

# Why Kenya's Hustler Narrative Lacks the 'Social' in Market Economy

The Missing Social Pillar in Kenya's Market Economy Vision

By Brenda Ogero

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## At a Glance

- › Kenya's hustler economy celebrates individual grit without institutional support, unlike Germany's Social Market Economy which balances free markets with social welfare.
- › Germany's post war economic success stemmed from learning through failure and designing structural protections, not from glorifying struggle.
- › Kenya requires architectural redesign, not motivational rhetoric, to transform hustle into sustainable prosperity.

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### Introduction

In Kenya, “hustle”<sup>A</sup> is not just a word; it is a national philosophy, a badge of honor, and sometimes a polite synonym for economic desperation. Everyone is a hustler. There is the matatu driver<sup>2B</sup> who doubles as a DJ, the civil servant running a side gig, or a graduate selling thrifted clothes online while waiting for ‘an opportunity. It is no wonder that during the 2022 elections, President William Ruto rode this sentiment to power with his populist hustler narrative, presenting himself as the champion of the ordinary Kenyan battling elite systems.<sup>3</sup> But beneath the inspiring rhetoric lies an uncomfortable truth. Kenya's version of the hustle economy celebrates individual grit while quietly abandoning the social foundations that sustain real progress. Unlike Germany's *Soziale Marktwirtschaft* (Social Market Economy), which blends free markets with social welfare and institutional fairness, Kenya's hustle narrative glorifies struggle without scaffolding support. The result? A nation sprinting endlessly on economic treadmills, resilient, yes, but running nowhere fast.

### Understanding the Hustler Narrative

The narrative emerged in Kenya as both a political strategy and a social ideology, first popularized by President William Ruto ahead of the 2022 general elections. Rooted in his own journey “from a chicken seller to Deputy President,” Ruto framed politics as a moral showdown between the *hustlers* who are the hardworking, struggling masses and the *dynasties* termed as the wealthy political elite.<sup>4</sup> The narrative, which Ruto himself founded and branded as the hustler nation movement, struck a deep emotional chord among millions of Kenyans weary of inequality and elite dominance.

By 2022, over 80% of Kenya's workforce was in the informal sector<sup>5</sup>, and unemployment among youth stood at 67%.<sup>6</sup> For many, this was not a choice but a survival mechanism. Ruto tapped into this frustration, promising empowerment through entrepreneurship, access to credit, and inclusion in decision-making during his campaign rallies and manifesto launches across the country.<sup>7</sup> Citizens saw in him a leader who spoke their language, raw, relatable, and defiant of privilege. His campaign promises included the establishment of the Hustler Fund<sup>8</sup>,<sup>C</sup> a micro-credit facility aimed at providing affordable

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<sup>B</sup> A matatu driver operates a privately-owned minibus used for public transportation in Kenya. Matatus are a dominant mode of urban transport, often characterized by colorful decorations, loud music, and informal employment arrangements. Many matatu drivers supplement their income through additional hustles, reflecting Kenya's informal economy dynamics.

<sup>C</sup> The Hustler Fund is a micro-credit facility established by the Kenyan government in November 2022 to provide affordable loans to small-scale entrepreneurs, informal sector workers, and low-income earners. It aims to promote financial inclusion by offering loans starting from as low as KSh 500 through mobile phone platforms, with minimal documentation requirements and lower interest rates compared to commercial banks.

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loans to small-scale entrepreneurs and informal sector workers. The fund was positioned as a tool for economic empowerment, offering loans as low as KSh 500 with minimal bureaucratic requirements, accessible via mobile phones.<sup>9</sup>This digital-first approach resonated with Kenya's tech-savvy population, particularly in urban areas where mobile money platforms like M-Pesa had already revolutionized financial inclusion.<sup>10</sup>

Yet, beneath the populist appeal lay contradictions. While the hustler narrative sold self-reliance, it offered little systemic reform, with no stronger social protection, meaningful small and medium enterprise (SME) financing mechanisms, or progressive fair taxation. Kenya's bottom-up economy<sup>11</sup> became a rallying cry without a realistic framework. The same hustlers hailed in campaign rallies still face rising taxes. According to the Kenya National Bureau of Statistics (2024), the cost-of-living index rose by 7.9% year-on-year, while formal job creation declined by 12% in the same period.<sup>12</sup>Additionally, access to affordable credit for SMEs remains below 30%,<sup>13</sup>and youth unemployment in urban areas hovers at 67%.<sup>14</sup> These trends reveal a widening gap between political rhetoric and economic reality.

Ruto's genius was in turning hardship into identity, a narrative of resilience that masked structural neglect. But today, the question remains: can the hustler nation evolve from a slogan of struggle into a policy of shared prosperity? Or will Kenya remain a country where hustling is celebrated in speeches but punished in practice?

## Germany's Social Market Economy: The Missing 'Social'

The Social Market Economy (SME<sup>15</sup>)<sup>D</sup> as conceptualized by German post-war and pre-war academics represents an economic framework that seeks to balance free-market capitalism with social welfare provisions. Pre-war ordoliberal thinkers<sup>16</sup> like Walter Eucken and Franz Böhm laid the intellectual groundwork by arguing that markets require strong legal and institutional frameworks to function fairly, rejecting both laissez-faire capitalism and centralized state control.<sup>17</sup>After World War II, economists Ludwig Erhard and Alfred Müller-Armack transformed these ideas into practical policy, creating a system where economic freedom coexists with social responsibility what Müller-Armack termed the "socially bound market economy."<sup>18</sup>

Germany's path to the Social Market Economy was shaped by the failures of alternative economic theories. Before SME's adoption, Germany experimented with several approaches that proved disastrous. The Weimar Republic's economic policies in the 1920s shifted between unregulated capitalism and heavy state intervention, neither providing stability.<sup>19</sup>Hyperinflation in 1923 destroyed savings and trust in market mechanisms, creating fertile ground for extremism.<sup>20</sup>The Nazi regime then imposed autarkic economic policies emphasizing self-sufficiency and state control of production, leading to militarization and economic distortion.<sup>21</sup> Post-war, there was also debate about implementing centralized planning similar to the Soviet command economy model, but this was rejected as incompatible with democratic freedoms.<sup>22</sup>These failed experiments taught German policymakers that neither pure capitalism nor total state control could deliver sustainable prosperity; hence a third way was necessary.

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<sup>D</sup> *The Social Market Economy (Soziale Marktwirtschaft) is an economic system that combines free-market capitalism with social policies designed to ensure fair competition and social welfare.*

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If Kenya's hustler nation glorifies grit, Germany's postwar miracle glorified structure and therein lies the lesson. After World War II left its economy in ruins, German economists Ludwig Erhard and Alfred Müller-Armack created the *Soziale Marktwirtschaft*, a Social Market Economy that married capitalism with compassion.<sup>23</sup> It was not about slogans but systems, where markets were free, yet citizens were protected from falling through the cracks.

Today, Germany's Gini coefficient of 0.29 reflects one of the fairest economies in the world<sup>24</sup>. Nearly 90% of its citizens enjoy public health insurance (the remaining 10% opt for private coverage by choice or due to income thresholds that allow alternative arrangements),<sup>25</sup> and retraining programs keep workers employable when industries shift. The idea was simple: freedom must come with fairness, or else it becomes fragile.

Germany did not succeed by hustling harder. It succeeded by building systems rooted in accountability, rule of law, and social protection. Its ordoliberal framework ensured market competition while preventing monopolies and protecting workers through codetermination laws that give employees a voice in corporate governance.<sup>26</sup> If Kenya wants true transformation, it must stop romanticizing survival and start institutionalizing fairness not through slogans, but through enforceable policies, transparent governance, and equitable distribution of economic opportunities. Because prosperity is not a hustle; it is a design.

## The Kenyan Gap: Capitalism Without a Cushion

Kenya, by contrast, preaches empowerment but forgets the scaffolding that holds it up. President Ruto's Bottom-Up Economic Transformation Agenda<sup>27</sup> borrows the language of inclusion yet lacks Germany's institutional muscle. The agenda promises empowerment through the hustler fund, affordable housing, and agricultural transformation. However, implementation has been hampered by inadequate funding mechanisms, poor coordination between national and county governments, and limited access to formal credit markets for small enterprises.<sup>28</sup>

For instance, while the hustler fund disbursed over KSh 40 billion by mid-2024, default rates exceeded 40%, signaling structural issues in credit assessment and borrower capacity.<sup>29</sup> Furthermore, healthcare coverage remains below 25% for informal sector workers<sup>30</sup>, and tax reforms introduced in 2023 disproportionately affected low-income earners, contradicting the agenda's stated goal of inclusive growth.<sup>31</sup> Kenyan hustlers are told to build businesses but with no credit, shaky healthcare, and rising taxes. It is capitalism without a cushion or a marathon run without water.

Kenya's economy runs on ambition, but without inclusion, progress keeps stalling or slowing down. Everyone is told to hustle, yet few are protected when the system stalls. Despite being East Africa's most diversified economy, only 17% of Kenyans have formal pension coverage, and unemployment insurance is virtually nonexistent.<sup>32</sup> For the 80% in the informal sector, economic vulnerability is acute. According to the Kenya National Bureau of Statistics (2023), 46% of informal sector workers reported that a single illness or financial shock could push them below the poverty line.<sup>33</sup> Additionally, healthcare expenditure remains largely out-of-pocket, with informal workers spending up to 60% of their income on medical emergencies in some cases.<sup>34</sup> This means that resilience here is not progress but survival, a fragile existence where one setback can erase years of hard work.

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Even Kenya's backbone, its SMEs, struggles to stand. Over 70% cite lack of affordable credit as their biggest challenge. <sup>35</sup>The hustler fund promised empowerment but exposed the gap between populist talk and practical policy. While the fund disbursed billions, high default rates and limited financial literacy support revealed inadequate groundwork. <sup>36</sup>Furthermore, commercial banks continue to charge SME lending rates averaging 13-15%, far above what small businesses can sustainably manage. <sup>37</sup> Kenya's leaders motivate the nation with big vision but offer little structural support like coaches without a playbook.

This is what scholars have termed "survival capitalism"<sup>38</sup> a system that celebrates endurance while ignoring equity. With youth unemployment near 67% in cities, <sup>39</sup>many Kenyans are simply running in place. If Germany's capitalism wears a safety belt, Kenya's hustlers are driving barefoot on a rocky road with a tank full of hope. The real fix is not more hustle; it is better design of systems that make effort pay off, not wear people out. This requires deliberate investment in social safety nets, reformed credit markets with lower interest rates and longer repayment periods, unemployment insurance schemes modeled on successful examples like Germany's Kurzarbeit program<sup>40</sup>, <sup>E</sup>and enforceable labor protections that extend to informal workers. Without such structural interventions, Kenya risks entrenching a permanent underclass of economically active but perpetually precarious citizens.

## Reimagining Kenya's Market Economy: Comparison and Recommendations

Based on the above comparison of Kenya and Germany, Kenya's problem is not ambition; it is architecture. The country needs systems that turn hard work into shared prosperity instead of perpetual struggle. Three concrete interventions can begin this shift.

First, Kenya must build social safety nets that make entrepreneurship less punishing. In Germany, a failed startup does not ruin lives because unemployment insurance, healthcare, and retraining programs help people bounce back. <sup>41</sup>In Kenya, "try again" often means "try hungry." The hustler fund, if restructured into transparent, credit-based cooperatives with lower interest rates, longer repayment windows, and mandatory financial literacy training, <sup>END</sup><sup>42</sup>Additionally, establishing a contributory unemployment insurance scheme, funded jointly by employers, employees, and government would provide temporary income support during job transitions, reducing the fear of failure that stifles innovation.<sup>43</sup>

Second, vocational training must match the country's youth bulge, with 75% under 35. <sup>44</sup>Germany's dual system blends classroom learning with apprenticeships, keeping unemployment low at 3.2%. <sup>45</sup>Kenya's youth have the energy but not the skills pipeline to channel it effectively. Expanding Technical and Vocational Education and Training (TVET) institutions, linking them directly to industry needs, and incentivizing private sector participation through tax breaks could bridge this gap. <sup>46</sup>For instance,

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<sup>E</sup> Germany's Kurzarbeit (short-time work) scheme allows employers to reduce working hours during economic downturns while the government subsidizes a portion of lost wages, preventing layoffs. See OECD, *Employment Outlook 2023*, Paris: OECD Publishing, 2023, pp. 112-118.

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partnerships between TVET institutions and manufacturing firms in Nairobi's industrial area have shown promise but remain too limited in scale. <sup>47</sup>Scaling such initiatives nationally, with government subsidies for apprenticeship programs, would transform youth unemployment into productive economic participation.

Lastly, Kenya must fix its institutions through targeted anti-corruption measures, enforceable labor protections, and progressive taxation. Corruption costs Kenya an estimated 2-3% of GDP annually, <sup>48</sup>draining resources that could fund healthcare, education, and infrastructure. Strengthening institutions like the Ethics and Anti-Corruption Commission (EACC) with prosecutorial independence and adequate funding is critical.<sup>49</sup>

Additionally, labor protections must extend to informal workers through portable benefits systems that allow gig workers and informal traders to access healthcare and retirement savings regardless of employment type. <sup>50</sup>On taxation, Kenya must shift from regressive consumption taxes that burden the poor toward progressive income and wealth taxes that ensure the affluent contribute fairly. <sup>51</sup>True empowerment is not about hustling harder; it is about working with dignity, security, and predictability. Great nations do not hustle to success, they build toward it with deliberate, inclusive policies. Kenya must now do the same: move from hustle to structure, from survival to sustainability.

### Conclusion

Kenya's hustle culture is undeniably a testament to the country's resilience, creativity, and grit. Yet, without a strong social foundation, it risks becoming little more than economic theatre full of motion but short on progress. A nation cannot hustle its way to equality, nor can motivation replace institutions. As seen in Germany, still the main proponent of the Social Market Economy up to today, therefore, to truly empower its people, Kenya must add the *social* to its market, building safety nets, fairness, and dignity into the system. This requires not just policy pronouncements but enforceable reforms: transparent governance, equitable taxation, accessible credit, comprehensive social insurance, and institutions strong enough to protect citizens from both market failures and elite exploitation. Only then will hustlers stop surviving and start thriving as citizens in a just economy.

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- <sup>1</sup> In Kenyan colloquial usage, 'hustle' refers to any form of work, legitimate or informal, undertaken to earn a living. It encompasses side businesses, gig work, street vending, and entrepreneurial efforts outside formal employment structures.
- <sup>2</sup> A *matatu* driver operates a privately-owned minibus used for public transportation in Kenya. *Matatus* are a dominant mode of urban transport, often characterized by colorful decorations, loud music, and informal employment arrangements. Many *matatu* drivers supplement their income through additional hustles, reflecting Kenya's informal economy dynamics.
- <sup>3</sup> Institute of Economic Affairs (IEA), *Kenya Election Analysis Report 2022*, Nairobi: IEA Kenya, 2022, p. 34.
- <sup>4</sup> Nic Cheeseman and Gabrielle Lynch, 'The Hustler versus the Dynasties: Kenya's 2022 Election,' *Journal of Democracy* 33, no. 4 (2022): 124-139.
- <sup>5</sup> Kenya National Bureau of Statistics (KNBS), *Economic Survey 2023*, Nairobi: KNBS, 2023, p. 56.
- <sup>6</sup> World Bank, *Kenya Economic Update: Reinforcing a Robust Recovery*, Washington, DC: World Bank, 2022, p. 18.
- <sup>7</sup> Campaign speeches delivered by William Ruto in Nairobi, Kisumu, and Eldoret between January and July 2022, as documented in multiple media reports including *The Daily Nation* and *The Standard*.
- <sup>8</sup> *The Hustler Fund* is a micro-credit facility established by the Kenyan government in November 2022 to provide affordable loans to small-scale entrepreneurs, informal sector workers, and low-income earners. It aims to promote financial inclusion by offering loans starting from as low as KSh 500 through mobile phone platforms, with minimal documentation requirements and lower interest rates compared to commercial banks.
- <sup>9</sup> Republic of Kenya, Ministry of Cooperatives and MSMEs Development, *Hustler Fund Implementation Framework*, Nairobi: Government Printer, 2022, pp. 3-8.
- <sup>10</sup> Financial Sector Deepening (FSD) Kenya, *Digital Credit in Kenya: Evidence from Demand-Side Surveys*, Nairobi: FSD Kenya, 2023, pp. 12-15.
- <sup>11</sup> Ruto used the phrase 'bottom-up economic transformation' extensively during his 2022 campaign, contrasting it with what he termed 'trickle-down economics.' The term appears in his manifesto and policy documents distributed by his campaign team.
- <sup>12</sup> Kenya National Bureau of Statistics (KNBS), *Consumer Price Index Report*, Nairobi: KNBS, January 2024, p. 12; KNBS, *Quarterly Labour Force Report Q4 2023*, Nairobi: KNBS, 2024, p. 22.
- <sup>13</sup> Central Bank of Kenya (CBK), *Bank Supervision Annual Report 2023*, Nairobi: CBK, 2024, p. 67.
- <sup>14</sup> KNBS, *Economic Survey 2023*, p. 58.
- <sup>15</sup> *The Social Market Economy (Soziale Marktwirtschaft)* is an economic system that combines free-market capitalism with social policies designed to ensure fair competition and social welfare.
- <sup>16</sup> *Ordoliberalism* is a German strand of neoliberal thought that stresses the need for a strong legal and regulatory framework to keep markets fair and competitive. It holds that markets don't function well on their own and require active state rules to prevent monopolies, cartels, and distortions. Core principles include the rule of law, stable monetary policy, open markets, private property, and freedom of contract, supported by a firm constitutional order. The name comes from *ordo*, Latin for "order," highlighting its focus on an ordered economic framework.
- <sup>17</sup> Walter Eucken, *Grundsätze der Wirtschaftspolitik* [Principles of Economic Policy], Tübingen: J.C.B. Mohr, 1952, pp. 254-291; Franz Böhm, *Wettbewerb und Monopolkampf* [Competition and the Struggle Against Monopoly], Berlin: Carl Heymanns Verlag, 1933.
- <sup>18</sup> Alfred Müller-Armack, *Wirtschaftsordnung und Wirtschaftspolitik: Studien und Konzepte zur Sozialen Marktwirtschaft und zur Europäischen Integration* [Economic Order and Economic Policy: Studies and Concepts on the Social Market Economy], Freiburg: Rombach Verlag, 1966, pp. 243-249.
- <sup>19</sup> Harold James, *The German Slump: Politics and Economics 1924-1936*, Oxford: Oxford University Press, 1986, pp. 45-78.
- <sup>20</sup> Carl-Ludwig Holtfrerich, *The German Inflation 1914-1923: Causes and Effects in International Perspective*, Berlin: De Gruyter, 1986, pp. 312-328.
- <sup>21</sup> Adam Tooze, *The Wages of Destruction: The Making and Breaking of the Nazi Economy*, London: Penguin Books, 2006, pp. 101-145.
- <sup>22</sup> Alan Kramer, *The West German Economy, 1945-1955*, Oxford: Berg Publishers, 1991, pp. 89-112; Christoph Buchheim, "The Establishment of the Bank deutscher Länder and the West German Currency Reform," in *Fifty Years of the Deutsche Mark: Central Bank and the Currency in Germany since 1948*, ed. Deutsche Bundesbank (Oxford: Oxford University Press, 1999), pp. 55-100.
- <sup>23</sup> Ludwig Erhard, *Prosperity Through Competition*, New York: Praeger, 1957, pp. 15-28.

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- <sup>24</sup> World Bank, *World Development Indicators 2023*, accessed November 2024, <https://data.worldbank.org>.
- <sup>25</sup> Organisation for Economic Co-operation and Development (OECD), *Health at a Glance 2023: OECD Indicators*, Paris: OECD Publishing, 2023, p. 89.
- <sup>26</sup> Wolfgang Streeck and Kathleen Thelen, eds., *Beyond Continuity: Institutional Change in Advanced Political Economies*, Oxford: Oxford University Press, 2005, pp. 45-67.
- <sup>27</sup> Republic of Kenya, *Bottom-Up Economic Transformation Agenda 2022-2027*, Nairobi: Government Printer, 2022.
- <sup>28</sup> Institute for Public Policy Research and Analysis (IPPRA), *Implementation Review of the Bottom-Up Economic Agenda*, Nairobi: IPPRA, 2024, pp. 14-19.
- <sup>29</sup> Financial Sector Deepening (FSD) Kenya, *Hustler Fund Performance Review: Mid-Year Report 2024*, Nairobi: FSD Kenya, 2024, p. 7.
- <sup>30</sup> Kenya National Bureau of Statistics (KNBS), *Kenya Integrated Household Budget Survey 2023*, Nairobi: KNBS, 2023, p. 112.
- <sup>31</sup> Kenya Revenue Authority (KRA), *Revenue Performance Report 2023/2024*, Nairobi: KRA, 2024, p. 34; also see analysis in *The East African*, 'Tax Reforms Hit Low-Income Earners Hardest,' February 18, 2024.
- <sup>32</sup> World Bank, *Kenya Economic Update 2023*, Washington, DC: World Bank, 2023, p. 27.
- <sup>33</sup> KNBS, *Kenya Integrated Household Budget Survey 2023*, p. 98.
- <sup>34</sup> Ministry of Health Kenya, *Kenya Household Health Expenditure and Utilization Survey 2023*, Nairobi: Government Printer, 2023, p. 44.
- <sup>35</sup> Central Bank of Kenya (CBK), *Micro, Small and Medium Enterprises Survey 2024*, Nairobi: CBK, 2024, p. 52.
- <sup>36</sup> FSD Kenya, *Hustler Fund Performance Review*, p. 11.
- <sup>37</sup> CBK, *Bank Supervision Annual Report 2023*, p. 71.
- <sup>38</sup> The term 'survival capitalism' has been used by development economists to describe economic systems where participants engage in market activities primarily for subsistence rather than accumulation. See James Ferguson, *Give a Man a Fish: Reflections on the New Politics of Distribution*, Durham: Duke University Press, 2015, pp. 89-103.
- <sup>39</sup> KNBS, *Economic Survey 2023*, p. 58.
- <sup>40</sup> Germany's Kurzarbeit (short-time work) scheme allows employers to reduce working hours during economic downturns while the government subsidizes a portion of lost wages, preventing layoffs. See OECD, *Employment Outlook 2023*, Paris: OECD Publishing, 2023, pp. 112-118.
- <sup>41</sup> OECD, *Employment Outlook 2023*, pp. 145-152.
- <sup>42</sup> World Bank, *Digital Financial Services in Kenya: Review and Recommendations*, Washington, DC: World Bank, 2024, pp. 23-29.
- <sup>43</sup> International Labour Organization (ILO), *World Social Protection Report 2020-2022*, Geneva: ILO, 2021, pp. 67-74.
- <sup>44</sup> KNBS, *Kenya Population and Housing Census 2019: Volume III*, Nairobi: KNBS, 2020, p. 18.
- <sup>45</sup> Federal Statistical Office of Germany, *Labour Market Statistics 2023*, Wiesbaden: Destatis, 2023, p. 9.
- <sup>46</sup> Ministry of Education Kenya, *TVET Sector Reform Strategy 2023-2028*, Nairobi: Government Printer, 2023, pp. 12-17.
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- <sup>48</sup> Ethics and Anti-Corruption Commission (EACC), *National Ethics and Corruption Survey 2023*, Nairobi: EACC, 2024, p. 14.
- <sup>49</sup> Transparency International Kenya, *Strengthening Anti-Corruption Institutions: A Policy Brief*, Nairobi: Transparency International, 2024, pp. 5-8.
- <sup>50</sup> ILO, *Extending Social Security to Informal Economy Workers*, Geneva: ILO, 2023, pp. 28-35.
- <sup>51</sup> Institute of Economic Affairs (IEA) Kenya, *Tax Policy Reform for Inclusive Growth*, Nairobi: IEA Kenya, 2024, pp. 19-26.

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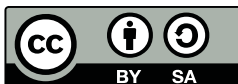
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