, but long-term planning can be difficult because the surrounding systems are still developing.

The hustle economy reflects resilience and creativity. It is a sign of determination. It demonstrates the willingness of entrepreneurs to keep moving forward even when conditions are uncertain.

But hustle alone cannot sustain long-term national transformation.

Every country that has successfully expanded prosperity eventually makes an important transition: it moves from a hustle-driven economy to a structured opportunity economy.

In a structured opportunity economy, entrepreneurs still work hard, but they operate within systems that make growth more predictable. Markets become clearer. Demand signals become more stable. Supply chains are better organized. Enterprises can access information, finance, and buyers more easily. Standards improve, planning horizons expand, and businesses begin to scale.

Structure does not replace entrepreneurship. It multiplies it.

This transition is not automatic. It requires deliberate coordination between entrepreneurs, government institutions, private sector actors, financial systems, and development partners. It requires markets to be designed in ways that allow smaller enterprises to participate. It requires visibility of opportunity pathways so that entrepreneurs can clearly see where they

fit in the broader economy.

Kenya already has examples of this transition in sectors such as tea, horticulture, tourism, and digital services, where structured value chains allow enterprises to participate in markets far beyond their immediate location.

The challenge now is to extend this logic across more sectors, more counties, and more parts of the economy.

The Kenya Opportunity Index suggests that the country stands at an important moment in its journey to economic prosperity. Entrepreneurial energy is abundant. The ambition of entrepreneurs is clear. The next step is to strengthen the market architecture that allows this energy to translate into sustained opportunity.

In other words, the next phase of Kenya's economic story may not be about encouraging entrepreneurs to hustle harder, but about building the systems that allow their hustle to evolve into structured markets, scalable enterprises, and lasting prosperity.

Interpreting the Opportunity Index Scores

The Kenya Opportunity Index produces a score ranging from 0 to 100, representing how entrepreneurs perceive the availability and accessibility of economic opportunity within their environment.

Higher scores indicate environments where entrepreneurs experience clearer market signals, stronger demand stability, and greater ability to convert effort into economic growth. Lower scores indicate environments where enterprise activity is present, but market systems remain fragmented or uncertain.

To make the results easier to interpret, the index groups scores into four broad economic environments:

Score Range	Economic Environment	Interpretation
0 – 30	Survival Economy	Enterprise activity exists primarily to sustain daily income. Markets are highly uncertain and businesses operate with minimal structure.

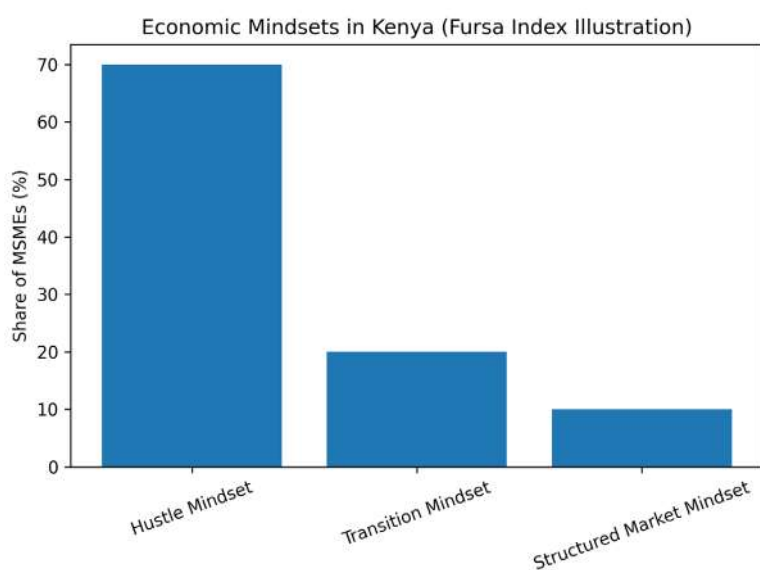
30 – 50	Hustle Economy	Entrepreneurs are highly active and resilient, but markets remain fragmented and demand is often unpredictable. Effort is high but opportunity systems are still developing.
50 – 65	Transition Economy	Businesses begin to experience clearer market signals. Entrepreneurs are experimenting with growth, customer relationships, and more deliberate business practices.
65 – 100	Structured Opportunity Economy	Market systems are organized and demand is more predictable. Entrepreneurs are able to scale operations and participate in broader value chains.

Table 2: Interpreting the opportunity index scores

The national score observed in this report suggests that Kenya is currently operating within a hustle driven economic environment with emerging signals of transition toward more structured opportunity systems.

The Three Economic Kenyas

The dataset suggests that Kenya currently contains three overlapping economic realities. The first is a survival economy, where enterprises are driven by day-to-day necessity. The second is a hustle economy, where people are active, adaptive, and searching—but still constrained by weak structures. The third is an emerging opportunity economy, where markets are more predictable and entrepreneurs begin to build with systems.



These three Kenyas are not confined to separate geographic locations; they also reflect different behaviours and structural conditions within markets. A single county can contain all three realities at once. However, the dominant pattern still matters, because it shapes how policy interventions should be targeted.

Fig 6: Economic mindsets in kenya (Fursa Index illustration)

KENYA OPPORTUNITY PYRAMID

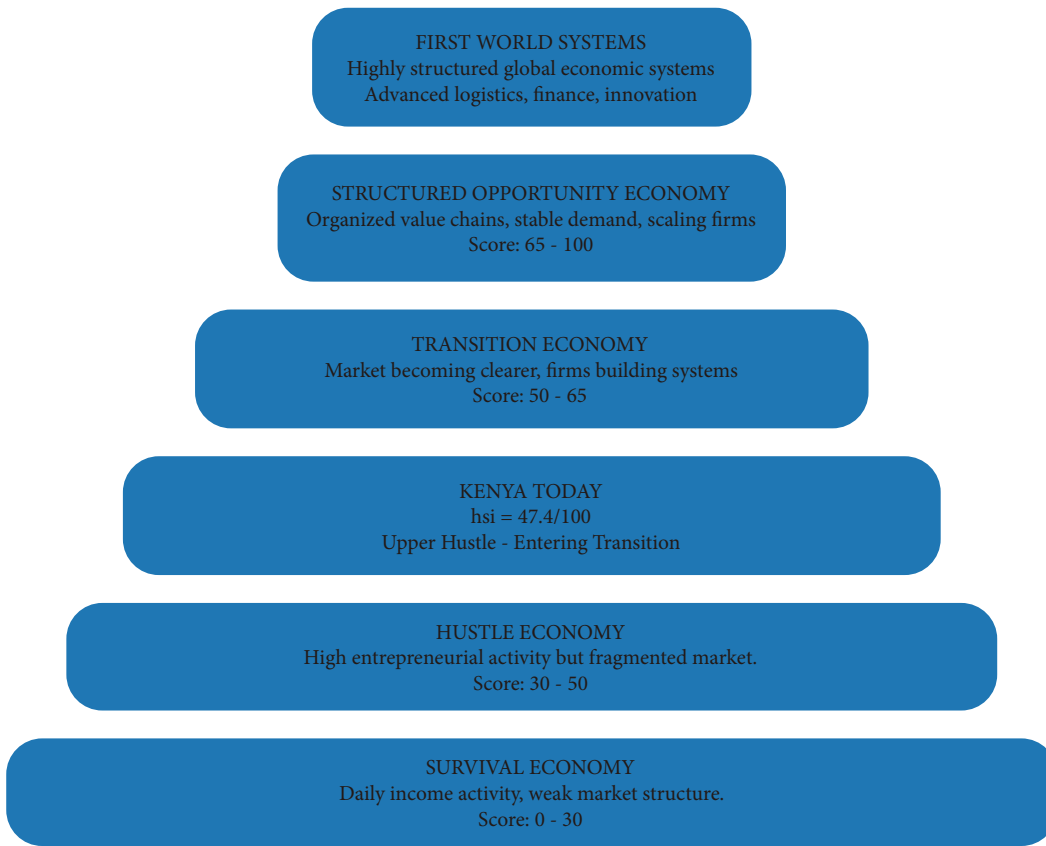


Fig 7: The Kenya opportunity pyramid

National Signal by Core Questions

Outlook

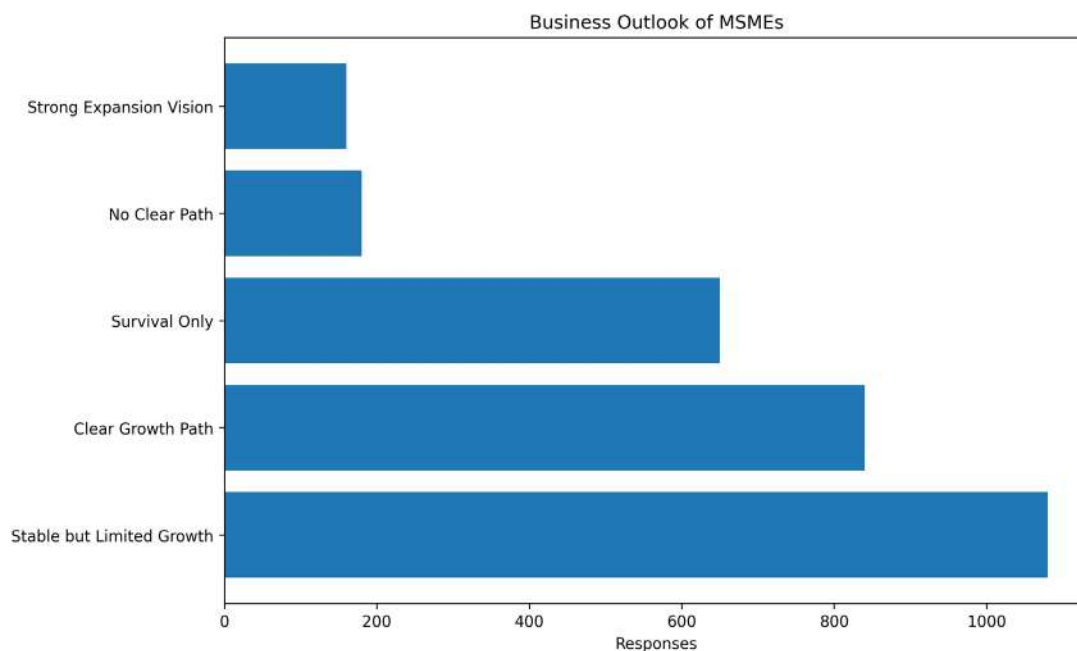


Fig 8: National signal by core questions: Outlook

Growth

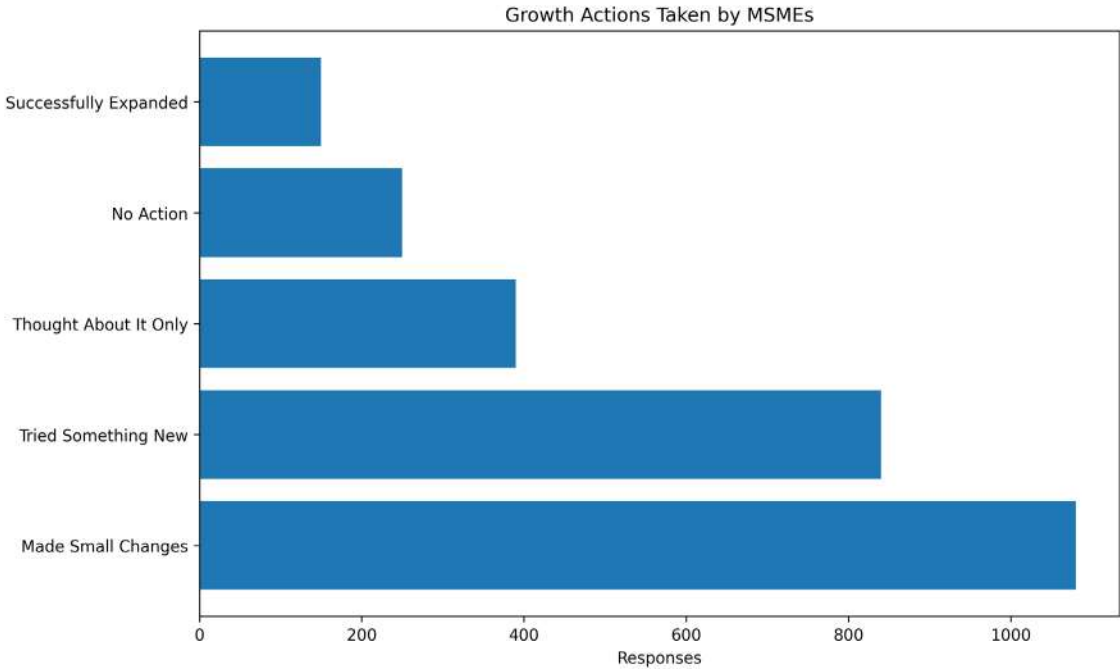


Fig 9: National signal by core questions: Growth

Market

Market Reach of Businesses

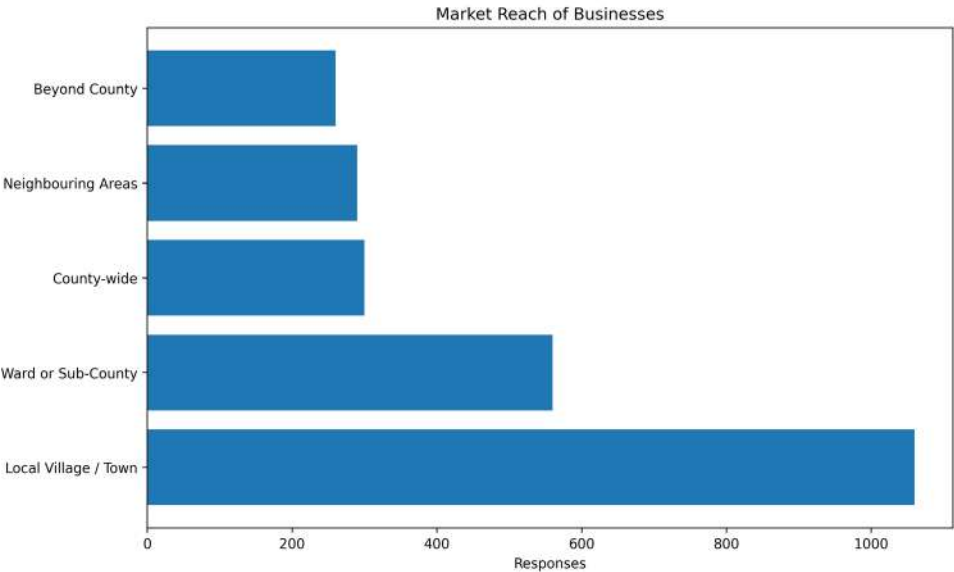


Fig 10: National signal by core questions: Market

Demand

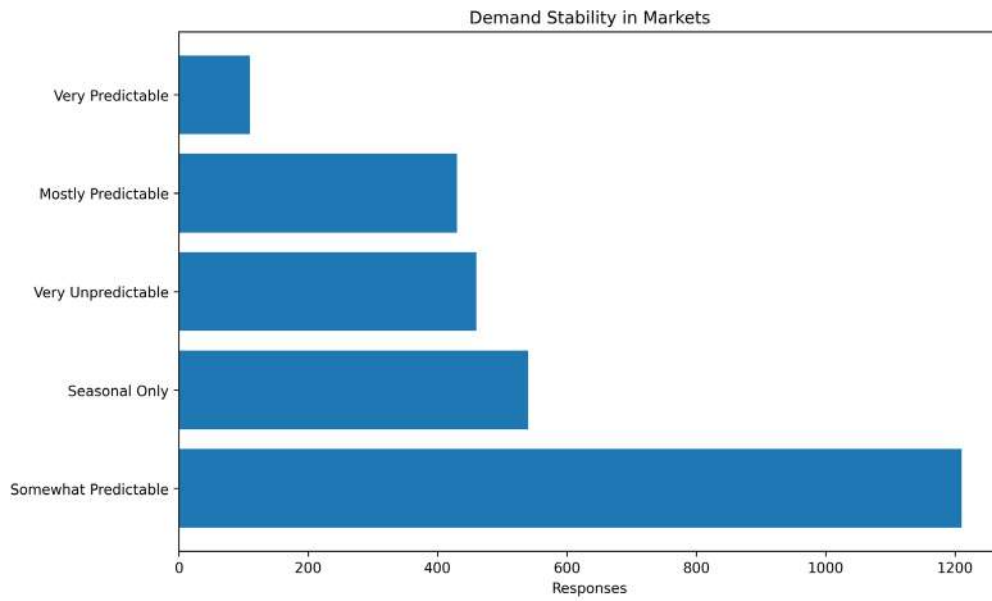


Fig 11: National signal by core questions: Demand

Income

Income Trend of MSMEs

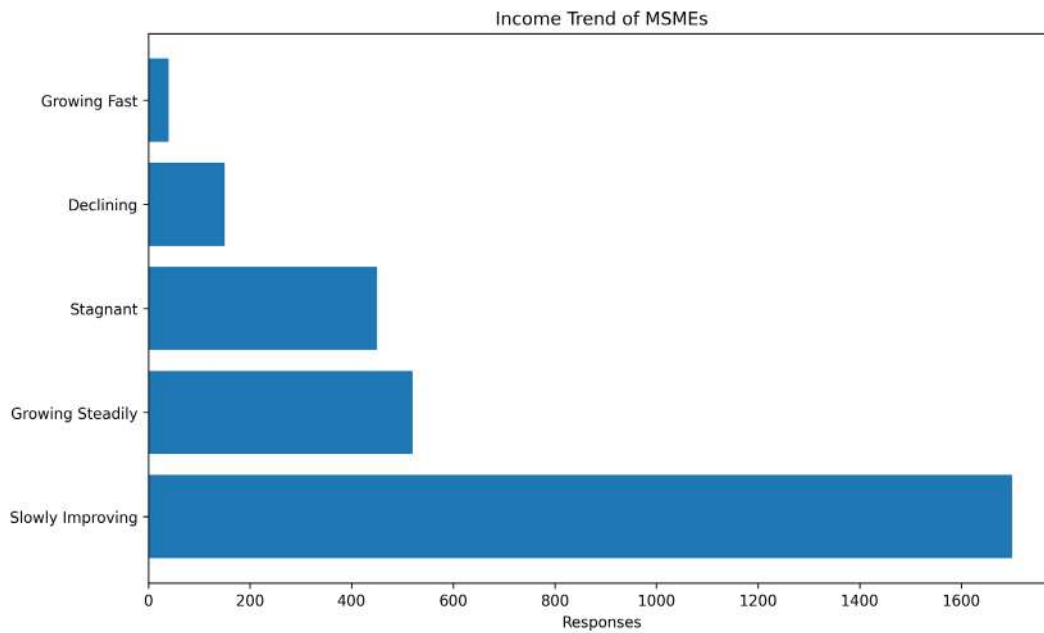


Fig 12: National signal by core questions: Income

Vision

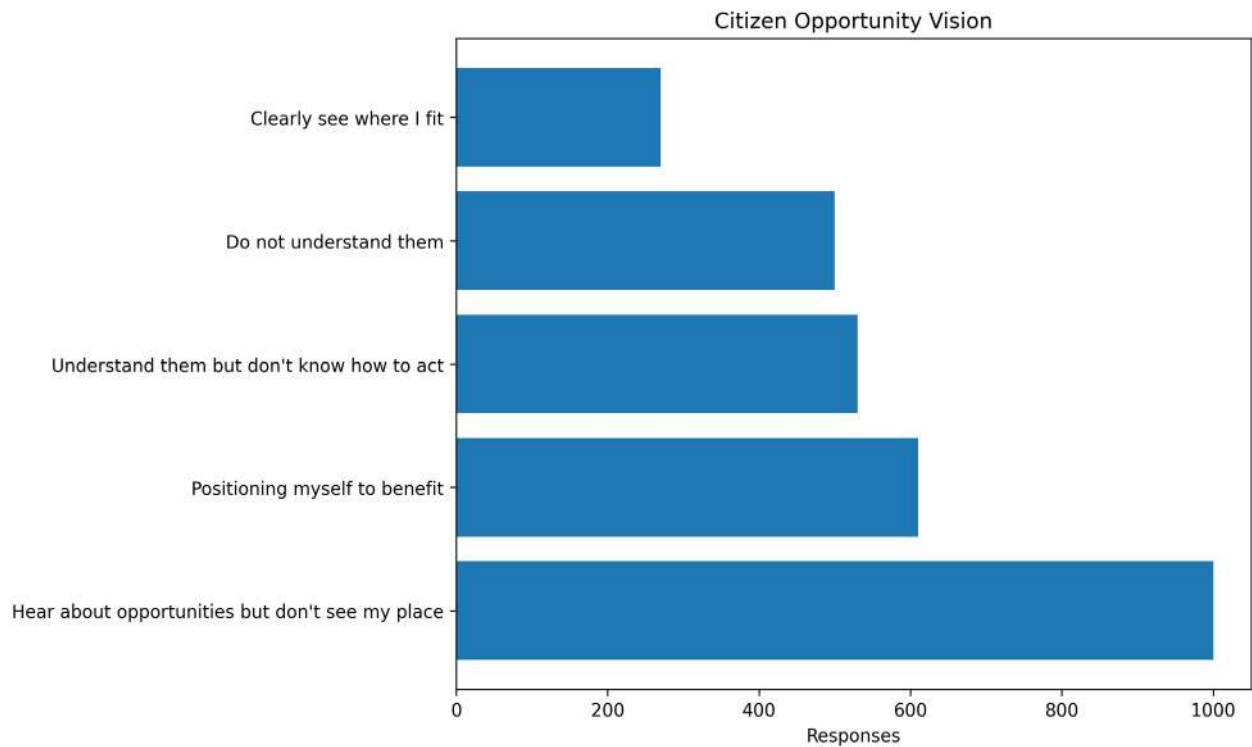


Fig 13: National signal by core questions: Vision

The Opportunity Gap

The Opportunity Gap is the distance between entrepreneurial effort and the systems available to multiply that effort. It is the central reason why hard work alone does not produce broad-based prosperity.

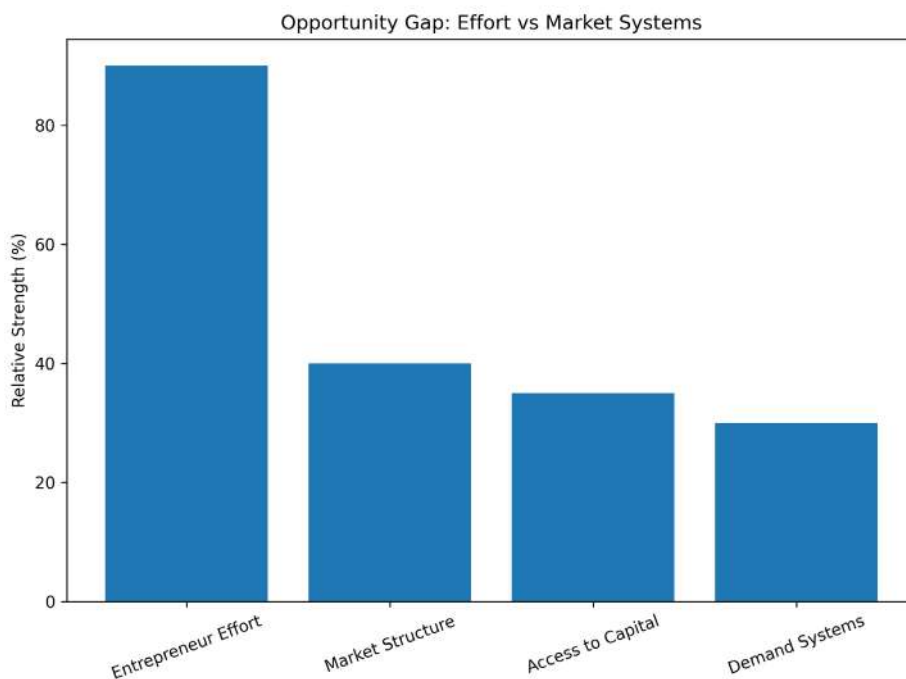


Fig 14: The opportunity gap: Effort vs Market systems

This is why the Kenya Opportunity Index matters: it measures readiness, not simply by how hard people are working, but by whether the surrounding ecosystem allows that work to scale.

County Opportunity Landscape

The county landscape shows that Kenya is not one uniform economy. It is a mosaic of opportunity systems at different stages of development.

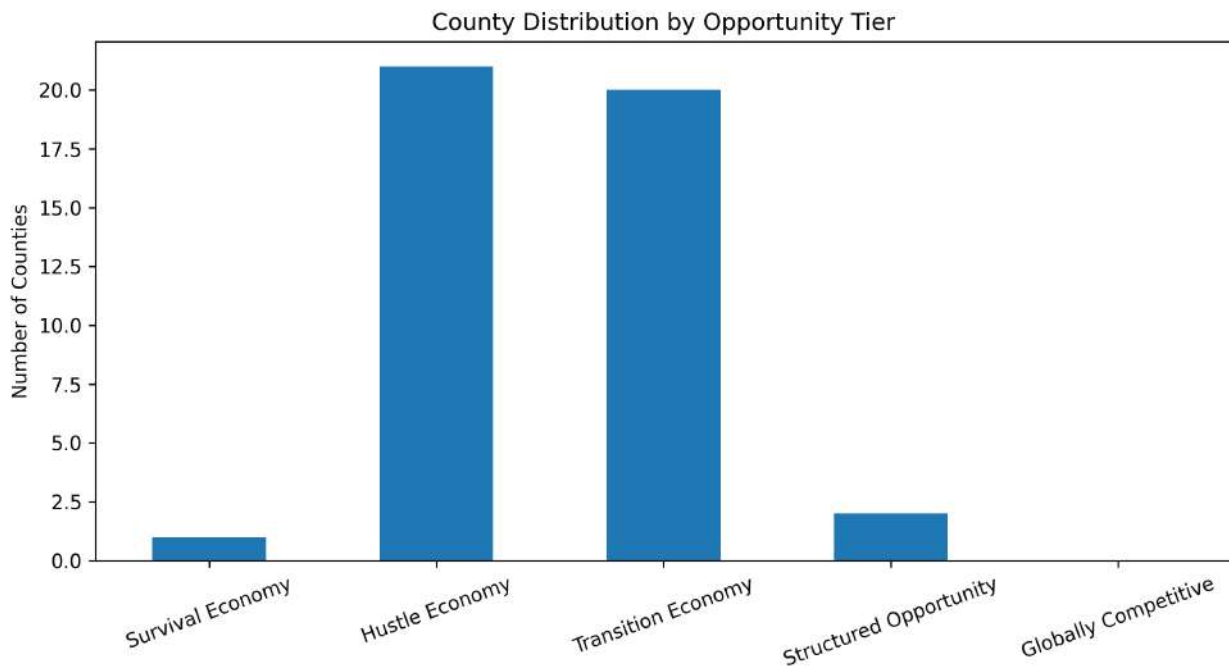


Fig 15: County distribution by opportunity tier

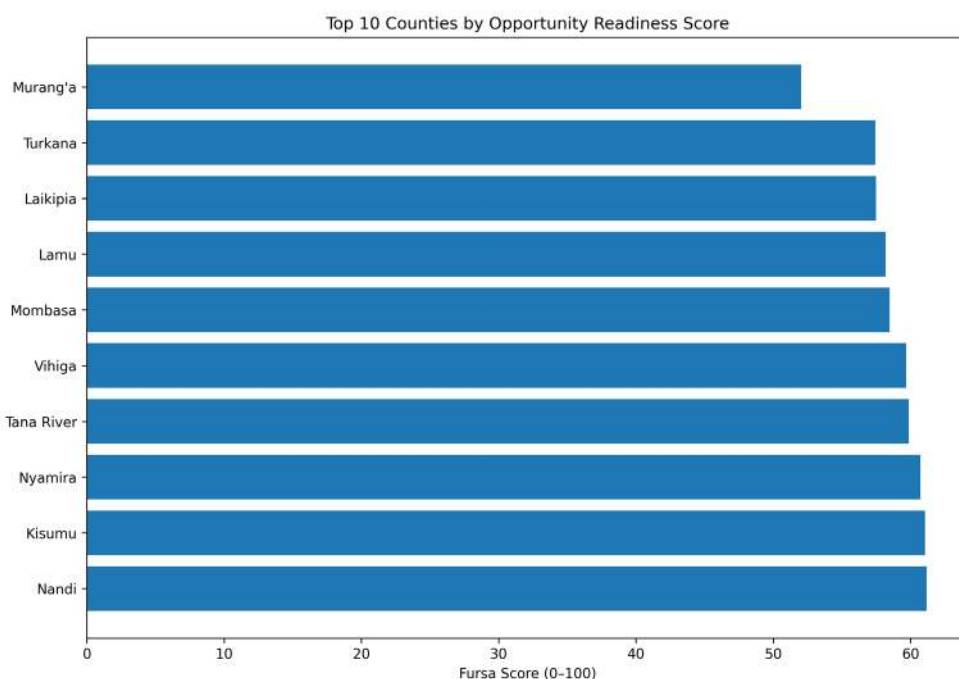


Fig 16: Top 10 counties by opportunity readiness score

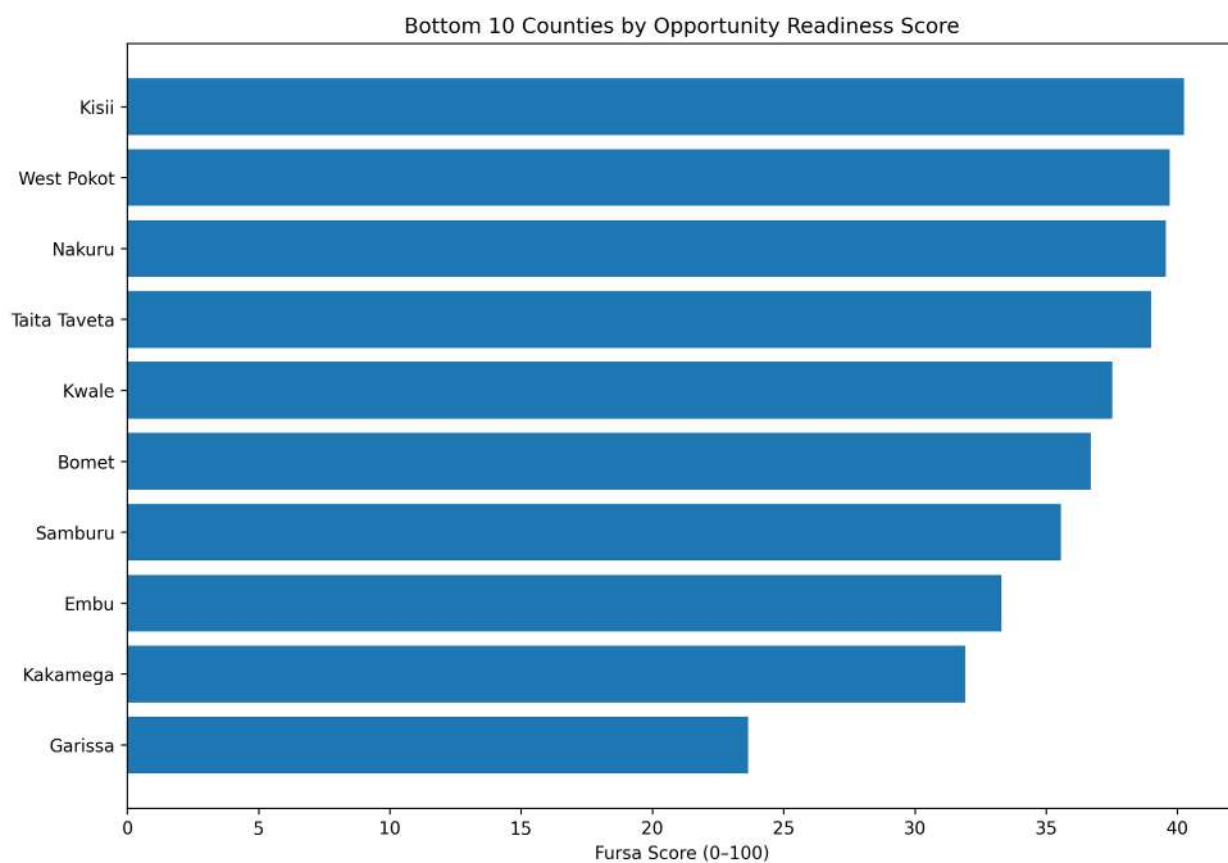


Fig 17: Bottom 10 counties by opportunity readiness score

County	Respondents	Score	Tier
Nandi	85	61.2	Structured Opportunity
Kisumu	97	61.0	Structured Opportunity
Nyamira	67	60.7	Transition Economy
Tana River	105	59.9	Transition Economy
Vihiga	99	59.7	Transition Economy
Mombasa	115	58.5	Transition Economy
Lamu	97	58.2	Transition Economy
Laikipia	72	57.5	Transition Economy
Turkana	91	57.4	Transition Economy
Murang'a	146	52.0	Transition Economy

Narok	23	49.4	Transition Economy
Meru	31	48.9	Transition Economy
Migori	65	48.8	Transition Economy
Wajir	52	47.9	Transition Economy
Uasin Gishu	31	47.8	Transition Economy
Kirinyaga	77	47.7	Transition Economy
Homa Bay	30	47.7	Transition Economy
Kajiado	76	47.6	Transition Economy
Busia	66	46.9	Transition Economy
Nyeri	71	46.5	Transition Economy
Makueni	44	46.4	Transition Economy
Siaya	35	46.1	Transition Economy
Kilifi	82	45.1	Hustle Economy
Kiambu	61	44.9	Hustle Economy
Machakos	97	44.2	Hustle Economy
Baringo	31	44.1	Hustle Economy
Kericho	39	43.5	Hustle Economy
Isiolo	79	42.9	Hustle Economy
Marsabit	36	42.9	Hustle Economy
Bungoma	39	42.8	Hustle Economy
Tharaka-Nithi	113	41.9	Hustle Economy
Trans Nzoia	52	41.8	Hustle Economy
Kitui	47	41.2	Hustle Economy
Nyandarua	73	40.6	Hustle Economy
Kisii	33	40.2	Hustle Economy

West Pokot	57	39.7	Hustle Economy
Nakuru	116	39.6	Hustle Economy
Taita Taveta	48	39.0	Hustle Economy
Kwale	79	37.5	Hustle Economy
Bomet	47	36.7	Hustle Economy
Samburu	30	35.6	Hustle Economy
Embu	30	33.3	Hustle Economy
Kakamega	97	31.9	Hustle Economy
Garissa	78	23.6	Survival Economy

Table 3: Counties by their opportunity readiness scores

Kenya Opportunity Ecosystem

Economic opportunity emerges when multiple actors align around the entrepreneur: Government creates demand systems and policy rails; the private sector organizes supply chains and investment; financial institutions supply growth capital; development partners de-risk experimentation and support capability; training institutions build skills; MSMEs and entrepreneurs create the actual enterprise energy.

The central message of the ecosystem framework is that opportunity is not an isolated event; it is the product of institutions, incentives, and markets moving in the same direction.

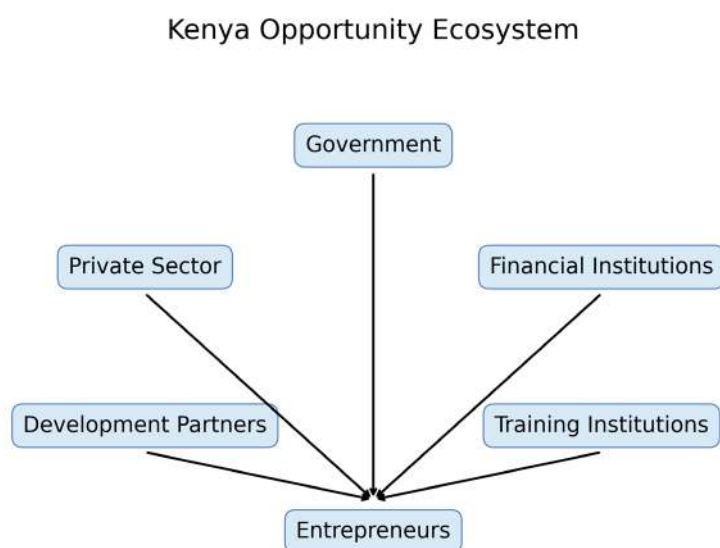


Fig 18: Kenya opportunity ecosystem

Structured Market Architecture

A first-world economy is not defined only by wealth; it is defined by structure. Micro enterprises must be connected upward into local networks, organized supply chains, national markets, and eventually global markets.

Structured Market Architecture

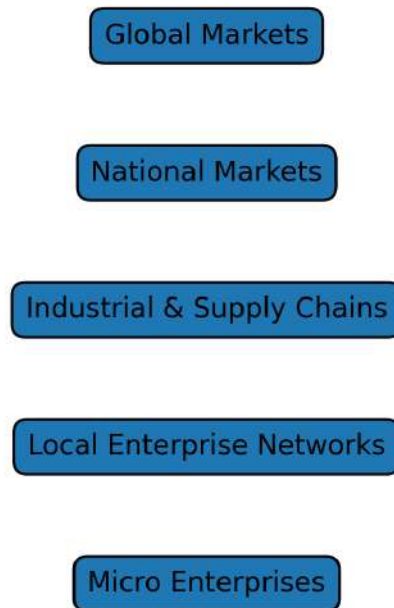


Fig 19: Structured market architecture

Kenya's 12 Strategic Market Systems

1. Affordable housing ecosystem
2. School feeding system
3. Export agriculture value chains
4. Industrial parks and manufacturing zones
5. Special economic zones and EPZs
6. Digital economy and online work
7. Tourism and hospitality ecosystem

8. Healthcare supply ecosystem
9. Retail and consumer goods supply chains
10. Infrastructure development ecosystem
11. Education economy
12. Green economy and climate adaptation markets

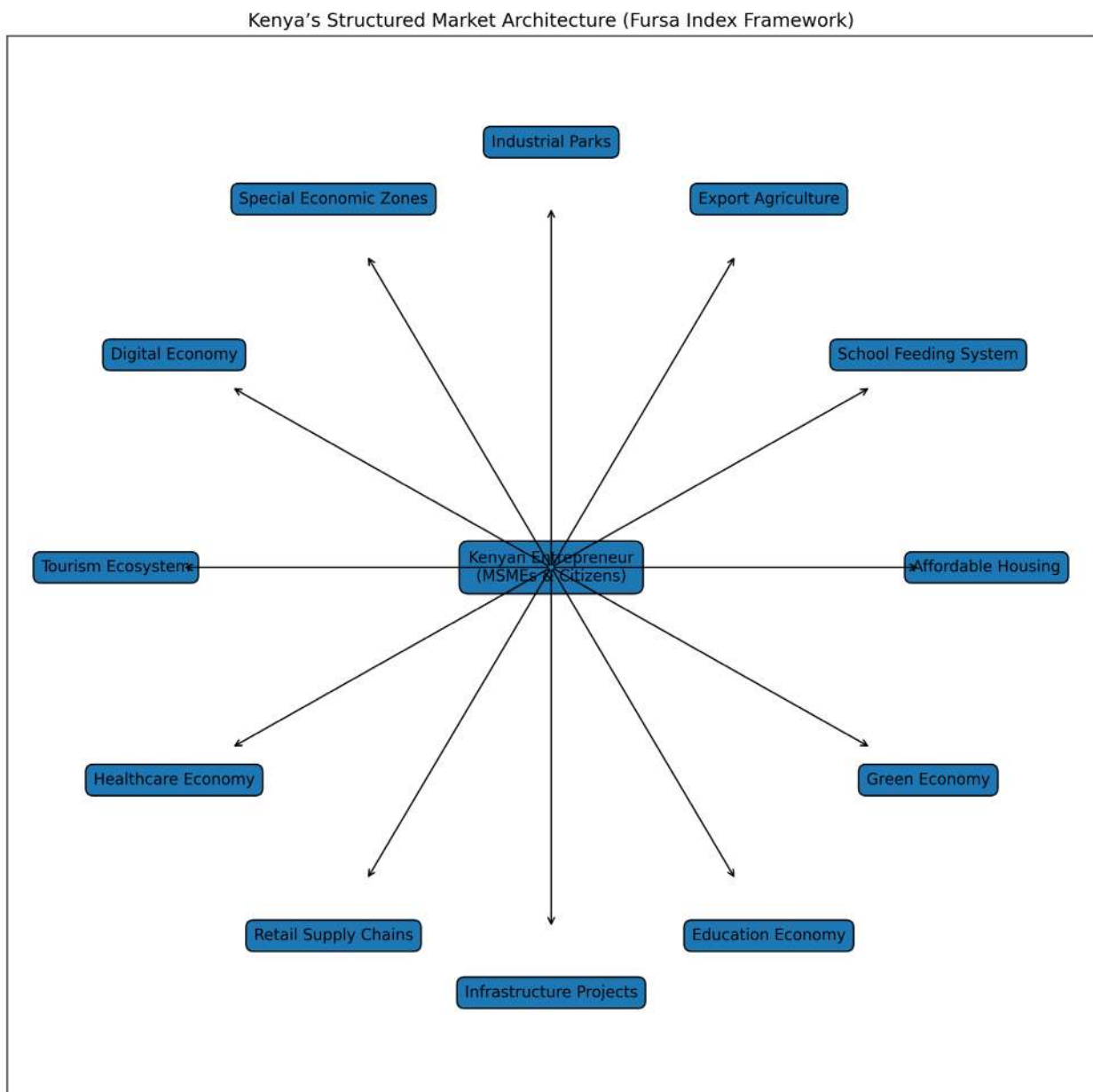


Fig 20: Kenya's structured market architecture (Fursa Index framework)

Government Interventions Supporting Structured Markets

Affordable Housing creates coordinated demand for construction materials, artisans, and supplier MSMEs. School feeding can become a national agricultural market system if farmers are organized around predictable nutrition demand. Industrial parks, SEZs, and EPZs provide industrial infrastructure that help enterprises move from scattered survival activity into organized production ecosystems.

Additional interventions include Ajira Digital, NYOTA, the Hustler Fund, Kenya Industrial Estates, and broader Bottom-Up and industrialisation agendas. These interventions become transformative only when they are linked into visible opportunity pathways for entrepreneurs.

Private Sector and Development Partner Interventions

The private sector and development partners are already moving parts of the Kenyan economy from hustle to structure. Payments ecosystems, export horticulture, supermarket sourcing, aggregation models, entrepreneurship finance, youth employment programs, and supplier-development initiatives all show how organized systems can replace isolated hustle with structured opportunity.

Strategic Value Chains in Kenya

Tea, horticulture, dairy, tourism, and parts of coffee illustrate how structured value chains work in practice. These sectors are not successful because entrepreneurs in them work harder than everyone else; they are successful because they are organized around buyers, standards, processing, logistics, and finance.

Affordable housing should be treated as a market-structuring policy, not just a social policy. School feeding should be treated as an agricultural market system, not only a welfare program. SEZs and EPZs should be seen as industrial ecosystems, not just zones on paper.

Case Study: Kenya's Flower Industry – A Model of Structured Markets

Kenya's floriculture industry provides one of the clearest examples of how structure, standards and coordinated value chains can transform an agricultural sector into a globally competitive industry.

Over the past three decades, the flower industry has evolved into one of Kenya's most successful export sectors, integrating large commercial farms, consolidators and smallholder growers into a highly organized production and export system. Some smallholder growers operate independently, while others participate through producer groups that may represent

hundreds of small farms, enabling them to collectively access international markets.

Today, Kenya ranks among the top three flower producers globally and is the largest flower producer in Africa, with exports reaching more than 60 countries worldwide. The industry generates over USD 1 billion annually in export revenue and directly employs about 200,000 workers, while supporting an additional 1.5 million livelihoods across the value chain.

A key driver of this success has been the establishment of clear market standards and certification systems that create trust between producers and international buyers.

The Role of Standards and Certification.

The Kenya Flower Council Flowers and Ornamentals Sustainability Standard (KFC FOSS) provides a globally recognized framework that governs how flowers are grown, harvested, processed and exported.

The standard integrates three major pillars of sustainability:

1. Social standards (People) – including fair labour practices, worker welfare, employee health and safety, and grievance mechanisms
2. Environmental standards (Planet) – covering water stewardship, waste management, biodiversity conservation, energy efficiency and responsible pesticide use
3. Good Agricultural Practice (Product) – ensuring product quality, safety, traceability, responsible propagation, and proper soil and crop management.

The certification system has two levels — Silver and Gold — and serves as a globally recognized mark of quality and sustainability, enabling Kenyan producers to access demanding international markets.

Importantly, this structured system allows producers of all sizes to participate in global trade, including smallholders. With KFC certification, even growers operating on as little as one acre of land can access international markets, demonstrating how structure expands opportunities beyond large-scale farms.

Traceability, Technology and Market Confidence

Another defining feature of the flower industry is its high level of traceability and quality control. Flowers can be tracked per stem throughout the entire supply chain, from propagation or greenhouse production to final export. This level of traceability builds buyer confidence

and allows Kenyan producers to compete in highly regulated international markets.

In addition to production standards, the industry has also invested in value addition within Kenya. Initiatives such as “Packed at Source” facilities produce finished bouquets directly in Kenya before export, increasing local value capture and creating new employment opportunities. One such facility in Limuru is expected to create approximately 4,000 jobs in bouquet production and packaging.

Lessons for Kenya’s MSME Ecosystem

The flower industry illustrates an important principle highlighted throughout the Fursa Index findings: economic opportunity expands when markets are structured.

Through clear standards, certification systems, coordinated supply chains and strong institutional coordination, the floriculture sector has built a system where buyers trust the product, investors trust the industry, and even small producers can participate competitively in global markets.

This experience provides valuable lessons for other sectors such as livestock, informal trade and small-scale agriculture, where similar levels of market organization could unlock significant economic opportunities for Kenyan enterprises.

Kenya’s Five Structural Bottlenecks

Bottleneck	Meaning
Fragmented markets	Many entrepreneurs still sell into tiny, unstable, highly localized demand systems.
Weak aggregation	Small producers often reach buyers individually rather than through organized cooperative or supplier systems.
Limited growth capital	Working capital exists in some places, but finance for scaling, equipment, and contract fulfillment remains shallow.
Skills and productivity gaps	Many businesses need better planning, quality control, digital tools, and operational systems.
Weak coordination across opportunity systems	Programs, financiers, buyers, and training institutions often operate in silos.

Table 4: Kenya’s Five structural bottlenecks

Global Lessons: How Countries Escaped the Hustle Trap

Singapore used industrial organization, export-led growth, and skills alignment to move rapidly from vulnerability to globally competitive systems. Vietnam organized agricultural and manufacturing value chains, allowing small producers and firms to plug into export markets. Malaysia built clusters and industrial ecosystems rather than supporting isolated firms. Rwanda demonstrates the value of coordinated enterprise support, tourism strategy, and digital systems.

The global lesson is consistent: countries do not grow because entrepreneurs are entrepreneurial in the abstract. They grow because states, firms, and institutions organize opportunity into systems.

The Hustle-to-Structure Engine

Four structural drivers move a county or country upward: demand systems, aggregation, growth capital, and skills/productivity. When one is missing, growth stalls. When all four align, entrepreneurs can scale.

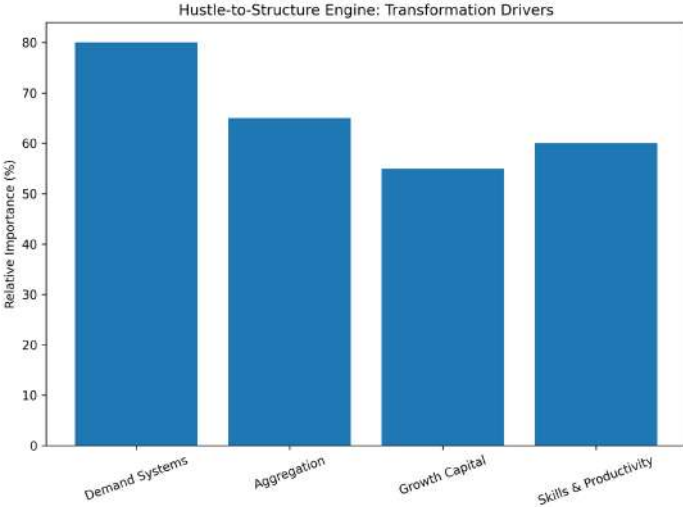


Fig 21: Hustle-to-structure Engine: Transformation Drivers

The Opportunity Flywheel

Structured demand pulls in SME production; production creates jobs and income; income enables savings and investment; investment supports enterprise expansion; expansion strengthens markets; stronger markets create new structured demand.

Kenya Opportunity Flywheel

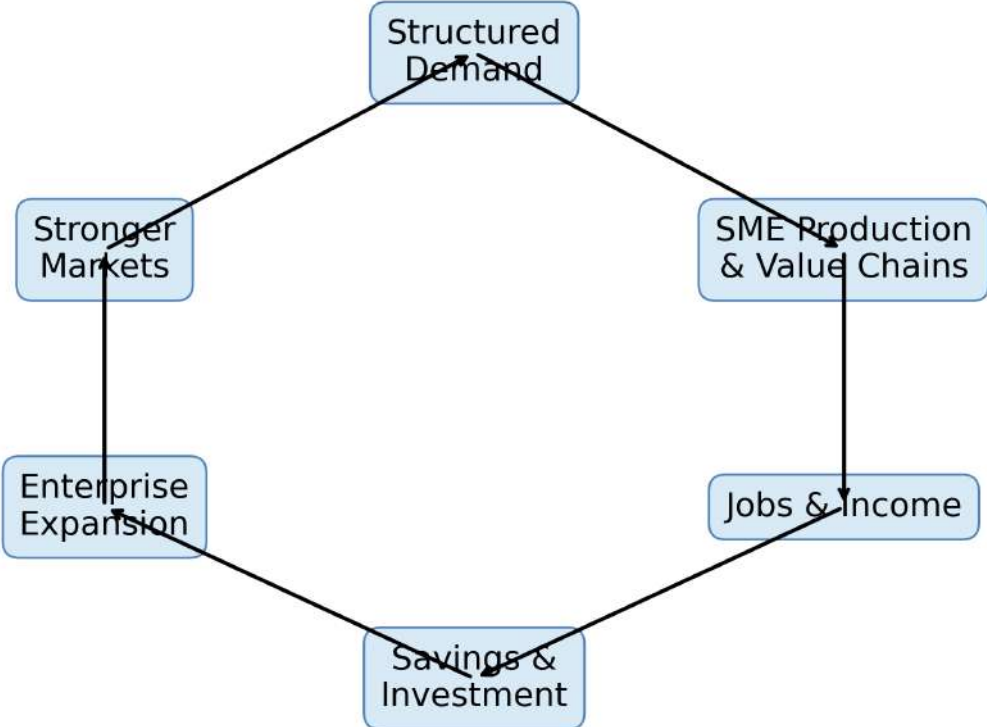


Fig 22: Kenya opportunity flywheel

Fursa Index Master Framework

The Kenya Opportunity Index framework combines the opportunity pyramid, the hustle-to-structure engine, the opportunity flywheel, the opportunity ecosystem, and structured market architecture into one national opportunity logic.

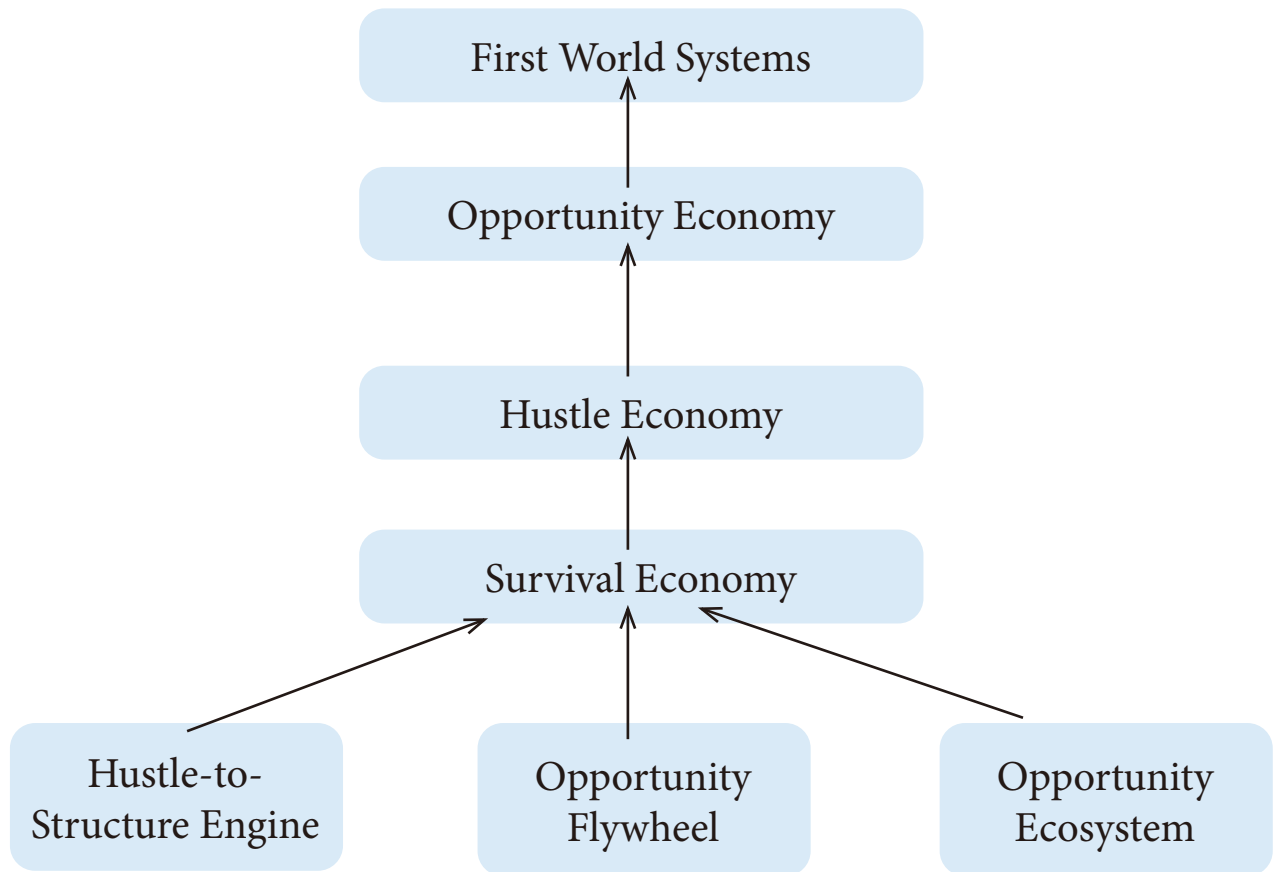


Fig 23: Fursa Index Master Framework

Kenya Opportunity Investment Map

Where should capital go if Kenya is to move from hustle to structured markets? The highest-leverage sectors are those that organize many enterprises around stable demand: housing supply chains, agricultural value chains, school feeding systems, manufacturing zones, digital economy platforms, and logistics.

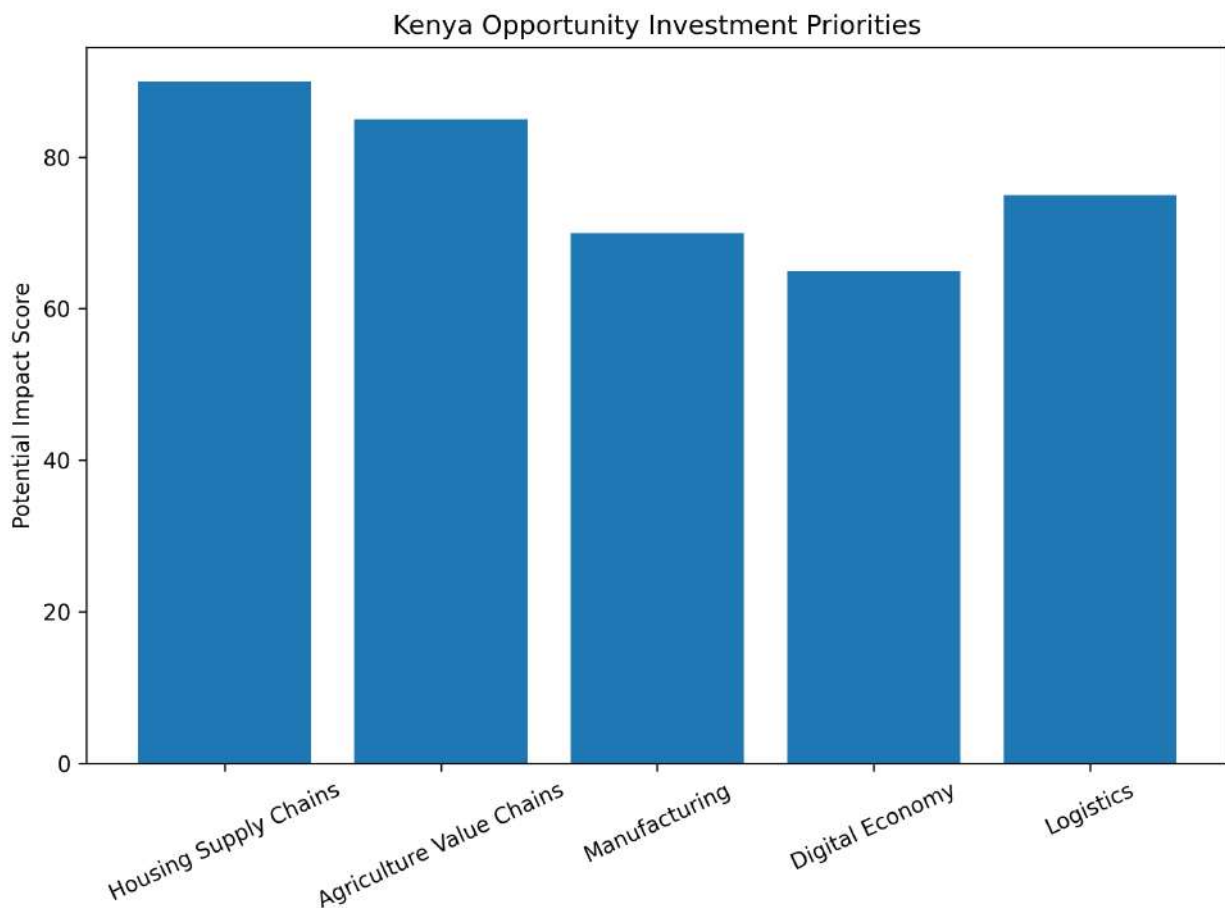


Fig 24: Kenya Opportunity Investment Priorities

The First-World Test

A first-world economy passes three tests: the market structure test, the opportunity access test, and the enterprise scaling test. Kenya has strong entrepreneurial energy, but it still needs deeper systems to convert that energy into broad productivity and industrial depth.

Proposed 10-Year Transition Plan (2025–2035)

Phase 1: Market mapping and coordination (2025–2027)

Use the Kenya Opportunity Index to map county opportunity systems, organize county platforms, and strengthen demand-driven programs.

Phase 2: Expansion of structured value chains (2027–2031)

Build farmer aggregation, supplier development, industrial clusters, and institutional procurement systems.

Phase 3: Scaling competitive industries (2031–2035)

Expand export readiness, innovation systems, advanced logistics, and growth capital to scale competitive sectors.

Fursa Index Policy Scorecard

Actor	Priority Role
National Government	Build structured demand systems, coordinate ministries, improve market architecture.
County Governments	Build county opportunity ecosystems, aggregation hubs, local market infrastructure.
Private Sector	Create buyer-led supply chains, supplier development, standards and market access.
Financial Institutions	Finance the transition from survival capital to growth capital.
Development Partners	Catalyze system building and de-risk innovation.
Education and Training Institutions	Align capability building with market systems and future sectors.
Citizens and Entrepreneurs	Move from isolated hustle toward system thinking, cooperation, and quality.

Table 5: Fursa Index Policy Scorecard

25 Reforms to Move Kenya from Hustle to Structure

1. Expand affordable housing supply chains for MSME participation.
2. Organize school feeding into a structured agricultural demand system at the county level.
3. Increase SME participation in public procurement.
4. Strengthen farmer cooperatives and modern aggregation systems.
5. Build county food and commodity aggregation centres.
6. Improve post-harvest infrastructure and cold chains.
7. Promote contract farming and buyer-linked agriculture.
8. Expand agro-processing and local value addition.
9. Strengthen industrial parks and supplier development programs.
10. Deepen SEZs and EPZs as actual production ecosystems.
11. Improve logistics, warehousing, and market connectivity.
12. Promote manufacturing clusters and supplier SMEs.
13. Align entrepreneurship training with real market systems.
14. Expand TVET and technician pathways for construction and manufacturing.
15. Build stronger digital capability and enterprise adoption.
16. Create enterprise productivity programs for MSMEs.
17. Design growth capital products, not only survival finance.
18. Expand cooperative finance and supply-chain finance models.
19. Improve affordable credit access for scaling firms.
20. Develop county opportunity platforms and business navigation systems.
21. Strengthen data, monitoring, and annual opportunity reporting.
22. Use media to promote productivity and structured enterprise narratives.

23. Improve local business environments through roads, security, energy, and licensing efficiency.
24. Connect entrepreneurs to national economic agendas through practical pathways.
25. Track progress through annual HSI updates at county and national level.

Kenya 2035 Scenario

Imagine a Kenya where farmers are not producing blindly, but against visible demand from school feeding systems, processors, and supermarkets. Imagine artisans organized into supplier networks for housing, infrastructure, and maintenance contracts. Imagine county opportunity platforms connecting young people to skills, finance, and buyers. Imagine industrial clusters where SMEs supply larger firms instead of operating as isolated workshops.

That future is plausible—not because it is utopian, but because many of its building blocks already exist. The question is whether Kenya can connect those building blocks into a coherent opportunity architecture.

This Report as the Baseline for the Fursa Index

The Kenya Opportunity Index presented in this report represents the baseline measurement of entrepreneur-perceived economic opportunity across the country.

This first edition captures how entrepreneurs currently experience opportunity within their local economic environments. It provides an initial snapshot of the conditions under which micro, small, and medium enterprises operate, including the clarity of market signals, stability of demand, and accessibility of growth pathways.

Future editions of the index can build on this baseline to track how Kenya's opportunity environment evolves over time. As markets develop, value chains become more organized, and entrepreneurs gain greater access to structured demand, the index will make it possible to observe shifts in opportunity readiness across counties.

In this sense, the Kenya Opportunity Index is not simply a report about the present moment. It is also a measurement tool for understanding economic transition.

Over time, the index can help policymakers, county governments, development institutions, and private sector actors identify where market systems are strengthening and where additional support may be needed to unlock enterprise growth.

Final Reflection: The Kenya We Choose to Build

Kenya's greatest resource is not buried underground. It is the resilience, ingenuity, and work ethic of its people. But hustle alone cannot build a first-world economy. The next chapter requires systems worthy of the people already carrying this country every day.

The future of Kenya's economy will not be determined by how hard its people work. It will be

determined by how wisely the nation organizes the systems that allow that work to flourish.

From hustle to structured markets—the future begins now.

Appendix A: County Scores

County	Respondents	Score	Tier
Baringo	31	44.1	Hustle Economy
Bomet	47	36.7	Hustle Economy
Bungoma	39	42.8	Hustle Economy
Busia	66	46.9	Transition Economy
Embu	30	33.3	Hustle Economy
Garissa	78	23.6	Survival Economy
Homa Bay	30	47.7	Transition Economy
Isiolo	79	42.9	Hustle Economy
Kajiado	76	47.6	Transition Economy
Kakamega	97	31.9	Hustle Economy
Kericho	39	43.5	Hustle Economy
Kiambu	61	44.9	Hustle Economy
Kilifi	82	45.1	Hustle Economy
Kirinyaga	77	47.7	Transition Economy
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Machakos	97	44.2	Hustle Economy
Makueni	44	46.4	Transition Economy
Marsabit	36	42.9	Hustle Economy

Meru	31	48.9	Transition Economy
Migori	65	48.8	Transition Economy
Mombasa	115	58.5	Transition Economy
Murang'a	146	52.0	Transition Economy
Nakuru	116	39.6	Hustle Economy
Nandi	85	61.2	Structured Opportunity
Narok	23	49.4	Transition Economy
Nyamira	67	60.7	Transition Economy
Nyandarua	73	40.6	Hustle Economy
Nyeri	71	46.5	Transition Economy
Samburu	30	35.6	Hustle Economy
Siaya	35	46.1	Transition Economy
Taita Taveta	48	39.0	Hustle Economy
Tana River	105	59.9	Transition Economy
Tharaka-Nithi	113	41.9	Hustle Economy
Trans Nzoia	52	41.8	Hustle Economy
Turkana	91	57.4	Transition Economy
Uasin Gishu	31	47.8	Transition Economy
Vihiga	99	59.7	Transition Economy
Wajir	52	47.9	Transition Economy
West Pokot	57	39.7	Hustle Economy

Table 6: County Scores

Appendix B: County Tier Distribution

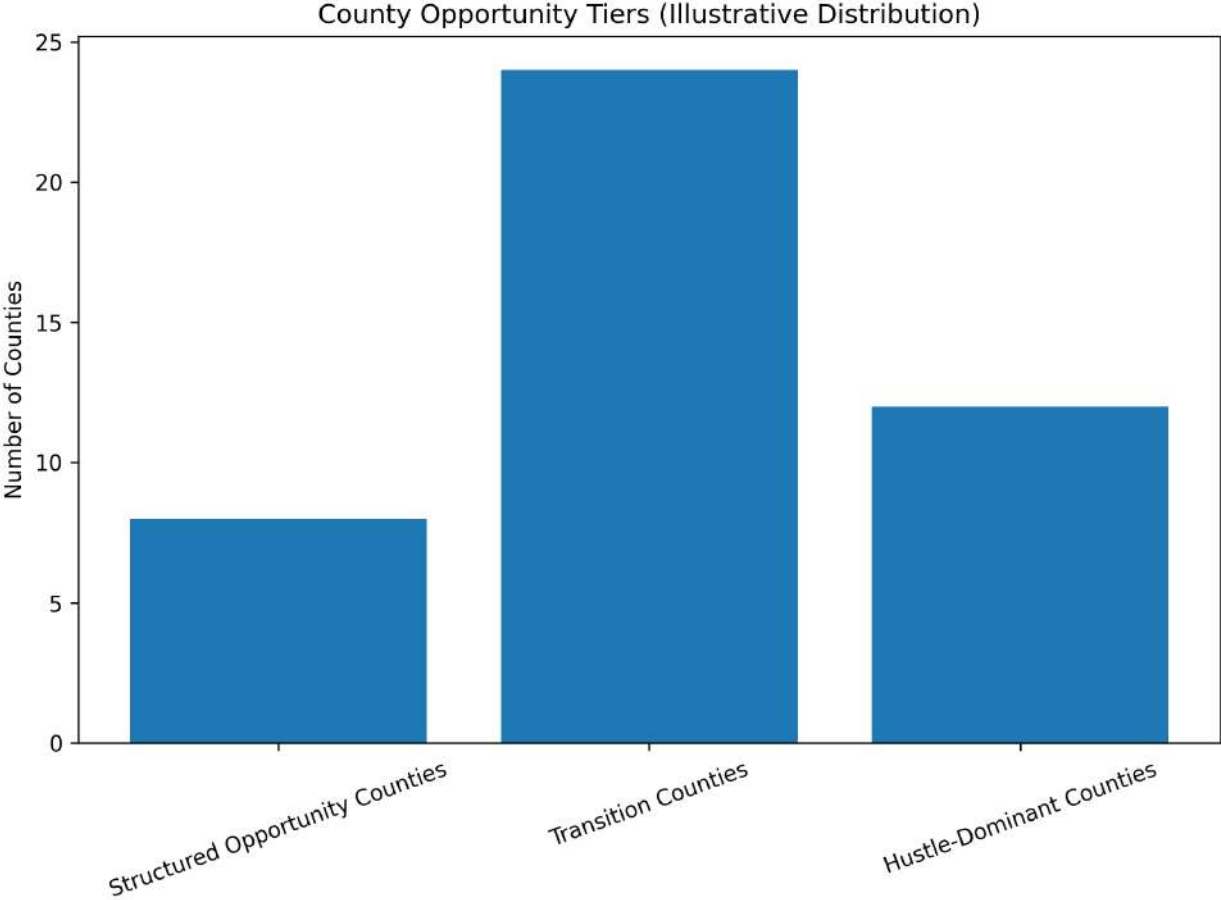


Fig 25: County Opportunity Tiers (Illustrative Distribution)

Appendix C: Kenya County Opportunity Atlas

Each county is presented in a two-page spread. The first page provides a summary profile and scorecard. The second page shows the county’s dominant responses across the Fursa dimensions and what those patterns imply.

Baringo

Baringo recorded 31 respondents and a county opportunity score of 44.1/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Stable but limited growth’, while the strongest perceived opportunity lies in ‘Manufacturing / Value addition’. The leading capability gap is ‘Technical skills’, and the most common market reach pattern is ‘Local village/ town’. Taken together, this suggests that Baringo still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	31
Opportunity score (0–100)	44.1
Opportunity tier	Hustle Economy
Dominant outlook	Stable but limited growth
Dominant opportunity sector	Manufacturing / Value addition
Top capability need	Technical skills
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I understand them, but do not know how to act

Table 7: Baringo County signal metrics

Interpretive note

The county shows resilience, but still faces constrained expansion opportunities. Entrepreneurs are testing growth through small practical adjustments. Most sales still depend on nearby community demand. Businesses can plan modestly, but instability remains. Enterprises are active, but still weakly structured.

Baringo – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Stable but limited growth	The county shows resilience but still faces constrained expansion opportunities.
Growth behaviour	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan modestly, but instability remains.
Business organisation	Informal but consistent	Enterprises are active but still weakly structured.
Capability need	Technical skills	Technical capability remains a major growth bottleneck.
Local environment	Neutral	The local environment is mixed, with both supportive and limiting features.
Program access	Applied but unsuccessful	There is friction between awareness and actual benefit.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Manufacturing / Value addition	Value addition is viewed as the route to better income and productivity.
National vision translation	I understand them, but do not know how to act	Understanding is rising, but translation into action remains weak.
Training outcome	Improved record-keeping or planning	Training is translating into better business discipline.

Table 8: Baringo Detailed readiness signals

Bomet

Bomet recorded 47 respondents and a county opportunity score of 36.7/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Survival only’, while the strongest perceived opportunity lies in ‘Manufacturing / Value addition’. The leading capability gap is ‘Sales & Marketing’, and the most common market reach pattern is ‘Ward or sub-county’. Taken together, this suggests that Bomet still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	47
Opportunity score (0–100)	36.7
Opportunity tier	Hustle Economy
Dominant outlook	Survival only
Dominant opportunity sector	Manufacturing / Value addition
Top capability need	Sales & Marketing
Dominant market reach	Ward or sub-county
Dominant income signal	Stagnant
National vision fit	I hear about them, but do not see my place

Table 9: Bomet County signal metrics

Interpretive note

Households are focused on daily survival rather than growth. Entrepreneurs are testing growth through small practical adjustments. Market reach is improving but still geographically constrained. Sales are highly dependent on seasonality. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Bomet – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Other business training (NGO)	
Economic outlook	Survival only	Households are focused on daily survival rather than growth.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Ward or sub-county	Market reach is improving but still geographically constrained.
Demand stability	Seasonal only	Sales are highly dependent on seasonality.
Business organisation	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Sales & Marketing	Market-facing capability is the dominant need.
Local environment	Somewhat limiting	The county environment presents material but not overwhelming barriers.
Program access	Applied but unsuccessful	There is friction between awareness and actual benefit.
Income direction	Stagnant	Income growth is largely flat.
Opportunity mapping	Manufacturing / Value addition	Value addition is viewed as the route to better income and productivity.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Improved mindset only	Training is shifting attitudes before systems and sales.

Table 10: Bomet Detailed readiness signals

Bungoma

Bungoma recorded 39 respondents and a county opportunity score of 42.8/100, placing it in the Hustle Economy band. The dominant economic outlook is 'Survival only', while the strongest perceived opportunity lies in 'Agriculture / Livestock'. The leading capability gap is 'Financial Management', and the most common market reach pattern is 'Local village/town'. Taken together, this suggests that Bungoma still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	39
Opportunity score (0–100)	42.8
Opportunity tier	Hustle Economy
Dominant outlook	Survival only
Dominant opportunity sector	Agriculture / Livestock
Top capability need	Financial Management
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I hear about them, but do not see my place

Table 11: Bungoma County signal metrics

Interpretive note

Households are focused on daily survival rather than growth. Entrepreneurs are testing growth through small practical adjustments. Most sales still depend on nearby community demand. Businesses can plan a little, but instability remains. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Bungoma – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Survival only	Households are focused on daily survival rather than growth.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organisation	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Financial Management	Financial literacy and money management are major needs.
Local environment	Supportive	County conditions are helping enterprise activity.
Program access	Applied but unsuccessful	There is friction between awareness and actual benefit.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Agriculture / Livestock	Agriculture remains the strongest perceived opportunity system.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Improved record-keeping or planning	Training is translating into better business discipline.

Table 12: Bungoma Detailed readiness signals

Busia

Busia records 66 respondents and a county opportunity score of 46.9/100, placing it in the Transition Economy band. The dominant economic outlook is ‘Survival only’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Technical skills’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Busia is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	66
Opportunity score (0–100)	46.9
Opportunity tier	Transition Economy
Dominant outlook	Survival only
Dominant opportunity sector	Trade / Services
Top capability need	Technical skills
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I hear about them, but do not see my place

Table 13: Busia County signal metrics

Interpretive note

Households are focused on daily survival rather than growth. Entrepreneurs are testing growth through small practical adjustments. Most sales still depend on nearby community demand. Sales are highly dependent on seasonality. Many businesses still operate in survival mode with minimal systems.

Busia – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	No	A large share of entrepreneurs have had no recent formal training exposure.
Economic outlook	Survival only	Households are focused on daily survival rather than growth.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Seasonal only	Sales are highly dependent on seasonality.
Business organisation	Day-to-Day Survival	Many businesses still operate in survival mode with minimal systems.
Capability need	Technical skills	Technical capability remains a major growth bottleneck.
Local environment	Supportive	County conditions are helping enterprise activity.
Program access	Applied but unsuccessful	There is friction between awareness and actual benefit.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	No noticeable change	Training impact is not yet translating into visible changes.

Table 14: Busia Detailed readiness signals

Embu

Embu records 30 respondents and a county opportunity score of 33.3/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Stable but limited growth’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Technical skills’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Embu still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	30
Opportunity score (0–100)	33.3
Opportunity tier	Hustle Economy
Dominant outlook	Stable but limited growth
Dominant opportunity sector	Trade / Services
Top capability need	Technical skills
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I do not understand them at all

Table 15: Embu County signal metrics

Interpretive note

The county shows resilience but still faces constrained expansion opportunities. Entrepreneurs are testing growth through small practical adjustments. Most sales still depend on nearby community demand. Income planning is difficult because demand is unstable. Many businesses still operate in survival mode with minimal systems.

Embu – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Stable but limited growth	The county shows resilience but still faces constrained expansion opportunities.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Very unpredictable	Income planning is difficult because demand is unstable.
Business organisation	Day-to-Day Survival	Many businesses still operate in survival mode with minimal systems.
Capability need	Technical skills	Technical capability remains a major growth bottleneck.
Local environment	Very limiting	Local business conditions are acting as a major brake on growth.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I do not understand them at all	National programs are not yet translating into entrepreneur-level understanding.
Training outcome	No noticeable change	Training impact is not yet translating into visible changes.

Table 16: Embu Detailed readiness signals

Garissa

Garissa records 78 respondents and a county opportunity score of 23.6/100, placing it in the Survival Economy band. The dominant economic outlook is ‘Survival only’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Sales & Marketing’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Garissa still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	78
Opportunity score (0–100)	23.6
Opportunity tier	Survival Economy
Dominant outlook	Survival only
Dominant opportunity sector	Trade / Services
Top capability need	Sales & Marketing
Dominant market reach	Local village/town
Dominant income signal	Stagnant
National vision fit	I do not understand them at all

Table 17: Garissa County signal metrics

Interpretive note

Households are focused on daily survival rather than growth. Most enterprises have not actively changed their income model in the last year. Most sales still depend on nearby community demand. Income planning is difficult because demand is unstable. Enterprises are active but still weakly structured.

Garissa – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	No	A large share of entrepreneurs have had no recent formal training exposure.
Economic outlook	Survival only	Households are focused on daily survival rather than growth.
Growth behavior	No	Most enterprises have not actively changed their income model in the last year.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Very unpredictable	Income planning is difficult because demand is unstable.
Business organisation	Informal but consistent	Enterprises are active but still weakly structured.
Capability need	Sales & Marketing	Market-facing capability is the dominant need.
Local environment	Somewhat limiting	The county environment presents material but not overwhelming barriers.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Stagnant	Income growth is largely flat.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I do not understand them at all	National programs are not yet translating into entrepreneur-level understanding.
Training outcome	No noticeable change	Training impact is not yet translating into visible changes.

Table 18: Garissa Detailed readiness signals

Homa Bay

Homa Bay records 30 respondents and a county opportunity score of 47.7/100, placing it in the Transition Economy band. The dominant economic outlook is ‘Stable but limited growth’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Technical skills’, and the most common market reach pattern is ‘County-wide’. Taken together, this suggests that Homa Bay is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	30
Opportunity score (0–100)	47.7
Opportunity tier	Transition Economy
Dominant outlook	Stable but limited growth
Dominant opportunity sector	Trade / Services
Top capability need	Technical skills
Dominant market reach	County-wide
Dominant income signal	Slowly improving
National vision fit	I am already positioning myself to benefit

Table 19: Homa Bay County signal metrics

Interpretive note

The county shows resilience, but still faces constrained expansion opportunities. Entrepreneurs are testing growth through small practical adjustments. Enterprises are beginning to sell at a more organized county scale. Businesses can plan a little, but instability remains. Many businesses still operate on survival mode with minimal systems.

Homa Bay – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange and other training programs	Entrepreneurs are benefiting from multiple capability channels.
Economic outlook	Stable but limited growth	The county shows resilience but still faces constrained expansion opportunities.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	County-wide	Enterprises are beginning to sell at a more organized county scale.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organisation	Day-to-Day Survival	Many businesses still operate in survival mode with minimal systems.
Capability need	Technical skills	Technical capability remains a major growth bottleneck.
Local environment	Supportive	County conditions are helping enterprise activity.
Program access	Applied but unsuccessful	There is friction between awareness and actual benefit.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I am already positioning myself to benefit	The county shows strong opportunity agency and strategic alignment.
Training outcome	Improved record-keeping or planning	Training is translating into better business discipline.

Table 20: Homa Bay Detailed readiness signals

Isiolo

Isiolo records 79 respondents and a county opportunity score of 42.9/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Clear growth path’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Sales & Marketing’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Isiolo still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	79
Opportunity score (0–100)	42.9
Opportunity tier	Hustle Economy
Dominant outlook	Clear growth path
Dominant opportunity sector	Trade / Services
Top capability need	Sales & Marketing
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I hear about them, but do not see my place

Table 21: Isiolo County signal metrics

Interpretive note

Many entrepreneurs can see realistic pathways to improve income and scale. Entrepreneurs are testing growth through small practical adjustments. Most sales still depend on nearby community demand. Businesses can plan a little, but instability remains. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Isiolo – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Clear growth path	Many entrepreneurs can see realistic pathways to improve income and scale.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organisation	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Sales & Marketing	Market-facing capability is the dominant need.
Local environment	Somewhat limiting	The county environment presents material but not overwhelming barriers.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Increased customers or sales	Training is strengthening market performance.

Table 22: Isiolo Detailed readiness signals

Kajiado

Kajiado records 76 respondents and a county opportunity score of 47.6/100, placing it in the Transition Economy band. The dominant economic outlook is ‘Stable but limited growth’, while the strongest perceived opportunity lies in ‘Manufacturing / Value addition’. The leading capability gap is ‘Financial Management’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Kajiado is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	76
Opportunity score (0–100)	47.6
Opportunity tier	Transition Economy
Dominant outlook	Stable but limited growth
Dominant opportunity sector	Manufacturing / Value addition
Top capability need	Financial Management
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I understand them, but do not know how to act

Table 23: Kajiado County signal metrics

Interpretive note

The county shows resilience but still faces constrained expansion opportunities. Entrepreneurs are testing growth through small practical adjustments. Most sales still depend on nearby community demand. Businesses can plan a little, but instability remains. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Kajiado – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Stable but limited growth	The county shows resilience but still faces constrained expansion opportunities.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organisation	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Financial Management	Financial literacy and money management are major needs.
Local environment	Neutral	The local environment is mixed, with both supportive and limiting features.
Program access	Applied but unsuccessful	There is friction between awareness and actual benefit.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Manufacturing / Value addition	Value addition is seen as the route to better income and productivity.
National vision translation	I understand them, but do not know how to act	Understanding is rising, but translation into action remains weak.
Training outcome	Improved record-keeping or planning	Training is translating into better business discipline.

Table 24: Kajiado Detailed readiness signals

Kakamega

Kakamega records 97 respondents and a county opportunity score of 31.9/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Survival only’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Sales & Marketing’, and the most common market reach pattern is ‘Neighbours’. Taken together, this suggests that Kakamega still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	97
Opportunity score (0–100)	31.9
Opportunity tier	Hustle Economy
Dominant outlook	Survival only
Dominant opportunity sector	Trade / Services
Top capability need	Sales & Marketing
Dominant market reach	Neighbours
Dominant income signal	Slowly improving
National vision fit	I do not understand them at all

Table 25: Kakamega County signal metrics

Interpretive note

Households are focused on daily survival rather than growth. Growth ambition exists, but action remains limited. The dominant signal is neighbours businesses can plan a little, but instability remains. Many businesses still operate in survival mode with minimal systems.

Kakamega – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Survival only	Households are focused on daily survival rather than growth.
Growth behavior	Thought about it only	Growth ambition exists, but action remains limited.
Market reach	Neighbours	
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Day-to-Day Survival	Many businesses still operate in survival mode with minimal systems.
Capability need	Sales & Marketing	Market-facing capability is the dominant need.
Local environment	Neutral	The local environment is mixed, with both supportive and limiting features.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I do not understand them at all	National programs are not yet translating into entrepreneur-level understanding.
Training outcome	Improved mindset only	Training is shifting attitudes before systems and sales

Table 26: Kakamega Detailed readiness signals

Kericho

Kericho records 39 respondents and a county opportunity score of 43.5/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Survival only’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Sales & Marketing’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Kericho still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	39
Opportunity score (0–100)	43.5
Opportunity tier	Hustle Economy
Dominant outlook	Survival only
Dominant opportunity sector	Trade / Services
Top capability need	Sales & Marketing
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I am already positioning myself to benefit

Table 27: Kericho County signal metrics

Interpretive note

Households are focused on daily survival rather than growth. Entrepreneurs are testing growth through small practical adjustments. Most sales still depend on nearby community demand. Sales are highly dependent on seasonality. Many businesses still operate in survival mode with minimal systems.

Kericho – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Survival only	Households are focused on daily survival rather than growth.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Seasonal only	Sales are highly dependent on seasonality.
Business organization	Day-to-Day Survival	Many businesses still operate in survival mode with minimal systems.
Capability need	Sales & Marketing	Market-facing capability is the dominant need.
Local environment	Neutral	The local environment is mixed, with both supportive and limiting features.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I am already positioning myself to benefit	The county shows strong opportunity agency and strategic alignment.
Training outcome	Improved record-keeping or planning	Training is translating into better business discipline.

Table 28: Kericho Detailed readiness signals

Kiambu

Kiambu records 61 respondents and a county opportunity score of 44.9/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Stable but limited growth’, while the strongest perceived opportunity lies in ‘Agriculture / Livestock’. The leading capability gap is ‘Financial Management’, and the most common market reach pattern is ‘Ward or sub-county’. Taken together, this suggests that Kiambu still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	61
Opportunity score (0–100)	44.9
Opportunity tier	Hustle Economy
Dominant outlook	Stable but limited growth
Dominant opportunity sector	Agriculture / Livestock
Top capability need	Financial Management
Dominant market reach	Ward or sub-county
Dominant income signal	Slowly improving
National vision fit	I hear about them, but do not see my place

Table 29: Kiambu County signal metrics

Interpretive note

The county shows resilience but still faces constrained expansion opportunities. Entrepreneurs are testing growth through small practical adjustments. Market reach is improving but still geographically constrained. Businesses can plan a little, but instability remains. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Kiambu – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange and other training	Entrepreneurs are benefiting from multiple capability channels.
Economic outlook	Stable but limited growth	The county shows resilience but still faces constrained expansion opportunities.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Ward or sub-county	Market reach is improving but still geographically constrained.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Financial Management	Financial literacy and money management are major needs.
Local environment	Neutral	The local environment is mixed, with both supportive and limiting features.
Program access	Applied but unsuccessful	There is friction between awareness and actual benefit.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Agriculture / Livestock	Agriculture remains the strongest perceived opportunity system.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Improved record-keeping or planning	Training is translating into better business discipline.

Table 30: Kiambu Detailed readiness signals

Kilifi

Kilifi records 82 respondents and a county opportunity score of 45.1/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Survival only’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Financial Management’, and the most common market reach pattern is ‘Ward or sub-county’. Taken together, this suggests that Kilifi still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	82
Opportunity score (0–100)	45.1
Opportunity tier	Hustle Economy
Dominant outlook	Survival only
Dominant opportunity sector	Trade / Services
Top capability need	Financial Management
Dominant market reach	Ward or sub-county
Dominant income signal	Slowly improving
National vision fit	I do not understand them at all

Table 31: Kilifi County signal metrics

Interpretive note

Households are focused on daily survival rather than growth. Entrepreneurs are testing growth through small practical adjustments. Market reach is improving but still geographically constrained. Sales are highly dependent on seasonality. Many businesses still operate in survival mode with minimal systems.

Kilifi – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Other business training (NGO)	
Economic outlook	Survival only	Households are focused on daily survival rather than growth.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Ward or sub-county	Market reach is improving but still geographically constrained.
Demand stability	Seasonal only	Sales are highly dependent on seasonality.
Business organization	Day-to-Day Survival	Many businesses still operate in survival mode with minimal systems.
Capability need	Financial Management	Financial literacy and money management are major needs.
Local environment	Neutral	The local environment is mixed, with both supportive and limiting features.
Program access	Applied but unsuccessful	There is friction between awareness and actual benefit.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I do not understand them at all	National programs are not yet translating into entrepreneur-level understanding.
Training outcome	Improved record-keeping or planning	Training is translating into better business discipline.

Table 32: Kilifi Detailed readiness signals

Kirinyaga

Kirinyaga records 77 respondents and a county opportunity score of 47.7/100, placing it in the Transition Economy band. The dominant economic outlook is 'Survival only', while the strongest perceived opportunity lies in 'Trade / Services'. The leading capability gap is 'Technical skills', and the most common market reach pattern is 'Neighbours'. Taken together, this suggests that Kirinyaga is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	77
Opportunity score (0–100)	47.7
Opportunity tier	Transition Economy
Dominant outlook	Survival only
Dominant opportunity sector	Trade / Services
Top capability need	Technical skills
Dominant market reach	Neighbours
Dominant income signal	Slowly improving
National vision fit	I do not understand them at all

Table 33: Kirinyaga County signal metrics

Interpretive note

Households are focused on daily survival rather than growth. Entrepreneurs are testing growth through small practical adjustments. The dominant signal is neighbours demand is becoming reliable enough to support planning. Many businesses still operate in survival mode with minimal systems.

Kirinyaga – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	
Chanuka training reach is visible in this county.		
Economic outlook	Survival only	Households are focused on daily survival rather than growth.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Neighbours	
Demand stability	Mostly predictable	Demand is becoming reliable enough to support planning.
Business organization	Day-to-Day Survival	Many businesses still operate in survival mode with minimal systems.
Capability need	Technical skills	Technical capability remains a major growth bottleneck.
Local environment	Supportive	County conditions are helping enterprise activity.
Program access	Accessed once	Some entrepreneurs have reached programs, but depth of support remains limited.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I do not understand them at all	National programs are not yet translating into entrepreneur-level understanding.
Training outcome	Improved mindset only	Training is shifting attitudes before systems and sales.

Table 34: Kirinyaga Detailed readiness signals

Kisii

Kisii records 33 respondents and a county opportunity score of 40.2/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Survival only’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Technical skills’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Kisii still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	33
Opportunity score (0–100)	40.2
Opportunity tier	Hustle Economy
Dominant outlook	Survival only
Dominant opportunity sector	Trade / Services
Top capability need	Technical skills
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I hear about them, but do not see my place

Table 35: Kisii County signal metrics

Interpretive note

Households are focused on daily survival rather than growth. Entrepreneurs are testing growth through small practical adjustments. Most sales still depend on nearby community demand. Businesses can plan a little, but instability remains. Many businesses still operate in survival mode with minimal systems.

Kisii – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Survival only	Households are focused on daily survival rather than growth.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Day-to-Day Survival	Many businesses still operate in survival mode with minimal systems.
Capability need	Technical skills	Technical capability remains a major growth bottleneck.
Local environment	Neutral	The local environment is mixed, with both supportive and limiting features.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Improved mindset only	Training is shifting attitudes before systems and sales.

Table 36: Kisii Detailed readiness signals

Kisumu

Kisumu records 97 respondents and a county opportunity score of 61.0/100, placing it in the Structured Opportunity band. The dominant economic outlook is ‘Clear growth path’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Access to capital/finance’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Kisumu is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	97
Opportunity score (0–100)	61.0
Opportunity tier	Structured Opportunity
Dominant outlook	Clear growth path
Dominant opportunity sector	Trade / Services
Top capability need	Access to capital/finance
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I am already positioning myself to benefit

Table 37: Kisumu County signal metrics

Interpretive note

Many entrepreneurs can see realistic pathways to improve income and scale. Business owners are actively experimenting with new growth options. Most sales still depend on nearby community demand. Businesses can plan a little, but instability remains. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Kisumu – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	None	
Economic outlook	Clear growth path	Many entrepreneurs can see realistic pathways to improve income and scale.
Growth behavior	Tried something new	Business owners are actively experimenting with new growth options.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Access to capital/finance	Access to finance is the most pressing growth constraint.
Local environment	Very limiting	Local business conditions are acting as a major brake on growth.
Program access	None	
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I am already positioning myself to benefit	The county shows strong opportunity agency and strategic alignment.
Training outcome	None	

Table 38: Kisumu Detailed readiness signals

Kitui

Kitui records 47 respondents and a county opportunity score of 41.2/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Clear growth path’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Financial Management’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Kitui still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	47
Opportunity score (0–100)	41.2
Opportunity tier	Hustle Economy
Dominant outlook	Clear growth path
Dominant opportunity sector	Trade / Services
Top capability need	Financial Management
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I hear about them, but do not see my place

Table 39: Kitui County signal metrics

Interpretive note

Many entrepreneurs can see realistic pathways to improve income and scale. Entrepreneurs are testing growth through small practical adjustments. Most sales still depend on nearby community demand. Businesses can plan a little, but instability remains. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Kitui – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Clear growth path	Many entrepreneurs can see realistic pathways to improve income and scale.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Financial Management	Financial literacy and money management are major needs.
Local environment	Somewhat limiting	The county environment presents material but not overwhelming barriers.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Improved record-keeping or planning	Training is translating into better business discipline.

Table 40: Kitui Detailed readiness signals

Kwale

Kwale records 79 respondents and a county opportunity score of 37.5/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Stable but limited growth’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Sales & Marketing’, and the most common market reach pattern is ‘Ward or sub-county’. Taken together, this suggests that Kwale still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	79
Opportunity score (0–100)	37.5
Opportunity tier	Hustle Economy
Dominant outlook	Stable but limited growth
Dominant opportunity sector	Trade / Services
Top capability need	Sales & Marketing
Dominant market reach	Ward or sub-county
Dominant income signal	Slowly improving
National vision fit	I hear about them, but do not see my place

Table 41: Kwale County signal metrics

Interpretive note

The county shows resilience but still faces constrained expansion opportunities. Entrepreneurs are testing growth through small practical adjustments. Market reach is improving but still geographically constrained. Sales are highly dependent on seasonality. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Kwale – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Stable but limited growth	The county shows resilience but still faces constrained expansion opportunities.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Ward or sub-county	Market reach is improving but still geographically constrained.
Demand stability	Seasonal only	Sales are highly dependent on seasonality.
Business organization	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Sales & Marketing	Market-facing capability is the dominant need.
Local environment	Somewhat limiting	The county environment presents material but not overwhelming barriers.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Improved record-keeping or planning	Training is translating into better business discipline.

Table 42: Kwale Detailed readiness signals

Laikipia

Laikipia records 72 respondents and a county opportunity score of 57.5/100, placing it in the Transition Economy band. The dominant economic outlook is ‘Clear growth path’, while the strongest perceived opportunity lies in ‘Agriculture / Livestock’. The leading capability gap is ‘Financial Management’, and the most common market reach pattern is ‘Ward or sub-county’. Taken together, this suggests that Laikipia is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	72
Opportunity score (0–100)	57.5
Opportunity tier	Transition Economy
Dominant outlook	Clear growth path
Dominant opportunity sector	Agriculture / Livestock
Top capability need	Financial Management
Dominant market reach	Ward or sub-county
Dominant income signal	Growing steadily
National vision fit	I hear about them, but do not see my place

Table 43: Laikipia County signal metrics

Interpretive note

Many entrepreneurs can see realistic pathways to improve income and scale. The dominant signal is made small changes, tried something new market reach is improving but still geographically constrained. Demand is becoming reliable enough to support planning. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Laikipia – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Clear growth path	Many entrepreneurs can see realistic pathways to improve income and scale.
Growth behavior	Made small changes, Tried something new	
Market reach	Ward or sub-county	Market reach is improving but still geographically constrained.
Demand stability	Mostly predictable	Demand is becoming reliable enough to support planning.
Business organization	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Financial Management	Financial literacy and money management are major needs.
Local environment	Supportive	County conditions are helping enterprise activity.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Growing steadily	The county shows consistent improvement in enterprise income.
Opportunity mapping	Agriculture / Livestock	Agriculture remains the strongest perceived opportunity system.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Increased customers or sales	Training is strengthening market performance.

Table 44: Laikipia Detailed readiness signals

Lamu

Lamu records 97 respondents and a county opportunity score of 58.2/100, placing it in the Transition Economy band. The dominant economic outlook is ‘Clear growth path’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Skills/training’, and the most common market reach pattern is ‘Beyond the county’. Taken together, this suggests that Lamu is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	97
Opportunity score (0–100)	58.2
Opportunity tier	Transition Economy
Dominant outlook	Clear growth path
Dominant opportunity sector	Trade / Services
Top capability need	Skills/training
Dominant market reach	Beyond the county
Dominant income signal	Slowly improving
National vision fit	I am already positioning myself to benefit

Table 45: Lamu County signal metrics

Interpretive note

Many entrepreneurs can see realistic pathways to improve income and scale. Business owners are actively experimenting with new growth options. The county shows evidence of broader, more scalable market access. Businesses can plan a little, but instability remains. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Lamu – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	None	
Economic outlook	Clear growth path	Many entrepreneurs can see realistic pathways to improve income and scale.
Growth behavior	Tried something new	Business owners are actively experimenting with new growth options.
Market reach	Beyond the county	The county shows evidence of broader, more scalable market access.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Skills/training	General skills upgrading remains a priority.
Local environment	Supportive	County conditions are helping enterprise activity.
Program access	None	
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I am already positioning myself to benefit	The county shows strong opportunity agency and strategic alignment.
Training outcome	None	

Table 46: Lamu Detailed readiness signals

Machakos

Machakos records 97 respondents and a county opportunity score of 44.2/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Stable but limited growth’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Sales & Marketing’, and the most common market reach pattern is ‘Neighbours, Local village/town, Ward or sub-county’. Taken together, this suggests that Machakos still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	97
Opportunity score (0–100)	44.2
Opportunity tier	Hustle Economy
Dominant outlook	Stable but limited growth
Dominant opportunity sector	Trade / Services
Top capability need	Sales & Marketing
Dominant market reach	Neighbours, Local village/town, Ward or sub-county
Dominant income signal	Slowly improving
National vision fit	I hear about them, but do not see my place

Table 47: Machakos County signal metrics

Interpretive note

The county shows resilience but still faces constrained expansion opportunities. Entrepreneurs are testing growth through small practical adjustments. The dominant signal is neighbours, local village/town, ward or sub-county businesses can plan a little, but instability remains. Enterprises are active but still weakly structured.

Machakos – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Stable but limited growth	The county shows resilience but still faces constrained expansion opportunities.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Neighbours, Local vil- lage/town, Ward or sub-county	
Demand stability	Somewhat predictable	Businesses can plan a little, but instabil- ity remains.
Business organization	Informal but consistent	Enterprises are active but still weakly structured.
Capability need	Sales & Marketing	Market-facing capability is the domi- nant need.
Local environment	Neutral	The local environment is mixed, with both supportive and limiting features.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal path- ways are unclear.
Training outcome	Improved record-keeping or planning	Training is translating into better busi- ness discipline.

Table 48: Machakos Detailed readiness signals

Makueni

Makueni records 44 respondents and a county opportunity score of 46.4/100, placing it in the Transition Economy band. The dominant economic outlook is ‘Stable but limited growth’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Technical skills’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Makueni is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	44
Opportunity score (0–100)	46.4
Opportunity tier	Transition Economy
Dominant outlook	Stable but limited growth
Dominant opportunity sector	Trade / Services
Top capability need	Technical skills
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I understand them, but do not know how to act

Table 49: Makueni County signal metrics

Interpretive note

The county shows resilience but still faces constrained expansion opportunities. Entrepreneurs are testing growth through small practical adjustments. Most sales still depend on nearby community demand. Businesses can plan a little, but instability remains. Enterprises are active but still weakly structured.

Makueni – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Stable but limited growth	The county shows resilience but still faces constrained expansion opportunities.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Informal but consistent	Enterprises are active but still weakly structured.
Capability need	Technical skills	Technical capability remains a major growth bottleneck.
Local environment	Supportive	County conditions are helping enterprise activity.
Program access	None, Aware but not accessed	
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I understand them, but do not know how to act	Understanding is rising, but translation into action remains weak.
Training outcome	Increased customers or sales	Training is strengthening market performance.

Table 50: Makueni Detailed readiness signals

Marsabit

Marsabit records 36 respondents and a county opportunity score of 42.9/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Stable but limited growth’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Operations and scaling’, and the most common market reach pattern is ‘Neighbours, Local village/town, Ward or sub-county’. Taken together, this suggests that Marsabit still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	36
Opportunity score (0–100)	42.9
Opportunity tier	Hustle Economy
Dominant outlook	Stable but limited growth
Dominant opportunity sector	Trade / Services
Top capability need	Operations and scaling
Dominant market reach	Neighbours, Local village/town, Ward or sub-county
Dominant income signal	Slowly improving
National vision fit	I hear about them, but do not see my place

Table 51: Marsabit County signal metrics

Interpretive note

The county shows resilience but still faces constrained expansion opportunities. Entrepreneurs are testing growth through small practical adjustments. The dominant signal is neighbours, local village/town, ward or sub-county businesses can plan a little, but instability remains. Enterprises are active but still weakly structured.

Marsabit – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Stable but limited growth	The county shows resilience but still faces constrained expansion opportunities.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Neighbours, Local village/town, Ward or sub-county	
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Informal but consistent	Enterprises are active but still weakly structured.
Capability need	Operations and scaling	The next challenge is systematizing and scaling the business.
Local environment	Neutral	The local environment is mixed, with both supportive and limiting features.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Increased customers or sales	Training is strengthening market performance.

Table 52: Marsabit Detailed readiness signals

Meru

Meru records 31 respondents and a county opportunity score of 48.9/100, placing it in the Transition Economy band. The dominant economic outlook is ‘Stable but limited growth’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Sales & Marketing’, and the most common market reach pattern is ‘Beyond the county’. Taken together, this suggests that Meru is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	31
Opportunity score (0–100)	48.9
Opportunity tier	Transition Economy
Dominant outlook	Stable but limited growth
Dominant opportunity sector	Trade / Services
Top capability need	Sales & Marketing
Dominant market reach	Beyond the county
Dominant income signal	Slowly improving
National vision fit	I do not understand them at all

Table 53: Meru County signal metrics

Interpretive note

The county shows resilience but still faces constrained expansion opportunities. Business owners are actively experimenting with new growth options. The county shows evidence of broader, more scalable market access. Sales are highly dependent on seasonality. Many businesses still operate in survival mode with minimal systems.

Meru – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange and other training	Entrepreneurs are benefiting from multiple capability channels.
Economic outlook	Stable but limited growth	The county shows resilience but still faces constrained expansion opportunities.
Growth behavior	Tried something new	Business owners are actively experimenting with new growth options.
Market reach	Beyond the county	The county shows evidence of broader, more scalable market access.
Demand stability	Seasonal only	Sales are highly dependent on seasonality.
Business organization	Day-to-Day Survival	Many businesses still operate in survival mode with minimal systems.
Capability need	Sales & Marketing	Market-facing capability is the dominant need.
Local environment	Very supportive	The county shows strong ecosystem support for business growth.
Program access	Accessed once	Some entrepreneurs have reached programs, but depth of support remains limited.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I do not understand them at all	National programs are not yet translating into entrepreneur-level understanding.
Training outcome	Improved mindset only	Training is shifting attitudes before systems and sales.

Table 54: Meru Detailed readiness signals

Migori

Migori records 65 respondents and a county opportunity score of 48.8/100, placing it in the Transition Economy band. The dominant economic outlook is ‘Survival only’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Technical skills’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Migori is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	65
Opportunity score (0–100)	48.8
Opportunity tier	Transition Economy
Dominant outlook	Survival only
Dominant opportunity sector	Trade / Services
Top capability need	Technical skills
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I am already positioning myself to benefit

Table 55: Migori County signal metrics

Interpretive note

Households are focused on daily survival rather than growth. Entrepreneurs are testing growth through small practical adjustments. Most sales still depend on nearby community demand. Demand is becoming reliable enough to support planning. Many businesses still operate in survival mode with minimal systems.

Migori – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	No	A large share of entrepreneurs have had no recent formal training exposure.
Economic outlook	Survival only	Households are focused on daily survival rather than growth.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Mostly predictable	Demand is becoming reliable enough to support planning.
Business organization	Day-to-Day Survival	Many businesses still operate in survival mode with minimal systems.
Capability need	Technical skills	Technical capability remains a major growth bottleneck.
Local environment	Neutral	The local environment is mixed, with both supportive and limiting features.
Program access	Accessed & Benefited	
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I am already positioning myself to benefit	The county shows strong opportunity agency and strategic alignment.
Training outcome	No noticeable change	Training impact is not yet translating into visible changes.

Table 56: Migori Detailed readiness signals

Mombasa

Mombasa records 115 respondents and a county opportunity score of 58.5/100, placing it in the Transition Economy band. The dominant economic outlook is ‘Clear growth path’, while the strongest perceived opportunity lies in ‘Manufacturing / Value addition’. The leading capability gap is ‘Financial Management’, and the most common market reach pattern is ‘County-wide’. Taken together, this suggests that Mombasa is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	115
Opportunity score (0–100)	58.5
Opportunity tier	Transition Economy
Dominant outlook	Clear growth path
Dominant opportunity sector	Manufacturing / Value addition
Top capability need	Financial Management
Dominant market reach	County-wide
Dominant income signal	Growing steadily
National vision fit	I hear about them, but do not see my place

Table 57: Mombasa County signal metrics

Interpretive note

Many entrepreneurs can see realistic pathways to improve income and scale. Entrepreneurs are testing growth through small practical adjustments. Enterprises are beginning to sell at a more organized county scale. Demand is becoming reliable enough to support planning. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Mombasa – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Clear growth path	Many entrepreneurs can see realistic pathways to improve income and scale.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	County-wide	Enterprises are beginning to sell at a more organized county scale.
Demand stability	Mostly predictable	Demand is becoming reliable enough to support planning.
Business organization	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Financial Management	Financial literacy and money management are major needs.
Local environment	Supportive	County conditions are helping enterprise activity.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Growing steadily	The county shows consistent improvement in enterprise income.
Opportunity mapping	Manufacturing / Value addition	Value addition is seen as the route to better income and productivity.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Increased customers or sales	Training is strengthening market performance.

Table 58: Mombasa Detailed readiness signals

Murang'a

Murang'a records 146 respondents and a county opportunity score of 52.0/100, placing it in the Transition Economy band. The dominant economic outlook is 'Strong growth and expansion vision', while the strongest perceived opportunity lies in 'Trade / Services'. The leading capability gap is 'Financial Management', and the most common market reach pattern is 'Ward or sub-county'. Taken together, this suggests that Murang'a is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	146
Opportunity score (0–100)	52.0
Opportunity tier	Transition Economy
Dominant outlook	Strong growth and expansion vision
Dominant opportunity sector	Trade / Services
Top capability need	Financial Management
Dominant market reach	Ward or sub-county
Dominant income signal	Slowly improving
National vision fit	I understand them, but do not know how to act

Table 59: Murang'a County signal metrics

Interpretive note

Entrepreneurs are already thinking beyond survival toward deliberate expansion. Entrepreneurs are testing growth through small practical adjustments. Market reach is improving but still geographically constrained. Demand is becoming reliable enough to support planning. Many businesses still operate in survival mode with minimal systems.

Murang'a – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Strong growth and expansion vision	Entrepreneurs are already thinking beyond survival toward deliberate expansion.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Ward or sub-county	Market reach is improving but still geographically constrained.
Demand stability	Mostly predictable	Demand is becoming reliable enough to support planning.
Business organization	Day-to-Day Survival	Many businesses still operate in survival mode with minimal systems.
Capability need	Financial Management	Financial literacy and money management are major needs.
Local environment	Neutral	The local environment is mixed, with both supportive and limiting features.
Program access	Applied but unsuccessful	There is friction between awareness and actual benefit.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I understand them, but do not know how to act	Understanding is rising, but translation into action remains weak.
Training outcome	Improved record-keeping or planning	Training is translating into better business discipline.

Table 60: Murang'a Detailed readiness signals

Nakuru

Nakuru records 116 respondents and a county opportunity score of 39.6/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Stable but limited growth’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Financial Management’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Nakuru still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	116
Opportunity score (0–100)	39.6
Opportunity tier	Hustle Economy
Dominant outlook	Stable but limited growth
Dominant opportunity sector	Trade / Services
Top capability need	Financial Management
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I hear about them, but do not see my place

Table 61: Nakuru County signal metrics

Interpretive note

The county shows resilience but still faces constrained expansion opportunities. Entrepreneurs are testing growth through small practical adjustments. Most sales still depend on nearby community demand. Businesses can plan a little, but instability remains. Many businesses still operate in survival mode with minimal systems.

Nakuru – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Stable but limited growth	The county shows resilience but still faces constrained expansion opportunities.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Day-to-Day Survival	Many businesses still operate in survival mode with minimal systems.
Capability need	Financial Management	Financial literacy and money management are major needs.
Local environment	Supportive	County conditions are helping enterprise activity.
Program access	Applied but unsuccessful	There is friction between awareness and actual benefit.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Improved mindset only	Training is shifting attitudes before systems and sales.

Table 62: Nakuru Detailed readiness signals

Nandi

Nandi records 85 respondents and a county opportunity score of 61.2/100, placing it in the Structured Opportunity band. The dominant economic outlook is ‘Clear growth path’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Skills/training’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Nandi is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	85
Opportunity score (0–100)	61.2
Opportunity tier	Structured Opportunity
Dominant outlook	Clear growth path
Dominant opportunity sector	Trade / Services
Top capability need	Skills/training
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I am already positioning myself to benefit

Table 63: Nandi County signal metrics

Interpretive note

Many entrepreneurs can see realistic pathways to improve income and scale. Business owners are actively experimenting with new growth options. Most sales still depend on nearby community demand. Businesses can plan a little, but instability remains. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Nandi – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	None	
Economic outlook	Clear growth path	Many entrepreneurs can see realistic pathways to improve income and scale.
Growth behavior	Tried something new	Business owners are actively experimenting with new growth options.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Skills/training	General skills upgrading remains a priority.
Local environment	Somewhat limiting	The county environment presents material but not overwhelming barriers.
Program access	None	
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I am already positioning myself to benefit	The county shows strong opportunity agency and strategic alignment.
Training outcome	None	

Table 64: Nandi Detailed readiness signals

Narok

Narok records 23 respondents and a county opportunity score of 49.4/100, placing it in the Transition Economy band. The dominant economic outlook is 'Clear growth path', while the strongest perceived opportunity lies in 'Agriculture / Livestock'. The leading capability gap is 'Sales & Marketing', and the most common market reach pattern is 'Beyond the county'. Taken together, this suggests that Narok is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	23
Opportunity score (0–100)	49.4
Opportunity tier	Transition Economy
Dominant outlook	Clear growth path
Dominant opportunity sector	Agriculture / Livestock
Top capability need	Sales & Marketing
Dominant market reach	Beyond the county
Dominant income signal	Slowly improving
National vision fit	I hear about them, but do not see my place

Table 65: Narok County signal metrics

Interpretive note

Many entrepreneurs can see realistic pathways to improve income and scale. Growth ambition exists, but action remains limited. The county shows evidence of broader, more scalable market access. Demand is becoming reliable enough to support planning. Many businesses still operate in survival mode with minimal systems.

Narok – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Clear growth path	Many entrepreneurs can see realistic pathways to improve income and scale.
Growth behavior	Thought about it only	Growth ambition exists, but action remains limited.
Market reach	Beyond the county	The county shows evidence of broader, more scalable market access.
Demand stability	Mostly predictable	Demand is becoming reliable enough to support planning.
Business organization	Day-to-Day Survival	Many businesses still operate in survival mode with minimal systems.
Capability need	Sales & Marketing	Market-facing capability is the dominant need.
Local environment	Supportive	County conditions are helping enterprise activity.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Agriculture / Livestock	Agriculture remains the strongest perceived opportunity system.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Increased customers or sales	Training is strengthening market performance.

Table 66: Narok Detailed readiness signals

Nyamira

Nyamira records 67 respondents and a county opportunity score of 60.7/100, placing it in the Transition Economy band. The dominant economic outlook is ‘Stable but limited growth’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Technical skills’, and the most common market reach pattern is ‘Neighbours, Local village/ town, Ward or sub-county’. Taken together, this suggests that Nyamira is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	67
Opportunity score (0–100)	60.7
Opportunity tier	Transition Economy
Dominant outlook	Stable but limited growth
Dominant opportunity sector	Trade / Services
Top capability need	Technical skills
Dominant market reach	Neighbours, Local village/town, Ward or sub-county
Dominant income signal	Slowly improving
National vision fit	I am already positioning myself to benefit

Table 67: Nyamira County signal metrics

Interpretive note

The county shows resilience but still faces constrained expansion opportunities. Entrepreneurs are testing growth through small practical adjustments. The dominant signal is neighbours, local village/town, ward or sub-county businesses can plan a little, but instability remains. Enterprises are active but still weakly structured.

Nyamira – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Other business training (NGO)	
Economic outlook	Stable but limited growth	The county shows resilience but still faces constrained expansion opportunities.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Neighbours, Local village/town, Ward or sub-county	
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Informal but consistent	Enterprises are active but still weakly structured.
Capability need	Technical skills	Technical capability remains a major growth bottleneck.
Local environment	Supportive	County conditions are helping enterprise activity.
Program access	Applied but unsuccessful	There is friction between awareness and actual benefit.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I am already positioning myself to benefit	The county shows strong opportunity agency and strategic alignment.
Training outcome	Improved record-keeping or planning	Training is translating into better business discipline.

Table 68: Nyamira Detailed readiness signals

Nyandarua

Nyandarua records 73 respondents and a county opportunity score of 40.6/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Stable but limited growth’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Financial Management’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Nyandarua still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	73
Opportunity score (0–100)	40.6
Opportunity tier	Hustle Economy
Dominant outlook	Stable but limited growth
Dominant opportunity sector	Trade / Services
Top capability need	Financial Management
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I hear about them, but do not see my place

Table 69: Nyandarua County signal metrics

Interpretive note

The county shows resilience but still faces constrained expansion opportunities. Entrepreneurs are testing growth through small practical adjustments. Most sales still depend on nearby community demand. Income planning is difficult because demand is unstable. Many businesses still operate in survival mode with minimal systems.

Nyandarua – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Stable but limited growth	The county shows resilience but still faces constrained expansion opportunities.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Very unpredictable	Income planning is difficult because demand is unstable.
Business organization	Day-to-Day Survival	Many businesses still operate in survival mode with minimal systems.
Capability need	Financial Management	Financial literacy and money management are major needs.
Local environment	Supportive	County conditions are helping enterprise activity.
Program access	Applied but unsuccessful	There is friction between awareness and actual benefit.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Improved mindset only	Training is shifting attitudes before systems and sales.

Table 70: Nyandarua Detailed readiness signals

Nyeri

Nyeri records 71 respondents and a county opportunity score of 46.5/100, placing it in the Transition Economy band. The dominant economic outlook is ‘Survival only’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Financial Management’, and the most common market reach pattern is ‘Neighbours, Local village/town’. Taken together, this suggests that Nyeri is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	71
Opportunity score (0–100)	46.5
Opportunity tier	Transition Economy
Dominant outlook	Survival only
Dominant opportunity sector	Trade / Services
Top capability need	Financial Management
Dominant market reach	Neighbours, Local village/town
Dominant income signal	Slowly improving
National vision fit	I understand them, but do not know how to act

Table 71: Nyeri County signal metrics

Interpretive note

Households are focused on daily survival rather than growth. Entrepreneurs are testing growth through small practical adjustments. The dominant signal is neighbours, local village/town businesses can plan a little, but instability remains. Enterprises are active but still weakly structured.

Nyeri – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Survival only	Households are focused on daily survival rather than growth.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Neighbours, Local village/town	
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Informal but consistent	Enterprises are active but still weakly structured.
Capability need	Financial Management	Financial literacy and money management are major needs.
Local environment	Neutral	The local environment is mixed, with both supportive and limiting features.
Program access	Applied but unsuccessful	There is friction between awareness and actual benefit.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I understand them, but do not know how to act	Understanding is rising, but translation into action remains weak.
Training outcome	Improved record-keeping or planning	Training is translating into better business discipline.

Table 72: Nyeri Detailed readiness signals

Samburu

Samburu records 30 respondents and a county opportunity score of 35.6/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Stable but limited growth’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Technical skills’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Samburu still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	30
Opportunity score (0–100)	35.6
Opportunity tier	Hustle Economy
Dominant outlook	Stable but limited growth
Dominant opportunity sector	Trade / Services
Top capability need	Technical skills
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I hear about them, but do not see my place

Table 73: Samburu County signal metrics

Interpretive note

The county shows resilience but still faces constrained expansion opportunities. Entrepreneurs are testing growth through small practical adjustments. Most sales still depend on nearby community demand. Businesses can plan a little, but instability remains. Enterprises are active but still weakly structured.

Samburu – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Stable but limited growth	The county shows resilience but still faces constrained expansion opportunities.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Informal but consistent	Enterprises are active but still weakly structured.
Capability need	Technical skills	Technical capability remains a major growth bottleneck.
Local environment	Somewhat limiting	The county environment presents material but not overwhelming barriers.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Improved mindset only	Training is shifting attitudes before systems and sales.

Table 74: Samburu Detailed readiness signals

Siaya

Siaya records 35 respondents and a county opportunity score of 46.1/100, placing it in the Transition Economy band. The dominant economic outlook is ‘Stable but limited growth’, while the strongest perceived opportunity lies in ‘Manufacturing / Value addition’. The leading capability gap is ‘Financial Management’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Siaya is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	35
Opportunity score (0–100)	46.1
Opportunity tier	Transition Economy
Dominant outlook	Stable but limited growth
Dominant opportunity sector	Manufacturing / Value addition
Top capability need	Financial Management
Dominant market reach	Local village/town
Dominant income signal	Growing steadily
National vision fit	I understand them, but do not know how to act

Table 75: Siaya County signal metrics

Interpretive note

The county shows resilience but still faces constrained expansion opportunities. Entrepreneurs are testing growth through small practical adjustments. Most sales still depend on nearby community demand. Businesses can plan a little, but instability remains. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Siaya – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Stable but limited growth	The county shows resilience but still faces constrained expansion opportunities.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Financial Management	Financial literacy and money management are major needs.
Local environment	Neutral	The local environment is mixed, with both supportive and limiting features.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Growing steadily	The county shows consistent improvement in enterprise income.
Opportunity mapping	Manufacturing / Value addition	Value addition is seen as the route to better income and productivity.
National vision translation	I understand them, but do not know how to act	Understanding is rising, but translation into action remains weak.
Training outcome	No noticeable change	Training impact is not yet translating into visible changes.

Table 76: Siaya Detailed readiness signals

Taita Taveta

Taita Taveta records 48 respondents and a county opportunity score of 39.0/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Clear growth path’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Financial Management’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Taita Taveta still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	48
Opportunity score (0–100)	39.0
Opportunity tier	Hustle Economy
Dominant outlook	Clear growth path
Dominant opportunity sector	Trade / Services
Top capability need	Financial Management
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I hear about them, but do not see my place

Table 77: Taita Taveta County signal metrics

Interpretive note

Many entrepreneurs can see realistic pathways to improve income and scale. Entrepreneurs are testing growth through small practical adjustments. Most sales still depend on nearby community demand. Businesses can plan a little, but instability remains. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Taita Taveta – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Clear growth path	Many entrepreneurs can see realistic pathways to improve income and scale.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Financial Management	Financial literacy and money management are major needs.
Local environment	Somewhat limiting	The county environment presents material but not overwhelming barriers.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Improved mindset only	Training is shifting attitudes before systems and sales.

Table 78: Taita Taveta Detailed readiness signals

Tana River

Tana River records 105 respondents and a county opportunity score of 59.9/100, placing it in the Transition Economy band. The dominant economic outlook is ‘Clear growth path’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Access to capital/finance’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Tana River is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	105
Opportunity score (0–100)	59.9
Opportunity tier	Transition Economy
Dominant outlook	Clear growth path
Dominant opportunity sector	Trade / Services
Top capability need	Access to capital/finance
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I am already positioning myself to benefit

Table 79: Tana River County signal metrics

Interpretive note

Many entrepreneurs can see realistic pathways to improve income and scale. Business owners are actively experimenting with new growth options. Most sales still depend on nearby community demand. Businesses can plan a little, but instability remains. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Tana River – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	None	
Economic outlook	Clear growth path	Many entrepreneurs can see realistic pathways to improve income and scale.
Growth behavior	Tried something new	Business owners are actively experimenting with new growth options.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Access to capital/finance	Access to finance is the most pressing growth constraint.
Local environment	Very limiting	Local business conditions are acting as a major brake on growth.
Program access	None	
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I am already positioning myself to benefit	The county shows strong opportunity agency and strategic alignment.
Training outcome	None	

Table 80: Tana River Detailed readiness signals

Tharaka-Nithi

Tharaka-Nithi records 113 respondents and a county opportunity score of 41.9/100, placing it in the Hustle Economy band. The dominant economic outlook is ‘Survival only’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Sales & Marketing’, and the most common market reach pattern is ‘Ward or sub-county’. Taken together, this suggests that Tharaka-Nithi still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	113
Opportunity score (0–100)	41.9
Opportunity tier	Hustle Economy
Dominant outlook	Survival only
Dominant opportunity sector	Trade / Services
Top capability need	Sales & Marketing
Dominant market reach	Ward or sub-county
Dominant income signal	Stagnant
National vision fit	I hear about them, but do not see my place

Table 81: Tharaka-Nithi County signal metrics

Interpretive note

Households are focused on daily survival rather than growth. Entrepreneurs are testing growth through small practical adjustments. Market reach is improving but still geographically constrained. Sales are highly dependent on seasonality. Enterprises are active but still weakly structured.

Tharaka-Nithi – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Survival only	Households are focused on daily survival rather than growth.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Ward or sub-county	Market reach is improving but still geographically constrained.
Demand stability	Seasonal only	Sales are highly dependent on seasonality.
Business organization	Informal but consistent	Enterprises are active but still weakly structured.
Capability need	Sales & Marketing	Market-facing capability is the dominant need.
Local environment	Somewhat limiting	The county environment presents material but not overwhelming barriers.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Stagnant	Income growth is largely flat.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Improved record-keeping or planning	Training is translating into better business discipline.

Table 82: Tharaka-Nithi Detailed readiness signals

Trans Nzoia

Trans Nzoia records 52 respondents and a county opportunity score of 41.8/100, placing it in the Hustle Economy band. The dominant economic outlook is 'Clear growth path', while the strongest perceived opportunity lies in 'Agriculture / Livestock'. The leading capability gap is 'Financial Management', and the most common market reach pattern is 'Local village/town'. Taken together, this suggests that Trans Nzoia still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	52
Opportunity score (0–100)	41.8
Opportunity tier	Hustle Economy
Dominant outlook	Clear growth path
Dominant opportunity sector	Agriculture / Livestock
Top capability need	Financial Management
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I hear about them, but do not see my place

Table 83: Trans Nzoia County signal metrics

Interpretive note

Many entrepreneurs can see realistic pathways to improve income and scale. Entrepreneurs are testing growth through small practical adjustments. Most sales still depend on nearby community demand. Businesses can plan a little, but instability remains. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Trans Nzoia – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Clear growth path	Many entrepreneurs can see realistic pathways to improve income and scale.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Financial Management	Financial literacy and money management are major needs.
Local environment	Somewhat limiting	The county environment presents material but not overwhelming barriers.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Agriculture / Livestock	Agriculture remains the strongest perceived opportunity system.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Improved record-keeping or planning	Training is translating into better business discipline.

Table 84: Trans Nzoia Detailed readiness signals

Turkana

Turkana records 91 respondents and a county opportunity score of 57.4/100, placing it in the Transition Economy band. The dominant economic outlook is ‘Clear growth path’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Skills/training’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Turkana is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	91
Opportunity score (0–100)	57.4
Opportunity tier	Transition Economy
Dominant outlook	Clear growth path
Dominant opportunity sector	Trade / Services
Top capability need	Skills/training
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I am already positioning myself to benefit

Table 85: Turkana County signal metrics

Interpretive note

Many entrepreneurs can see realistic pathways to improve income and scale. Business owners are actively experimenting with new growth options. Most sales still depend on nearby community demand. Businesses can plan a little, but instability remains. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Turkana – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	None	
Economic outlook	Clear growth path	Many entrepreneurs can see realistic pathways to improve income and scale.
Growth behavior	Tried something new	Business owners are actively experimenting with new growth options.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Skills/training	General skills upgrading remains a priority.
Local environment	Very limiting	Local business conditions are acting as a major brake on growth.
Program access	None	
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I am already positioning myself to benefit	The county shows strong opportunity agency and strategic alignment.
Training outcome	None	

Table 86: Turkana Detailed readiness signals

Uasin Gishu

Uasin Gishu records 31 respondents and a county opportunity score of 47.8/100, placing it in the Transition Economy band. The dominant economic outlook is ‘Stable but limited growth’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Digital tools’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Uasin Gishu is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	31
Opportunity score (0–100)	47.8
Opportunity tier	Transition Economy
Dominant outlook	Stable but limited growth
Dominant opportunity sector	Trade / Services
Top capability need	Digital tools
Dominant market reach	Local village/town
Dominant income signal	Growing steadily
National vision fit	I understand them, but do not know how to act

Table 87: Uasin Gishu County signal metrics

Interpretive note

The county shows resilience but still faces constrained expansion opportunities. Business owners are actively experimenting with new growth options. Most sales still depend on nearby community demand. Businesses can plan a little, but instability remains. There is evidence of operational structure and business discipline.

Uasin Gishu – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange and other training	Entrepreneurs are benefiting from multiple capability channels.
Economic outlook	Stable but limited growth	The county shows resilience but still faces constrained expansion opportunities.
Growth behavior	Tried something new	Business owners are actively experimenting with new growth options.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Structured with systems	There is evidence of operational structure and business discipline.
Capability need	Digital tools	Digital adoption is a key enabler for growth.
Local environment	Supportive	County conditions are helping enterprise activity.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Growing steadily	The county shows consistent improvement in enterprise income.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I understand them, but do not know how to act	Understanding is rising, but translation into action remains weak.
Training outcome	Improved record-keeping or planning	Training is translating into better business discipline.

Table 88: Uasin Gishu Detailed readiness signals

Vihiga

Vihiga records 99 respondents and a county opportunity score of 59.7/100, placing it in the Transition Economy band. The dominant economic outlook is ‘Clear growth path’, while the strongest perceived opportunity lies in ‘Trade / Services’. The leading capability gap is ‘Access to capital/finance’, and the most common market reach pattern is ‘Local village/town’. Taken together, this suggests that Vihiga is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	99
Opportunity score (0–100)	59.7
Opportunity tier	Transition Economy
Dominant outlook	Clear growth path
Dominant opportunity sector	Trade / Services
Top capability need	Access to capital/finance
Dominant market reach	Local village/town
Dominant income signal	Slowly improving
National vision fit	I am already positioning myself to benefit

Table 89: Vihiga County signal metrics

Interpretive note

Many entrepreneurs can see realistic pathways to improve income and scale. Business owners are actively experimenting with new growth options. Most sales still depend on nearby community demand. Businesses can plan a little, but instability remains. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Vihiga – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	None	
Economic outlook	Clear growth path	Many entrepreneurs can see realistic pathways to improve income and scale.
Growth behavior	Tried something new	Business owners are actively experimenting with new growth options.
Market reach	Local village/town	Most sales still depend on nearby community demand.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Access to capital/finance	Access to finance is the most pressing growth constraint.
Local environment	Supportive	County conditions are helping enterprise activity.
Program access	None	
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I am already positioning myself to benefit	The county shows strong opportunity agency and strategic alignment.
Training outcome	None	

Table 90: Vihiga Detailed readiness signals

Wajir

Wajir records 52 respondents and a county opportunity score of 47.9/100, placing it in the Transition Economy band. The dominant economic outlook is ‘Stable but limited growth’, while the strongest perceived opportunity lies in ‘Manufacturing / Value addition’. The leading capability gap is ‘Financial Management’, and the most common market reach pattern is ‘Ward or sub-county’. Taken together, this suggests that Wajir is moving toward more structured opportunity systems.

Metric	County Signal
Respondents	52
Opportunity score (0–100)	47.9
Opportunity tier	Transition Economy
Dominant outlook	Stable but limited growth
Dominant opportunity sector	Manufacturing / Value addition
Top capability need	Financial Management
Dominant market reach	Ward or sub-county
Dominant income signal	Slowly improving
National vision fit	I hear about them, but do not see my place

Table 91: Wajir County signal metrics

Interpretive note

The county shows resilience but still faces constrained expansion opportunities. Entrepreneurs are testing growth through small practical adjustments. Market reach is improving but still geographically constrained. Businesses can plan a little, but instability remains. Many entrepreneurs are beginning to operate with simple systems and basic discipline.

Wajir – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange Program	Chanuka training reach is visible in this county.
Economic outlook	Stable but limited growth	The county shows resilience but still faces constrained expansion opportunities.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Ward or sub-county	Market reach is improving but still geographically constrained.
Demand stability	Somewhat predictable	Businesses can plan a little, but instability remains.
Business organization	Some planning and basic records	Many entrepreneurs are beginning to operate with simple systems and basic discipline.
Capability need	Financial Management	Financial literacy and money management are major needs.
Local environment	Neutral	The local environment is mixed, with both supportive and limiting features.
Program access	Applied but unsuccessful	There is friction between awareness and actual benefit.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Manufacturing / Value addition	Value addition is seen as the route to better income and productivity.
National vision translation	I hear about them, but do not see my place	The narrative exists, but personal pathways are unclear.
Training outcome	Improved record-keeping or planning	Training is translating into better business discipline.

Table 92: Wajir Detailed readiness signals

West Pokot

West Pokot records 57 respondents and a county opportunity score of 39.7/100, placing it in the Hustle Economy band. The dominant economic outlook is 'Survival only', while the strongest perceived opportunity lies in 'Trade / Services'. The leading capability gap is 'Sales & Marketing', and the most common market reach pattern is 'Neighbours'. Taken together, this suggests that West Pokot still requires stronger opportunity systems to move beyond fragmented hustle activity.

Metric	County Signal
Respondents	57
Opportunity score (0–100)	39.7
Opportunity tier	Hustle Economy
Dominant outlook	Survival only
Dominant opportunity sector	Trade / Services
Top capability need	Sales & Marketing
Dominant market reach	Neighbours
Dominant income signal	Slowly improving
National vision fit	I am already positioning myself to benefit

Table 93: West Pokot County signal metrics

Interpretive note

Households are focused on daily survival rather than growth. Entrepreneurs are testing growth through small practical adjustments. The dominant signal is neighbours sales are highly dependent on seasonality. Many businesses still operate in survival mode with minimal systems.

West Pokot – Detailed Readiness Signals

Dimension	Dominant response	Interpretation
Training exposure	Yes - Chanuka Jipange and other training	Entrepreneurs are benefiting from multiple capability channels.
Economic outlook	Survival only	Households are focused on daily survival rather than growth.
Growth behavior	Made small changes	Entrepreneurs are testing growth through small practical adjustments.
Market reach	Neighbours	
Demand stability	Seasonal only	Sales are highly dependent on seasonality.
Business organization	Day-to-Day Survival	Many businesses still operate in survival mode with minimal systems.
Capability need	Sales & Marketing	Market-facing capability is the dominant need.
Local environment	Neutral	The local environment is mixed, with both supportive and limiting features.
Program access	Aware but not accessed	Awareness exists but access remains weak.
Income direction	Slowly improving	Entrepreneurs are seeing modest but meaningful progress.
Opportunity mapping	Trade / Services	Local commerce and services are the main growth pathway.
National vision translation	I am already positioning myself to benefit	The county shows strong opportunity agency and strategic alignment.
Training outcome	Improved record-keeping or planning	Training is translating into better business discipline.

Table 94: West Pokot Detailed readiness signals



 **20x**
Entrepreneur