

INFORMAL SECTOR WORKERS ASSOCIATION OF KENYA (ISWAK)

FIVE-YEAR STRATEGIC PLAN (2027–2032)

Theme: Empowering the Informal Sector for Inclusive Growth and Sustainable Development

1. EXECUTIVE SUMMARY

The ISWAK 2025–2029 Strategic Plan provides a comprehensive roadmap for transforming Kenya’s informal economy into a structured, productive, and protected sector. The plan is anchored on nine strategic pillars addressing systemic challenges including limited access to finance, weak market linkages, lack of social protection, and policy exclusion.

Over five years, ISWAK aims to reach **over 5 million informal workers**, strengthen enterprises, influence national policy, and build resilient livelihoods through integrated programming, partnerships, and advocacy.

2. VISION, MISSION, AND CORE VALUES

Vision:

A just, inclusive, and prosperous society where informal sector workers enjoy dignity, rights, and economic opportunity.

Mission:

To empower informal sector workers through capacity building, policy advocacy, and access to opportunities for sustainable livelihoods.

Core Values:

- Inclusion & Equity
 - Accountability & Transparency
 - Innovation
 - Dignity of Work
 - Sustainability
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3. ORGANIZATIONAL STRUCTURE

Governance Level:

- Board of Directors
- Advisory Council

Executive Level:

- National Coordinator (CEO equivalent)

Key Departments:

- Programs & Partnerships
- Finance & Administration
- Monitoring, Evaluation & Learning (MEL)
- Research & Policy
- Communications & Advocacy
- Internal Audit & Compliance

Program Units (9 Pillars):

Each program is led by a Program Manager supported by field officers and technical experts.

4. STRATEGIC PROGRAMS (DETAILED WRITE-UPS)

4.1 Skills Development and Training

This program focuses on equipping informal sector workers with market-relevant technical and entrepreneurial skills. ISWAK will implement structured training programs, including TVET partnerships, digital skills training, and certification programs.

Key interventions include:

- Development of standardized training curricula
- Apprenticeship and mentorship programs
- Digital literacy and e-commerce training
- Leadership and business management training

Expected Outcome:

A skilled workforce capable of increasing productivity, innovation, and income generation.

4.2 Markets and Trade Facilitation

This program aims to improve market access for informal sector enterprises by addressing barriers in value chains, logistics, and regulatory compliance.

Key interventions include:

- Market linkages (local, regional, international)
- Trade fairs and exhibitions
- Support for product standardization and branding
- Digital marketplaces and e-commerce platforms

Expected Outcome:

Increased competitiveness and market penetration of informal sector products and services.

4.3 Access to Finance and Enterprise Development

ISWAK will enhance financial inclusion by connecting informal workers to affordable credit, grants, and enterprise support services.

Key interventions include:

- Formation and strengthening of savings groups (SACCO-like models)
- Linkages to microfinance institutions and banks
- Enterprise incubation and acceleration programs
- Financial literacy training

Expected Outcome:

Growth of sustainable enterprises and increased access to capital.

4.4 Social Protection and Welfare

This program seeks to safeguard informal workers against vulnerabilities such as illness, accidents, and income shocks.

Key interventions include:

- Advocacy for inclusive social protection policies
- Enrollment in health insurance schemes (e.g., SHIF)

- Emergency support systems and welfare programs
- Community-based support structures

Expected Outcome:

Improved resilience and reduced vulnerability among informal workers.

4.5 Legal Empowerment and Rights Awareness

ISWAK will promote legal literacy and access to justice for informal workers who often face harassment, exploitation, and exclusion.

Key interventions include:

- Legal awareness campaigns
- Paralegal training and legal aid clinics
- Policy advocacy for labor and trade reforms
- Documentation and reporting of rights violations

Expected Outcome:

Empowered workers who can claim and defend their rights.

4.6 Infrastructure and Technology Support

This program addresses structural barriers such as lack of workspace, tools, and digital infrastructure.

Key interventions include:

- Development of common workspaces and innovation hubs
- Access to tools, machinery, and ICT solutions
- Promotion of digital platforms for business operations
- Partnerships for infrastructure investment

Expected Outcome:

Improved productivity through access to modern infrastructure and technology.

4.7 Gender and Youth Empowerment

The program focuses on inclusive participation of women and youth in the informal economy.

Key interventions include:

- Women and youth enterprise support programs
- Leadership and mentorship initiatives
- Gender-based violence (GBV) response mechanisms
- Access to education, skills, and finance

Expected Outcome:

Reduced inequality and increased participation of marginalized groups.

4.8 Research, Policy, and Advocacy

ISWAK will generate evidence and influence policy to create an enabling environment for informal workers.

Key interventions include:

- Research studies and policy briefs
- Advocacy campaigns and stakeholder engagement
- Coalition building and partnerships
- Monitoring policy implementation

Expected Outcome:

Stronger policy influence and recognition of the informal sector in national development.

4.9 Environment and Climate Resilience

This program integrates climate adaptation and sustainability into informal sector activities.

Key interventions include:

- Climate-smart business practices
- Waste management and recycling initiatives
- Tree planting and environmental conservation
- Renewable energy adoption

Expected Outcome:

Resilient livelihoods and environmentally sustainable enterprises.

5. FIVE-YEAR WORK PLAN (SUMMARY)

Year 1: Baseline studies, program setup, pilot projects

Year 2: Expansion, partnerships, capacity building

Year 3: Scaling programs, strengthening systems

Year 4: Policy engagement, institutional strengthening

Year 5: Sustainability, impact evaluation, scale-up

6. LOGICAL FRAMEWORK (LOGFRAME)**Goal:**

Improved livelihoods and well-being of informal sector workers in Kenya

Objective	Indicator	Target (2029)	Means of Verification
Increase incomes	% income growth	+40%	Surveys
Skills development	# trained	150,000	Training reports
Enterprise growth	# MSMEs supported	10,000	Business records
Social protection	# enrolled	80,000	Program data
Policy influence	# policies influenced	25	Policy documents

7. BUDGET FRAMEWORK (USD – ESTIMATES)

Program	Budget (USD)
Skills Development	8,500,000
Markets & Trade	6,000,000
Finance & Enterprise	7,500,000
Social Protection	7,000,000

Program	Budget (USD)
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Legal Empowerment	4,000,000
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Infrastructure & Tech	9,500,000
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Gender & Youth	6,500,000
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Research & Advocacy	4,000,000
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Climate Resilience	6,000,000
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Program Total: 58,000,000

Overheads (7.6%): 4,800,000

Grand Total: 62,800,000 USD

8. IMPLEMENTATION APPROACH

- Community-driven and participatory
 - Evidence-based planning
 - Strategic partnerships (government, donors, private sector)
 - Transparency and accountability
 - Continuous monitoring and evaluation
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9. MONITORING & EVALUATION

- Baseline, midline, and endline assessments
 - Real-time data tracking systems
 - Quarterly and annual reporting
 - Impact evaluation and learning
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10. CONCLUSION

This strategic plan positions ISWAK as a **national leader in informal sector transformation**, driving inclusive growth, policy reform, and economic empowerment.

EXPLANATORY NOTES ON PROGRAM PURPOSE AND ACTIVITIES

To catalyze the transformation of the informal economy for employment and wealth creation, the **Informal Sector Workers Association of Kenya (ISWAK)** has developed and included strategic, impact-oriented programs in its organogram. These programs shall address the multifaceted needs of informal workers, promote productivity, and build resilience. Below are the **most appropriate programs**:

1. Skills Development and Training Program

Purpose: Upskilling and reskilling informal workers to enhance productivity, employability, and innovation.

- Vocational training centers
 - Apprenticeship and mentorship schemes
 - Digital literacy and soft skills
 - Certification and recognition of prior learning (RPL)
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2. Access to Finance and Enterprise Development Program

Purpose: Enable informal workers and MSMEs to access affordable credit and business development services.

- Savings and credit cooperatives (SACCOs)
 - Financial literacy campaigns
 - Linkages to microfinance, Hustler Fund, and commercial banks
 - Business incubation and support services
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3. Markets and Trade Facilitation Program

Purpose: Strengthen access to local, regional, and international markets.

- Market access and product branding support
- Value chain integration
- Cooperative and collective marketing initiatives

- Participation in trade fairs and expos
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4. Social Protection and Welfare Program

Purpose: Promote inclusion in social protection schemes for health, pensions, and insurance.

- SHIF and NSSF onboarding support
 - Informal workers' welfare fund
 - Emergency and disaster support schemes
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5. Legal Empowerment and Rights Program

Purpose: Promote legal literacy and protect rights of informal workers.

- Legal aid and advisory services
 - Advocacy on labor rights, workplace safety, and fair taxation
 - Policy dialogue and reforms
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6. Infrastructure and Technology Support Program

Purpose: Improve the working conditions and technology adoption in informal enterprises.

- Development of jua kali sheds, markets, sanitation facilities
 - Equipment sharing centers (tool banks, ICT hubs)
 - Green and sustainable technologies
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7. Gender and Youth Empowerment Program

Purpose: Address specific barriers facing women and youth in the informal economy.

- Targeted business support and grants
 - Leadership and advocacy training
 - Gender-responsive budgeting and programming
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8. Research, Policy, and Advocacy Program

Purpose: Inform evidence-based policymaking and amplify worker voices.

- Informal economy database and observatory
 - Policy briefs and position papers
 - Stakeholder engagement forums
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9. Environment and Climate Resilience Program

Purpose: Build climate adaptation capacity among informal workers.

- Waste management and circular economy initiatives
 - Climate-smart technologies
 - Green enterprise development
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Organogram Structure (Program Level)

Informal Sector Workers Association of Kenya (ISWAK)

Executive Director

Program Directorate

Skills Development and Training

Access to Finance and Enterprise Development

Markets and Trade Facilitation

Social Protection and Welfare

Legal Empowerment and Rights

Infrastructure and Technology Support

Gender and Youth Empowerment

Research, Policy, and Advocacy

Environment and Climate Resilience