FinAccess Household Survey

COUNTY PERSPECTIVE

November 2022

ACCESS | USAGE | QUALITY | IMPACT





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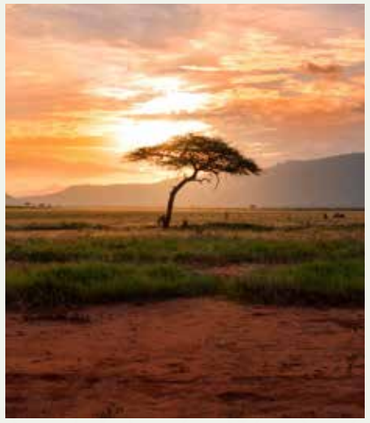








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ABBREVIATION



Abbreviation/ Concept	Definition
CBK	Central Bank of Kenya
CMA	Capital Markets Authority
CRB	Credit Reference Bureau
FSD Kenya	Financial Sector Deepening Trust Kenya
GCP	Gross County Product
ICDC	Industrial and Commercial Development Corporation
IRA	Insurance Regulatory Authority
JLB	Joint Loans Board
KNBS	Kenya National Bureau of Statistics
KPHC	Kenya Population & Housing Census
DFS	Digital Financial Services
KSh	Kenya Shilling
MFB	Microfinance bank
MFI	Microfinance Institution
MTP	Medium Term Plan
M–PESA	Mobile–based money transfer service offered by Safaricom Kenya Limited
NHIF	National Hospital Insurance Fund
NSE	Nairobi Securities Exchange
NSSF	National Social Security Fund
RBA	Retirement Benefits Authority
SACCO	Savings and Credit Co–operative
SASRA	SACCO Societies Regulatory Authority

FOREWORD

We are pleased to present the FinAccess Household Survey Report: County Perspective. This is the first report that has utilized the 2021 FinAccess Household Survey dataset to analyze all the four dimensions of financial inclusion; *access, usage, quality,* and *impact* at County level across all the forty-seven (47) counties (devolved Units of Government).



> The report provides granular view of the financial inclusion landscape and how this could fit into the counties' overall development agenda. It contains useful information and data points on the disparities, challenges, and opportunities in terms of access to formal financial inclusion across all the forty-seven (47) counties.

The report provides a synopsis of statistics that reflect similarities and disparities in the level of financial inclusion at county level that would otherwise have been masked by the national averages. This is important for policy makers, private sector players, researchers, development partners, among other stakeholders, in terms of identifying challenges and opportunities regarding provision of or access to formal financial services and products across the forty-seven (47) counties. These findings, if analyzed alongside the County GDP datasets as well as other datasets generated at county level, provide useful policy lessons to County Governments as well as the National Government in terms of instituting measures towards attaining inclusive and equitable growth.

We wish to highlight a few striking statistics from the report. The Nairobi County has the highest adult population included in the formal financial services and products, at 95 percent while West Pokot County has the lowest access of 57.7 percent. Garissa, Narok and Tana River counties have the highest proportion of adults that are financially excluded at 34.3 percent, 31.2 percent and 26.7 percent, respectively. In addition, West Pokot, Turkana, and Samburu counties rely mostly on informal financial services. Overall, usage of informal groups (Chamas) is high in Kirinyaga, Murang'a, Siaya, Busia and Makueni relative to other counties, perhaps reflecting agricultural and high presence of small businesses. Counties in agriculturally endowed regions and urban areas such as Kirinyaga, Nairobi and Machakos have wider choices of financial service providers and products compared to those in arid and semi-arid areas, such as Garissa, Wajir, Tana River and Marsabit, which largely rely on mobile money, informal groups, and National Hospital Insurance Fund (NHIF) for financial services.

Reading this report keenly together with further analysis across all the four dimensions of financial inclusion would provide stakeholders in the pension, insurance, Saccos, Capital markets and banking sectors with opportunity to create conducive environment for innovators and private players to serve the public better. The National Government and County Governments could also leverage on the findings of this report to put in place measures that would promote better access to formal financial services across all the counties for inclusive equitable growth. Implementation of county-targeted programs that promote inclusive financial ecosystem for equitable growth by Development partners and other stakeholders would also be informed by this report.

We take this opportunity to encourage other public and private sector players to join hands with Central Bank of Kenya (CBK), Kenya National Bureau of Statistics (KNBS) and Financial Sector Deepening Trust (FSD) Kenya, in conducting future surveys for enhanced measurement of financial inclusion to deepen our understanding of dynamics in the financial sector. In particular, we invite the County Governments to partner with us in propagating a better environment for inclusive financial sector. We hope all those reading this report will generate curiosity into further research and therefore delve into available datasets for quality policy research outputs. The starting point would be effective use of this County FinAccess Survey Report as well as the 2021 FinAccess Household Survey Report and the datasets available on the CBK, KNBS and FSD Kenya websites for planning. We are therefore delighted to present to you the first FinAccess Household Survey County Perspective Report.

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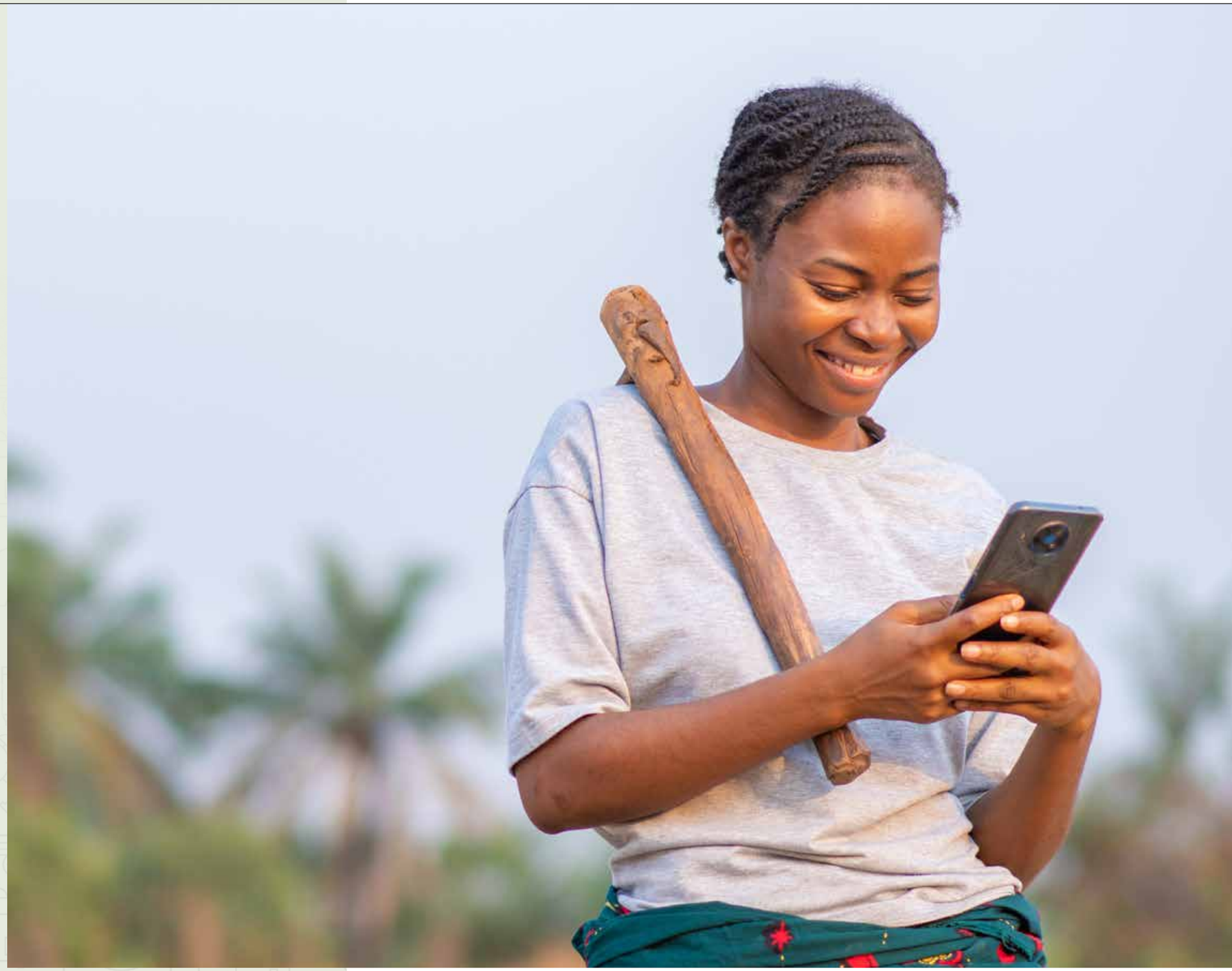
This is the first County level report on financial inclusion statistics to be published from the 2021 FinAccess Household Survey. The report has been prepared through the partnership of the Central Bank of Kenya (CBK), Kenya National Bureau of Statistics (KNBS) and Financial Sector Deepening Trust (FSD) Kenya.

We take this opportunity to thank the leadership of CBK, KNBS and FSD Kenya for the direction, guidance, funding and unwavering support to produce this report. The stewardship was ably provided by: Dr Patrick Njoroge, Governor of the CBK, Mr Macdonald Obudho, MBS, Director General, KNBS and Ms. Tamara Cook, CEO, FSD Kenya.

We also wish to thank Prof. Robert Mudida, Director of Research Department at the CBK; Mr Collins Omondi, Director of Macroeconomic Statistics, KNBS; and Dr Amrik Heyer, Senior Research Advisor at the FSD Kenya for providing technical advice and leadership during preparation of the report.

Special recognition goes to the following team, having worked around the clock to conceptualize the report and spent long hours sifting through the datasets to prepare this report. These include: Cappitus Chironga, Irene W. Rugiri, Dr Peter Wamalwa, Julius Bett, and Dr Samuel Kiemo from the CBK; Simon Gaitho, William Etwasi, Tabitha W. Mwangi, Paul Waweru, Silvester Maingi, Rajab Mbaruku, Cruyff Matunde, and Peter Kamau from KNBS; and Geraldine Makunda and Peter Gakure from FSD Kenya.

We had outstanding team of designers; Chris Mwangi of CBK and Conrad Karume of FSD Kenya, who not only designed this report, but continuously improved on its aesthetics. The Communications team, led by Wallace Kantai of CBK and Katunge Kiilu of KNBS provided valuable guidance on the messaging and overall outlay. There are many other people who supported this team behind the scenes to ensure that writing the report and its publication was a success.



The survey provides rich data on the well-being of Kenyans through exploration of their extent of interaction with formal and informal financial solutions through various facets of their lives.



EXECUTIVE SUMMARY

The FinAccess (Financial Access) surveys have been conducted in Kenya every 2 to 3 years since 2006, through a Public-Private Partnership of the Central Bank of Kenya (CBK), the Kenya National Bureau of Statistics (KNBS) and the Financial Sector Deepening Trust – Kenya (FSD Kenya). These institutions have also received financial contributions from some commercial banks, a Microfinance bank, some telecommunications companies, other financial sector regulators, and local and international partners in the carrying out the surveys.

Over the years, the surveys have provided valuable statistics and information regarding dynamics in the financial inclusion landscape in Kenya. Information deduced from the surveys on technological innovations following mobile money technology adoption in 2007, the changing consumer behaviour and demographics, policy changes, competition among players in the financial sector and shocks in the economy such as drought and COVID-19 pandemic, continue to influence decisions among the public and private sector players.

The 2021 FinAccess Household Survey conducted between June and October 2021, whose topline findings report was released on December 15, 2021, is a departure from the previous surveys in two ways. First, sampling was at county level and therefore data collected captured unique characteristics and similarities across all the forty-seven (47) counties in Kenya. Second, the report laid emphasis on quality and impact dimensions rather than access and usage as has been the case in previous surveys. This FinAccess Household Survey County Perspective Report is therefore one of the value-gains from the 2021



FinAccess Household Survey datasets. Other outputs include a tracker survey on micro small and medium enterprises (MSMEs) and Deep dive studies on thematic areas such as green finance, SMEs, digital finance, among others.

The FinAccess Household Survey County Perspective Report was analyzed along the four dimensions of financial inclusion; access, usage, quality, and impact dimensions. The results indicate that formal financial inclusivity seems to reflect the level of economic activity, population density and urbanization. Counties of Nairobi, Nyeri, Kirinyaga, Murang'a and Kiambu were the only ones with adult population of included in the formal financial services, with rates above 90 percent. On the lower end of the pyramid, are West Pokot, Turkana, Garissa and Narok Counties, with inclusion rates of below 61 percent, compared to national average of 84 percent. The reverse is true when looking at the level of exclusion to formal financial services.

Usage dimension that focuses on the regularity and frequency of using financial services at county level indicate that Nairobi, Mombasa, Kiambu and Kisumu have the highest level of utilization of banking services providers while Garissa, Tana River and Marsabit fall on the other side of the pyramid. Compared to other counties, Machakos county reported the highest usage of Insurance services (mainly driven by National Hospital Insurance Fund) rate of 51 percent, twice the reported national average of 25 percent. Of interest is also the frequency and regular use of pension services and products by county, where Lamu, Trans Nzoia, Makueni and Taita Taveta had the highest rates, above national average of 11 percent. Other financial solutions covered in the report include usage of services and products by SACCOs, mobile money providers, capital markets, mobile banking, and microfinance. The report also provides indicators on the usage of informal solutions such as Chamas at the county level.

The report presents indicators that reflect the quality of financial services and products used at the county level. This includes consumers level of awareness about available financial services and products in meeting their needs, debt distress at household level, sources of financial advice and challenges consumers face in usage of different products and services. Marsabit, Garissa and Samburu Counties recorded the highest level of debt distress proxied by default rates of 74 percent, 59 percent, and 58 percent among adult population, respectively. This may be explained by climate-related shock of drought facing these counties that has reduced the ability of borrowers to repay their loans. Busia, Nandi and Siaya recorded the lowest incidence of loan defaults all recording below 5 percent among adult population of reported loan defaults.

Nakuru, Busia and Siaya Counties recorded the highest cases of gambling at 26 percent, 22 percent, and 19 percent, respectively, above the national average of 11 percent. It is worthy noting that Nakuru is among the counties with the highest financial literacy levels of 67 percent proxied by the ability of the respondents to calculate the cost of interest on a loan, and just below Nairobi and Bomet counties at 70 percent. Challenges unique to each county have been provided extensively in the report, which is useful for stakeholders.

> The survey explores the role of finance in meeting various financial needs which include day to day needs such as buying food and paying rent, dealing with shocks such as taking care of health emergencies and dealing with climate related calamities and what mechanisms are being put in place to invest or secure futures.

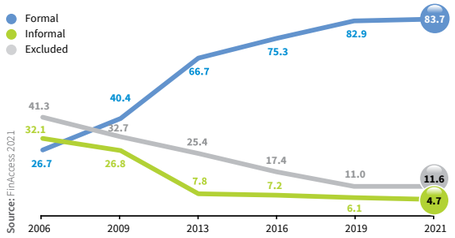


Analysis of consumers' life priorities and financial needs and how financial services are used to meet these needs and supporting their livelihoods for improved well-being at the county level reveal interesting outcomes about the impact dimension of financial inclusion. Financial health or well-being index, a composite index derived from ability to manage day-to-day needs, ability to cope with shocks and the ability to invest in future goals has been used to assess impact of formal financial services and products at county level. Counties with highest population that is formally included, recorded the largest proportion of adults that are categorized as financially healthy. Tana River County reported the lowest adult population categorized as financially healthy, at just 3 percent compared with Nairobi County at 35 percent. The report also covers the role of finance in dealing with shocks such as healthcare emergencies and climate related calamities as well as helping individual to realize long term life goals such as saving for education, investment and business expansion.

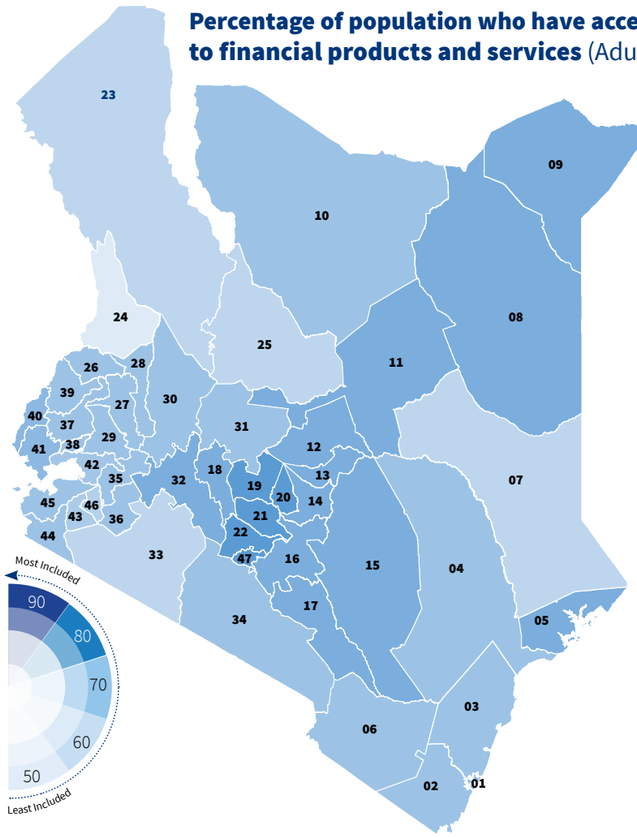
This report analyzed together with County GDP report and supply side data of financial inclusion provide stakeholders in the pension, insurance, Saccos, Capital markets and banking sectors with rich information to influence policy environment and spur innovations by the private sector. The National Government, County Governments, Development partners and other stakeholders could also leverage on the findings of this report to put in place measures that would promote better access to formal financial services across all the counties for inclusive equitable growth.

FINANCIAL INCLUSION

Overall financial access 2006-2021 (%)



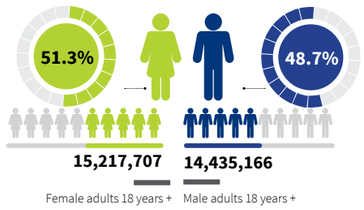
Percentage of population who have access to financial products and services (Adults 18+)



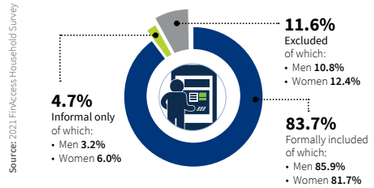
CODE	COUNTY	%
01	Mombasa	89.8
02	Kwale	72.9
03	Kilifi	74.4
04	Tana River	71.3
05	Lamu	84.2
06	Taita-Taveta	82.0
07	Garissa	60.7
08	Wajir	86.5
09	Mandera	83.8
10	Marsabit	78.4
11	Isiolo	87.8
12	Meru	81.0
13	Tharaka-Nithi	84.5
14	Embu	87.7
15	Kitui	80.4
16	Machakos	89.6
17	Makueni	87.5
18	Nyandarua	81.1
19	Nyeri	93.8
20	Kirinyaga	92.2
21	Murang'a	92.8
22	Kiambu	91.8
23	Turkana	60.3
24	West Pokot	57.7
25	Samburu	68.6
26	Trans Nzoia	89.3
27	Uasin Gishu	87.6
28	Elgeyo-Marakwet	73.8
29	Nandi	79.3
30	Baringo	74.9
31	Laikipia	83.4
32	Nakuru	87.8
33	Narok	64.9
34	Kajiado	88.7
35	Kericho	85.8
36	Bomet	78.6
37	Kakamega	79.5
38	Vihiga	79.0
39	Bungoma	73.9
40	Busia	78.2
41	Siaya	83.8
42	Kisumu	88.2
43	Homabay	81.8
44	Migori	75.5
45	Kisii	81.1
46	Nyamira	76.8
47	Nairobi City	95.0

A. Demographic information

Distribution by sex (adults 18 years +)



B. Access to Financial Services and Products*

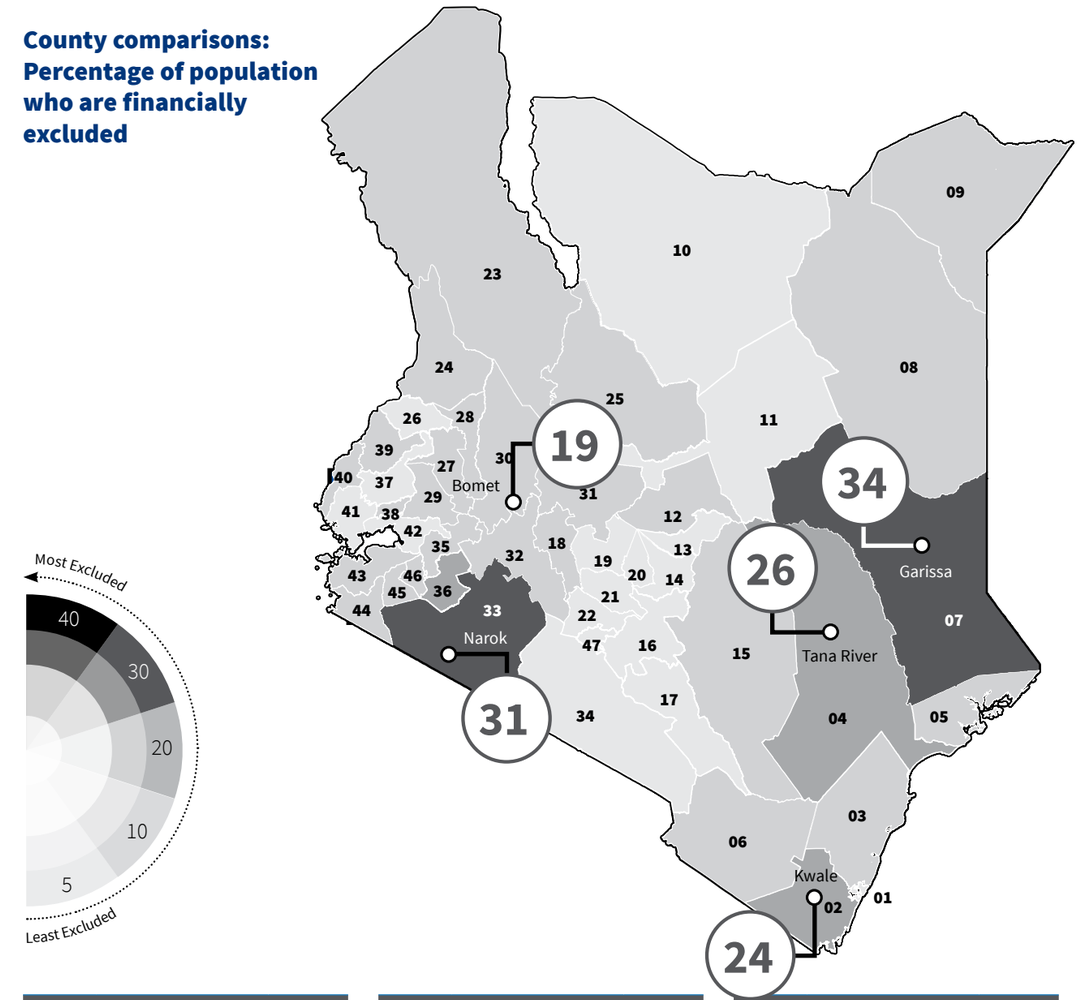


Source: 2021 FinAccess Household Survey

NOTE: *Refers to the proportion of men and women sampled included and excluded from financial services

FINANCIAL EXCLUSION

County comparisons: Percentage of population who are financially excluded

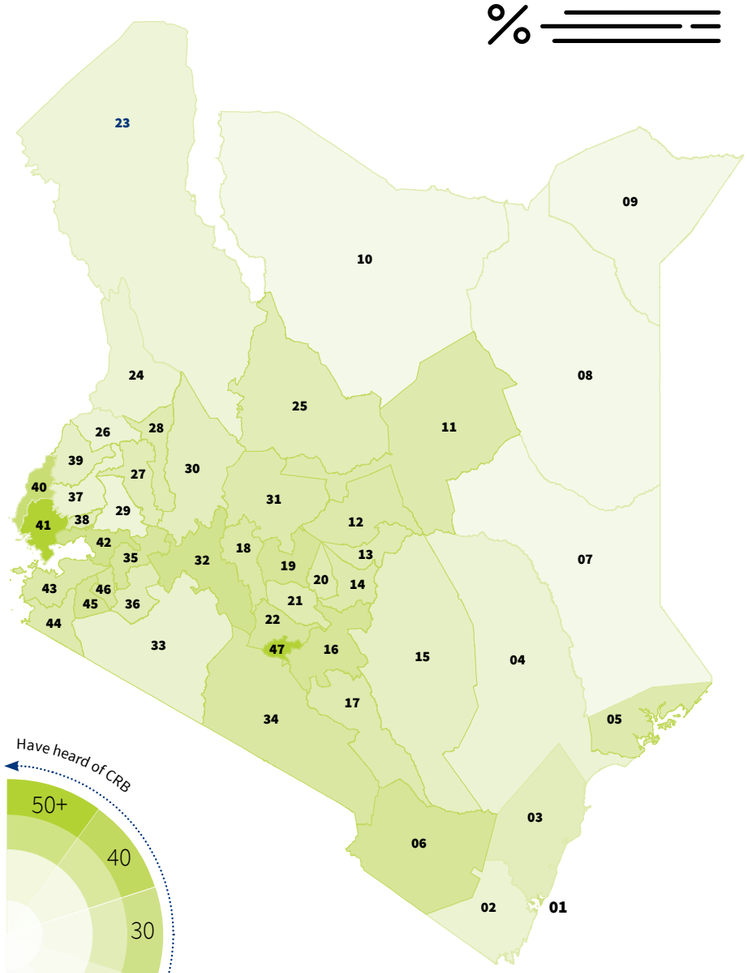


CODE	COUNTY	%
01	Mombasa	7.9
02	Kwale	24.1
03	Kilifi	18.2
04	Tana River	26.4
05	Lamu	12.2
06	Taita-Taveta	12.2
07	Garissa	34.3
08	Wajir	11.0
09	Mandera	14.5
10	Marsabit	8.5
11	Isiolo	6.2
12	Meru	12.0
13	Tharaka-Nithi	5.9
14	Embu	5.8
15	Kitui	16.0
16	Machakos	6.2

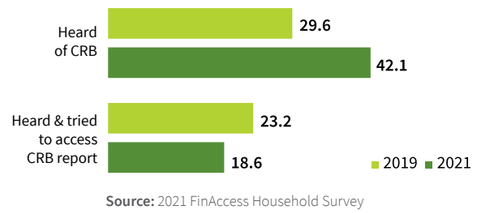
CODE	COUNTY	%
17	Makueni	8.0
18	Nyandarua	16.1
19	Nyeri	4.4
20	Kirinyaga	4.8
21	Murang'a	5.3
22	Kiambu	5.6
23	Turkana	11.4
24	West Pokot	11.3
25	Samburu	15.5
26	Trans Nzoia	7.0
27	Uasin Gishu	11.0
28	Elgeyo-Marakwet	12.8
29	Nandi	16.4
30	Baringo	10.6
31	Laikipia	14.3
32	Nakuru	10.1

CODE	COUNTY	%
33	Narok	31.2
34	Kajiado	7.5
35	Kericho	12.2
36	Bomet	19.2
37	Kakamega	8.5
38	Vihiga	10.4
39	Bungoma	16.8
40	Busia	14.5
41	Siaya	8.9
42	Kisumu	9.6
43	Homabay	14.5
44	Migori	15.3
45	Kisii	16.1
46	Nyamira	14.3
47	Nairobi City	2.8

Percentage of population who have heard about CRB (Adults 18+)



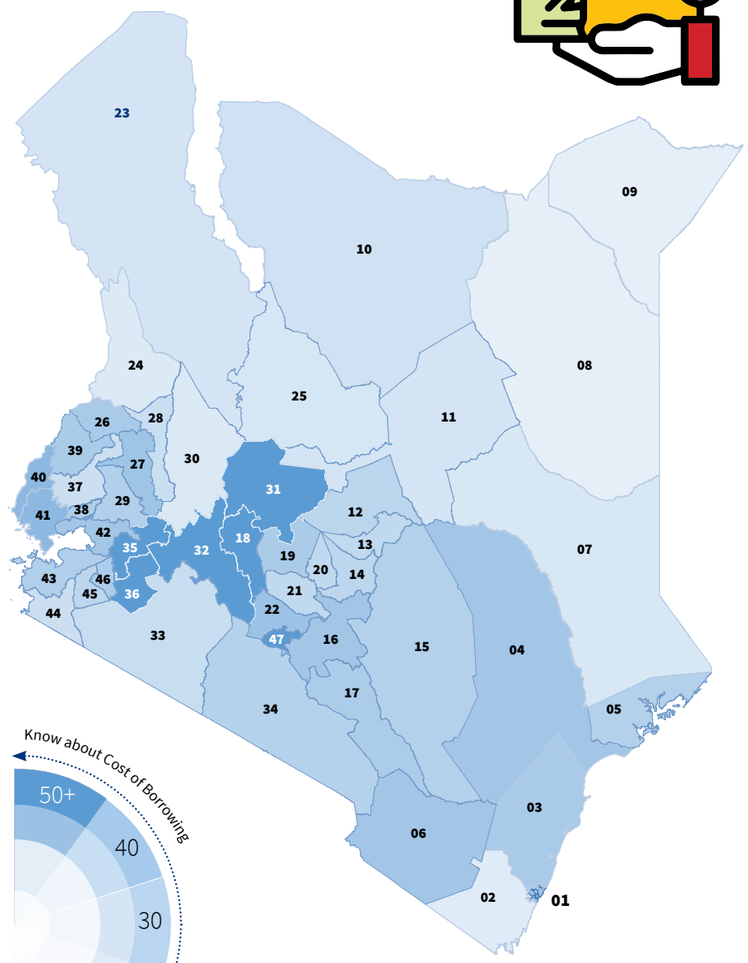
Awareness of CRB reports and access
(% Adults 18+)



Source: 2021 FinAccess Household Survey

CODE	COUNTY	%
001	Mombasa	56.6
002	Kwale	21.0
003	Kilifi	34.2
004	Tana River	20.4
005	Lamu	39.9
006	Taita Taveta	51.9
007	Garissa	10.0
008	Wajir	3.2
009	Mandera	8.6
010	Marsabit	8.9
011	Isiolo	44.2
012	Meru	21.9
013	Tharaka Nithi	38.9
014	Embu	40.4
015	Kitui	29.9
016	Machakos	51.0
017	Makueni	39.1
018	Nyandarua	44.2
019	Nyeri	49.8
020	Kirinyaga	38.6
021	Murang'a	38.7
022	Kiambu	49.0
023	Turkana	18.3
024	West Pokot	21.9
025	Samburu	35.5
026	Trans-Nzoia	58.8
027	Uasin Gisshu	35.4
028	Elgeyo Marakwet	30.8
029	Nandi	19.8
030	Baringo	32.3
031	Laikipia	45.3
032	Nakuru	56.1
033	Narok	23.3
034	Kajiado	45.1
035	Kericho	49.3
036	Bomet	34.3
037	Kakamega	22.6
038	Vihiga	32.0
039	Bungoma	29.6
040	Busia	57.3
041	Siaya	56.7
042	Kisumu	56.6
043	Homa Bay	43.0
044	Migori	40.0
045	Kisii	51.8
046	Nyamira	42.7
047	Nairobi	68.7

Percentage of population who Know about the cost of borrowing (Adults 18+)

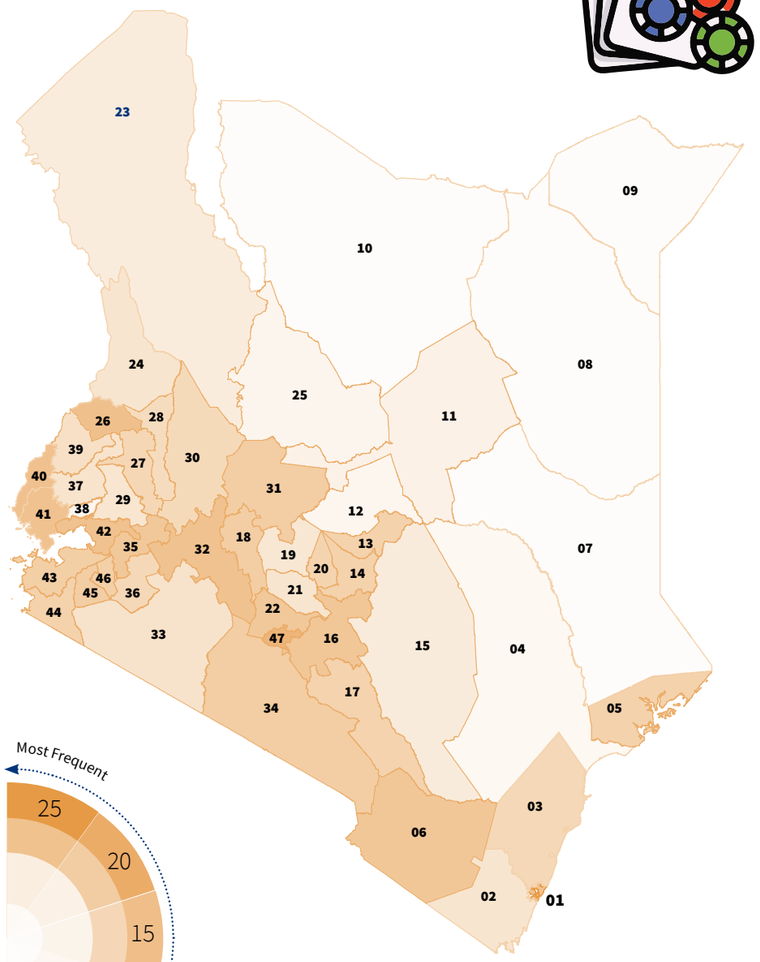


CODE	COUNTY	%
001	Mombasa	40.2
002	Kwale	19.2
003	Kilifi	52.6
004	Tana River	56.9
005	Lamu	46.7
006	Taita Taveta	56.5
007	Garissa	24.8
008	Wajir	15.5
009	Mandera	15.8
010	Marsabit	29.8
011	Isiolo	26.7
012	Meru	48.2
013	Tharaka Nithi	40.4
014	Embu	36.0
015	Kitui	46.4
016	Machakos	56.5
017	Makueni	50.8
018	Nyandarua	66.2
019	Nyeri	49.9
020	Kirinyaga	43.1
021	Murang'a	30.6
022	Kiambu	60.8
023	Turkana	26.6
024	West Pokot	21.9
025	Samburu	25.3
026	Trans-Nzoia	52.3
027	Uasin Gisshu	58.9
028	Elgeyo Marakwet	33.6
029	Nandi	47.5
030	Baringo	22.7
031	Laikipia	58.9
032	Nakuru	67.0
033	Narok	34.3
034	Kajiado	45.6
035	Kericho	62.8
036	Bomet	70.0
037	Kakamega	31.2
038	Vihiga	49.9
039	Bungoma	51.0
040	Busia	52.0
041	Siaya	60.3
042	Kisumu	57.8
043	Homa Bay	48.3
044	Migori	31.5
045	Kisii	40.7
046	Nyamira	50.5
047	Nairobi	69.8

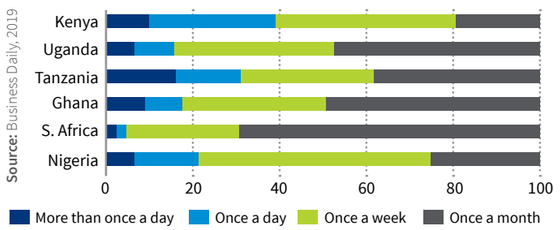
BETTING PREVALENCE BY COUNTY

Percentage of population engaged in betting/gambling (Adults 18+)





Betting Trends in Sub Saharan Africa (%)



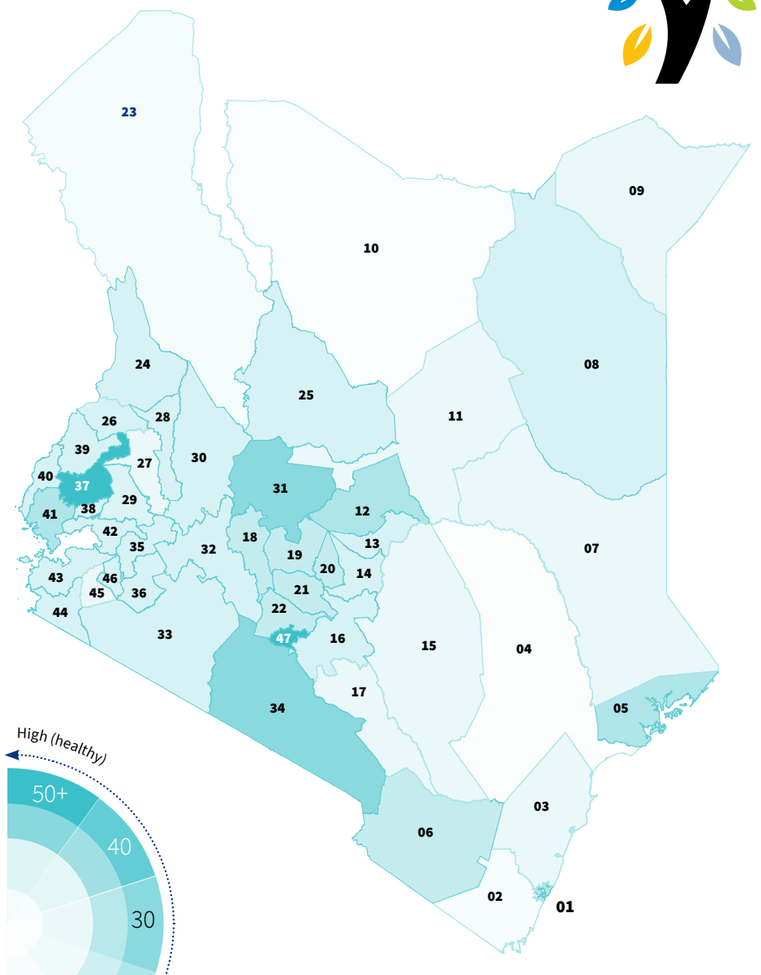
Source: Business Daily, 2019

CODE	COUNTY	%
001	Mombasa	17.8
002	Kwale	4.6
003	Kilifi	10.6
004	Tana River	4.1
005	Lamu	9.0
006	Taita Taveta	12.1
007	Garissa	0.5
008	Wajir	1.5
009	Mandera	5.1
010	Marsabit	0.7
011	Isiolo	9.6
012	Meru	5.1
013	Tharaka Nithi	11.8
014	Embu	7.7
015	Kitui	8.6
016	Machakos	18.5
017	Makueni	10.5
018	Nyandarua	23.7
019	Nyeri	9.8
020	Kirinyaga	14.4
021	Murang'a	17.0
022	Kiambu	14.4
023	Turkana	14.0
024	West Pokot	25.0
025	Samburu	6.4
026	Trans-Nzoia	20.9
027	Uasin Gisshu	11.6
028	Elgeyo Marakwet	8.8
029	Nandi	3.8
030	Baringo	9.0
031	Laikipia	16.1
032	Nakuru	25.6
033	Narok	6.6
034	Kajiado	16.9
035	Kericho	14.4
036	Bomet	14.5
037	Kakamega	14.2
038	Vihiga	11.6
039	Bungoma	13.2
040	Busia	22.3
041	Siaya	19.3
042	Kisumu	15.9
043	Homa Bay	16.6
044	Migori	11.8
045	Kisii	13.0
046	Nyamira	9.5
047	Nairobi	19.0

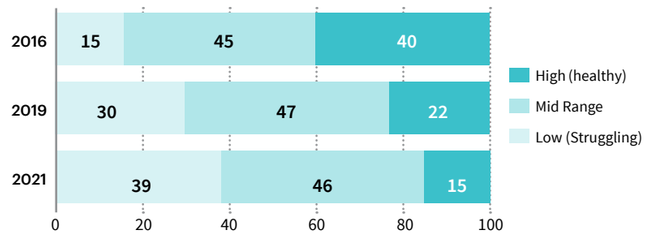
FINANCIAL HEALTH BY COUNTY

Percentage of population are financially healthy (Adults 18+)





Adults by level of their financial health (% 18+)



Source: Gubbins & Heyer, *The state of financial health in Kenya*, FSD Kenya

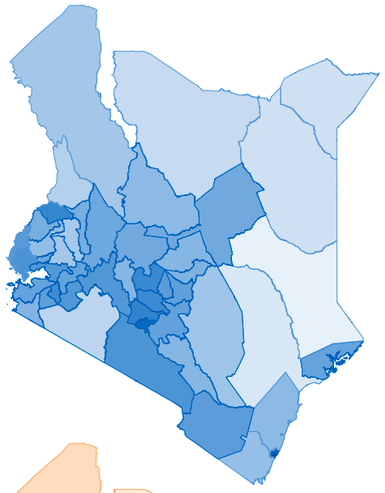
CODE	COUNTY	%
001	Mombasa	14.4
002	Kwale	4.9
003	Kilifi	9.5
004	Tana River	2.5
005	Lamu	16.3
006	Taita Taveta	20.8
007	Garissa	2.4
008	Wajir	18.0
009	Mandera	16.1
010	Marsabit	3.2
011	Isiolo	20.3
012	Meru	11.1
013	Tharaka Nithi	17.8
014	Embu	14.9
015	Kitui	10.5
016	Machakos	18.7
017	Makueni	9.0
018	Nyandarua	21.0
019	Nyeri	26.8
020	Kirinyaga	29.5
021	Murang'a	27.6
022	Kiambu	29.9
023	Turkana	6.1
024	West Pokot	16.3
025	Samburu	13.4
026	Trans-Nzoia	37.0
027	Uasin Gisshu	10.7
028	Elgeyo Marakwet	14.3
029	Nandi	13.2
030	Baringo	15.1
031	Laikipia	26.3
032	Nakuru	16.9
033	Narok	12.2
034	Kajiado	27.7
035	Kericho	17.6
036	Bomet	13.2
037	Kakamega	11.4
038	Vihiga	17.8
039	Bungoma	18.3
040	Busia	19.5
041	Siaya	26.7
042	Kisumu	15.7
043	Homa Bay	15.1
044	Migori	15.1
045	Kisii	10.2
046	Nyamira	11.2
047	Nairobi	35.3

FINANCIAL USAGE BY COUNTY

Percentage of population who use: Banks Overall / Banks excl. mobile bank / Mobile Money Accounts

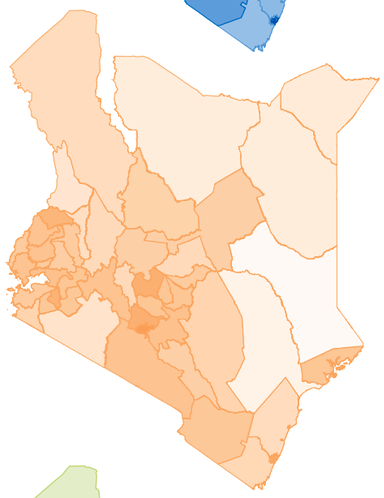
Bank Usage
(adults 18 years +)

Most
50% +
30 - 40%
20 - 30%
10 - 20 %
Least
0 - 10 %



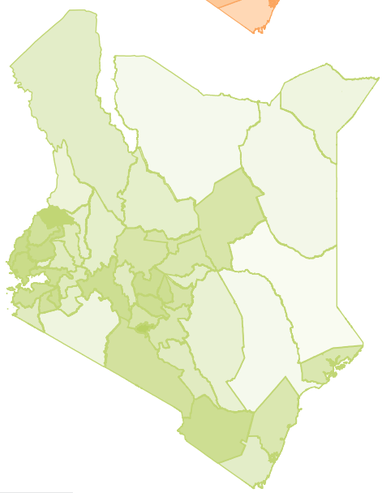
Bank Usage Excluding mobile bank (adults 18 years +)

Most
50% +
30 - 40%
20 - 30%
10 - 20 %
Least
0 - 10 %



Mobile Money Accounts
(adults 18 years +)

Most
50% +
30 - 40%
20 - 30%
10 - 20 %
Least
0 - 10 %

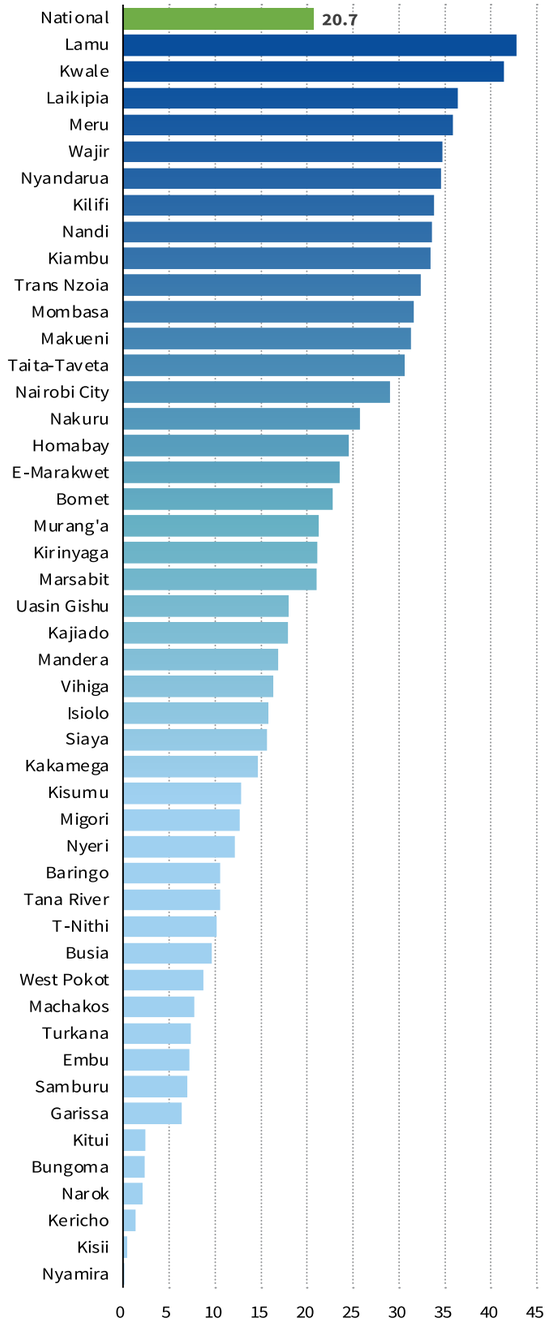


CODE	COUNTY	%	%	%
001	Mombasa	56.1	35.0	88.6
002	Kwale	28.8	14.2	72.1
003	Kilifi	29.4	12.5	73.2
004	Tana River	8.6	3.3	70.9
005	Lamu	41.7	23.4	80.9
006	Taita Taveta	46.0	22.3	81.0
007	Garissa	3.8	.7	60.7
008	Wajir	10.4	5.4	85.9
009	Mandera	10.9	6.7	83.7
010	Marsabit	9.7	5.4	77.8
011	Isiolo	38.3	18.9	86.6
012	Meru	31.4	13.2	77.6
013	Tharaka N	33.5	20.1	80.1
014	Embu	44.9	23.3	83.9
015	Kitui	31.8	16.0	76.7
016	Machakos	45.7	25.4	83.4
017	Makueni	35.2	18.7	84.9
018	Nyandarua	31.0	13.7	74.5
019	Nyeri	59.0	34.4	89.8
020	Kirinyaga	47.1	23.4	87.9
021	Murang'a	52.9	23.2	90.4
022	Kiambu	61.0	34.2	91.0
023	Turkana	24.5	12.6	58.1
024	West Pokot	26.3	8.3	54.5
025	Samburu	30.9	17.2	62.9
026	Trans-Nzoia	60.0	31.1	88.2
027	Uasin Gishu	35.2	19.5	85.3
028	Elgeyo M.	27.5	11.6	71.4
029	Nandi	35.2	19.8	77.6
030	Baringo	41.0	13.9	72.4
031	Laikipia	39.8	18.1	79.2
032	Nakuru	46.9	24.3	85.9
033	Narok	18.0	9.7	63.9
034	Kajiado	50.1	24.8	87.6
035	Kericho	39.0	23.5	82.9
036	Bomet	31.9	22.0	75.2
037	Kakamega	50.2	24.6	76.1
038	Vihiga	43.6	19.6	76.5
039	Bungoma	44.5	24.0	71.4
040	Busia	46.3	20.5	75.7
041	Siaya	51.4	24.4	81.8
042	Kisumu	49.9	25.6	86.5
043	Homa Bay	38.8	20.9	79.2
044	Migori	32.5	16.6	74.0
045	Kisii	41.6	22.5	79.0
046	Nyamira	47.8	32.9	72.5
047	Nairobi	71.6	44.6	93.9

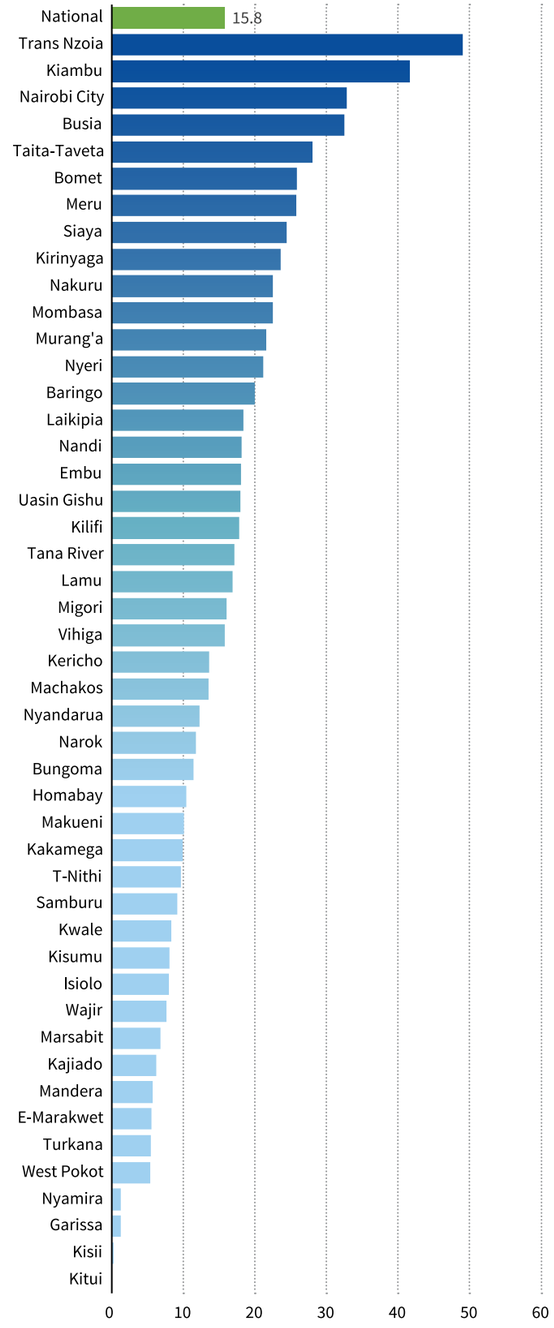
Source: 2021 FinAccess Household Survey

FINANCIAL USAGE BY COUNTY

Percentage of MSEs who use: Formal financial services and products as main source of finance



Percentage of farmers who use: Formal financial services and products as main source of finance



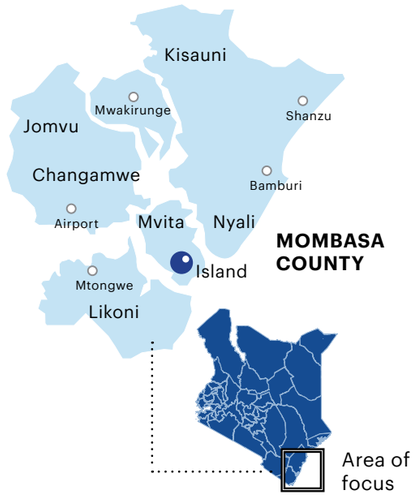
THE FINANCIAL INCLUSION LANDSCAPE FROM A COUNTY PERSPECTIVE

The chapter provides information on financial inclusion at counties. While national indicators provide useful metrics at the country level, they mask spatial disparities in access, usage, quality and impact of financial inclusion.

This information is useful information to better understand challenges faced at the county level and also provide a better understanding of the financial inclusion landscape indicators across the counties.

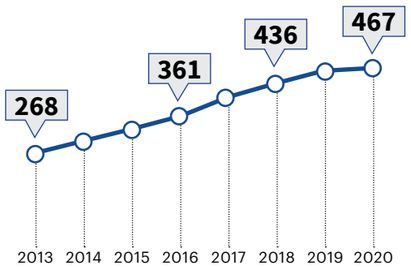
The disparities may arise due to various factors including socioeconomic factors such as urbanization, demographics and dominant economic activities but also due to changes in consumer behavior in use of products, the presence or lack of of critical infrastructure and technological innovations, the impact of policies, and external factors.

001 MOMBASA COUNTY



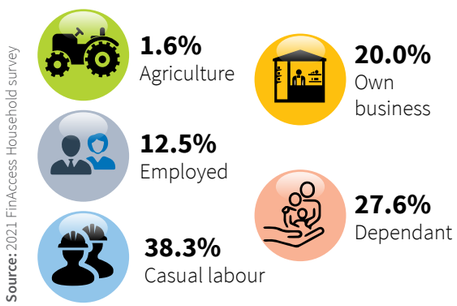
Mombasa County is located in the coast region of Kenya. The county covers a land area of 219.9 square kilometers with a population density of 5,495 per square kilometer. Mombasa County is located in the strategic location within the Northern Economic Corridor (NEC) which connects Mombasa to the rest of East African nations.

Gross County Product
(KSh in Billions)

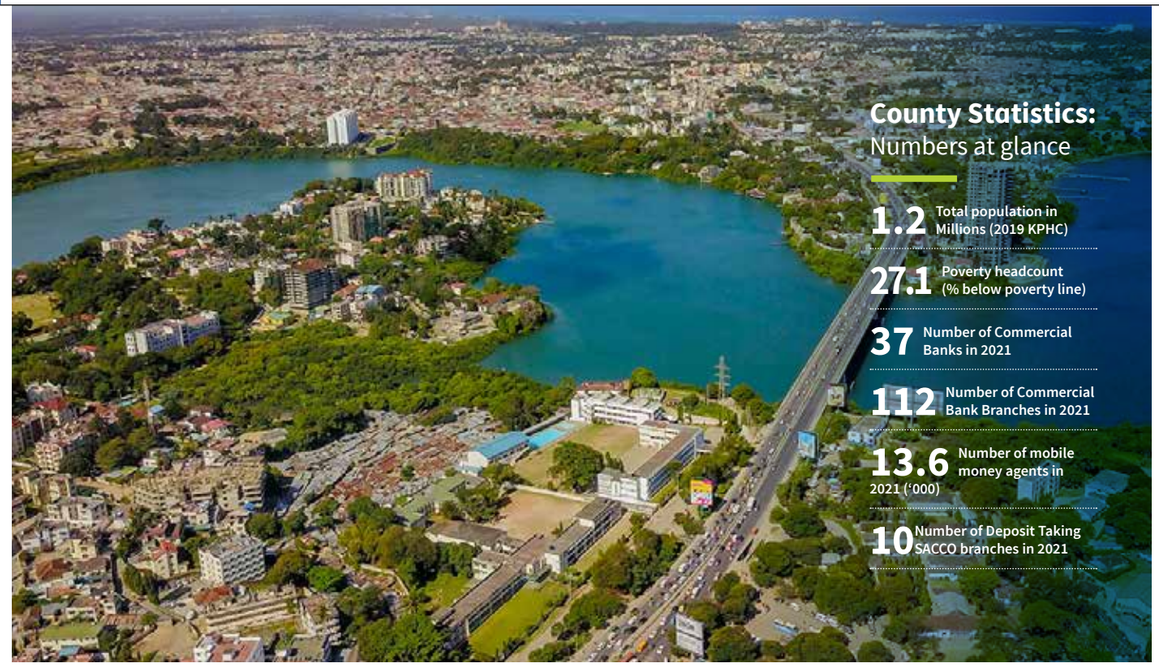


Source: Kenya National Bureau of Statistics

Sources of Livelihood (%)

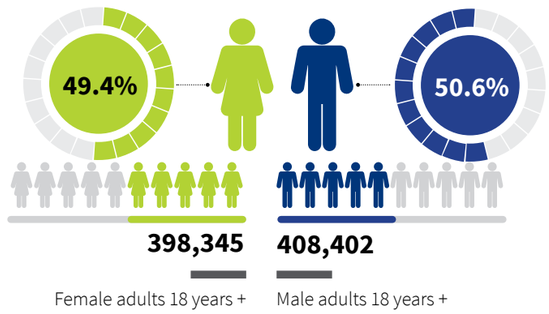


Source: 2021 FinAccess Household survey



A. Demographic information

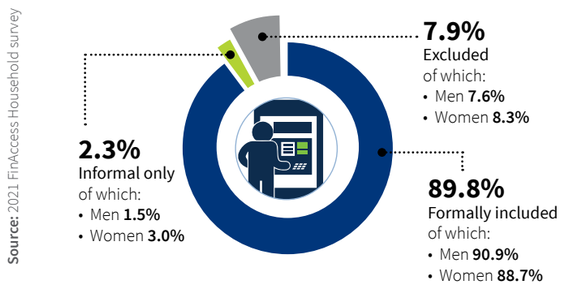
Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

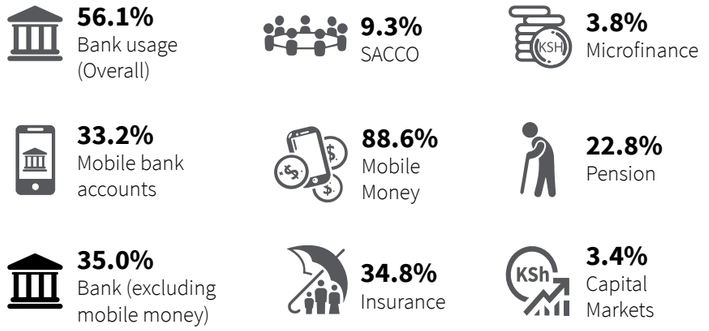
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	31.6	38.8	29.6
Agriculture	22.5	39.9	37.6
Liquidity distress	10.0	61.9	28.2
Dealing with shocks	10.0	61.9	28.2
Investing in the future	16.9	24.2	59.0

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	17.8
Knowledge of Cost of Borrowing	40.2
Heard of CRB Report	56.6

Debt Distress (%)

Default on a Loan	41.2

Source of Financial Advise (%)

Friends / family	62.9
Respondent's personal experience	32.5

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	11.2
Finding customers	38.2
Accessing farm inputs (seeds etc.)	0.0
Small land sizes	34.5
High labor costs	6.0
Getting paid for Products sold on credit	24.2
Drought	24.0
Pests and diseases	41.3
Getting products to Market/poor infrastructure	0.0
Unscrupulous middlemen	0.0
Lack of storage facilities	0.0

F. Impact

Financial Health (%)

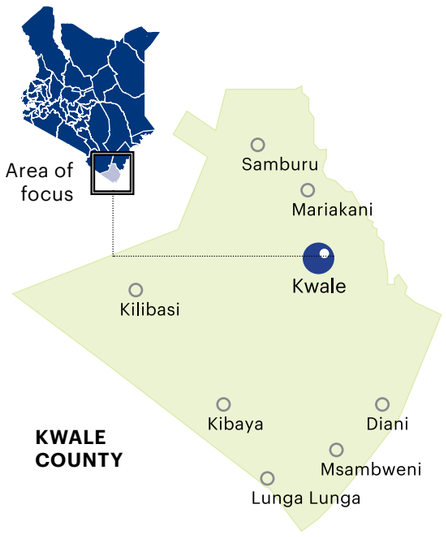
Financially Healthy Adults	14.4

Ability to Invest (%)	**35.5**
Saving For Old Age	54.5
Set Money Aside For Future	28.8
Set Money Aside For Productivity	35.0
Manage Day To Day (%)	**36.2**
Never went without food	38.4
No trouble making money last	36.6
Plan for allocating money	44.5
Coping with Risks (%)	**24.0**
Could Raise Lump Sum In 3 Days	15.4
Regularly Kept Money Aside For Emergencies	32.6
Never Went Without Medicine	42.7

Main Life Goal (%)

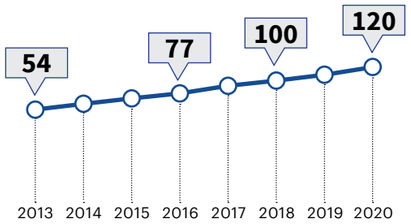
Putting food on the table	14.0
Educating yourself or your Family	26.9
Starting/improving your Business/farm/ add livestock	10.9
Buying land/ building a house / Improving your house	5.4
Health (yourself or family/Others)	19.3
Getting a job/developing your Career	22.3

002 KWALE COUNTY



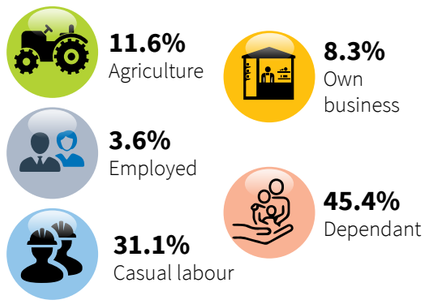
Kwale is located in the south coast region of Kenya. The county covers a land area of 8,267.1 square kilometers with a population density of 105 per square kilometer. The county is endowed with natural resources such as wildlife, livestock, water, pasture and forests. Other economic activities are fishing, mining and commercial businesses.

Gross County Product
(KSh in Billions)



Source: Kenya National Bureau of Statistics

Sources of Livelihood (%)



Source: 2021 FinAccess Household survey



County Statistics:
Numbers at glance

887 Total population in Millions (2019 KPHC)

47.4 Poverty headcount (% below poverty line)

8 Number of Commercial Banks in 2021

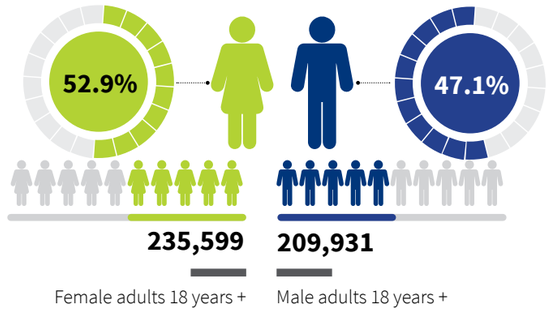
11 Number of Commercial Bank Branches in 2021

3.6 Number of mobile money agents in 2021 ('000)

4 Number of Deposit Taking SACCO branches in 2021

A. Demographic information

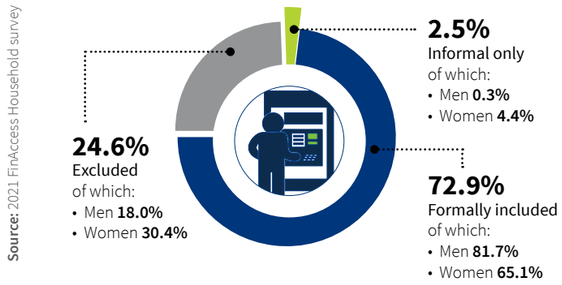
Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products

28.8% Bank usage (Overall)

9.3% SACCO

2.8% Microfinance

13.0% Mobile bank accounts

72.1% Mobile Money

6.2% Pension

14.2% Bank (excluding mobile money)

9.4% Insurance

0.2% Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
i. Micro and small business	41.4	27.6	30.9
ii. Agriculture	8.3	78.9	12.8
iii. Liquidity distress	8.9	67.0	24.1
iv. Dealing with shocks	8.9	67.0	24.1
v. Investing in the future	14.7	29.5	55.8

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	4.6
Knowledge of Cost of Borrowing	19.2
Heard of CRB Report	21.0

Debt Distress (%)

Default on a Loan	20.1

Source of Financial Advise (%)

Friends / family	61.3
Respondent's personal experience	36.0

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	46.0
Finding customers	40.6
Accessing farm inputs (seeds etc.)	21.1
Small land sizes	14.8
High labor costs	9.4
Getting paid for Products sold on credit	2.8
Drought	57.8
Pests and diseases	23.1
Getting products to Market/poor infrastructure	5.0
Unscrupulous middlemen	0
Lack of storage facilities	1.2

F. Impact

Financial Health (%)

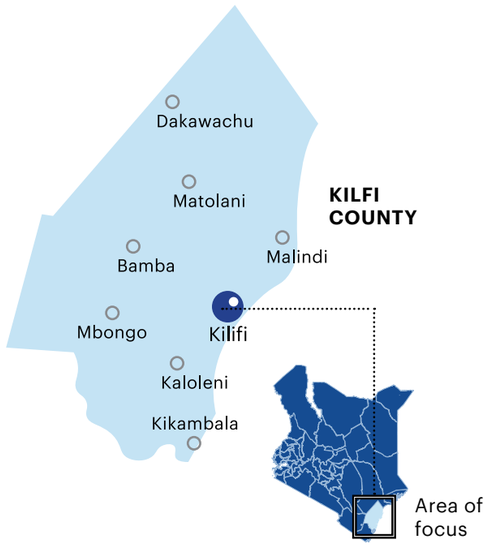
Financially Healthy Adults	4.9

Ability to Invest (%)	**23.7**
Saving For Old Age	51.2
Set Money Aside For Future	30.8
Set Money Aside For Productivity	18.5
Manage Day To Day (%)	**18.0**
Never Went Without Food	21.4
No Trouble Making Money Last	40.8
Plan For Allocating Money	16.2
Coping with Risks (%)	**9.7**
Could Raise Lump Sum In 3 Days	10.7
Regularly Kept Money Aside For Emergencies	15.1
Never Went Without Medicine	32.4

Main Life Goal (%)

Putting food on the table	39.3
Educating yourself or your Family	28.6
Starting/improving your Business/farm/ add livestock	8.0
Buying land/ building a house / Improving your house	3.1
Health (yourself or family/Others)	12.8
Getting a job/developing your Career	8.2

003 KILIFI COUNTY



Kilfi County is located in the coast region of Kenya. The county covers a land area of 12,539.7square kilometers with a population density of 116 per square kilometer.

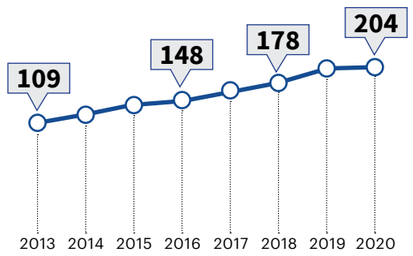


County Statistics:
Numbers at glance

1.5	Total population in Millions (2019 KPHC)
46.4	Poverty headcount (% below poverty line)
14	Number of Commercial Banks in 2021
33	Number of Commercial Bank Branches in 2021
9.0	Number of mobile money agents in 2021 ('000)
5	Number of Deposit Taking SACCO branches in 2021

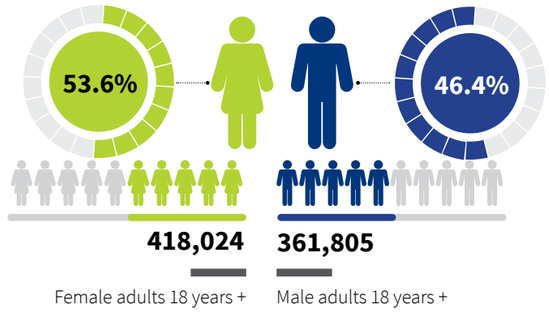
A. Demographic information

Gross County Product
(KSh in Billions)



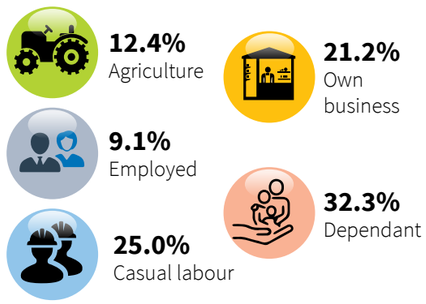
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

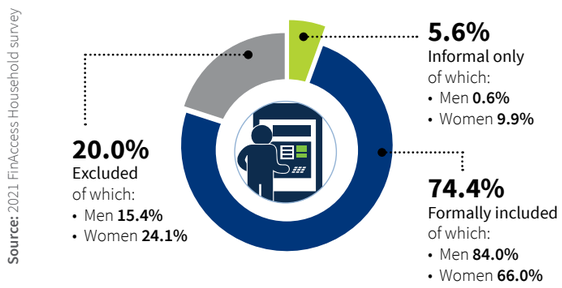
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

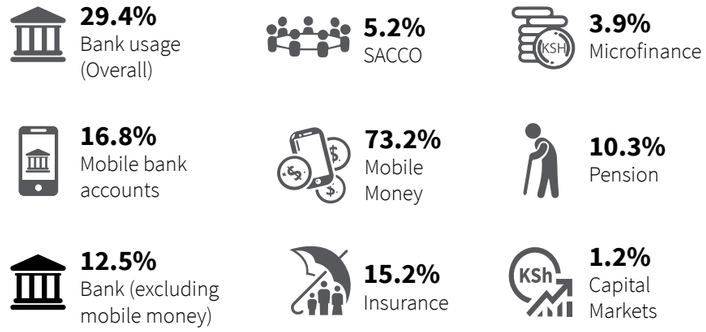
Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products





Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	33.8	25.0	41.2
Agriculture	17.8	62.2	20.0
Liquidity distress	11.4	56.9	31.8
Dealing with shocks	11.4	56.9	31.8
Investing in the future	18.3	48.4	33.3

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	10.6
Knowledge of Cost of Borrowing	52.6
Heard of CRB Report	34.2

Debt Distress (%)

Default on a Loan	14.5

Source of Financial Advise (%)

Friends / family	54.0
Respondent's personal experience	28.9

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	8.5
Finding customers	14.6
Accessing farm inputs (seeds etc.)	13.5
Small land sizes	4.8
High labor costs	0.0
Getting paid for Products sold on credit	1.2
Drought	14.1
Pests and diseases	56.3
Getting products to Market/poor infrastructure	0
Unscrupulous middlemen	1.9
Lack of storage facilities	0

F. Impact

Financial Health (%)

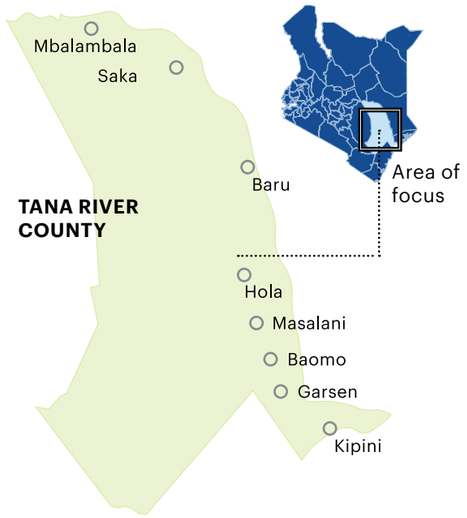
Financially Healthy Adults	9.5

Ability to Invest (%)	**58.3**
Saving For Old Age	62.9
Set Money Aside For Future	25.5
Set Money Aside For Productivity	25.7
Manage Day To Day (%)	**42.5**
Never Went Without Food	23.6
No Trouble Making Money Last	22.5
Plan For Allocating Money	51.0
Coping with Risks (%)	**14.6**
Could Raise Lump Sum In 3 Days	10.6
Regularly Kept Money Aside For Emergencies	34.3
Never Went Without Medicine	27.7

Main Life Goal (%)

Putting food on the table	28.3
Educating yourself or your Family	29.0
Starting/improving your Business/farm/ add livestock	12.7
Buying land/ building a house / Improving your house	6.3
Health (yourself or family/Others)	4.6
Getting a job/developing your Career	19.0

004 TANA RIVER COUNTY

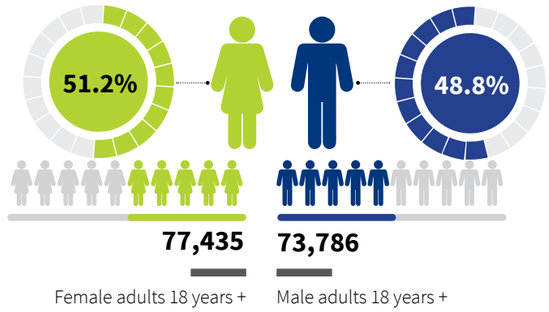


Tana River County is located in the coast region of Kenya. The county covers a land area of 37,950.5 square kilometers with a population density of 8 per square kilometer.



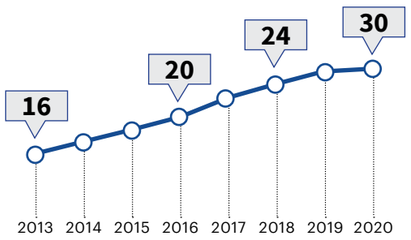
A. Demographic information

Distribution by sex (adults 18 years +)



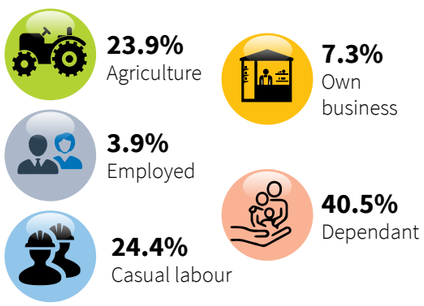
Source: 2021 FinAccess Household Survey

Gross County Product
(KSh in Billions)



Source: Kenya National Bureau of Statistics

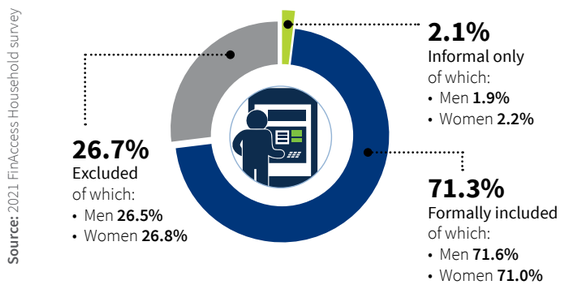
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

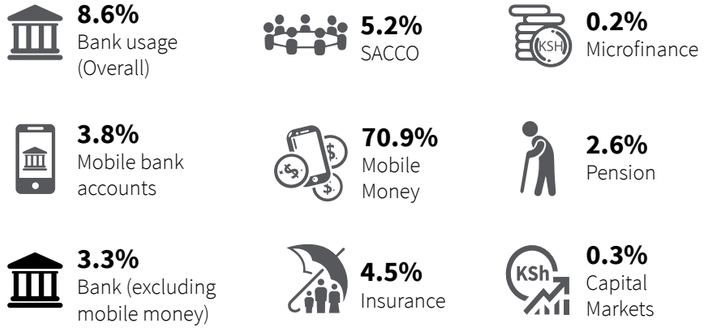
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	10.5	39.0	50.5
Agriculture	17.2	65.2	17.6
Liquidity distress	0.0	13.1	86.9
Dealing with shocks	0.0	13.1	86.9
Investing in the future	21.9	5.9	72.2

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	4.1
Knowledge of Cost of Borrowing	56.9
Heard of CRB Report	20.4

Debt Distress (%)

Default on a Loan	8.9

Source of Financial Advise (%)

Friends / family	57.3
Respondent's personal experience	34.5

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	3.6
Finding customers	11.2
Accessing farm inputs (seeds etc.)	1.0
Small land sizes	0.0
High labor costs	0.0
Getting paid for Products sold on credit	2.8
Drought	11.5
Pests and diseases	22.0
Getting products to Market/poor infrastructure	4.8
Unscrupulous middlemen	0.0
Lack of storage facilities	2.9

F. Impact

Financial Health (%)

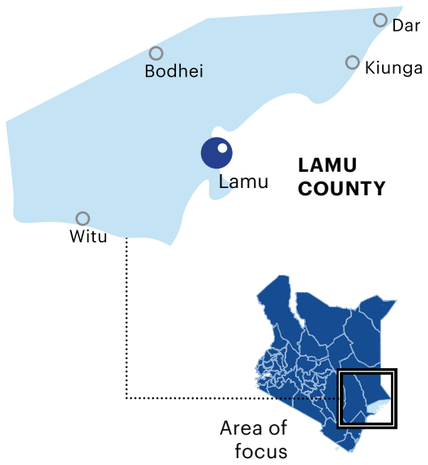
Financially Healthy Adults	2.5

Ability to Invest (%)	**22.3**
Saving For Old Age	56.6
Set Money Aside For Future	12.2
Set Money Aside For Productivity	19.5
Manage Day To Day (%)	**16.7**
Never Went Without Food	10.5
No Trouble Making Money Last	18.9
Plan For Allocating Money	53.8
Coping with Risks (%)	**3.8**
Could Raise Lump Sum In 3 Days	4.5
Regularly Kept Money Aside For Emergencies	28.0
Never Went Without Medicine	9.8

Main Life Goal (%)

Putting food on the table	42.8
Educating yourself or your Family	24.0
Starting/improving your Business/farm/ add livestock	13.4
Buying land/ building a house / Improving your house	2.7
Health (yourself or family/Others)	6.1
Getting a job/developing your Career	10.7

005 LAMU COUNTY

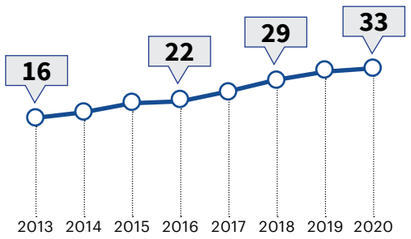


Lamu County is located in the Northern Coast region of Kenya. The county covers a land area of 6,253.3 square kilometers with a population density of 23 per square kilometer.



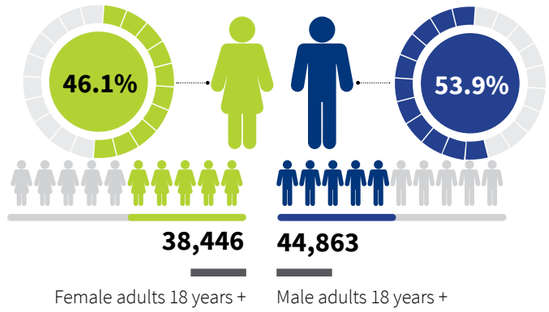
A. Demographic information

Gross County Product
(KSh in Billions)



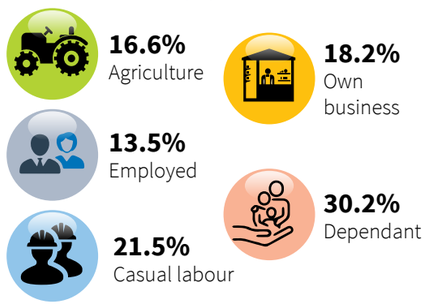
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

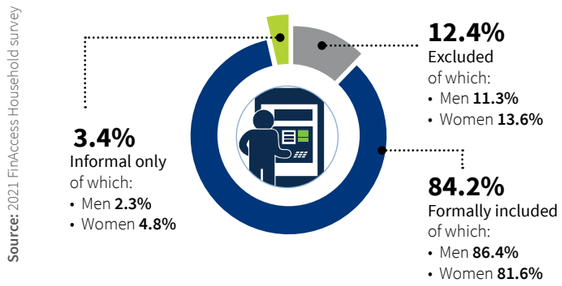
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

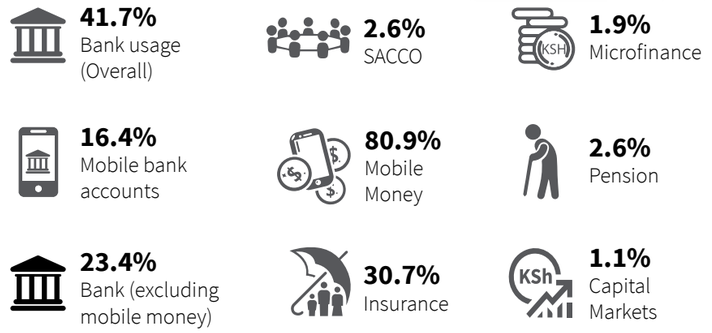
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	42.7	7.8	49.4
Agriculture	16.9	61.3	21.7
Liquidity distress	4.7	31.8	63.5
Dealing with shocks	4.7	31.8	63.5
Investing in the future	25.7	23.8	50.5

E. Quality

Financial Literacy (%)	
Proportion of adults (18+) engaged in Betting	9.0
Knowledge of Cost of Borrowing	46.7
Heard of CRB Report	39.9
Debt Distress (%)	
Default on a Loan	15.9
Source of Financial Advise (%)	
Friends / family	45.5
Respondent's personal experience	29.2
Challenges Faced by Farmers in 2021 (%)	
Lack of finance / Capital	27.9
Finding customers	23.5
Accessing farm inputs (seeds etc.)	11.7
Small land sizes	1.1
High labor costs	1.4
Getting paid for Products sold on credit	1.6
Drought	75.8
Pests and diseases	53.8
Getting products to Market/poor infrastructure	4.5
Unscrupulous middlemen	0
Lack of storage facilities	0

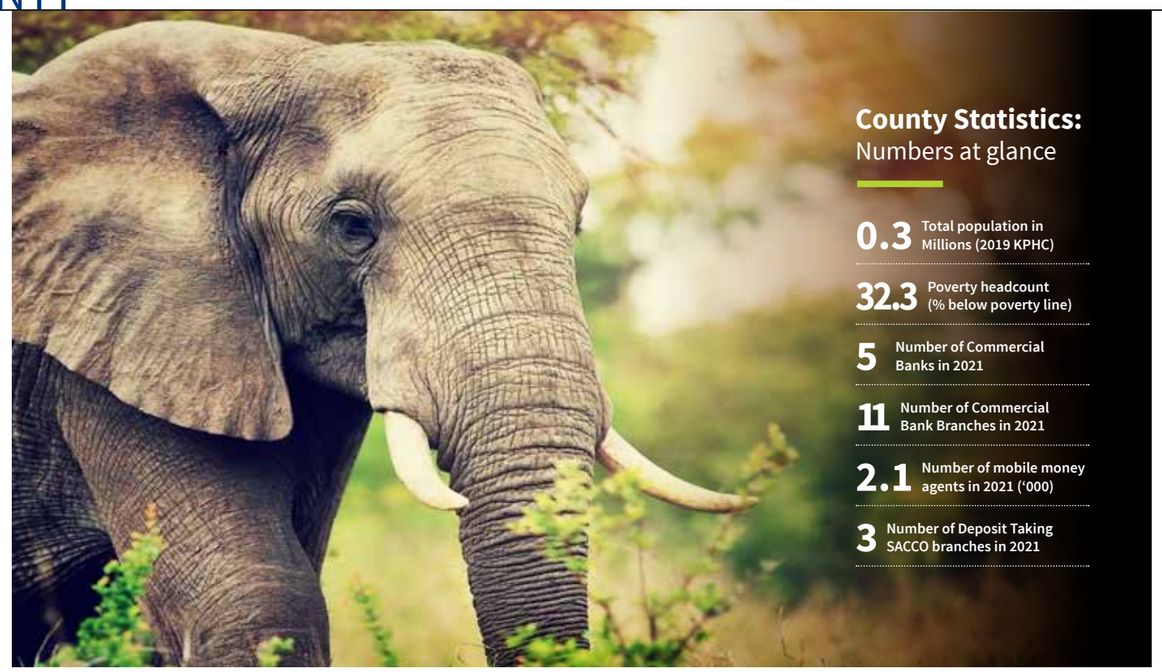
F. Impact

Financial Health (%)	
Financially Healthy Adults	16.3
Ability to Invest (%)	47.8
Saving For Old Age	65.2
Set Money Aside For Future	46.3
Set Money Aside For Productivity	35.1
Manage Day To Day (%)	23.3
Never Went Without Food	38.7
No Trouble Making Money Last	18.4
Plan For Allocating Money	43.3
Coping with Risks (%)	25.3
Could Raise Lump Sum In 3 Days	18.1
Regularly Kept Money Aside For Emergencies	35.6
Never Went Without Medicine	40.7
Main Life Goal (%)	
Putting food on the table	14.8
Educating yourself or your Family	23.6
Starting/improving your Business/farm/ add livestock	14.2
Buying land/ building a house / Improving your house	8.8
Health (yourself or family/Others)	22.8
Getting a job/developing your Career	15.9

006 TAITA TAVETA COUNTY



Taita /Taveta County is located in the Coastal region of Kenya. The county covers a land area of 17,152.0 square kilometers with a population density of 20 per square kilometer.

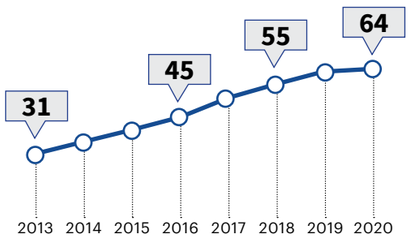


County Statistics:
Numbers at glance

0.3	Total population in Millions (2019 KPHC)
32.3	Poverty headcount (% below poverty line)
5	Number of Commercial Banks in 2021
11	Number of Commercial Bank Branches in 2021
2.1	Number of mobile money agents in 2021 ('000)
3	Number of Deposit Taking SACCO branches in 2021

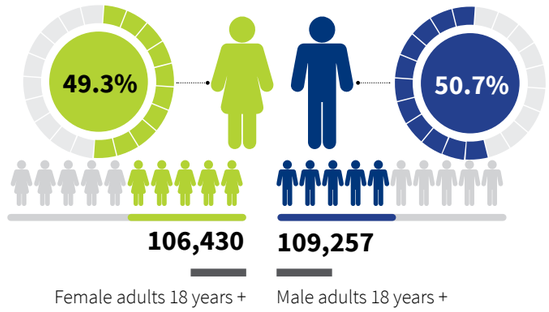
A. Demographic information

Gross County Product
(KSh in Billions)



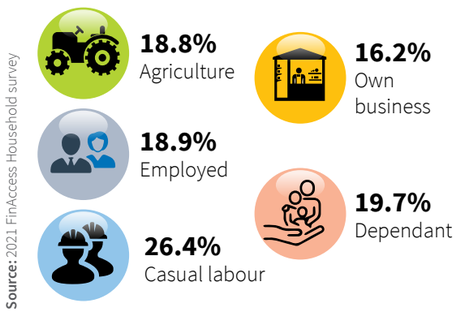
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

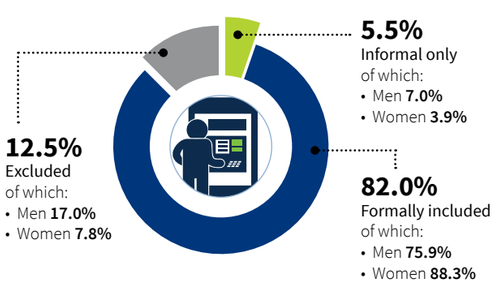
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products

46.0%	Bank usage (Overall)
9.5%	SACCO
2.7%	Microfinance
26.3%	Mobile bank accounts
81.0%	Mobile Money
15.3%	Pension
22.3%	Bank (excluding mobile money)
22.4%	Insurance
6.7%	Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	30.6	4.3	65.1
Agriculture	28.1	42.8	29.1
Liquidity distress	9.5	38.1	52.4
Dealing with shocks	9.5	38.1	52.4
Investing in the future	18.0	25.5	56.4

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	12.1
Knowledge of Cost of Borrowing	56.5
Heard of CRB Report	51.9

Debt Distress (%)

Default on a Loan	21.9

Source of Financial Advise (%)

Friends / family	35.1
Respondent's personal experience	37.9

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	12.1
Finding customers	15.2
Accessing farm inputs (seeds etc.)	32.4
Small land sizes	6.6
High labor costs	2.2
Getting paid for Products sold on credit	0.8
Drought	55.8
Pests and diseases	43.6
Getting products to Market/poor infrastructure	1.9
Unscrupulous middlemen	0.8
Lack of storage facilities	0.4

F. Impact

Financial Health (%)

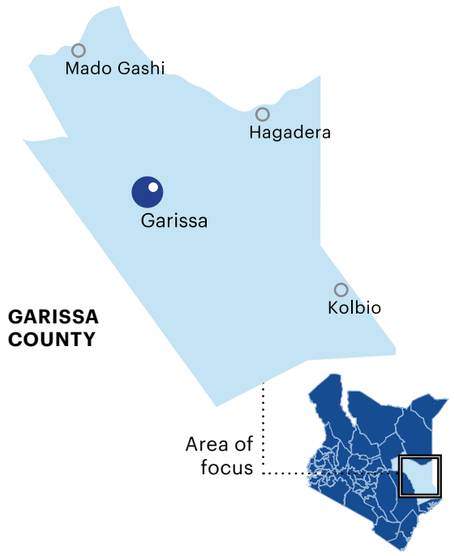
Financially Healthy Adults	20.8

Ability to Invest (%)	**49.3**
Saving For Old Age	63.9
Set Money Aside For Future	48.0
Set Money Aside For Productivity	34.8
Manage Day To Day (%)	**35.3**
Never Went Without Food	45.3
No Trouble Making Money Last	14.9
Plan For Allocating Money	61.5
Coping with Risks (%)	**26.4**
Could Raise Lump Sum In 3 Days	12.9
Regularly Kept Money Aside For Emergencies	41.0
Never Went Without Medicine	47.2

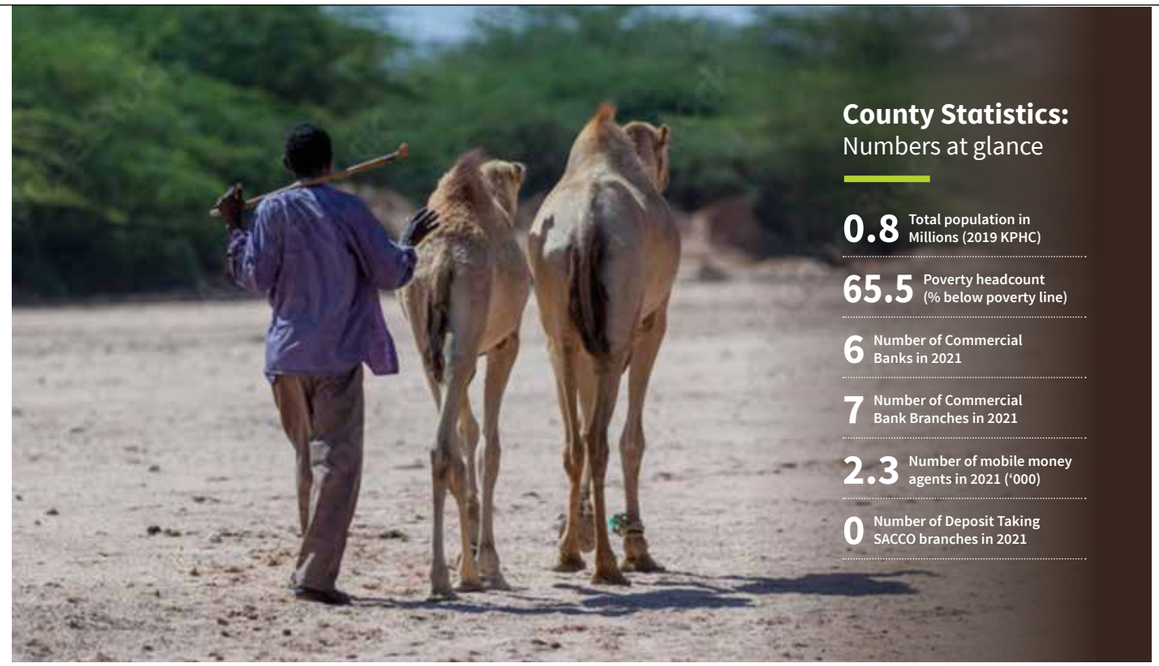
Main Life Goal (%)

Putting food on the table	14.3
Educating yourself or your Family	25.3
Starting/improving your Business/farm/ add livestock	23.2
Buying land/ building a house / Improving your house	8.7
Health (yourself or family/Others)	16.4
Getting a job/developing your Career	11.9

007 GARISSA COUNTY



Garissa County is located in the North Eastern region of Kenya. The county covers a land area of 44,736 square kilometers with a population density of 19 per square kilometer.

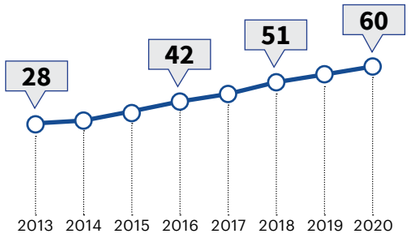


County Statistics: Numbers at glance

0.8	Total population in Millions (2019 KPHC)
65.5	Poverty headcount (% below poverty line)
6	Number of Commercial Banks in 2021
7	Number of Commercial Bank Branches in 2021
2.3	Number of mobile money agents in 2021 ('000)
0	Number of Deposit Taking SACCO branches in 2021

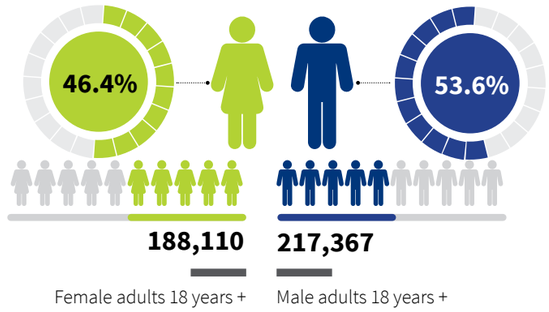
A. Demographic information

Gross County Product
(KSh in Billions)



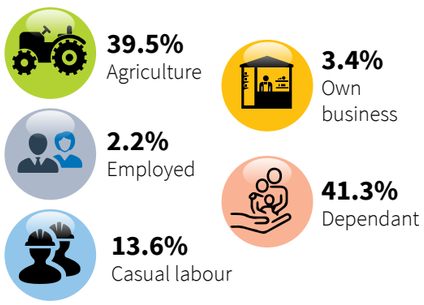
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

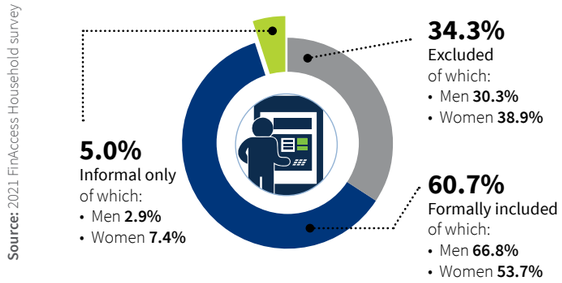
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products

3.8%	Bank usage (Overall)
0.3%	SACCO
0.0%	Microfinance
2.2%	Mobile bank accounts
60.7%	Mobile Money
0.8%	Pension
0.7%	Bank (excluding mobile money)
1.0%	Insurance
0.1%	Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	6.4	29.7	63.9
Agriculture	1.3	62.7	36.0
Liquidity distress	0.0	15.7	84.3
Dealing with shocks	0.0	15.7	84.3
Investing in the future	0.0	100.0	0.0

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	0.5
Knowledge of Cost of Borrowing	24.8
Heard of CRB Report	10.0

Debt Distress (%)

Default on a Loan	58.5

Source of Financial Advise (%)

Friends / family	42.9
Respondent's personal experience	48.7

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	29.1
Finding customers	4.9
Accessing farm inputs (seeds etc.)	0.5
Small land sizes	0
High labor costs	0.4
Getting paid for Products sold on credit	0
Drought	63.1
Pests and diseases	42.6
Getting products to Market/poor infrastructure	14.0
Unscrupulous middlemen	0.4
Lack of storage facilities	0.5

F. Impact

Financial Health (%)

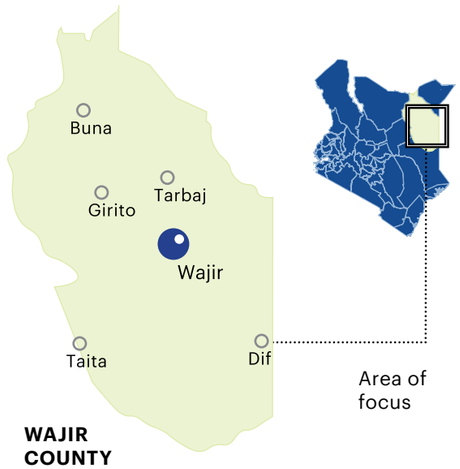
Financially Healthy Adults	2.4

Ability to Invest (%)	**44.9**
Saving For Old Age	60.7
Set Money Aside For Future	48.1
Set Money Aside For Productivity	14.4
Manage Day To Day (%)	**15.1**
Never Went Without Food	11.8
No Trouble Making Money Last	33.7
Plan For Allocating Money	37.2
Coping with Risks (%)	**4.7**
Could Raise Lump Sum In 3 Days	7.6
Regularly Kept Money Aside For Emergencies	26.1
Never Went Without Medicine	9.1

Main Life Goal (%)

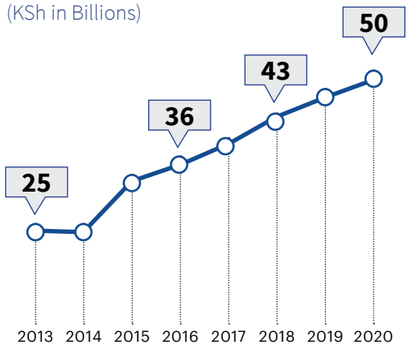
Putting food on the table	49.3
Educating yourself or your Family	17.5
Starting/improving your Business/farm/ add livestock	17.1
Buying land/ building a house / Improving your house	1.3
Health (yourself or family/Others)	5.3
Getting a job/developing your Career	9.0

008 WAJIR COUNTY



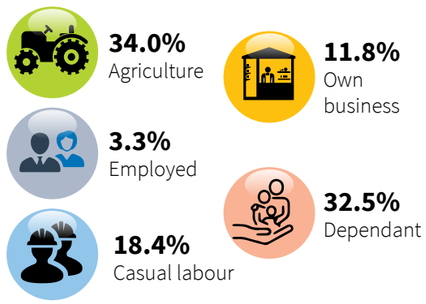
Wajir county is located in the North Eastern region of Kenya. The county covers a land area of 56,773.1 square kilometers with a population density of 14 per square kilometer.

Gross County Product
(KSh in Billions)



Source: Kenya National Bureau of Statistics

Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

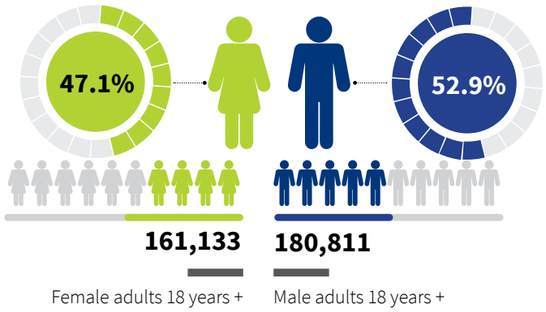


County Statistics:
Numbers at glance

- **0.8** Total population in Millions (2019 KPHC)
- **62.6** Poverty headcount (% below poverty line)
- **4** Number of Commercial Banks in 2021
- **4** Number of Bank Branches in 2021
- **1.1** Number of mobile money agents in 2021 ('000)
- **0** Number of Deposit Taking SACCOs branches in 2021

A. Demographic information

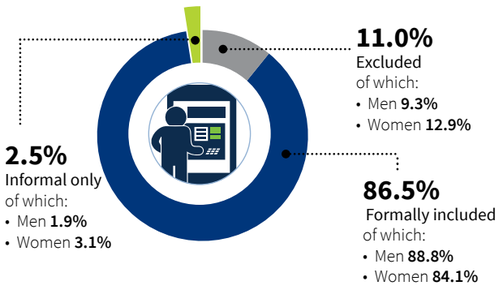
Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

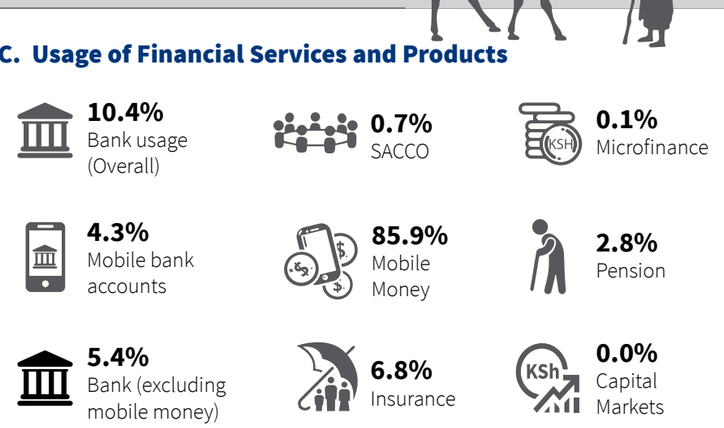
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	**34.7**	**39.5**	**25.8**
Agriculture	**7.6**	**51.2**	**41.2**
Liquidity distress	**0.0**	**18.4**	**81.6**
Dealing with shocks	**0.0**	**18.4**	**81.6**
Investing in the future	**44.3**	**0.0**	**55.7**

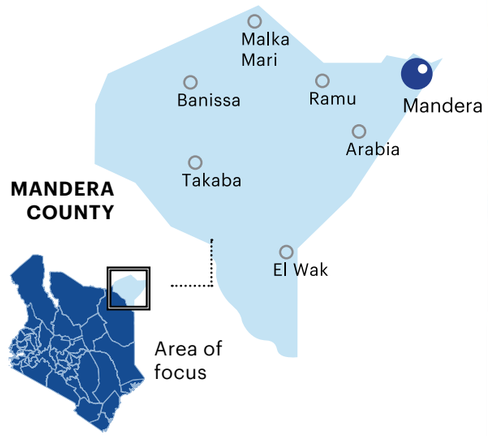
E. Quality

Financial Literacy (%)	
Proportion of adults (18+) engaged in Betting	**1.5**
Knowledge of Cost of Borrowing	**15.5**
Heard of CRB Report	**3.2**
Debt Distress (%)	
Default on a Loan	**44.0**
Source of Financial Advise (%)	
Friends / family	**60.2**
Respondent's personal experience	**34.3**
Challenges Faced by Farmers in 2021 (%)	
Lack of finance / Capital	**18.5**
Finding customers	**6.1**
Accessing farm inputs (seeds etc.)	**1.0**
Small land sizes	**1.6**
High labor costs	**0.0**
Getting paid for Products sold on credit	**0.4**
Drought	**97.1**
Pests and diseases	**69.7**
Getting products to Market/poor infrastructure	**6.9**
Unscrupulous middlemen	**10.1**
Lack of storage facilities	**0.0**

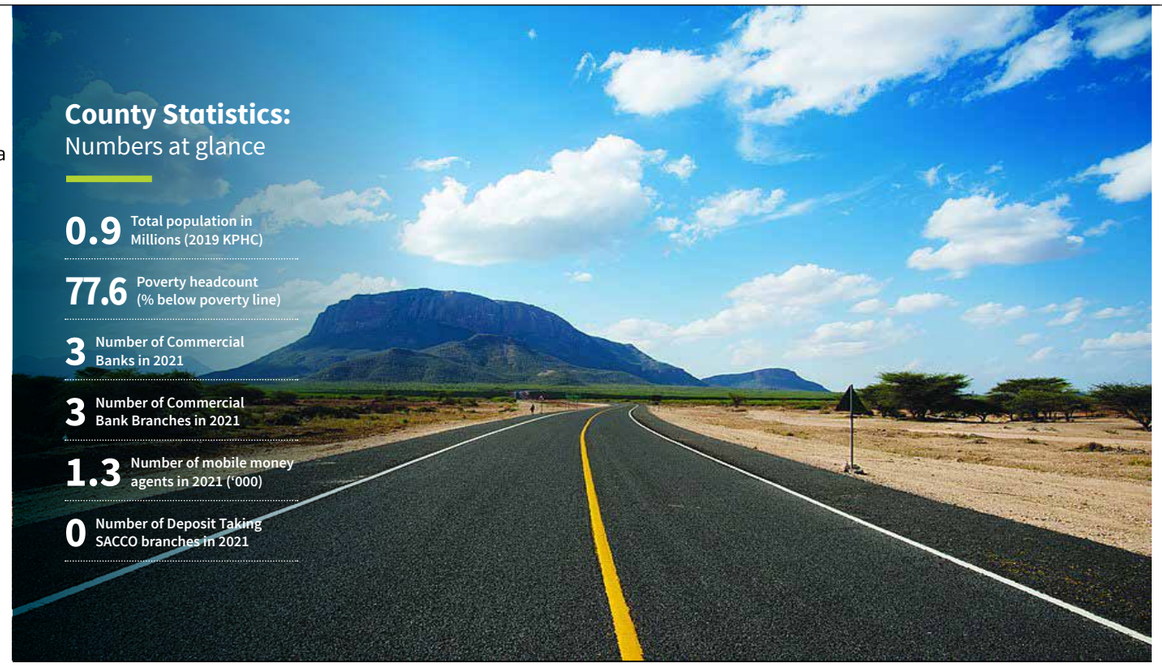
F. Impact

Financial Health (%)	
Financially Healthy Adults	**18.0**
Ability to Invest (%)	**73.3**
Saving for old age	**93.1**
Set money aside for Future	**64.6**
Set money aside for productivity	**39.8**
Manage Day To Day (%)	**36.2**
Never Went Without Food	**26.1**
No Trouble Making Money Last	**56.0**
Plan for Allocating Money	**48.6**
Coping with Risks (%)	**16.6**
Could Raise Lump Sum In 3 Days	**21.0**
Regularly Kept Money Aside For Emergencies	**27.9**
Never Went Without Medicine	**21.7**
Main Life Goal (%)	
Putting food on the table	**54.3**
Educating yourself or your Family	**19.6**
Starting/improving your Business/farm/ add livestock	**14.2**
Buying land/ building a house / Improving your house	**2.7**
Health (yourself or family/Others)	**5.4**
Getting a job/developing your Career	**3.1**

009 MANDERA COUNTY



Mandera County is located in the northern region of Kenya. The county covers a land area of 25,939.8 square kilometers with a population density of 33 per square kilometer.



County Statistics:
Numbers at glance

0.9 Total population in Millions (2019 KPHC)

77.6 Poverty headcount (% below poverty line)

3 Number of Commercial Banks in 2021

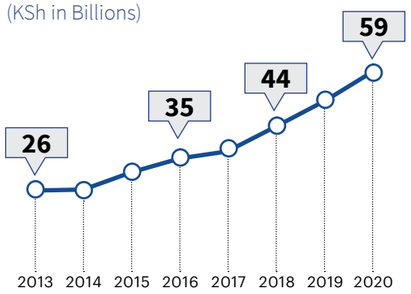
3 Number of Commercial Bank Branches in 2021

1.3 Number of mobile money agents in 2021 ('000)

0 Number of Deposit Taking SACCO branches in 2021

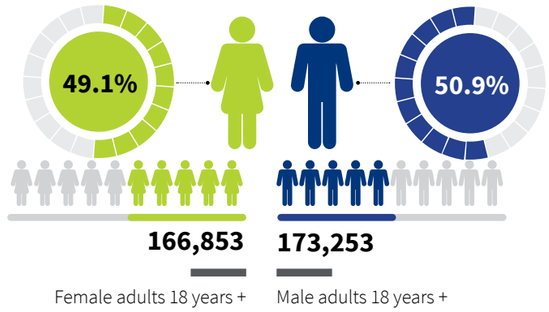
A. Demographic information

Gross County Product
(KSh in Billions)



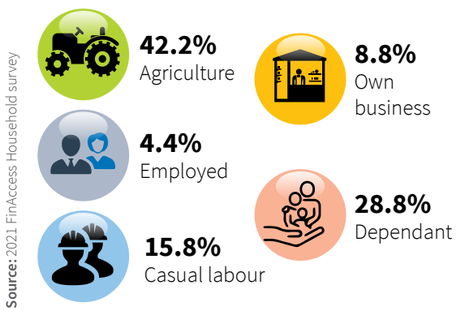
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

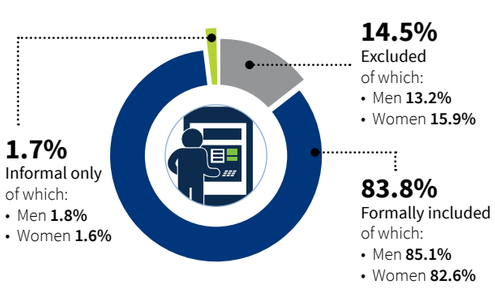
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

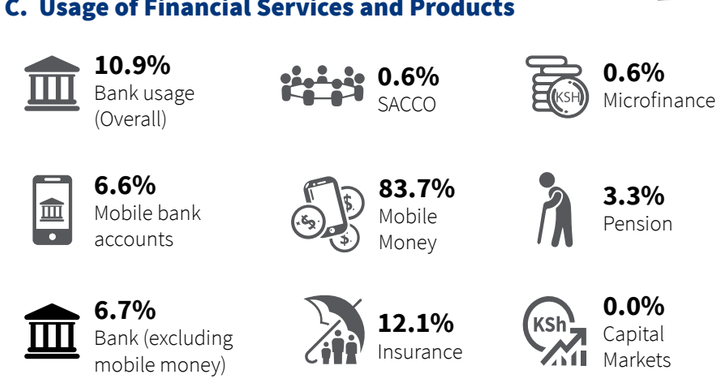
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	16.9	49.5	33.6
Agriculture	5.8	53.0	41.2
Liquidity distress	12.1	23.2	64.7
Dealing with shocks	12.1	23.2	64.7
Investing in the future	40.3	17.4	42.4

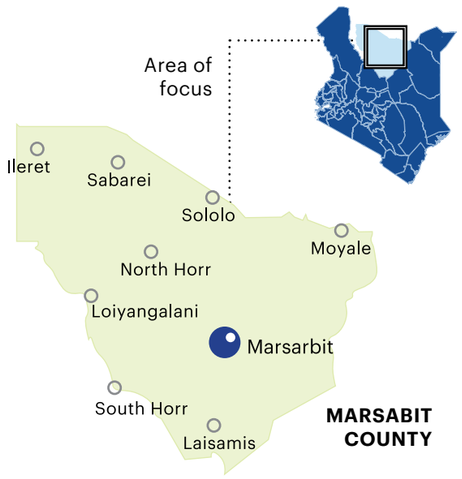
E. Quality

Financial Literacy (%)	
Proportion of adults (18+) engaged in Betting	5.1
Knowledge of Cost of Borrowing	15.8
Heard of CRB Report	8.6
Debt Distress (%)	
Default on a Loan	30.3
Source of Financial Advise (%)	
Friends / family	60.1
Respondent's personal experience	28.4
Challenges Faced by Farmers in 2021 (%)	
Lack of finance / Capital	21.9
Finding customers	2.9
Accessing farm inputs (seeds etc.)	1.0
Small land sizes	3.0
High labor costs	0.1
Getting paid for Products sold on credit	3.2
Drought	98.9
Pests and diseases	66.5
Getting products to Market/poor infrastructure	1.5
Unscrupulous middlemen	7.0
Lack of storage facilities	0.2

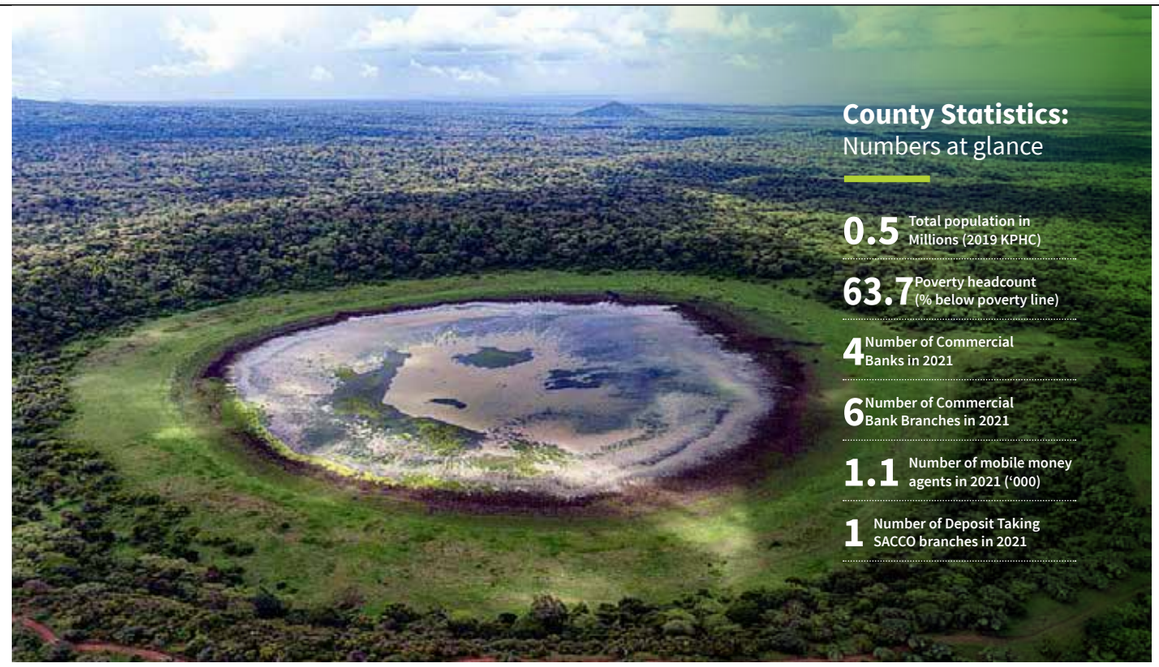
F. Impact

Financial Health (%)	
Financially Healthy Adults	16.1
Ability to Invest (%)	66.6
Saving For Old Age	93.9
Set Money Aside For Future	54.7
Set Money Aside For Productivity	33.1
Manage Day To Day (%)	36.9
Never Went Without Food	24.1
No Trouble Making Money Last	59.4
Plan For Allocating Money	47.9
Coping with Risks (%)	16.7
Could Raise Lump Sum In 3 Days	19.4
Regularly Kept Money Aside For Emergencies	26.0
Never Went Without Medicine	19.8
Main Life Goal (%)	
Putting food on the table	37.5
Educating yourself or your Family	24.8
Starting/improving your Business/farm/ add livestock	22.7
Buying land/ building a house / Improving your house	3.2
Health (yourself or family/Others)	7.0
Getting a job/developing your Career	4.7

010 MARSABIT COUNTY



Marsbit County is located in the northern region of Kenya. The county covers a land area of 70,944.1 square kilometers with a population density of 6 per square kilometer.

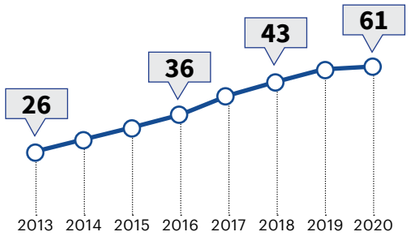


County Statistics:
Numbers at glance

- **0.5** Total population in Millions (2019 KPHC)
- **63.7** Poverty headcount (% below poverty line)
- **4** Number of Commercial Banks in 2021
- **6** Number of Commercial Bank Branches in 2021
- **1.1** Number of mobile money agents in 2021 ('000)
- **1** Number of Deposit Taking SACCO branches in 2021

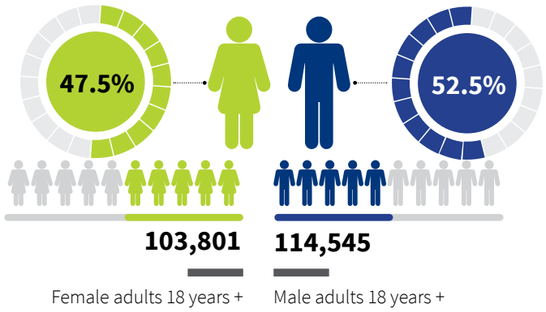
A. Demographic information

Gross County Product
(KSh in Billions)



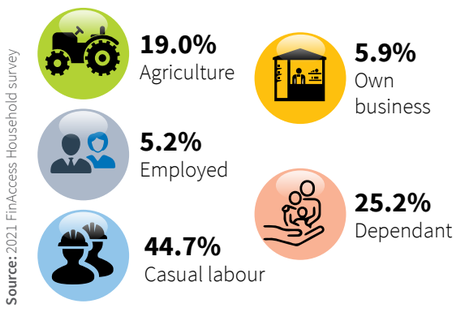
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

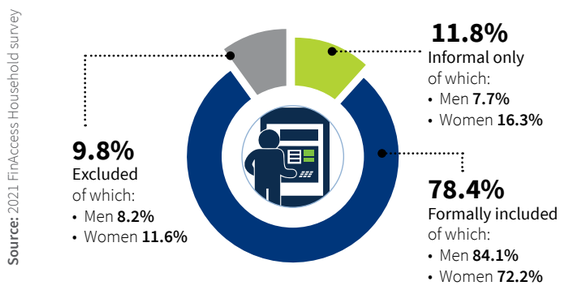
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

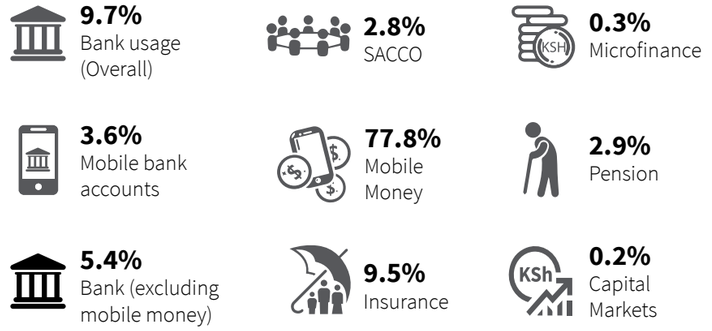
Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products





Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	21.0	54.9	24.0
Agriculture	6.8	68.4	24.8
Liquidity distress	2.5	31.9	65.6
Dealing with shocks	2.5	31.9	65.6
Investing in the future	3.7	27.0	69.2

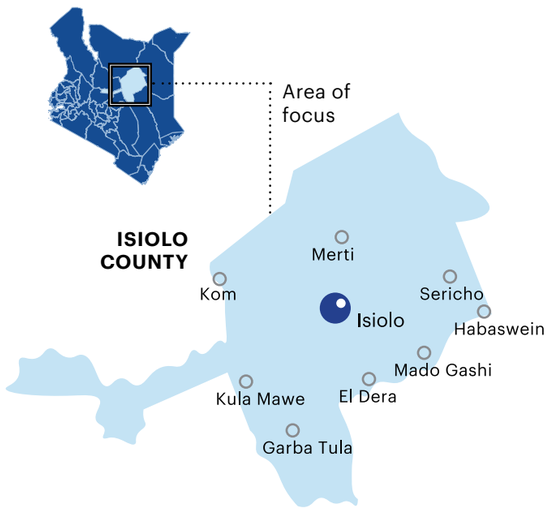
E. Quality

Financial Literacy (%)	
Proportion of adults (18+) engaged in Betting	0.7
Knowledge of Cost of Borrowing	29.8
Heard of CRB Report	8.9
Debt Distress (%)	
Default on a Loan	73.7
Source of Financial Advise (%)	
Friends / family	72.4
Respondent's personal experience	26.7
Challenges Faced by Farmers in 2021 (%)	
Lack of finance / Capital	6.9
Finding customers	22.3
Accessing farm inputs (seeds etc.)	0.0
Small land sizes	2.1
High labor costs	0.0
Getting paid for Products sold on credit	3.4
Drought	61.9
Pests and diseases	4.6
Getting products to Market/poor infrastructure	9.5
Unscrupulous middlemen	1.0
Lack of storage facilities	0.0

F. Impact

Financial Health (%)	
Financially Healthy Adults	3.2
Ability to Invest (%)	22.2
Saving For Old Age	79.5
Set Money Aside For Future	24.5
Set Money Aside For Productivity	8.3
Manage Day To Day (%)	12.7
Never Went Without Food	16.6
No Trouble Making Money Last	37.4
Plan For Allocating Money	32.1
Coping with Risks (%)	5.4
Could Raise Lump Sum In 3 Days	5.8
Regularly Kept Money Aside For Emergencies	6.4
Never Went Without Medicine	18.4
Main Life Goal (%)	
Putting food on the table	23.3
Educating yourself or your Family	22.1
Starting/improving your Business/farm/ add livestock	26.0
Buying land/ building a house / Improving your house	2.9
Health (yourself or family/Others)	21.4
Getting a job/developing your Career	4.0

011 ISIOLO COUNTY

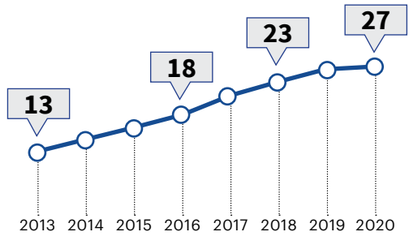


Isiolo County is located in the northern region of Kenya. The county covers a land area of 25,350.6 square kilometers with a population density of 11 per square kilometer.



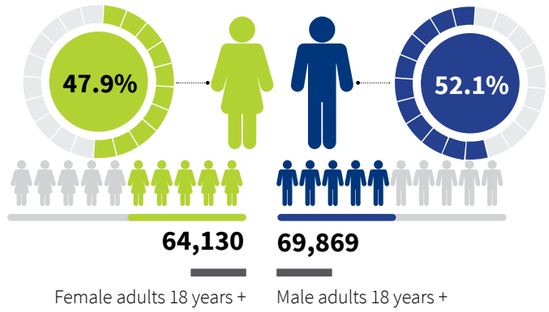
A. Demographic information

Gross County Product
(KSh in Billions)



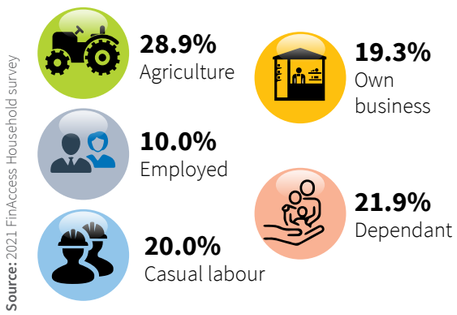
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

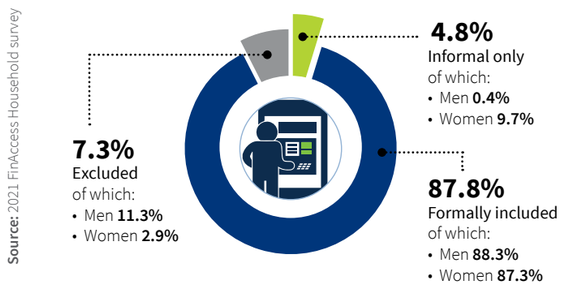
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	15.8	26.8	57.4
Agriculture	8.0	60.9	31.0
Liquidity distress	13.9	29.3	56.8
Dealing with shocks	13.9	29.3	56.8
Investing in the future	28.3	28.4	43.3

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	9.6
Knowledge of Cost of Borrowing	26.7
Heard of CRB Report	44.2

Debt Distress (%)

Default on a Loan	46.5

Source of Financial Advise (%)

Friends / family	52.0
Respondent's personal experience	43.2

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	12.3
Finding customers	32.6
Accessing farm inputs (seeds etc.)	4.4
Small land sizes	0.5
High labor costs	2.7
Getting paid for Products sold on credit	2.5
Drought	74.3
Pests and diseases	53.8
Getting products to Market/poor infrastructure	5.1
Unscrupulous middlemen	23.9
Lack of storage facilities	0.0

F. Impact

Financial Health (%)

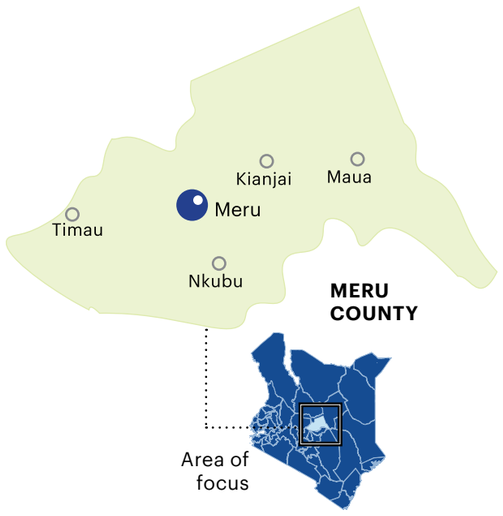
Financially Healthy Adults	20.3

Ability to Invest (%)	**67.1**
Saving For Old Age	74.5
Set Money Aside For Future	66.1
Set Money Aside For Productivity	42.5
Manage Day To Day (%)	**33.4**
Never Went Without Food	30.5
No Trouble Making Money Last	16.4
Plan For Allocating Money	79.8
Coping with Risks (%)	**23.6**
Could Raise Lump Sum In 3 Days	9.7
Regularly Kept Money Aside For Emergencies	46.0
Never Went Without Medicine	37.9

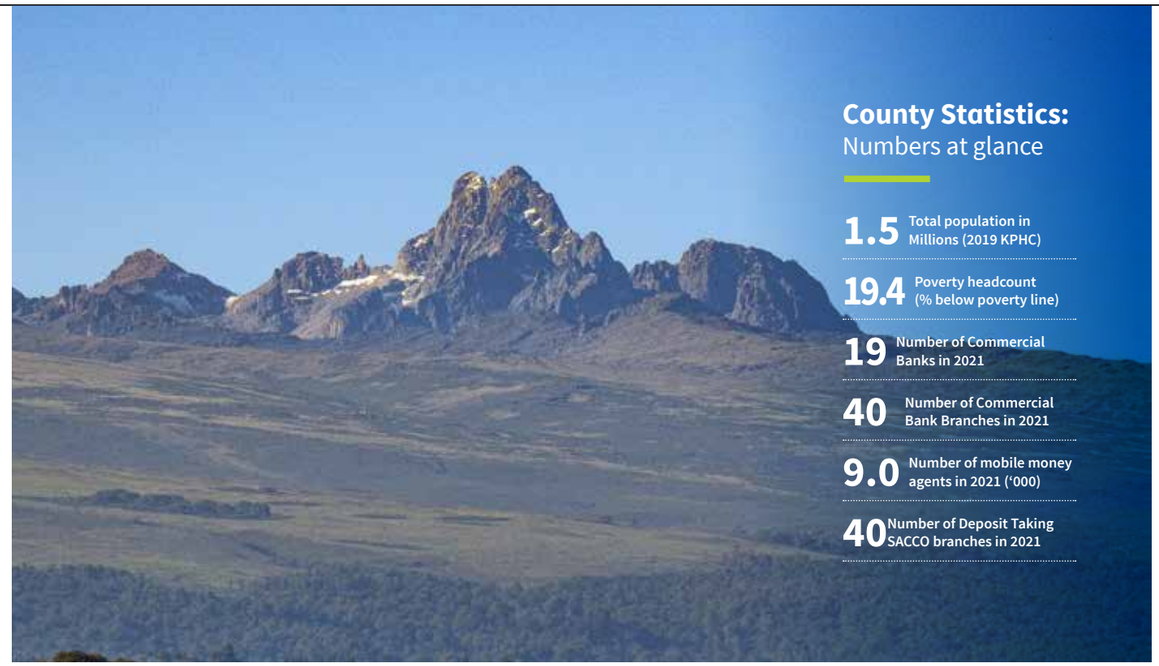
Main Life Goal (%)

Putting food on the table	22.3
Educating yourself or your Family	26.5
Starting/improving your Business/farm/ add livestock	20.4
Buying land/ building a house / Improving your house	6.9
Health (yourself or family/Others)	13.1
Getting a job/developing your Career	9.1

012 MERU COUNTY



Meru County is located in the Eastern region of Kenya. The county covers a land area of 7,006.3 square kilometers with a population density of 221 per square kilometer.

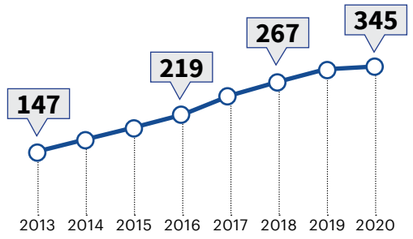


County Statistics:
Numbers at glance

1.5	Total population in Millions (2019 KPHC)
19.4	Poverty headcount (% below poverty line)
19	Number of Commercial Banks in 2021
40	Number of Commercial Bank Branches in 2021
9.0	Number of mobile money agents in 2021 ('000)
40	Number of Deposit Taking SACCO branches in 2021

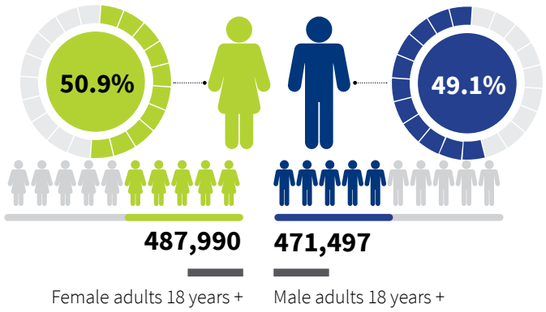
A. Demographic information

Gross County Product
(KSh in Billions)



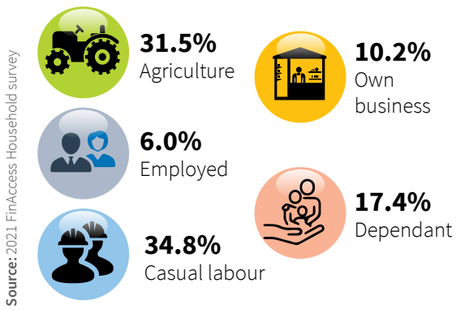
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

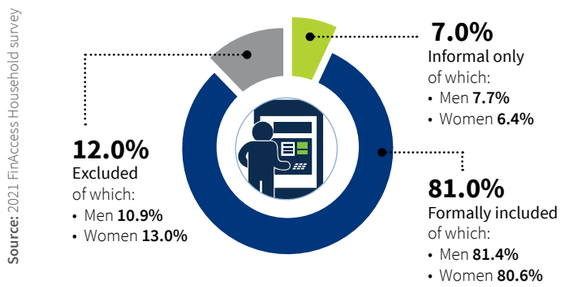
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products

31.4%	Bank usage (Overall)
14.8%	SACCO
2.0%	Microfinance
19.4%	Mobile bank accounts
77.6%	Mobile Money
4.9%	Pension
13.2%	Bank (excluding mobile money)
26.1%	Insurance
3.5%	Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	35.8	37.3	26.9
Agriculture	25.8	51.2	23.0
Liquidity distress	19.9	25.4	54.7
Dealing with shocks	19.9	25.4	54.7
Investing in the future	29.1	32.9	37.9

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	5.1
Knowledge of Cost of Borrowing	48.2
Heard of CRB Report	21.9

Debt Distress (%)

Default on a Loan	43.6

Source of Financial Advise (%)

Friends / family	51.6
Respondent's personal experience	41.9

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	17.6
Finding customers	41.6
Accessing farm inputs (seeds etc.)	27.2
Small land sizes	38.0
High labor costs	3.4
Getting paid for Products sold on credit	0.4
Drought	15.2
Pests and diseases	7.8
Getting products to Market/poor infrastructure	0.0
Unscrupulous middlemen	0.0
Lack of storage facilities	0.0

F. Impact

Financial Health (%)

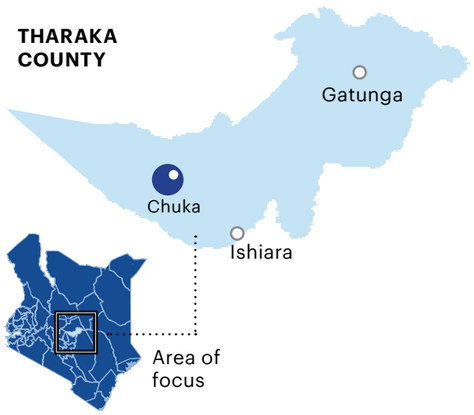
Financially Healthy Adults	11.1

Ability to Invest (%)	**21.4**
Saving For Old Age	49.5
Set Money Aside For Future	25.8
Set Money Aside For Productivity	13.3
Manage Day To Day (%)	**30.4**
Never Went Without Food	34.1
No Trouble Making Money Last	43.7
Plan For Allocating Money	41.2
Coping with Risks (%)	**16.5**
Could Raise Lump Sum In 3 Days	14.0
Regularly Kept Money Aside For Emergencies	18.8
Never Went Without Medicine	31.6

Main Life Goal (%)

Putting food on the table	45.0
Educating yourself or your Family	20.8
Starting/improving your Business/farm/ add livestock	17.6
Buying land/ building a house / Improving your house	4.9
Health (yourself or family/Others)	4.7
Getting a job/developing your Career	6.5

013 THARAKA-NITHI COUNTY



Tharaka Nithi County is located in the Eastern region of Kenya. The county covers a land area of 2,564.4 square kilometers with a population density of 153 per square kilometer.

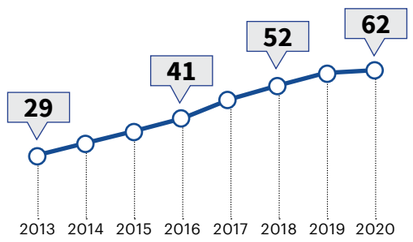


County Statistics:
Numbers at glance

0.4	Total population in Millions (2019 KPHC)
23.6	Poverty headcount (% below poverty line)
5	Number of Commercial Banks in 2021
7	Number of Bank Commercial Bank Branches in 2021
2.1	Number of mobile money agents in 2021 ('000)
16	Number of Deposit Taking SACCO branches in 2021

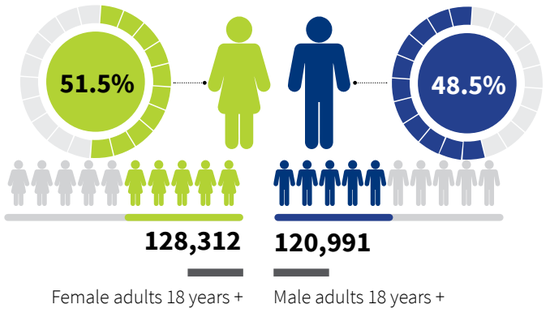
A. Demographic information

Gross County Product
(KSh in Billions)



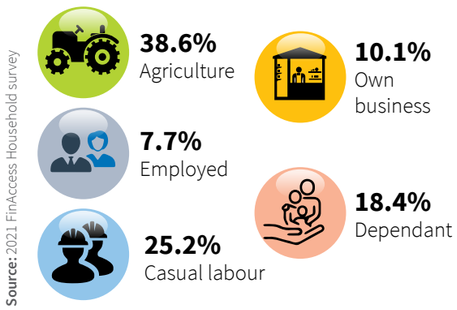
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

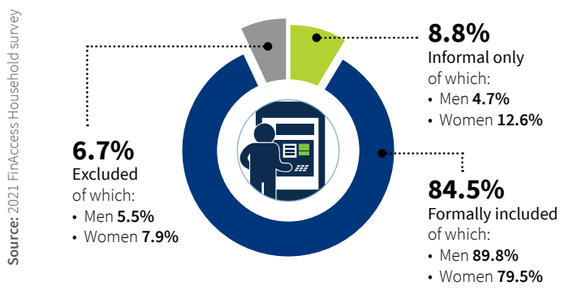
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

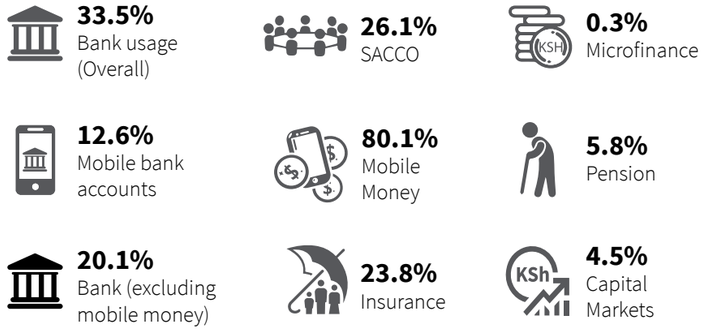
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	**10.2**	**29.3**	**60.5**
Agriculture	**9.7**	**37.2**	**53.0**
Liquidity distress	**1.6**	**23.1**	**75.3**
Dealing with shocks	**1.6**	**23.1**	**75.3**
Investing in the future	**3.7**	**42.4**	**53.9**

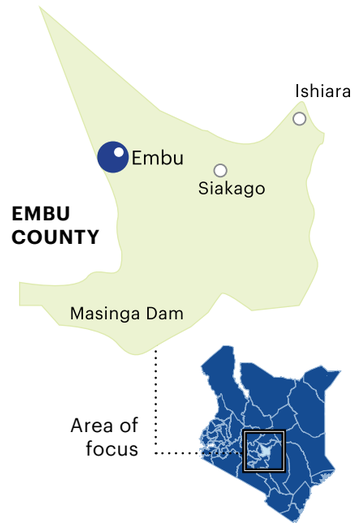
E. Quality

Financial Literacy (%)	
Proportion of adults (18+) engaged in Betting	**11.8**
Knowledge of Cost of Borrowing	**40.4**
Heard of CRB Report	**38.9**
Debt Distress (%)	
Default on a Loan	**12.0**
Source of Financial Advise (%)	
Friends / family	**37.6**
Respondent's personal experience	**43.3**
Challenges Faced by Farmers in 2021 (%)	
Lack of finance / Capital	**29.4**
Finding customers	**2.3**
Accessing farm inputs (seeds etc.)	**34.2**
Small land sizes	**14.2**
High labor costs	**6.1**
Getting paid for Products sold on credit	**1.3**
Drought	**53.4**
Pests and diseases	**31.8**
Getting products to Market/poor infrastructure	**1.5**
Unscrupulous middlemen	**8.2**
Lack of storage facilities	**0.0**

F. Impact

Financial Health (%)	
Financially Healthy Adults	**17.8**
Ability to Invest (%)	**36.1**
Saving For Old Age	**38.9**
Set Money Aside For Future	**43.0**
Set Money Aside For Productivity	**38.8**
Manage Day To Day (%)	**40.1**
Never Went Without Food	**51.2**
No Trouble Making Money Last	**28.4**
Plan For Allocating Money	**46.0**
Coping with Risks (%)	**34.1**
Could Raise Lump Sum In 3 Days	**18.0**
Regularly Kept Money Aside For Emergencies	**38.2**
Never Went Without Medicine	**57.7**
Main Life Goal (%)	
Putting food on the table	**36.3**
Educating yourself or your Family	**34.6**
Starting/improving your Business/farm/ add livestock	**13.4**
Buying land/ building a house / Improving your house	**3.9**
Health (yourself or family/Others)	**4.4**
Getting a job/developing your Career	**4.1**

014 EMBU COUNTY



Embu County is located in the Eastern region of Kenya. The county covers a land area of 2,820.7 square kilometers with a population density of 216 per square kilometer.

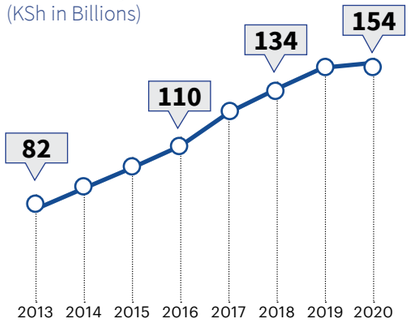


County Statistics:
Numbers at glance

0.6	Total population in Millions (2019 KPHC)
28.2	Poverty headcount (% below poverty line)
11	Number of Commercial Banks in 2021
12	Number of Commercial Bank Branches in 2021
4.4	Number of mobile money agents in 2021 ('000)
25	Number of Deposit Taking SACCO branches in 2021

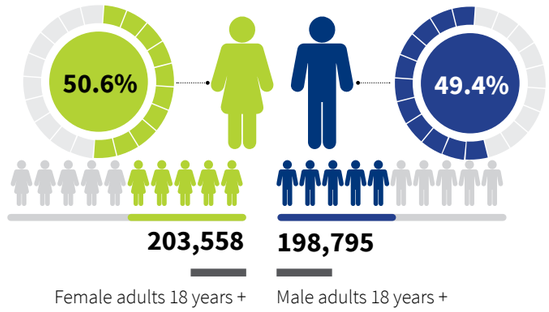
A. Demographic information

Gross County Product
(KSh in Billions)



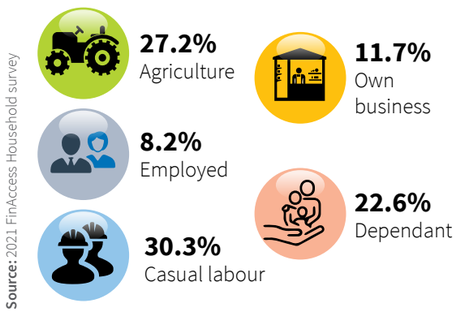
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

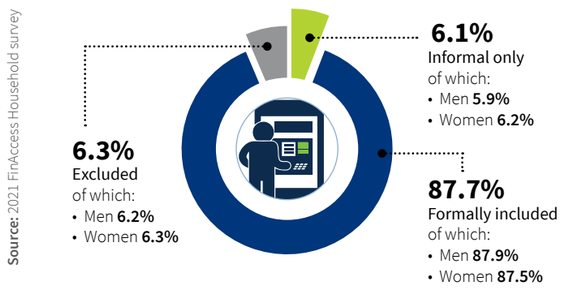
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products

44.9%	Bank usage (Overall)
30.8%	SACCO
0.5%	Microfinance
23.6%	Mobile bank accounts
83.9%	Mobile Money
7.1%	Pension
23.3%	Bank (excluding mobile money)
34.5%	Insurance
3.7%	Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	7.2	17.1	75.8
Agriculture	18.1	35.7	46.2
Liquidity distress	8.6	42.7	48.7
Dealing with shocks	8.6	42.7	48.7
Investing in the future	17.6	52.4	30.0

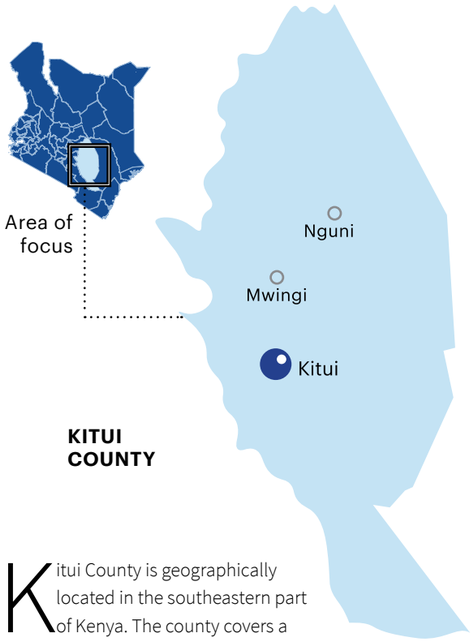
E. Quality

Financial Literacy (%)	
Proportion of adults (18+) engaged in Betting	7.7
Knowledge of Cost of Borrowing	36.0
Heard of CRB Report	40.4
Debt Distress (%)	
Default on a Loan	14.4
Source of Financial Advise (%)	
Friends / family	28.5
Respondent's personal experience	57.6
Challenges Faced by Farmers in 2021 (%)	
Lack of finance / Capital	48.7
Finding customers	6.0
Accessing farm inputs (seeds etc.)	53.3
Small land sizes	11.4
High labor costs	16.7
Getting paid for Products sold on credit	0.5
Drought	32.9
Pests and diseases	43.7
Getting products to Market/poor infrastructure	0.0
Unscrupulous middlemen	11.2
Lack of storage facilities	0.0

F. Impact

Financial Health (%)	
Financially Healthy Adults	14.9
Ability to Invest (%)	35.9
Saving For Old Age	30.6
Set Money Aside For Future	43.6
Set Money Aside For Productivity	54.7
Manage Day To Day (%)	47.5
Never Went Without Food	54.6
No Trouble Making Money Last	37.0
Plan For Allocating Money	51.5
Coping with Risks (%)	30.2
Could Raise Lump Sum In 3 Days	16.8
Regularly Kept Money Aside For Emergencies	39.5
Never Went Without Medicine	46.8
Main Life Goal (%)	
Putting food on the table	39.2
Educating yourself or your Family	33.8
Starting/improving your Business/farm/ add livestock	10.4
Buying land/ building a house / Improving your house	4.1
Health (yourself or family/Others)	5.4
Getting a job/developing your Career	5.1

015 KITUI COUNTY



Kitui County is geographically located in the southeastern part of Kenya. The county covers a land area of 30,429.5 Square Kilometers with a population density of 37 people per Square Kilometer.

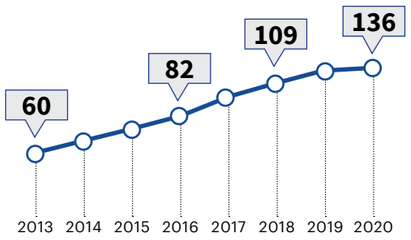


County Statistics:
Numbers at glance

1.1	Total population in Millions (2019 KPHC)
47.5	Poverty headcount (% below poverty line)
7	Number of Commercial Banks in 2021
15	Number of Commercial Bank Branches in 2021
5.9	Number of mobile money agents in 2021 ('000)
6	Number of Deposit Taking SACCO branches in 2021

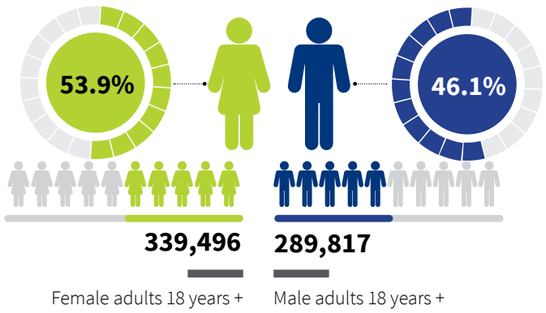
A. Demographic information

Gross County Product
(KSh in Billions)



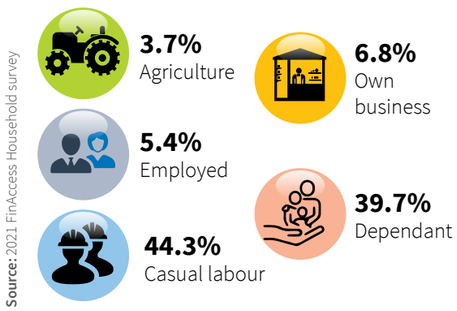
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

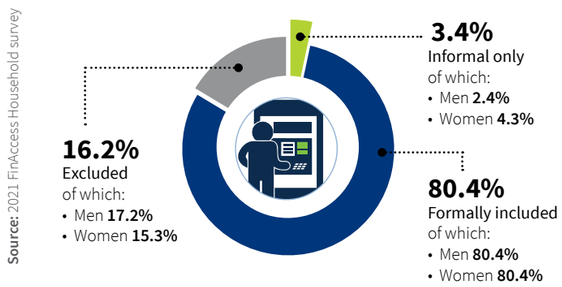
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



31.8%	Bank usage (Overall)
3.8%	SACCO
1.0%	Microfinance
9.5%	Mobile bank accounts
76.7%	Mobile Money
6.2%	Pension
16.0%	Bank (excluding mobile money)
19.0%	Insurance
1.5%	Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	2.4	12.9	84.7
Agriculture	0.0	62.0	38.0
Liquidity distress	0.0	27.6	72.4
Dealing with shocks	0.0	27.6	72.4
Investing in the future	41.2	19.6	39.2

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	8.6
Knowledge of Cost of Borrowing	46.4
Heard of CRB Report	29.9

Debt Distress (%)

Default on a Loan	33.5

Source of Financial Advise (%)

Friends / family	24.8
Respondent's personal experience	72.8

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	41.1
Finding customers	20.6
Accessing farm inputs (seeds etc.)	20.2
Small land sizes	0.0
High labor costs	11.2
Getting paid for Products sold on credit	1.1
Drought	55.8
Pests and diseases	31.6
Getting products to Market/poor infrastructure	0.0
Unscrupulous middlemen	0.0
Lack of storage facilities	0.0

F. Impact

Financial Health (%)

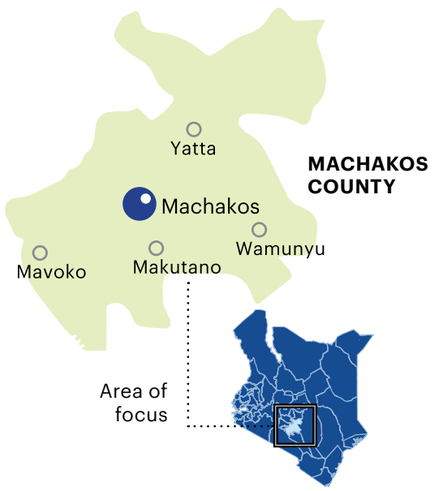
Financially Healthy Adults	10.5

Ability to Invest (%)	**35.1**
Saving For Old Age	62.0
Set Money Aside For Future	38.6
Set Money Aside For Productivity	13.0
Manage Day To Day (%)	**38.9**
Never Went Without Food	43.8
No Trouble Making Money Last	17.9
Plan For Allocating Money	56.6
Coping with Risks (%)	**14.2**
Could Raise Lump Sum In 3 Days	7.4
Regularly Kept Money Aside For Emergencies	15.6
Never Went Without Medicine	40.7

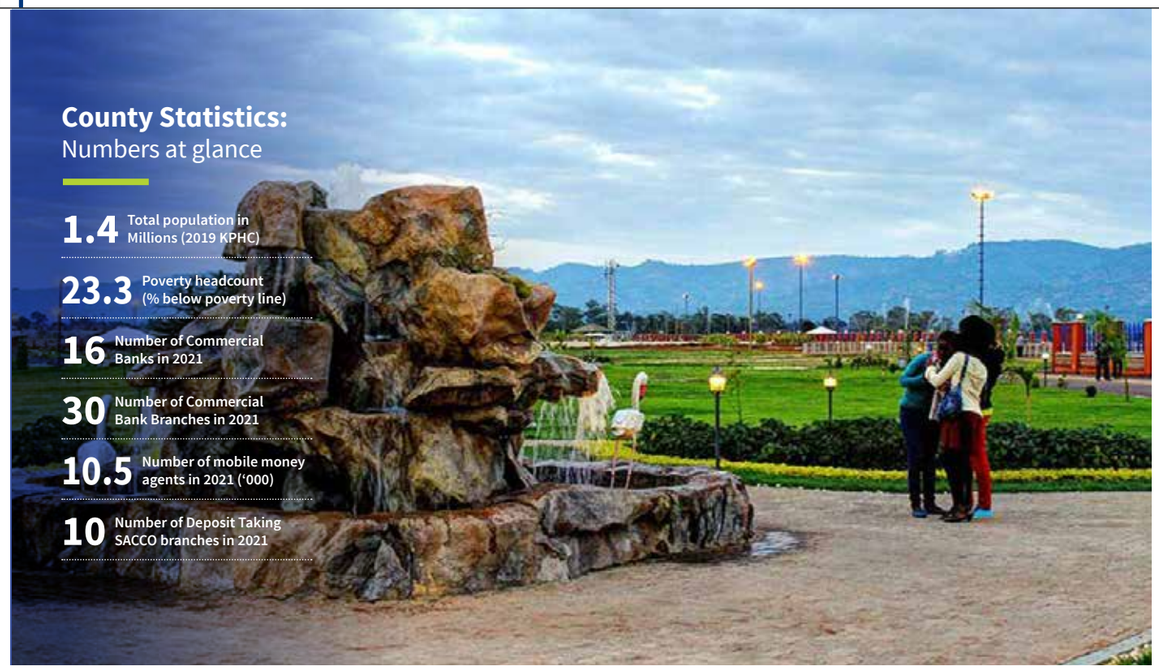
Main Life Goal (%)

Putting food on the table	33.3
Educating yourself or your Family	35.6
Starting/improving your Business/farm/ add livestock	8.1
Buying land/ building a house / Improving your house	0.4
Health (yourself or family/Others)	18.7
Getting a job/developing your Career	3.6

016 MACHAKOS COUNTY



Machakos County is geographically located in the southeastern part of Kenya. The county covers a land area of 6,042.7 Square Kilometers with a population density of 235 people per Square Kilometer.



County Statistics:
Numbers at glance

1.4 Total population in Millions (2019 KPHC)

23.3 Poverty headcount (% below poverty line)

16 Number of Commercial Banks in 2021

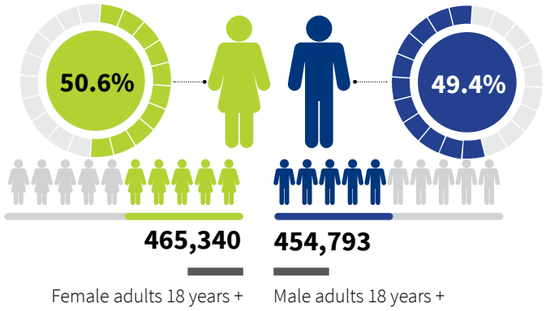
30 Number of Commercial Bank Branches in 2021

10.5 Number of mobile money agents in 2021 ('000)

10 Number of Deposit Taking SACCO branches in 2021

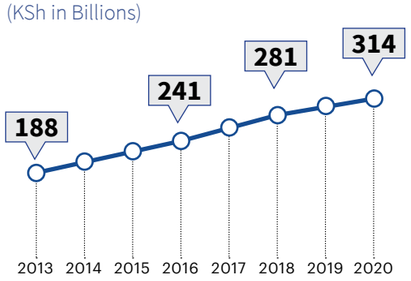
A. Demographic information

Distribution by sex (adults 18 years +)



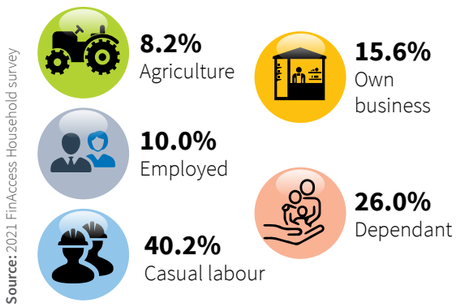
Source: 2021 FinAccess Household Survey

Gross County Product
(KSh in Billions)



Source: Kenya National Bureau of Statistics

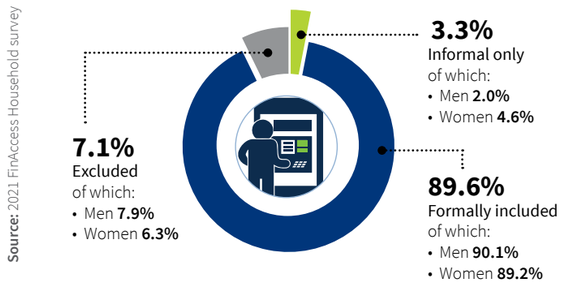
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products

45.7% Bank usage (Overall)

6.6% SACCO

2.6% Microfinance

19.3% Mobile bank accounts

83.4% Mobile Money

13.7% Pension

25.4% Bank (excluding mobile money)

50.9% Insurance

2.4% Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	7.7	12.6	79.7
Agriculture	13.5	47.4	39.0
Liquidity distress	5.8	53.9	40.3
Dealing with shocks	5.8	53.9	40.3
Investing in the future	18.4	46.9	34.7

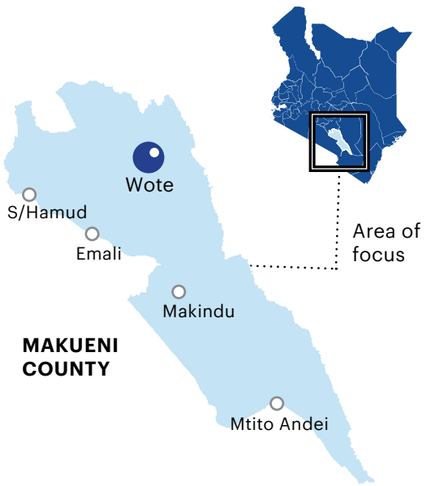
E. Quality

Financial Literacy (%)	
Proportion of adults (18+) engaged in Betting	18.5
Knowledge of Cost of Borrowing	56.5
Heard of CRB Report	51.0
Debt Distress (%)	
Default on a Loan	22.5
Source of Financial Advise (%)	
Friends / family	36.8
Respondent's personal experience	56.2
Challenges Faced by Farmers in 2021 (%)	
Lack of finance / Capital	60.8
Finding customers	24.3
Accessing farm inputs (seeds etc.)	26.1
Small land sizes	11.8
High labor costs	11.1
Getting paid for Products sold on credit	3.1
Drought	33.1
Pests and diseases	24.0
Getting products to Market/poor infrastructure	3.6
Unscrupulous middlemen	0.0
Lack of storage facilities	0.0

F. Impact

Financial Health (%)	
Financially Healthy Adults	18.7
Ability to Invest (%)	38.0
Saving For Old Age	55.0
Set Money Aside For Future	42.7
Set Money Aside For Productivity	25.5
Manage Day To Day (%)	51.5
Never Went Without Food	58.4
No Trouble Making Money Last	29.3
Plan For Allocating Money	61.9
Coping with Risks (%)	24.3
Could Raise Lump Sum In 3 Days	15.4
Regularly Kept Money Aside For Emergencies	27.7
Never Went Without Medicine	49.4
Main Life Goal (%)	
Putting food on the table	23.3
Educating yourself or your Family	24.9
Starting/improving your Business/farm/ add livestock	17.6
Buying land/ building a house / Improving your house	1.3
Health (yourself or family/Others)	22.2
Getting a job/developing your Career	10.2

017 MAKUENI COUNTY



Makueni County is geographically located in the southeastern part of Kenya. The county covers a land area of 8,169.8 Square Kilometers with a population density of 121 people per Square Kilometer.

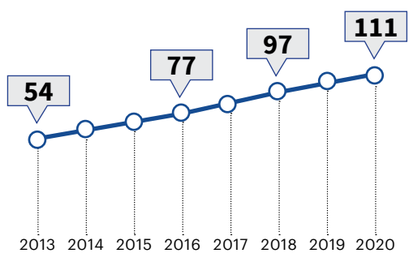


County Statistics:
Numbers at glance

0.9	Total population in Millions 2019 KPHC)
34.8	Poverty headcount (% below poverty line)
7	Number of Commercial Banks in 2021
16	Number of Commercial Bank Branches in 2021
5.3	Number of mobile money agents in 2021 ('000)
8	Number of Deposit Taking SACCO branches in 2021

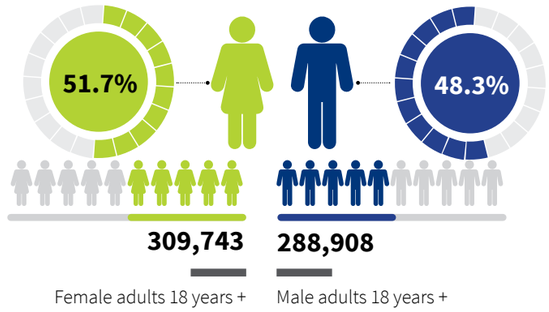
A. Demographic information

Gross County Product
(KSh in Billions)



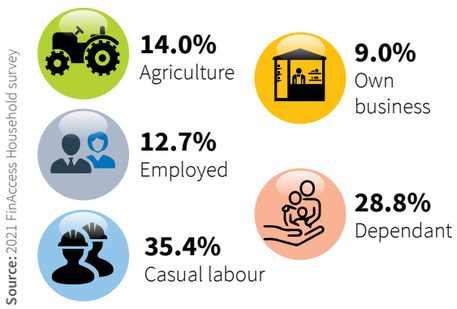
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

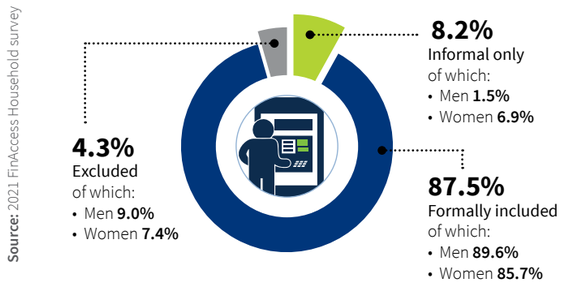
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products

35.2%	Bank usage (Overall)
5.4%	SACCO
1.4%	Microfinance
13.9%	Mobile bank accounts
84.9%	Mobile Money
11.7%	Pension
18.7%	Bank (excluding mobile money)
31.2%	Insurance
3.7%	Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	31.3	15.4	53.2
Agriculture	10.1	52.0	37.9
Liquidity distress	6.6	44.2	49.1
Dealing with shocks	6.6	44.2	49.1
Investing in the future	12.1	38.1	49.8

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	10.5
Knowledge of Cost of Borrowing	50.8
Heard of CRB Report	39.1

Debt Distress (%)

Default on a Loan	37.5

Source of Financial Advise (%)

Friends / family	35.5
Respondent's personal experience	47.3

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	29.3
Finding customers	10.1
Accessing farm inputs (seeds etc.)	35.6
Small land sizes	12.8
High labor costs	2.1
Getting paid for Products sold on credit	3.5
Drought	48.4
Pests and diseases	41.1
Getting products to Market/poor infrastructure	5.6
Unscrupulous middlemen	7.4
Lack of storage facilities	1.0

F. Impact

Financial Health (%)

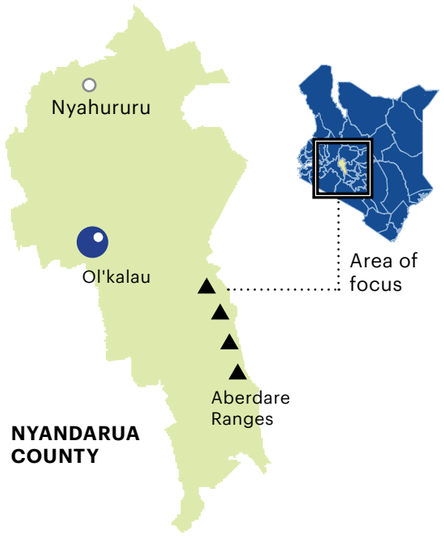
Financially Healthy Adults	9.0

Ability to Invest (%)	**37.8**
Saving For Old Age	63.5
Set Money Aside For Future	46.8
Set Money Aside For Productivity	14.8
Manage Day To Day (%)	**30.3**
Never Went Without Food	43.8
No Trouble Making Money Last	11.1
Plan For Allocating Money	57.2
Coping with Risks (%)	**17.2**
Could Raise Lump Sum In 3 Days	9.3
Regularly Kept Money Aside For Emergencies	21.3
Never Went Without Medicine	42.7

Main Life Goal (%)

Putting food on the table	21.6
Educating yourself or your Family	31.5
Starting/improving your Business/farm/ add livestock	16.6
Buying land/ building a house / Improving your house	7.4
Health (yourself or family/Others)	14.5
Getting a job/developing your Career	7.6

018 NYANDARUA COUNTY



Nyandarua County is geographically located in the central part of Kenya. The county covers a land area of 3,285.7 Square Kilometers with a population density of 194 people per Square Kilometer.

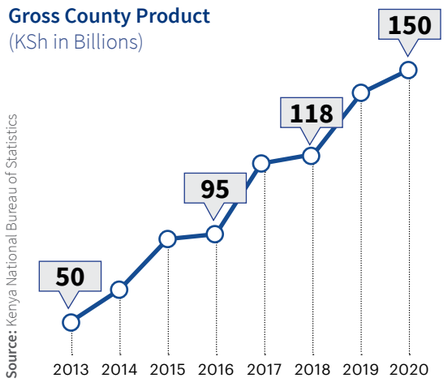


County Statistics:
Numbers at glance

- **0.6** Total population in Millions (2019 KPHC)
- **34.8** Poverty headcount (% below poverty line)
- **4** Number of Commercial Banks in 2021
- **9** Number of Commercial Bank Branches in 2021
- **3.0** Number of mobile money agents in 2021 ('000)
- **27** Number of Deposit Taking SACCO branches in 2021

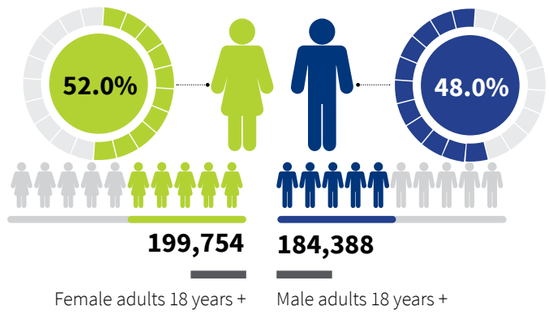
A. Demographic information

Gross County Product
(KSh in Billions)



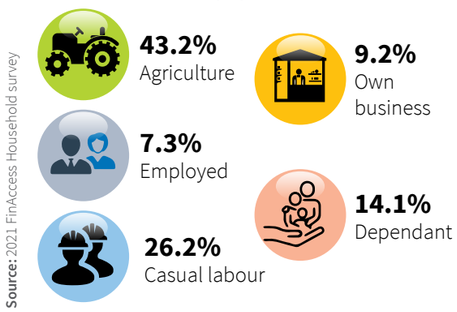
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

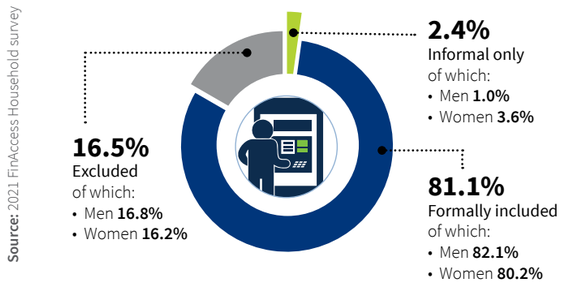
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products

- **31.0%** Bank usage (Overall)
- **18.0%** SACCO
- **2.2%** Microfinance
- **15.4%** Mobile bank accounts
- **74.5%** Mobile Money
- **6.2%** Pension
- **13.7%** Bank (excluding mobile money)
- **28.5%** Insurance
- **5.1%** Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	**34.6**	**17.9**	**47.5**
Agriculture	**12.3**	**28.5**	**59.2**
Liquidity distress	**6.7**	**26.4**	**66.9**
Dealing with shocks	**6.7**	**26.4**	**66.9**
Investing in the future	**13.5**	**7.4**	**79.1**

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	**23.7**
Knowledge of Cost of Borrowing	**66.2**
Heard of CRB Report	**44.2**

Debt Distress (%)

Default on a Loan	**26.3**

Source of Financial Advise (%)

Friends / family	**31.7**
Respondent's personal experience	**47.2**

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	**36.1**
Finding customers	**39.5**
Accessing farm inputs (seeds etc.)	**28.8**
Small land sizes	**4.4**
High labor costs	**5.8**
Getting paid for Products sold on credit	**2.4**
Drought	**11.7**
Pests and diseases	**18.3**
Getting products to Market/poor infrastructure	**9.4**
Unscrupulous middlemen	**17.3**
Lack of storage facilities	**0.0**

F. Impact

Financial Health (%)

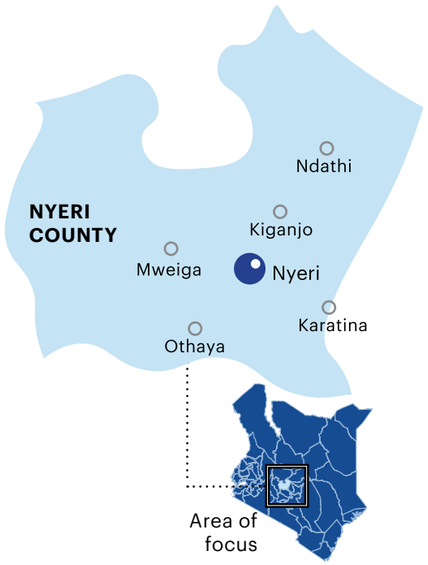
Financially Healthy Adults	**21.0**

Ability to Invest (%)	**21.3**
Saving For Old Age	**39.4**
Set Money Aside For Future	**19.1**
Set Money Aside For Productivity	**28.6**
Manage Day To Day (%)	**73.1**
Never Went Without Food	**72.9**
No Trouble Making Money Last	**26.5**
Plan For Allocating Money	**83.8**
Coping with Risks (%)	**43.0**
Could Raise Lump Sum In 3 Days	**28.2**
Regularly Kept Money Aside For Emergencies	**42.9**
Never Went Without Medicine	**65.0**

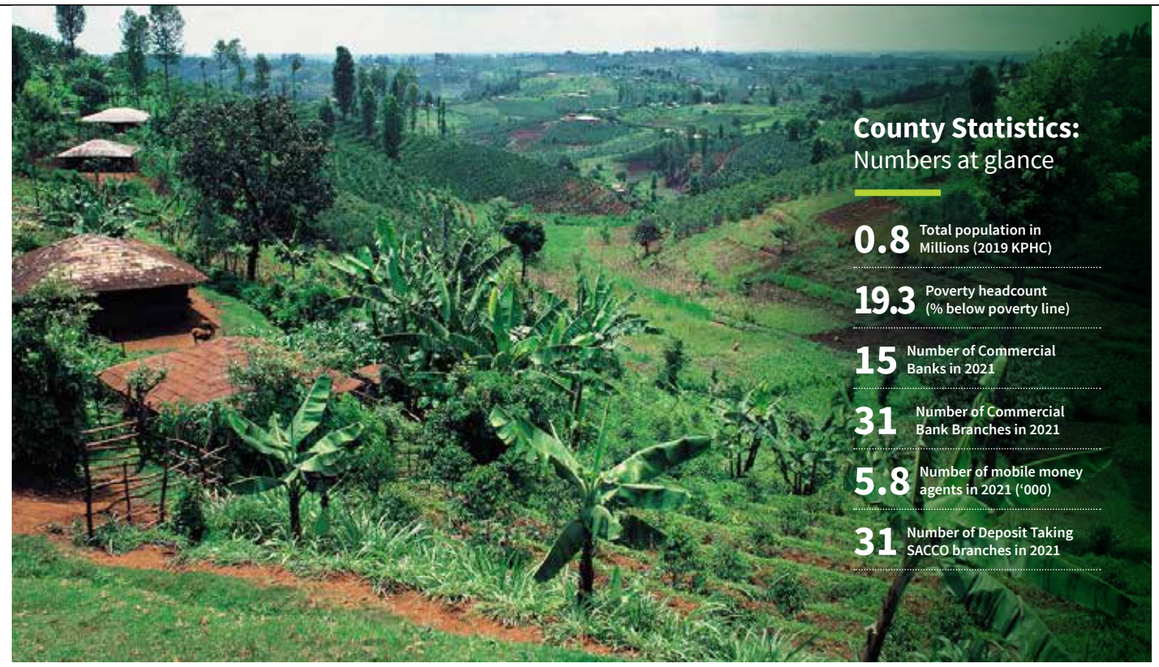
Main Life Goal (%)

Putting food on the table	**29.4**
Educating yourself or your Family	**33.1**
Starting/improving your Business/farm/ add livestock	**20.6**
Buying land/ building a house / Improving your house	**6.8**
Health (yourself or family/Others)	**7.5**
Getting a job/developing your Career	**1.2**

019 NYERI COUNTY

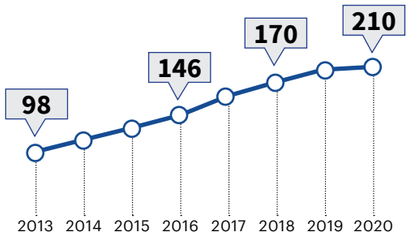


Nyeri County is geographically located in the central part of Kenya. The county covers a land area of 3,325.0 Square Kilometers with a population density of 228 people per Square Kilometer.



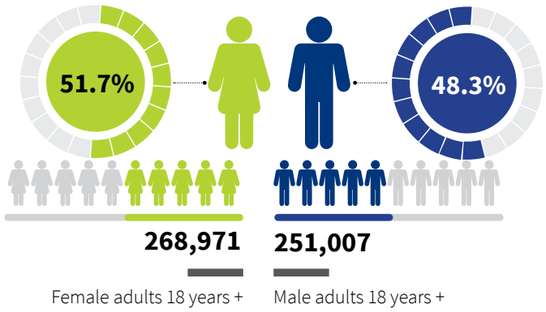
A. Demographic information

Gross County Product
(KSh in Billions)



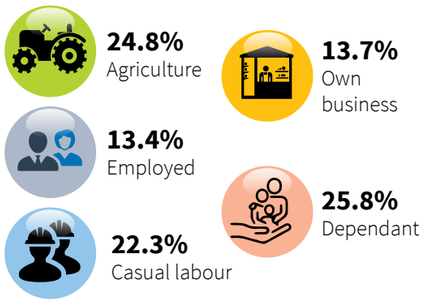
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

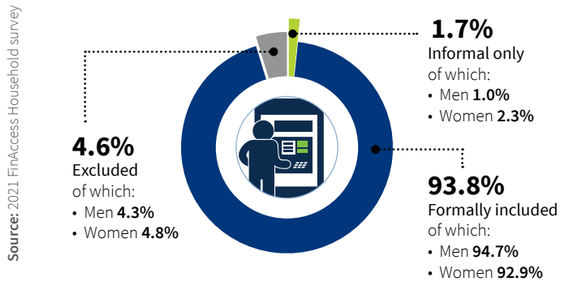
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

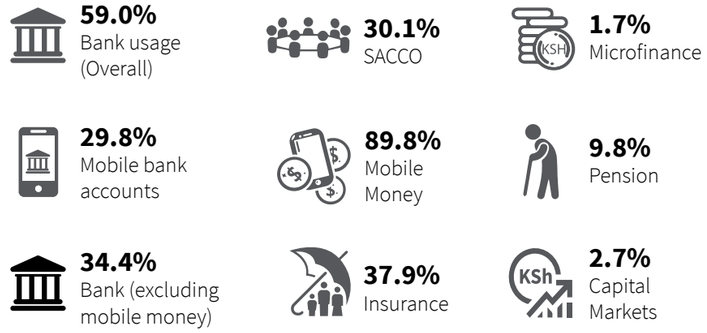
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	12.2	5.3	82.6
Agriculture	21.2	24.8	54.1
Liquidity distress	14.2	38.5	47.3
Dealing with shocks	14.2	38.5	47.3
Investing in the future	29.9	40.4	29.7

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	9.8
Knowledge of Cost of Borrowing	49.9
Heard of CRB Report	49.8

Debt Distress (%)

Default on a Loan	20.4

Source of Financial Advise (%)

Friends / family	30.7
Respondent's personal experience	56.8

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	49.2
Finding customers	15.7
Accessing farm inputs (seeds etc.)	41.9
Small land sizes	19.6
High labor costs	17.1
Getting paid for Products sold on credit	0.0
Drought	20.9
Pests and diseases	41.4
Getting products to Market/poor infrastructure	0.0
Unscrupulous middlemen	6.4
Lack of storage facilities	0.0

F. Impact

Financial Health (%)

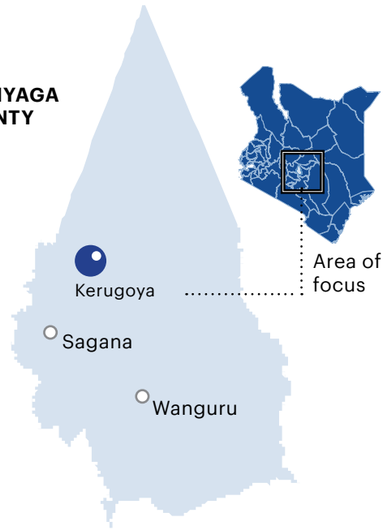
Financially Healthy Adults	26.8

Ability to Invest (%)	**44.4**
Saving For Old Age	47.0
Set Money Aside For Future	41.6
Set Money Aside For Productivity	58.1
Manage Day To Day (%)	**52.9**
Never Went Without Food	63.1
No Trouble Making Money Last	29.2
Plan For Allocating Money	63.2
Coping with Risks (%)	**37.0**
Could Raise Lump Sum In 3 Days	16.1
Regularly Kept Money Aside For Emergencies	44.2
Never Went Without Medicine	60.9

Main Life Goal (%)

Putting food on the table	45.4
Educating yourself or your Family	29.8
Starting/improving your Business/farm/ add livestock	9.2
Buying land/ building a house / Improving your house	2.7
Health (yourself or family/Others)	7.8
Getting a job/developing your Career	4.2

020 KIRINYAGA COUNTY

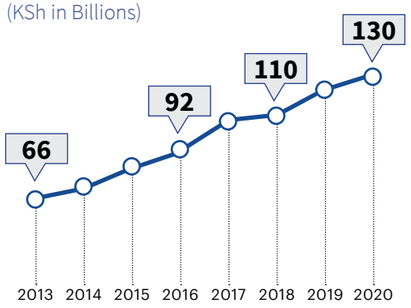


Kirinyaga County is geographically located in the central part of Kenya. The county covers a land area of 1,478.3 Square Kilometers with a population density of 413 people per Square Kilometer.



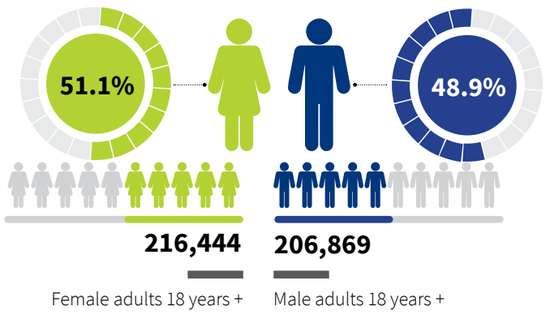
A. Demographic information

Gross County Product
(KSh in Billions)



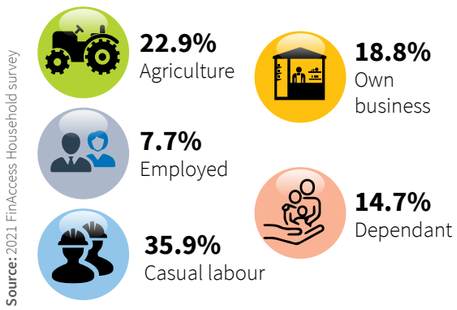
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

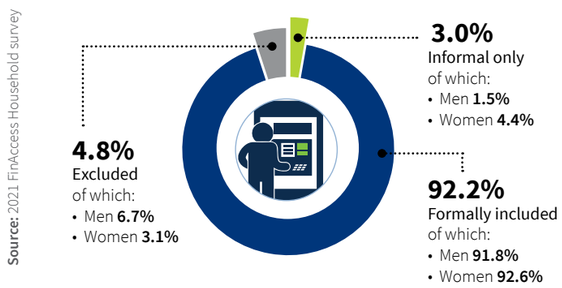
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

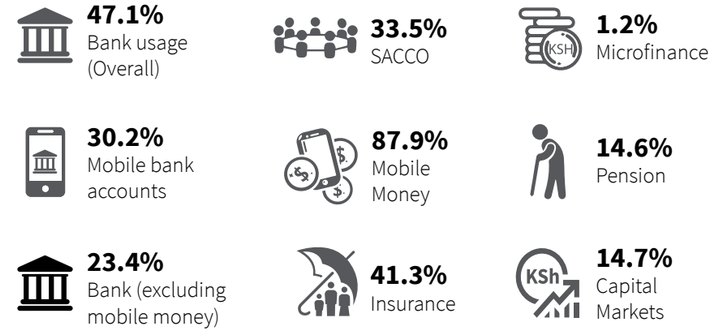
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	21.1	22.9	56.0
Agriculture	23.6	25.8	50.6
Liquidity distress	22.8	43.7	33.6
Dealing with shocks	22.8	43.7	33.6
Investing in the future	24.2	50.0	25.8

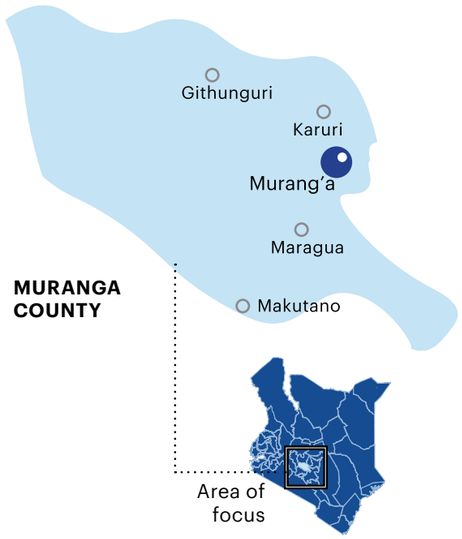
E. Quality

Financial Literacy (%)	
Proportion of adults (18+) engaged in Betting	14.4
Knowledge of Cost of Borrowing	43.1
Heard of CRB Report	38.6
Debt Distress (%)	
Default on a Loan	25.3
Source of Financial Advise (%)	
Friends / family	40.2
Respondent's personal experience	49.3
Challenges Faced by Farmers in 2021 (%)	
Lack of finance / Capital	19.8
Finding customers	23.4
Accessing farm inputs (seeds etc.)	11.9
Small land sizes	8.2
High labor costs	7.5
Getting paid for Products sold on credit	2.3
Drought	11.7
Pests and diseases	42.7
Getting products to Market/poor infrastructure	5.0
Unscrupulous middlemen	4.2
Lack of storage facilities	0.0

F. Impact

Financial Health (%)	
Financially Healthy Adults	29.5
Ability to Invest (%)	46.2
Saving For Old Age	57.5
Set Money Aside For Future	56.4
Set Money Aside For Productivity	32.7
Manage Day To Day (%)	63.1
Never Went Without Food	68.7
No Trouble Making Money Last	31.6
Plan For Allocating Money	74.9
Coping with Risks (%)	33.4
Could Raise Lump Sum In 3 Days	18.2
Regularly Kept Money Aside For Emergencies	38.4
Never Went Without Medicine	59.1
Main Life Goal (%)	
Putting food on the table	24.8
Educating yourself or your Family	28.0
Starting/improving your Business/farm/ add livestock	15.9
Buying land/ building a house / Improving your house	11.3
Health (yourself or family/Others)	12.0
Getting a job/developing your Career	7.6

021 MURANGA COUNTY



Murang'a County is geographically located in the central part of Kenya. The county covers a land area of 2,524.2 Square Kilometers with a population density of 419 people per Square Kilometer.

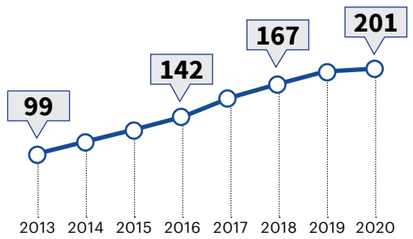


County Statistics: Numbers at glance

1.1	Total population in Millions (2019 KPHC)
25.3	Poverty headcount (% below poverty line)
6	Number of Commercial Banks in 2021
20	Number of Commercial Bank Branches in 2021
5.0	Number of mobile money agents in 2021 ('000)
26	Number of Deposit Taking SACCO branches in 2021

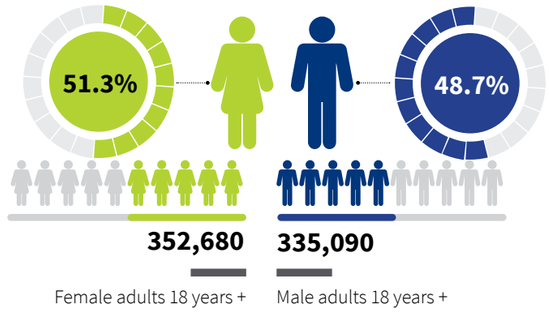
A. Demographic information

Gross County Product
(KSh in Billions)



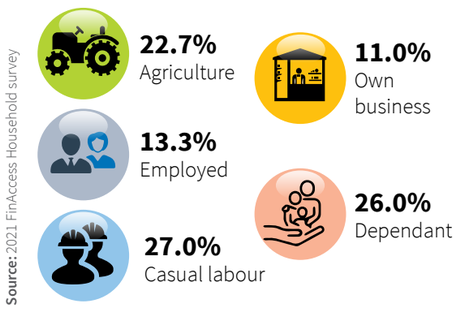
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

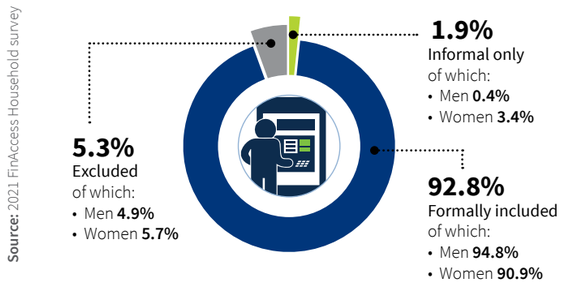
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

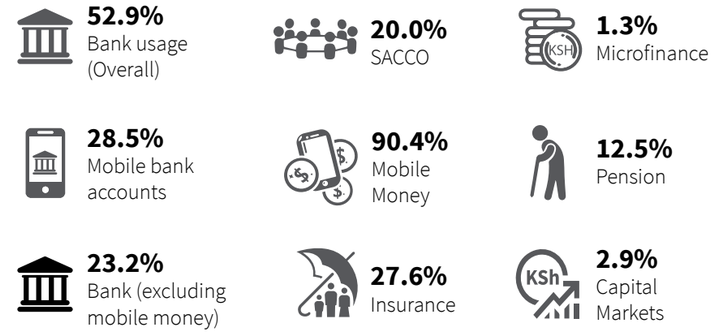
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	21.3	14.5	64.2
Agriculture	21.6	31.9	46.5
Liquidity distress	11.3	51.9	36.8
Dealing with shocks	11.3	51.9	36.8
Investing in the future	22.1	39.9	37.9

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	17.0
Knowledge of Cost of Borrowing	30.6
Heard of CRB Report	38.7

Debt Distress (%)

Default on a Loan	22.3

Source of Financial Advise (%)

Friends / family	42.1
Respondent's personal experience	55.0

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	23.0
Finding customers	11.7
Accessing farm inputs (seeds etc.)	4.4
Small land sizes	8.6
High labor costs	12.2
Getting paid for Products sold on credit	6.0
Drought	20.8
Pests and diseases	22.5
Getting products to Market/poor infrastructure	2.6
Unscrupulous middlemen	3.8
Lack of storage facilities	0.8

F. Impact

Financial Health (%)

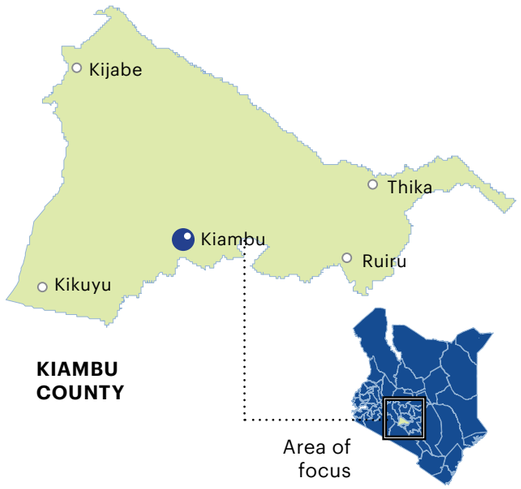
Financially Healthy Adults	27.6

Ability to Invest (%)	**38.6**
Saving For Old Age	57.7
Set Money Aside For Future	46.3
Set Money Aside For Productivity	25.8
Manage Day To Day (%)	**67.0**
Never Went Without Food	81.3
No Trouble Making Money Last	28.4
Plan For Allocating Money	71.7
Coping with Risks (%)	**29.4**
Could Raise Lump Sum In 3 Days	20.5
Regularly Kept Money Aside For Emergencies	26.3
Never Went Without Medicine	66.3

Main Life Goal (%)

Putting food on the table	18.6
Educating yourself or your Family	29.4
Starting/improving your Business/farm/ add livestock	23.1
Buying land/ building a house / Improving your house	6.0
Health (yourself or family/Others)	11.1
Getting a job/developing your Career	10.4

022 KIAMBU COUNTY



Kiambu County is located in the central region of Kenya. The county covers a land area of 2,538.6 square kilometres with a population density of 952 per square kilometre.



County Statistics:
Numbers at glance

2.4 Total population in Millions (2019 KPHC)

23.3 Poverty headcount (% below poverty line)

21 Number of Commercial Banks in 2021

76 Number of Commercial Bank Branches in 2021

23.7 Number of Bank mobile agents in 2021 ('000)

46 Number of Deposit Taking SACCO branches in 2021

C. Usage of Financial Services and Products

61.0% Bank usage (Overall)

15.2% SACCO

5.2% Microfinance

35.6% Mobile bank accounts

91.0% Mobile Money

15.4% Pension

34.2% Bank (excluding mobile money)

34.9% Insurance

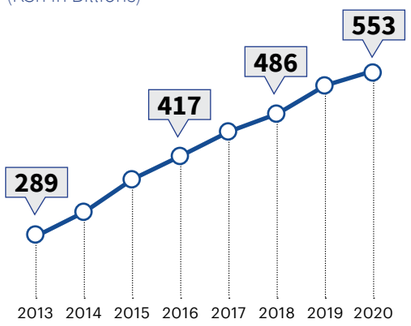
0.8% Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

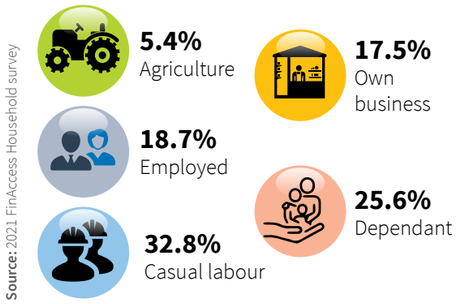
Category	Formal	Informal	Non-financial
Micro and small business	33.5	22.4	44.1
Agriculture	41.7	34.0	24.3
Liquidity distress	7.5	26.0	66.4
Dealing with shocks	7.5	26.0	66.4
Investing in the future	17.1	49.2	33.7

Gross County Product
(KSh in Billions)



Source: Kenya National Bureau of Statistics

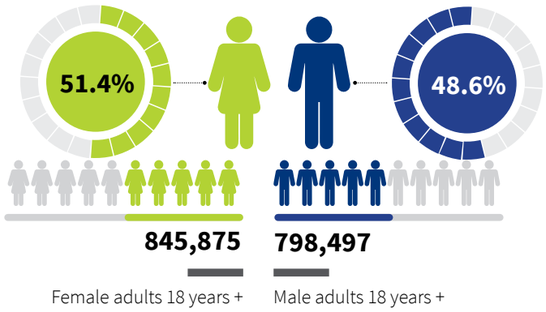
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

A. Demographic information

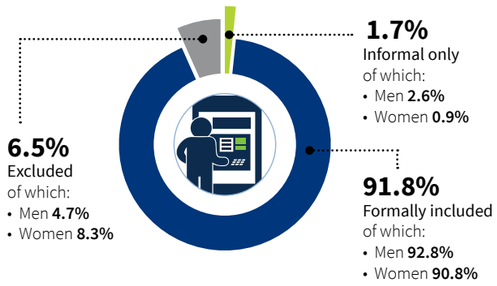
Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	14.4
Knowledge of Cost of Borrowing	60.8
Heard of CRB Report	49.0

Debt Distress (%)

Default on a Loan	16.5

Source of Financial Advise (%)

Friends / family	39.8
Respondent's personal experience	49.3

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	21.3
Finding customers	15.3
Accessing farm inputs (seeds etc.)	9.1
Small land sizes	34.5
High labor costs	21.4
Getting paid for Products sold on credit	0.6
Drought	23.4
Pests and diseases	29.5
Getting products to Market/poor infrastructure	4.7
Unscrupulous middlemen	0.6
Lack of storage facilities	16.1

F. Impact

Financial Health (%)

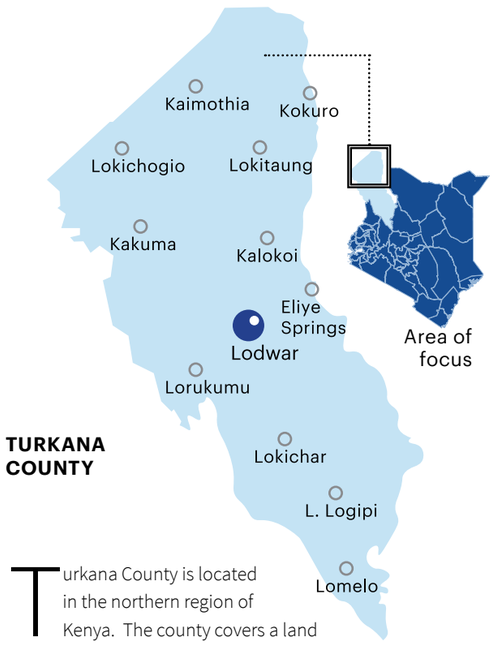
Financially Healthy Adults	29.9

Ability to Invest (%)	**46.2**
Saving For Old Age	61.7
Set Money Aside For Future	31.9
Set Money Aside For Productivity	43.7
Manage Day To Day (%)	**66.7**
Never Went Without Food	78.1
No Trouble Making Money Last	28.6
Plan For Allocating Money	64.4
Coping with Risks (%)	**42.2**
Could Raise Lump Sum In 3 Days	22.2
Regularly Kept Money Aside For Emergencies	40.7
Never Went Without Medicine	74.5

Main Life Goal (%)

Putting food on the table	31.1
Educating yourself or your Family	25.1
Starting/improving your Business/farm/ add livestock	16.4
Buying land/ building a house / Improving your house	3.7
Health (yourself or family/Others)	10.0
Getting a job/developing your Career	13.0

023 TURKANA COUNTY

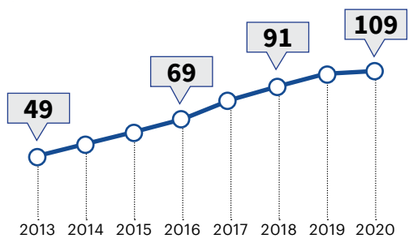


Turkana County is located in the northern region of Kenya. The county covers a land area of 68,232.9 square kilometres with a population density of 14 per square kilometre.



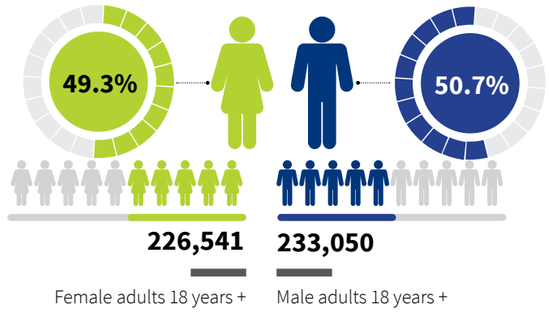
A. Demographic information

Gross County Product
(KSh in Billions)



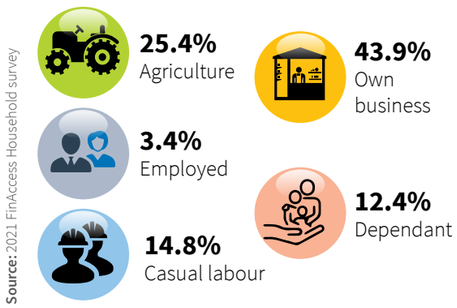
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

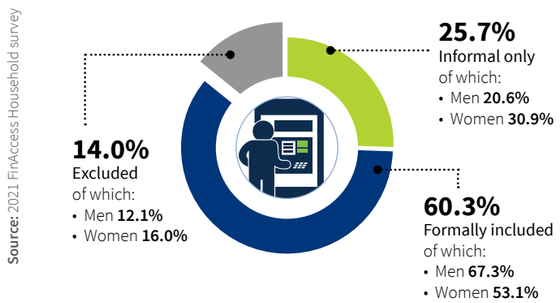
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

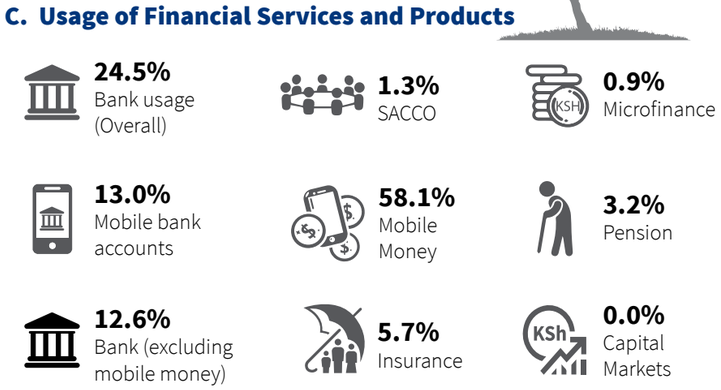
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	7.3	62.9	29.8
Agriculture	5.4	86.6	7.9
Liquidity distress	8.6	12.8	78.6
Dealing with shocks	8.6	12.8	78.6
Investing in the future	53.5	29.4	17.1

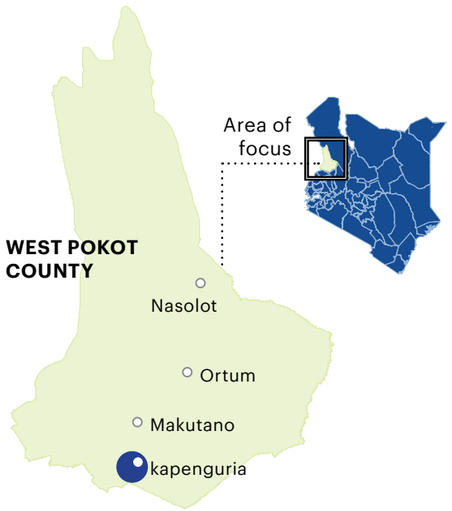
E. Quality

Financial Literacy (%)	
Proportion of adults (18+) engaged in Betting	14.0
Knowledge of Cost of Borrowing	26.6
Heard of CRB Report	18.3
Debt Distress (%)	
Default on a Loan	23.5
Source of Financial Advise (%)	
Friends / family	46.7
Respondent's personal experience	48.0
Challenges Faced by Farmers in 2021 (%)	
Lack of finance / Capital	5.7
Finding customers	69.6
Accessing farm inputs (seeds etc.)	1.4
Small land sizes	0.3
High labor costs	0.0
Getting paid for Products sold on credit	7.0
Drought	92.9
Pests and diseases	75.9
Getting products to Market/poor infrastructure	37.1
Unscrupulous middlemen	0.8
Lack of storage facilities	2.9

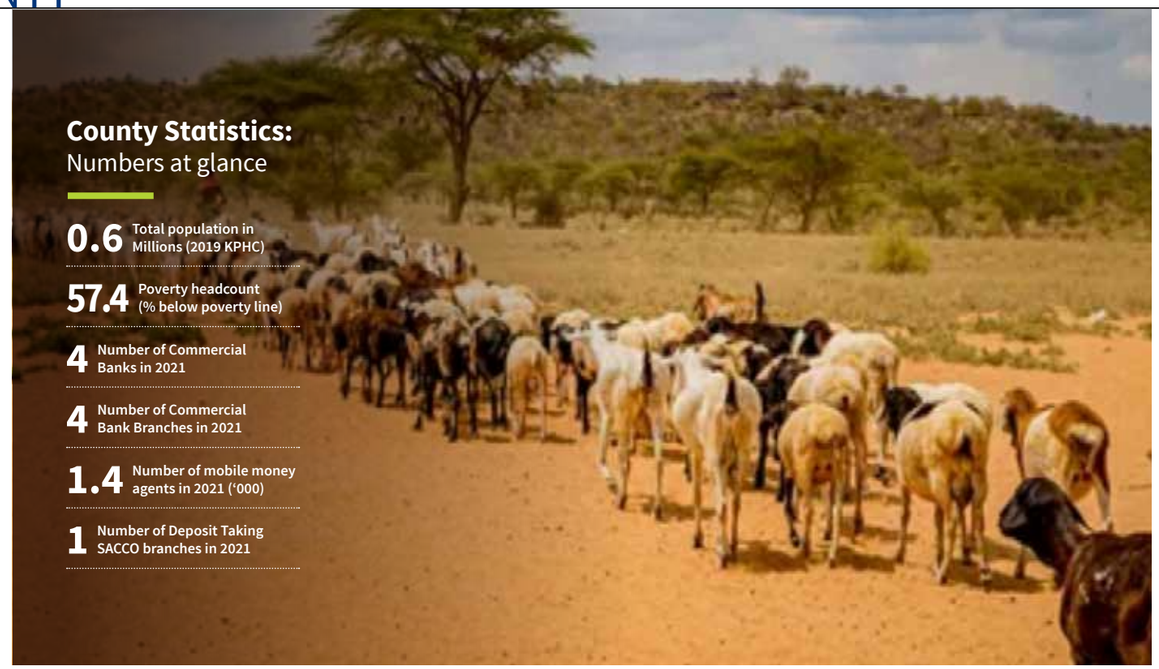
F. Impact

Financial Health (%)	
Financially Healthy Adults	6.1
Ability to Invest (%)	76.1
Saving For Old Age	93.5
Set Money Aside For Future	72.4
Set Money Aside For Productivity	34.0
Manage Day To Day (%)	11.8
Never Went Without Food	6.5
No Trouble Making Money Last	16.2
Plan For Allocating Money	49.7
Coping with Risks (%)	11.1
Could Raise Lump Sum In 3 Days	15.1
Regularly Kept Money Aside For Emergencies	22.9
Never Went Without Medicine	20.7
Main Life Goal (%)	
Putting food on the table	51.6
Educating yourself or your Family	22.3
Starting/improving your Business/farm/ add livestock	18.3
Buying land/ building a house / Improving your house	0.6
Health (yourself or family/Others)	0.8
Getting a job/developing your Career	5.4

024 WEST POKOT COUNTY



West Pokot County is located in the rift valley region of Kenya. The county covers a land area of 9,123.2 square kilometres with a population density of 68 per square kilometre.



County Statistics:
Numbers at glance

0.6 Total population in Millions (2019 KPHC)

57.4 Poverty headcount (% below poverty line)

4 Number of Commercial Banks in 2021

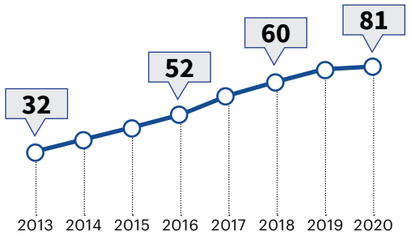
4 Number of Commercial Bank Branches in 2021

1.4 Number of mobile money agents in 2021 ('000)

1 Number of Deposit Taking SACCO branches in 2021

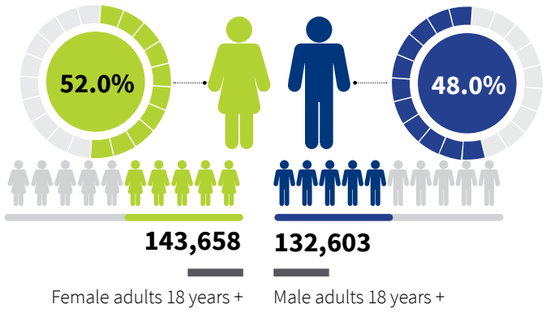
A. Demographic information

Gross County Product
(KSh in Billions)



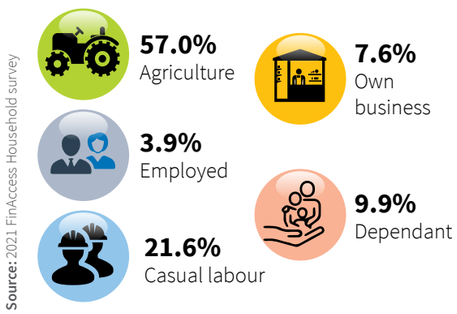
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

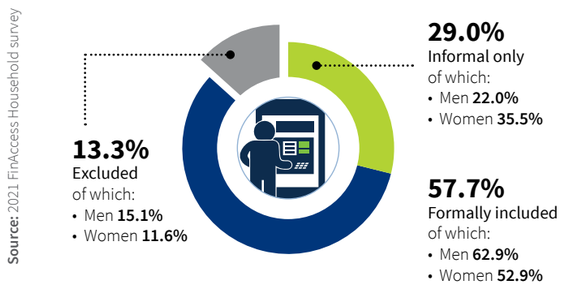
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

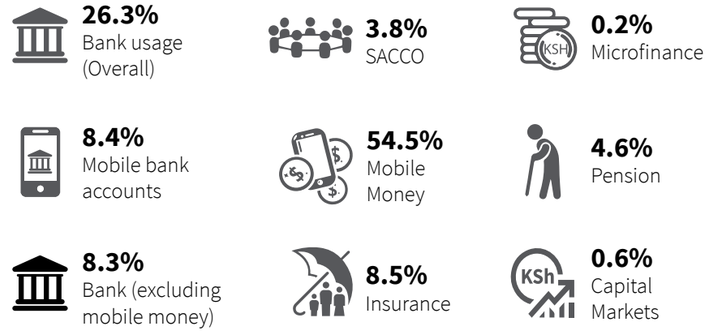
Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products





Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	8.7	27.9	63.4
Agriculture	5.4	58.0	36.6
Liquidity distress	1.4	13.4	85.2
Dealing with shocks	1.4	13.4	85.2
Investing in the future	10.1	41.5	48.4

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	25.0
Knowledge of Cost of Borrowing	21.9
Heard of CRB Report	21.9

Debt Distress (%)

Default on a Loan	9.6

Source of Financial Advise (%)

Friends / family	39.9
Respondent's personal experience	57.9

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	7.6
Finding customers	20.0
Accessing farm inputs (seeds etc.)	17.3
Small land sizes	10.0
High labor costs	1.2
Getting paid for Products sold on credit	1.1
Drought	66.9
Pests and diseases	61.3
Getting products to Market/poor infrastructure	4.7
Unscrupulous middlemen	6.0
Lack of storage facilities	1.2

F. Impact

Financial Health (%)

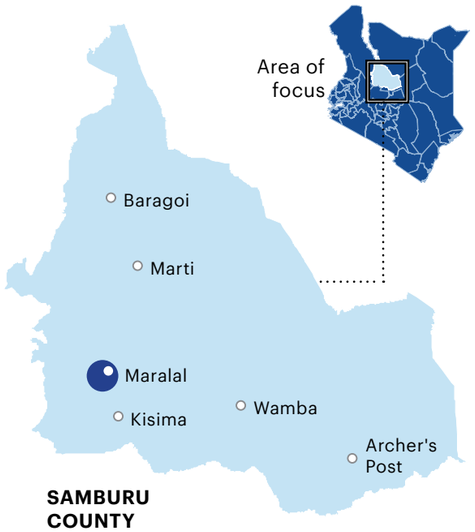
Financially Healthy Adults	16.3

Ability to Invest (%)	**53.6**
Saving For Old Age	41.3
Set Money Aside For Future	69.8
Set Money Aside For Productivity	48.3
Manage Day To Day (%)	**30.5**
Never Went Without Food	36.2
No Trouble Making Money Last	13.5
Plan For Allocating Money	59.4
Coping with Risks (%)	**19.4**
Could Raise Lump Sum In 3 Days	5.6
Regularly Kept Money Aside For Emergencies	42.9
Never Went Without Medicine	31.1

Main Life Goal (%)

Putting food on the table	13.1
Educating yourself or your Family	44.4
Starting/improving your Business/farm/ add livestock	16.0
Buying land/ building a house / Improving your house	5.6
Health (yourself or family/Others)	6.5
Getting a job/developing your Career	11.6

025 SAMBURU COUNTY



Samburu County is located in the Northern region of Kenya. The county covers a land area of 21,065.1 square kilometers with a population density of 15 per square kilometer.

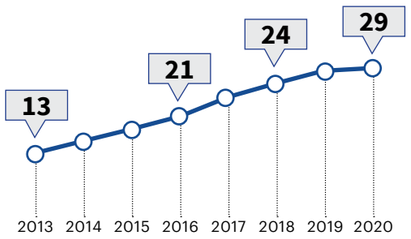


County Statistics:
Numbers at glance

0.3	Total population in Millions (2019 KPHC)
75.8	Poverty headcount (% below poverty line)
3	Number of Commercial Banks in 2021
3	Number of Commercial Bank Branches in 2021
0.07	Number of Bank mobile agents in 2021 ('000)
6	Number of Deposit Taking SACCO branches in 2021

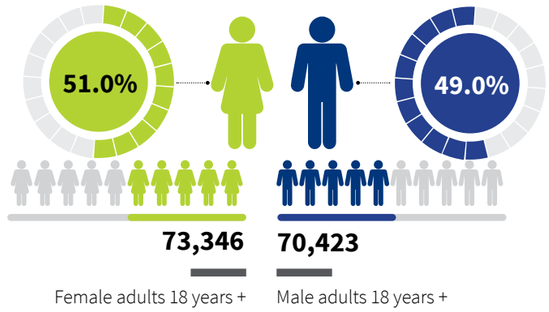
A. Demographic information

Gross County Product
(KSh in Billions)



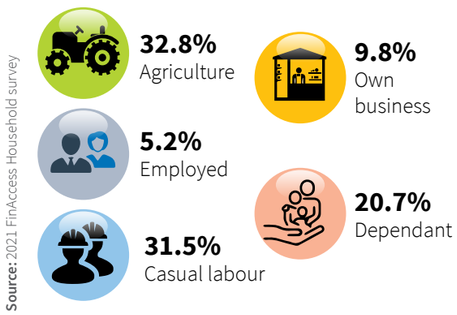
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

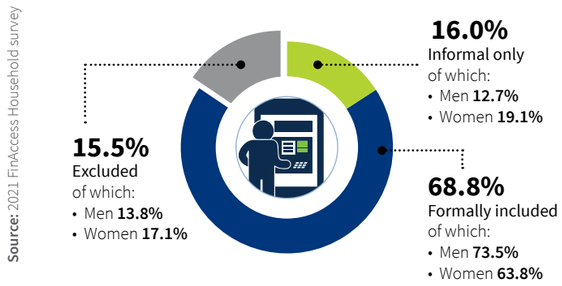
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products

30.9%	Bank usage (Overall)
9.5%	SACCO
0.9%	Microfinance
12.0%	Mobile bank accounts
62.9%	Mobile Money
6.9%	Pension
17.2%	Bank (excluding mobile money)
13.9%	Insurance
3.7%	Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	7.0	14.4	78.7
Agriculture	9.2	57.6	33.1
Liquidity distress	6.7	31.7	61.6
Dealing with shocks	6.7	31.7	61.6
Investing in the future	30.3	24.4	45.3

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	6.4
Knowledge of Cost of Borrowing	25.3
Heard of CRB Report	35.5

Debt Distress (%)

Default on a Loan	58.3

Source of Financial Advise (%)

Friends / family	44.9
Respondent's personal experience	47.4

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	14.8
Finding customers	52.1
Accessing farm inputs (seeds etc.)	6.7
Small land sizes	2.1
High labor costs	3.9
Getting paid for Products sold on credit	1.1
Drought	85.0
Pests and diseases	50.2
Getting products to Market/poor infrastructure	5.8
Unscrupulous middlemen	14.8
Lack of storage facilities	1.8

F. Impact

Financial Health (%)

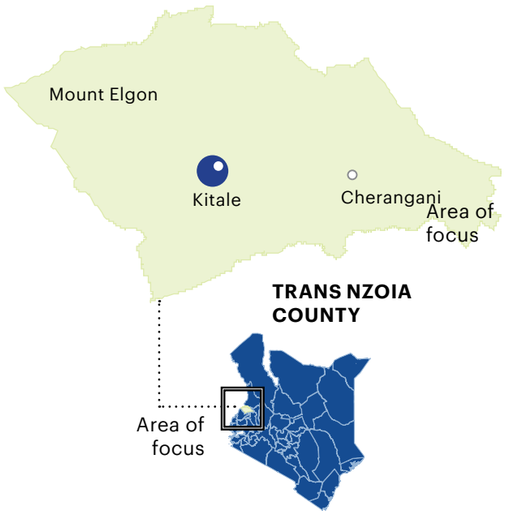
Financially Healthy Adults	13.4

Ability to Invest (%)	**65.5**
Saving For Old Age	72.9
Set Money Aside For Future	70.3
Set Money Aside For Productivity	37.7
Manage Day To Day (%)	**17.1**
Never Went Without Food	15.0
No Trouble Making Money Last	5.3
Plan For Allocating Money	82.5
Coping with Risks (%)	**19.7**
Could Raise Lump Sum In 3 Days	14.1
Regularly Kept Money Aside For Emergencies	37.0
Never Went Without Medicine	27.8

Main Life Goal (%)

Putting food on the table	27.1
Educating yourself or your Family	29.8
Starting/improving your Business/farm/ add livestock	26.3
Buying land/ building a house / Improving your house	4.1
Health (yourself or family/Others)	4.7
Getting a job/developing your Career	6.4

026 TRANS NZOIA COUNTY

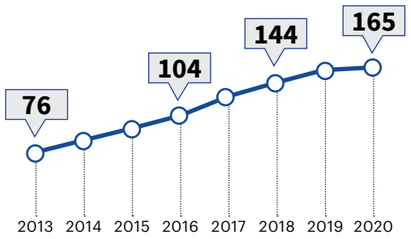


Trans Nzoia County is located in the Northern Rift region of Kenya. The county covers a land area of 2,495.2 square kilometers with a population density of 397 per square kilometer.



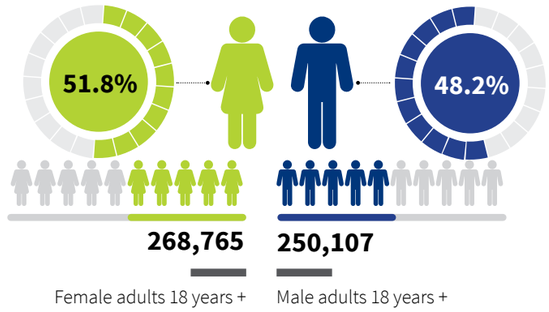
A. Demographic information

Gross County Product
(KSh in Billions)



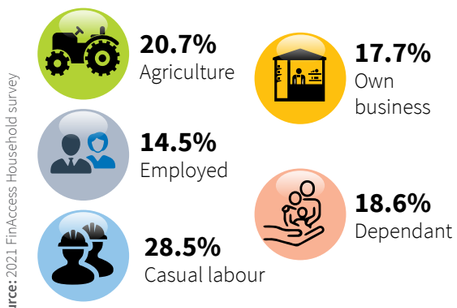
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

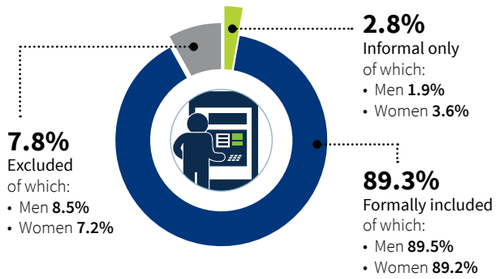
Sources of Livelihood (%)



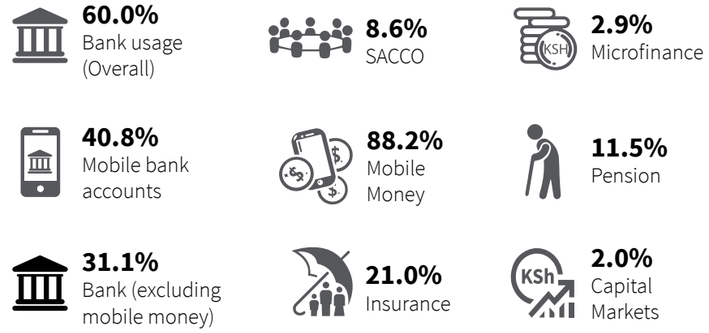
Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	32.3	35.7	31.9
Agriculture	49.1	44.7	6.2
Liquidity distress	26.6	27.4	46.1
Dealing with shocks	26.6	27.4	46.1
Investing in the future	37.0	31.4	31.6

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	20.9
Knowledge of Cost of Borrowing	52.3
Heard of CRB Report	58.8

Debt Distress (%)

Default on a Loan	9.1

Source of Financial Advise (%)

Friends / family	56.0
Respondent's personal experience	35.5

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	35.1
Finding customers	49.9
Accessing farm inputs (seeds etc.)	10.6
Small land sizes	3.8
High labor costs	7.2
Getting paid for Products sold on credit	11.6
Drought	17.9
Pests and diseases	73.3
Getting products to Market/poor infrastructure	10.0
Unscrupulous middlemen	2.9
Lack of storage facilities	11.9

F. Impact

Financial Health (%)

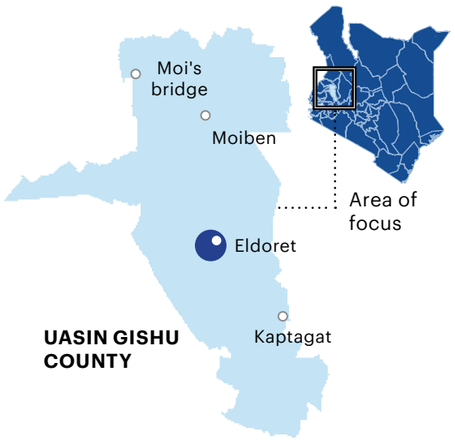
Financially Healthy Adults	37.0

Ability to Invest (%)	**55.4**
Saving For Old Age	68.2
Set Money Aside For Future	54.4
Set Money Aside For Productivity	43.9
Manage Day To Day (%)	**57.8**
Never Went Without Food	60.0
No Trouble Making Money Last	37.3
Plan For Allocating Money	69.0
Coping with Risks (%)	**41.8**
Could Raise Lump Sum In 3 Days	35.8
Regularly Kept Money Aside For Emergencies	42.6
Never Went Without Medicine	56.8

Main Life Goal (%)

Putting food on the table	23.3
Educating yourself or your Family	35.5
Starting/improving your Business/farm/ add livestock	15.0
Buying land/ building a house / Improving your house	1.0
Health (yourself or family/Others)	4.1
Getting a job/developing your Career	20.9

027 UASIN GISHU COUNTY



Uasin Gishu County is located in the Central Rift region of Kenya. The county covers a land area of 3,392.2square kilometers with a population density of 343 per square kilometer.



County Statistics:
Numbers at glance

1.2 Total population in Millions (2019 KPHC)

41 Poverty headcount (% below poverty line)

30 Number of Commercial Banks in 2021

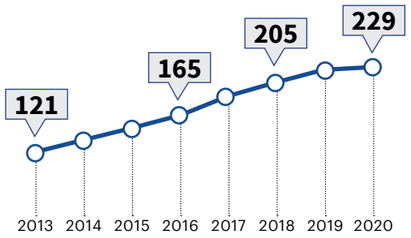
44 Number of Commercial Bank Branches in 2021

9.4 Number of mobile money agents in 2021 ('000)

11 Number of Deposit Taking SACCO branches in 2021

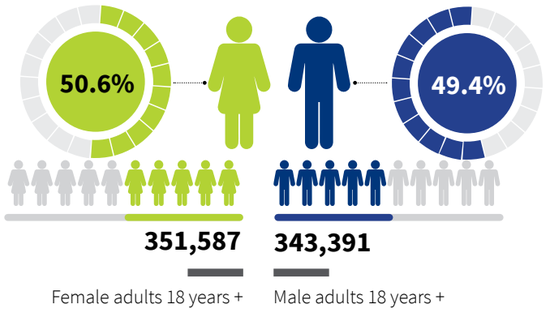
A. Demographic information

Gross County Product
(KSh in Billions)



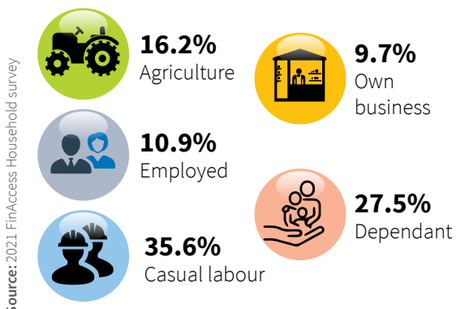
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

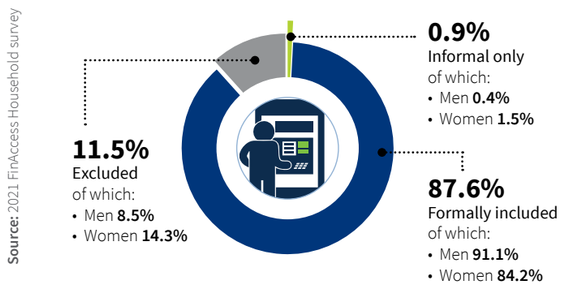
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

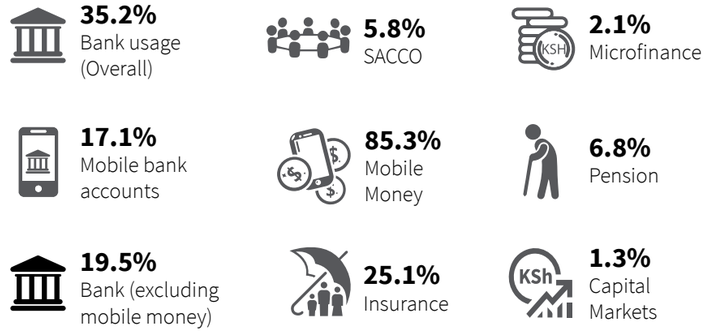
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	18.0	17.0	65.0
Agriculture	18.0	61.6	20.5
Liquidity distress	6.5	23.2	70.4
Dealing with shocks	6.5	23.2	70.4
Investing in the future	20.6	22.4	57.1

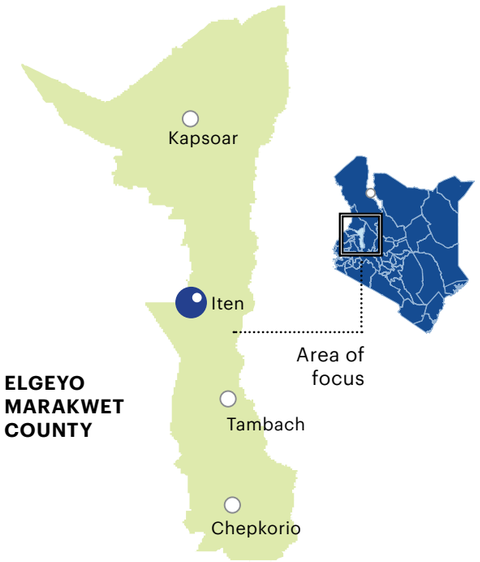
E. Quality

Financial Literacy (%)	
Proportion of adults (18+) engaged in Betting	11.6
Knowledge of Cost of Borrowing	58.9
Heard of CRB Report	35.4
Debt Distress (%)	
Default on a Loan	9.1
Source of Financial Advise (%)	
Friends / family	45.5
Respondent's personal experience	37.1
Challenges Faced by Farmers in 2021 (%)	
Lack of finance / Capital	30.8
Finding customers	12.9
Accessing farm inputs (seeds etc.)	4.7
Small land sizes	18.7
High labor costs	14.2
Getting paid for Products sold on credit	2.4
Drought	15.5
Pests and diseases	9.3
Getting products to Market/poor infrastructure	0.6
Unscrupulous middlemen	33.0
Lack of storage facilities	3.4

F. Impact

Financial Health (%)	
Financially Healthy Adults	10.7
Ability to Invest (%)	17.6
Saving For Old Age	53.6
Set Money Aside For Future	19.3
Set Money Aside For Productivity	11.2
Manage Day To Day (%)	58.9
Never Went Without Food	63.0
No Trouble Making Money Last	51.3
Plan For Allocating Money	55.2
Coping with Risks (%)	16.4
Could Raise Lump Sum In 3 Days	7.8
Regularly Kept Money Aside For Emergencies	18.6
Never Went Without Medicine	61.0
Main Life Goal (%)	
Putting food on the table	43.8
Educating yourself or your Family	33.1
Starting/improving your Business/farm/ add livestock	4.1
Buying land/ building a house / Improving your house	1.2
Health (yourself or family/Others)	10.8
Getting a job/developing your Career	7.1

028 ELGEYO MARAKWET COUNTY



Elgeyo Markwet County is located in the Central Rift region of Kenya. The county covers a land area of 3,032.0 square kilometers with a population density of 150 per square kilometer.

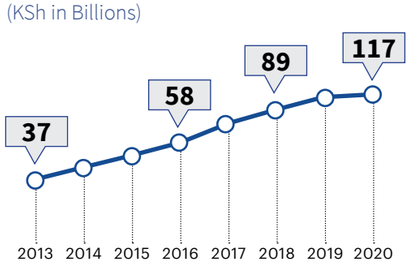


County Statistics: Numbers at glance

- **0.5** Total population in Millions (2019 KPHC)
- **43.4** Poverty headcount (% below poverty line)
- **3** Number of Commercial Banks in 2021
- **6** Number of Commercial Bank Branches in 2021
- **1.5** Number of mobile money agents in 2021 ('000)
- **4** Number of Deposit Taking SACCO branches in 2021

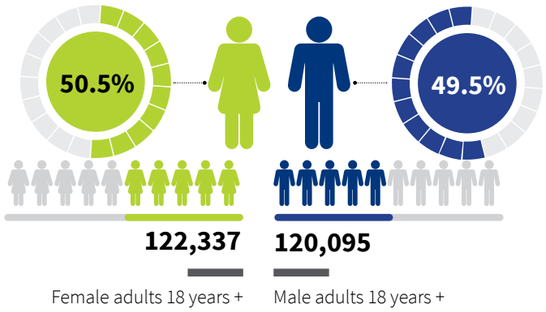
A. Demographic information

Gross County Product
(KSh in Billions)



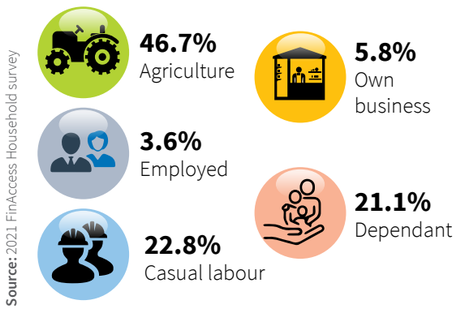
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

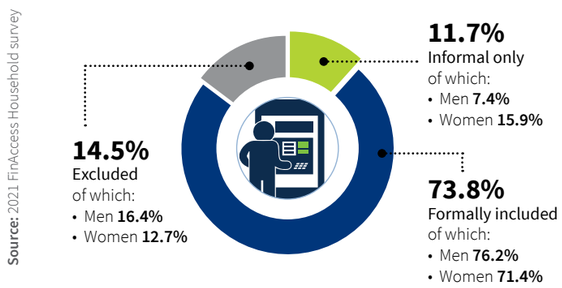
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products

- **27.5%** Bank usage (Overall)
- **5.4%** SACCO
- **1.0%** Microfinance
- **11.3%** Mobile bank accounts
- **71.4%** Mobile Money
- **3.8%** Pension
- **11.6%** Bank (excluding mobile money)
- **17.7%** Insurance
- **0.7%** Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	23.5	26.8	49.7
Agriculture	5.6	55.3	39.1
Liquidity distress	0.0	10.6	89.4
Dealing with shocks	0.0	10.6	89.4
Investing in the future	0.0	46.5	53.5

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	8.8
Knowledge of Cost of Borrowing	33.6
Heard of CRB Report	30.8

Debt Distress (%)

Default on a Loan	9.5

Source of Financial Advise (%)

Friends / family	40.4
Respondent's personal experience	52.2

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	20.6
Finding customers	18.7
Accessing farm inputs (seeds etc.)	25.7
Small land sizes	14.4
High labor costs	5.9
Getting paid for Products sold on credit	2.3
Drought	49.2
Pests and diseases	44.8
Getting products to Market/poor infrastructure	3.8
Unscrupulous middlemen	20.7
Lack of storage facilities	3.5

F. Impact

Financial Health (%)

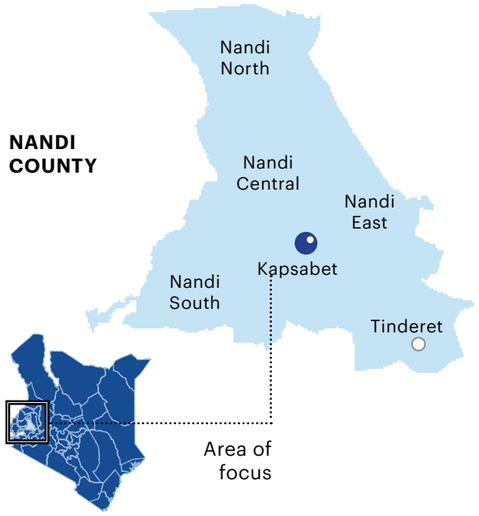
Financially Healthy Adults	14.3

Ability to Invest (%)	**34.9**
Saving For Old Age	51.1
Set Money Aside For Future	36.4
Set Money Aside For Productivity	29.3
Manage Day To Day (%)	**53.8**
Never Went Without Food	55.4
No Trouble Making Money Last	38.8
Plan For Allocating Money	62.5
Coping with Risks (%)	**16.2**
Could Raise Lump Sum In 3 Days	5.2
Regularly Kept Money Aside For Emergencies	32.3
Never Went Without Medicine	46.0

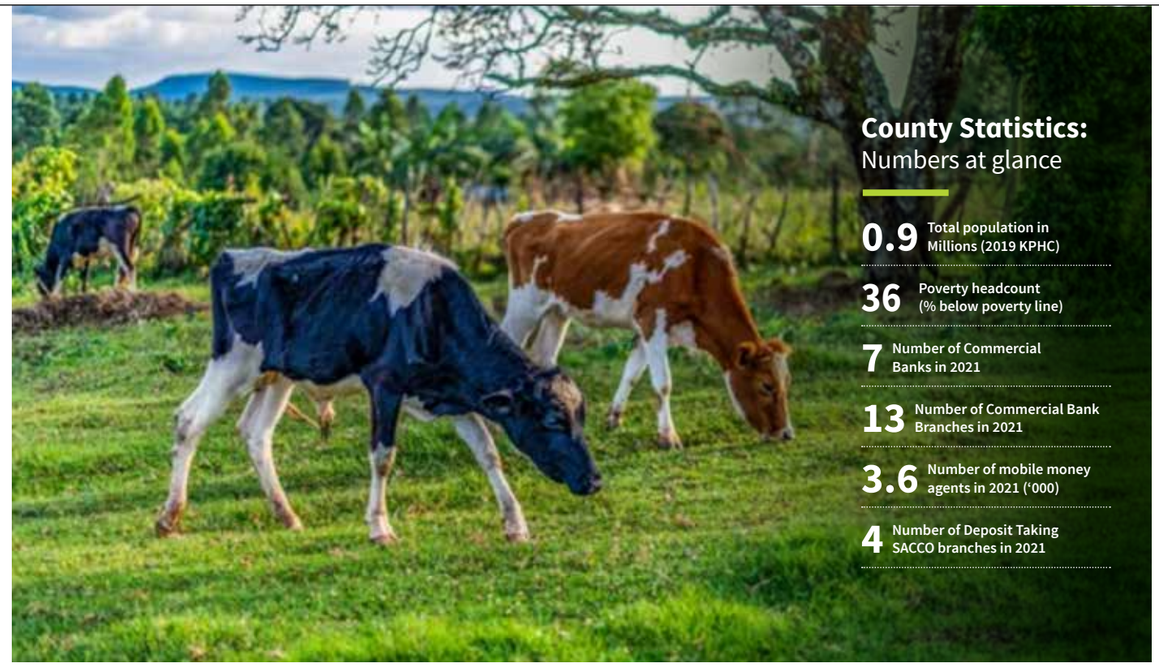
Main Life Goal (%)

Putting food on the table	31.4
Educating yourself or your Family	39.4
Starting/improving your Business/farm/ add livestock	8.1
Buying land/ building a house / Improving your house	3.0
Health (yourself or family/Others)	11.8
Getting a job/developing your Career	5.3

029 NANDI COUNTY



Nandi County is located in the Rift Valley region of Kenya. The county covers a land area of 2,855.8 square kilometers with a population density of 310 per square kilometer.

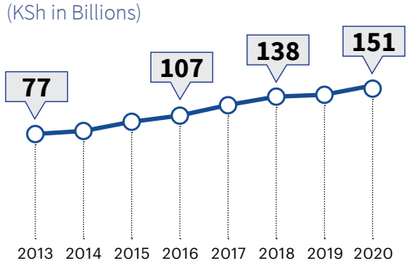


County Statistics:
Numbers at glance

0.9	Total population in Millions (2019 KPHC)
36	Poverty headcount (% below poverty line)
7	Number of Commercial Banks in 2021
13	Number of Commercial Bank Branches in 2021
3.6	Number of mobile money agents in 2021 ('000)
4	Number of Deposit Taking SACCO branches in 2021

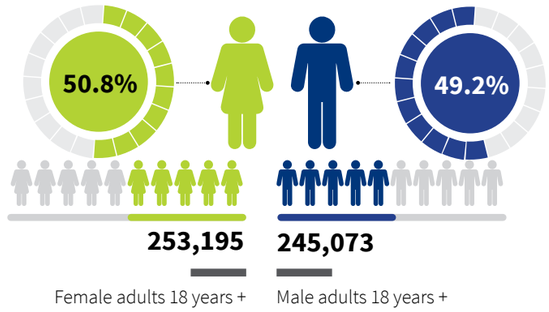
A. Demographic information

Gross County Product
(KSh in Billions)



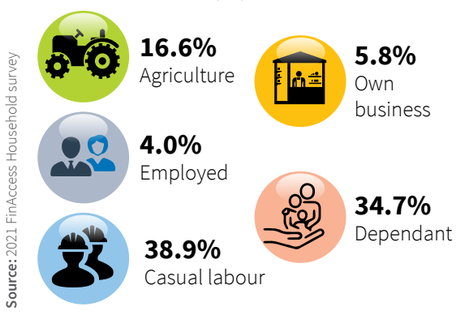
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

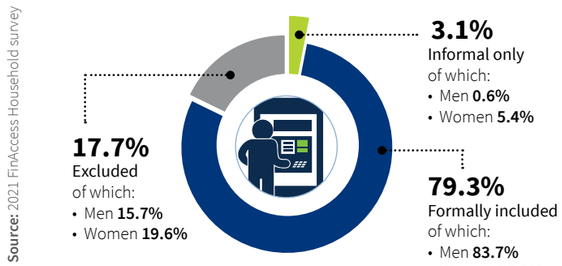
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products

35.2%	Bank usage (Overall)
2.4%	SACCO
1.7%	Microfinance
16.8%	Mobile bank accounts
77.6%	Mobile Money
2.6%	Pension
19.8%	Bank (excluding mobile money)
17.5%	Insurance
0.7%	Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	**33.6**	**8.0**	**58.4**
Agriculture	**18.2**	**66.4**	**15.5**
Liquidity distress	**3.1**	**15.7**	**81.2**
Dealing with shocks	**3.1**	**15.7**	**81.2**
Investing in the future	**0.0**	**33.9**	**66.1**

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	**3.8**
Knowledge of Cost of Borrowing	**47.5**
Heard of CRB Report	**19.8**

Debt Distress (%)

Default on a Loan	**4.1**

Source of Financial Advise (%)

Friends / family	**54.5**
Respondent's personal experience	**39.7**

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	**18.3**
Finding customers	**10.0**
Accessing farm inputs (seeds etc.)	**4.8**
Small land sizes	**24.6**
High labor costs	**9.8**
Getting paid for Products sold on credit	**0.0**
Drought	**6.9**
Pests and diseases	**4.6**
Getting products to Market/poor infrastructure	**0.0**
Unscrupulous middlemen	**27.0**
Lack of storage facilities	**0.0**

F. Impact

Financial Health (%)

Financially Healthy Adults	**13.2**
Ability to Invest (%)	**18.5**
Saving For Old Age	**48.6**
Set Money Aside For Future	**16.8**
Set Money Aside For Productivity	**11.7**
Manage Day To Day (%)	**54.7**
Never Went Without Food	**59.5**
No Trouble Making Money Last	**43.0**
Plan For Allocating Money	**54.3**
Coping with Risks (%)	**14.6**
Could Raise Lump Sum In 3 Days	**3.8**
Regularly Kept Money Aside For Emergencies	**17.8**
Never Went Without Medicine	**51.4**

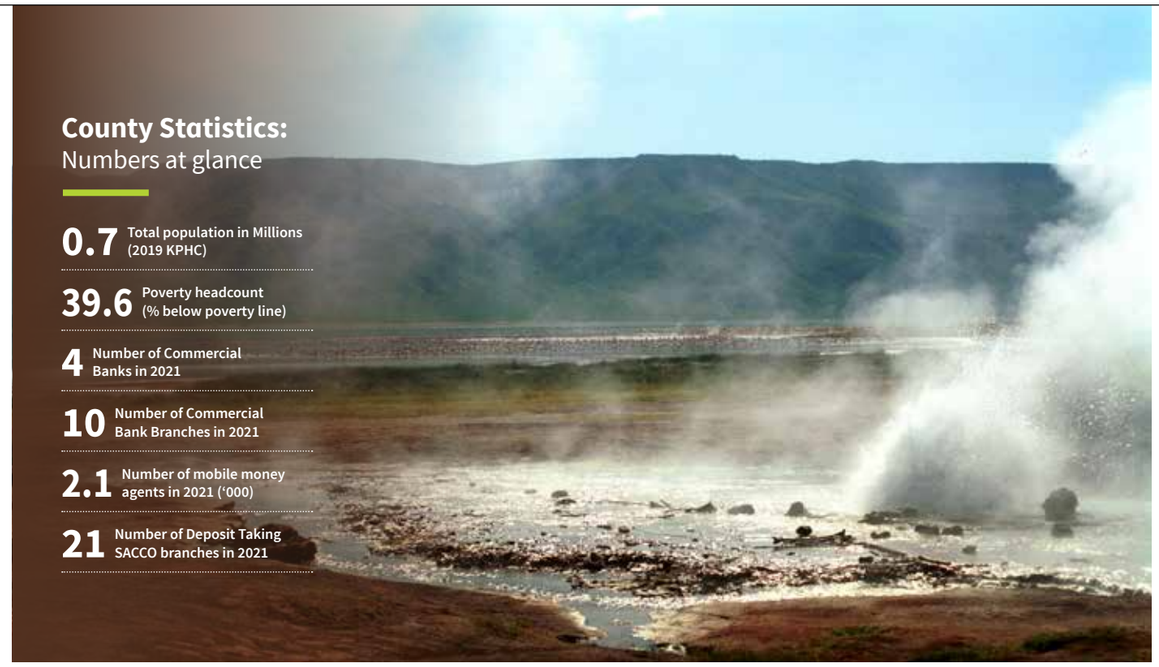
Main Life Goal (%)

Putting food on the table	**60.2**
Educating yourself or your Family	**25.9**
Starting/improving your Business/farm/ add livestock	**3.1**
Buying land/ building a house / Improving your house	**0.9**
Health (yourself or family/Others)	**5.5**
Getting a job/developing your Career	**4.0**

030 BARINGO COUNTY



Baringo County is located in the Rift Valley region of Kenya. The county covers a land area of 10,976.4 square kilometers with a population density of 61 per square kilometer.



County Statistics:
Numbers at glance

0.7 Total population in Millions (2019 KPHC)

39.6 Poverty headcount (% below poverty line)

4 Number of Commercial Banks in 2021

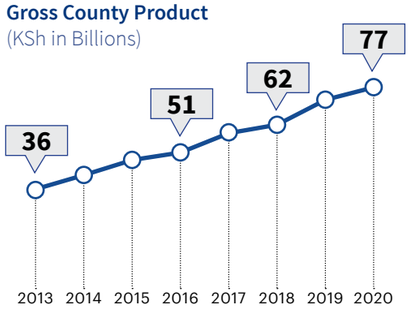
10 Number of Commercial Bank Branches in 2021

2.1 Number of mobile money agents in 2021 ('000)

21 Number of Deposit Taking SACCO branches in 2021

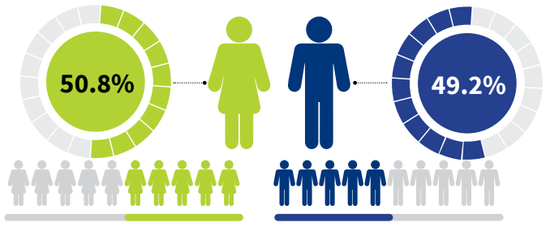
A. Demographic information

Gross County Product
(KSh in Billions)



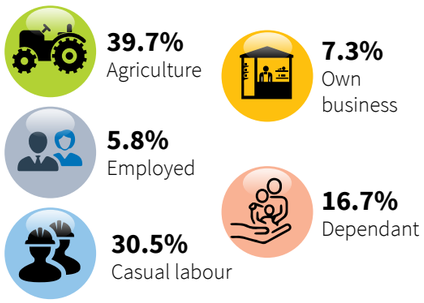
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

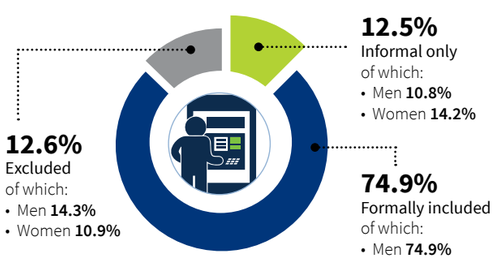
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

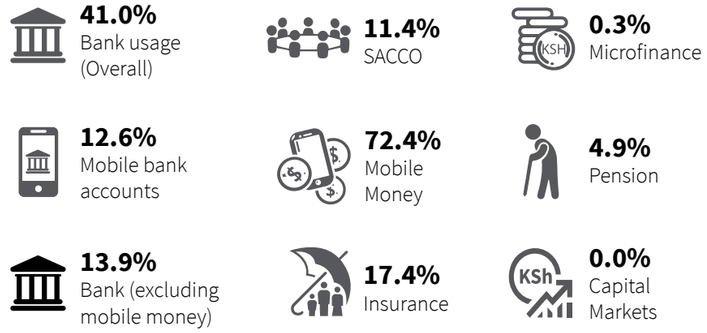
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	10.6	12.6	76.8
Agriculture	20.0	40.5	39.6
Liquidity distress	0.0	6.1	93.9
Dealing with shocks	0.0	6.1	93.9
Investing in the future	21.5	9.8	68.7

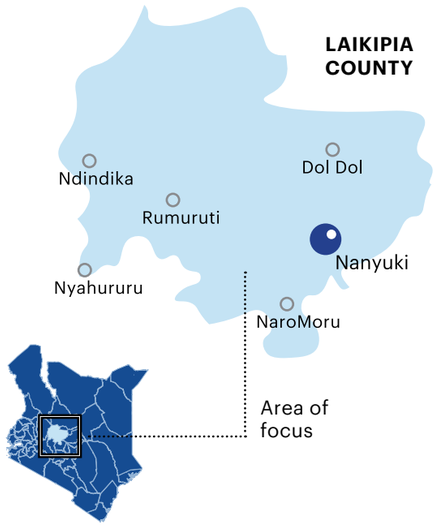
E. Quality

Proportion of adults (18+) engaged in Betting	9.0
Knowledge of Cost of Borrowing	22.7
Heard of CRB Report	32.3
Debt Distress (%)	
Default on a Loan	10.1
Source of Financial Advise (%)	
Friends / family	27.6
Respondent's personal experience	69.5
Challenges Faced by Farmers in 2021 (%)	
Lack of finance / Capital	13.8
Finding customers	15.1
Accessing farm inputs (seeds etc.)	20.7
Small land sizes	7.4
High labor costs	0.9
Getting paid for Products sold on credit	0.9
Drought	74.0
Pests and diseases	50.7
Getting products to Market/poor infrastructure	2.1
Unscrupulous middlemen	22.5
Lack of storage facilities	1.5

F. Impact

Financial Health (%)	
Financially Healthy Adults	15.1
Ability to Invest (%)	58.3
Saving For Old Age	56.4
Set Money Aside For Future	62.8
Set Money Aside For Productivity	52.5
Manage Day To Day (%)	42.5
Never Went Without Food	41.6
No Trouble Making Money Last	23.3
Plan For Allocating Money	70.7
Coping with Risks (%)	14.6
Could Raise Lump Sum In 3 Days	1.4
Regularly Kept Money Aside For Emergencies	52.7
Never Went Without Medicine	25.6
Main Life Goal (%)	
Putting food on the table	27.3
Educating yourself or your Family	43.5
Starting/improving your Business/farm/ add livestock	12.7
Buying land/ building a house / Improving your house	1.8
Health (yourself or family/Others)	7.6
Getting a job/developing your Career	7.1

031 LAIKIPIA COUNTY

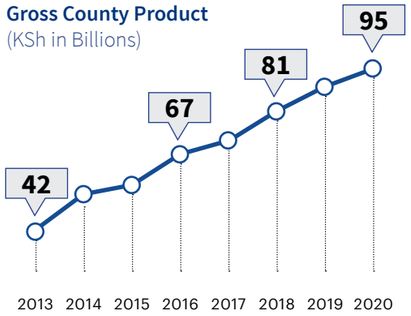


Laikipia County is located in the Rift Valley region of Kenya. The county covers a land area of 9,532.2 square kilometers with a population density of 54 per square kilometer.



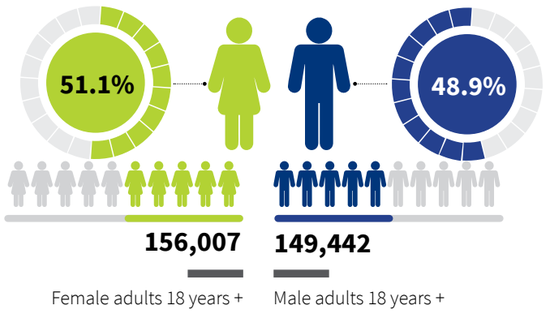
A. Demographic information

Gross County Product (KSh in Billions)



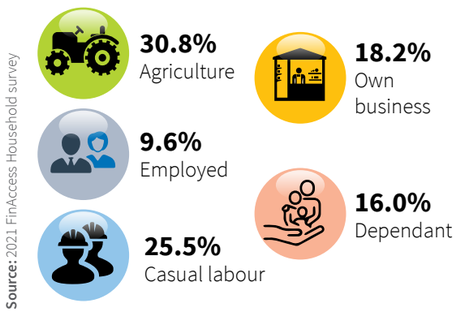
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

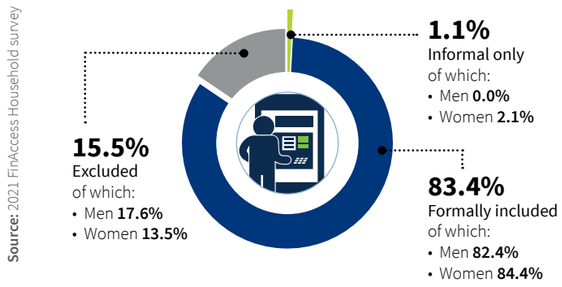
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

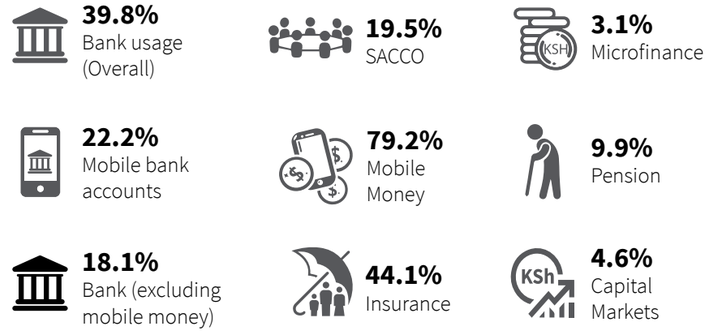
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	36.4	7.3	56.3
Agriculture	18.4	30.8	50.8
Liquidity distress	12.1	15.1	72.8
Dealing with shocks	12.1	15.1	72.8
Investing in the future	9.7	16.2	74.1

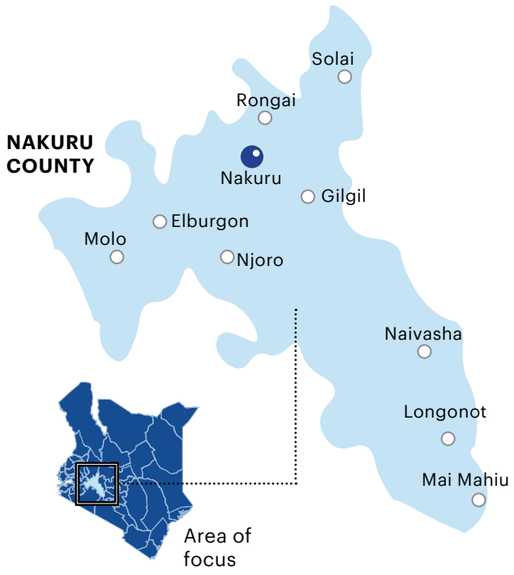
E. Quality

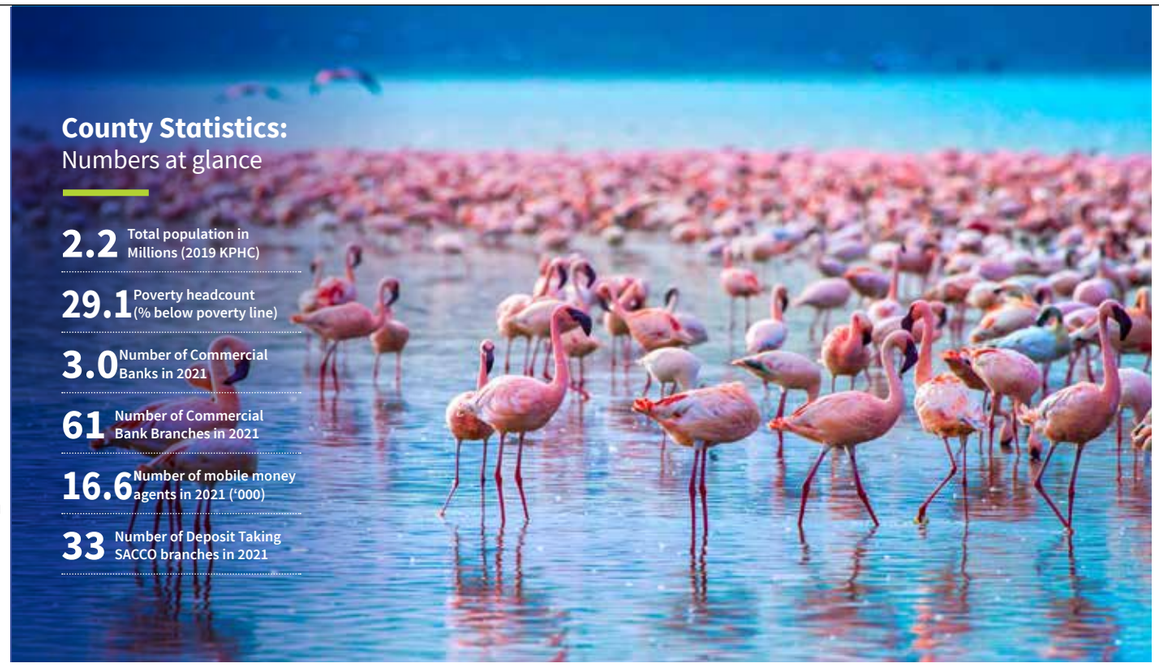
Financial Literacy (%)	
Proportion of adults (18+) engaged in Betting	16.1
Knowledge of Cost of Borrowing	58.9
Heard of CRB Report	45.3
Debt Distress (%)	
Default on a Loan	19.2
Source of Financial Advise (%)	
Friends / family	14.7
Respondent's personal experience	44.0
Challenges Faced by Farmers in 2021 (%)	
Lack of finance / Capital	21.5
Finding customers	40.6
Accessing farm inputs (seeds etc.)	8.2
Small land sizes	2.1
High labor costs	3.4
Getting paid for Products sold on credit	6.8
Drought	34.9
Pests and diseases	22.6
Getting products to Market/poor infrastructure	10.4
Unscrupulous middlemen	5.3
Lack of storage facilities	0.0

F. Impact

Financial Health (%)	
Financially Healthy Adults	26.3
Ability to Invest (%)	26.8
Saving For Old Age	43.7
Set Money Aside For Future	26.0
Set Money Aside For Productivity	29.7
Manage Day To Day (%)	70.1
Never Went Without Food	61.3
No Trouble Making Money Last	27.3
Plan For Allocating Money	87.2
Coping with Risks (%)	45.5
Could Raise Lump Sum In 3 Days	22.6
Regularly Kept Money Aside For Emergencies	50.0
Never Went Without Medicine	64.6
Main Life Goal (%)	
Putting food on the table	35.1
Educating yourself or your Family	28.2
Starting/improving your Business/farm/ add livestock	19.3
Buying land/ building a house / Improving your house	1.3
Health (yourself or family/Others)	9.6
Getting a job/developing your Career	3.3

032 NAKURU COUNTY

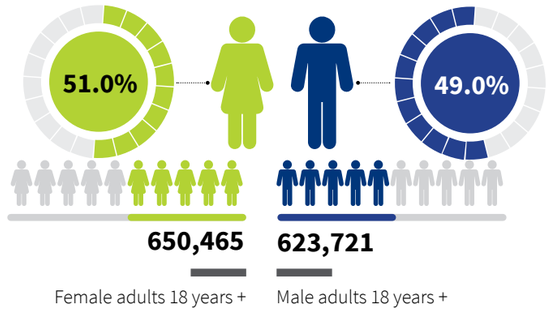




Nakuru County is located in the Rift Valley region of Kenya. The county covers a land area of 7,462.4 square kilometers with a population density of 290 per square kilometer.

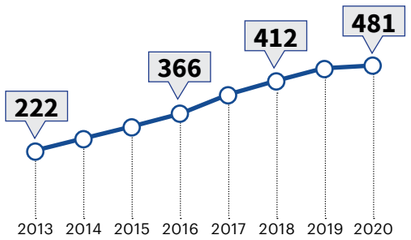
A. Demographic information

Distribution by sex (adults 18 years +)



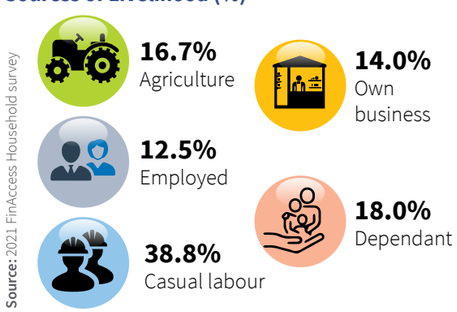
Source: 2021 FinAccess Household Survey

Gross County Product
(KSh in Billions)



Source: Kenya National Bureau of Statistics

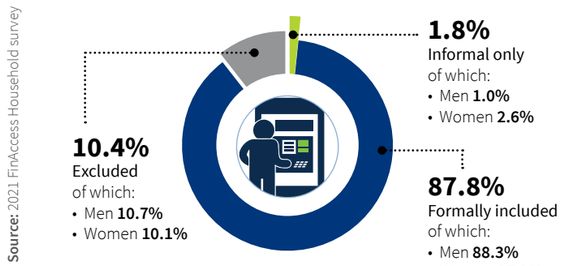
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

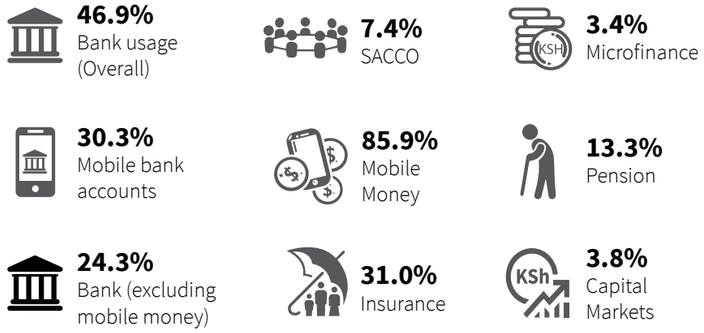
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	25.8	23.5	50.7
Agriculture	22.5	31.6	45.9
Liquidity distress	8.5	39.0	52.5
Dealing with shocks	8.5	39.0	52.5
Investing in the future	23.0	31.5	45.5

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	25.6
Knowledge of Cost of Borrowing	67.0
Heard of CRB Report	56.1

Debt Distress (%)

Default on a Loan	18.8

Source of Financial Advise (%)

Friends / family	43.3
Respondent's personal experience	42.5

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	28.0
Finding customers	27.1
Accessing farm inputs (seeds etc.)	30.3
Small land sizes	11.8
High labor costs	4.8
Getting paid for Products sold on credit	2.0
Drought	25.0
Pests and diseases	16.9
Getting products to Market/poor infrastructure	15.5
Unscrupulous middlemen	24.8
Lack of storage facilities	1.2

F. Impact

Financial Health (%)

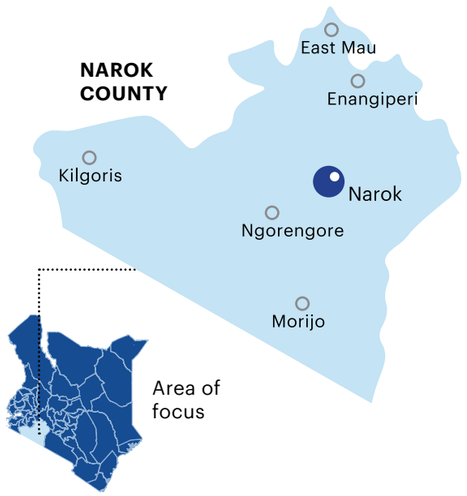
Financially Healthy Adults	16.9

Ability to Invest (%)	**27.5**
Saving For Old Age	60.6
Set Money Aside For Future	21.3
Set Money Aside For Productivity	25.0
Manage Day To Day (%)	**53.9**
Never Went Without Food	51.0
No Trouble Making Money Last	31.2
Plan For Allocating Money	74.1
Coping with Risks (%)	**29.7**
Could Raise Lump Sum In 3 Days	14.6
Regularly Kept Money Aside For Emergencies	45.2
Never Went Without Medicine	55.8

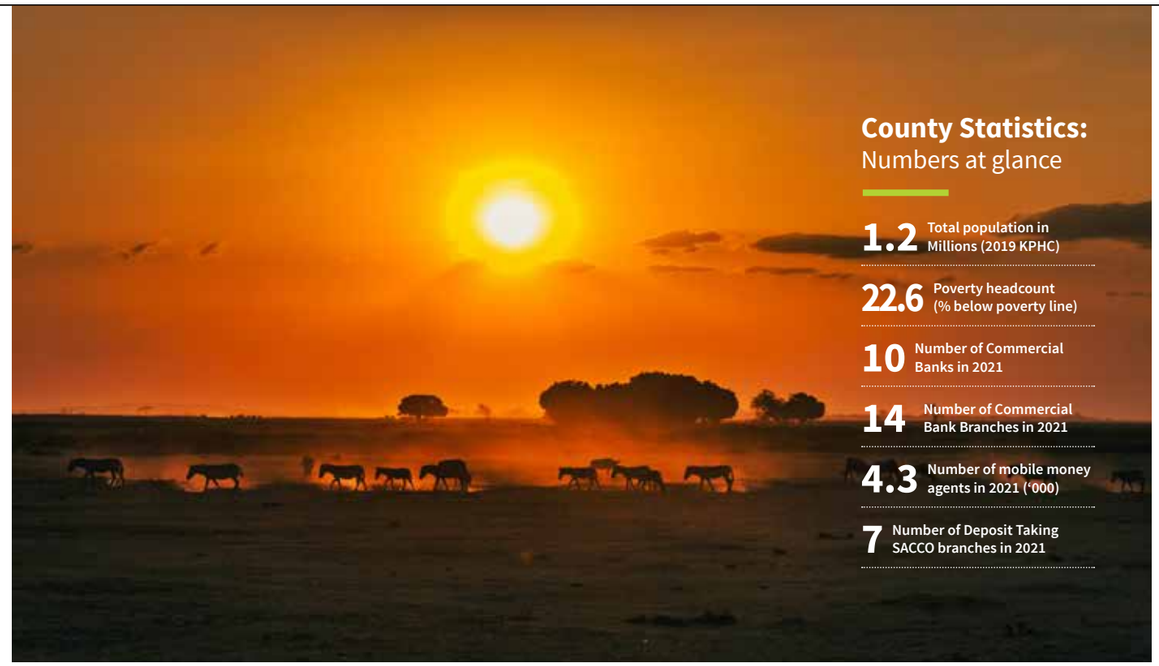
Main Life Goal (%)

Putting food on the table	40.9
Educating yourself or your Family	22.4
Starting/improving your Business/farm/ add livestock	11.3
Buying land/ building a house / Improving your house	2.9
Health (yourself or family/Others)	12.6
Getting a job/developing your Career	9.1

033 NAROK COUNTY



Narok County is located in the Rift Valley region of Kenya. The county covers a land area of 17,950.3 square kilometers with a population density of 65 per square kilometer.



County Statistics: Numbers at glance

1.2 Total population in Millions (2019 KPHC)

22.6 Poverty headcount (% below poverty line)

10 Number of Commercial Banks in 2021

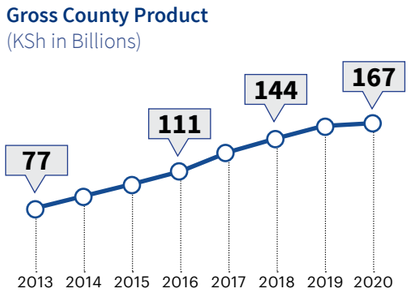
14 Number of Commercial Bank Branches in 2021

4.3 Number of mobile money agents in 2021 ('000)

7 Number of Deposit Taking SACCO branches in 2021

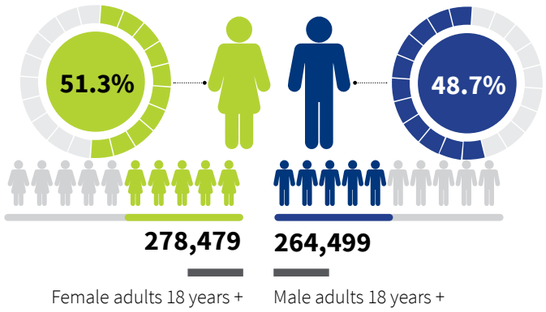
A. Demographic information

Gross County Product
(KSh in Billions)



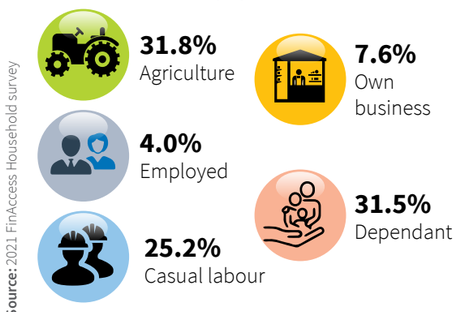
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

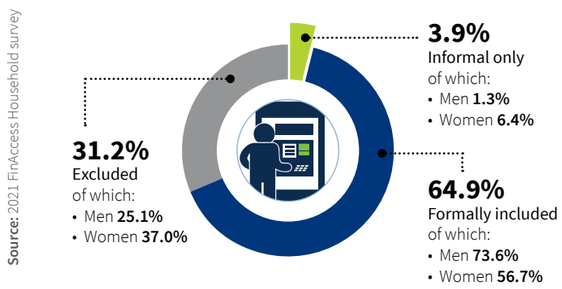
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

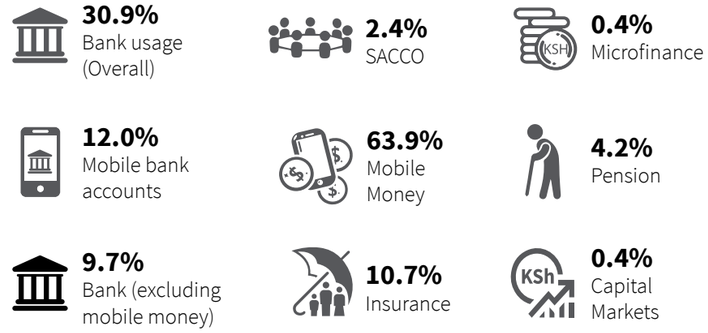
Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products





Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	2.1	5.4	92.5
Agriculture	11.8	31.9	56.4
Liquidity distress	2.0	11.8	86.2
Dealing with shocks	2.0	11.8	86.2
Investing in the future	2.9	62.1	35.1

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	6.6
Knowledge of Cost of Borrowing	34.3
Heard of CRB Report	23.3

Debt Distress (%)

Default on a Loan	36.3

Source of Financial Advise (%)

Friends / family	37.8
Respondent's personal experience	39.0

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	13.1
Finding customers	13.6
Accessing farm inputs (seeds etc.)	26.4
Small land sizes	1.0
High labor costs	2.7
Getting paid for Products sold on credit	0.0
Drought	32.8
Pests and diseases	40.6
Getting products to Market/poor infrastructure	2.1
Unscrupulous middlemen	2.6
Lack of storage facilities	0.5

F. Impact

Financial Health (%)

Financially Healthy Adults	12.2

Ability to Invest (%)	**34.1**
Saving For Old Age	21.6
Set Money Aside For Future	68.4
Set Money Aside For Productivity	27.2
Manage Day To Day (%)	**45.3**
Never Went Without Food	48.7
No Trouble Making Money Last	18.7
Plan For Allocating Money	71.8
Coping with Risks (%)	**19.2**
Could Raise Lump Sum In 3 Days	8.2
Regularly Kept Money Aside For Emergencies	22.4
Never Went Without Medicine	46.1

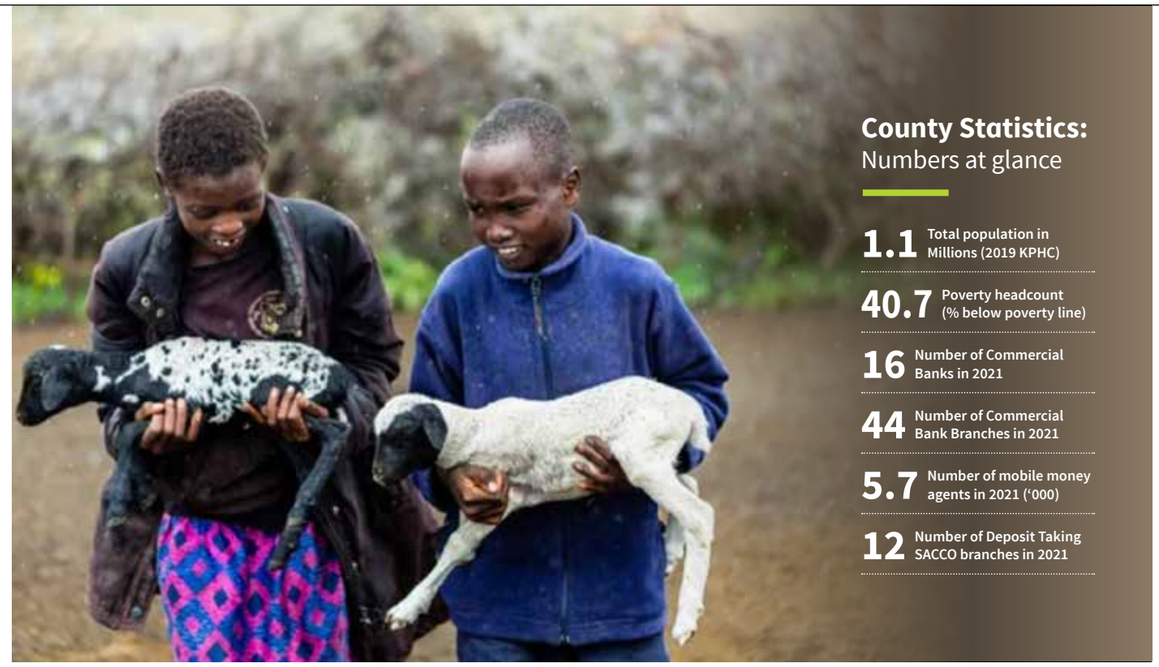
Main Life Goal (%)

Putting food on the table	29.8
Educating yourself or your Family	33.7
Starting/improving your Business/farm/ add livestock	15.9
Buying land/ building a house / Improving your house	5.8
Health (yourself or family/Others)	4.9
Getting a job/developing your Career	8.4

034 KAJIADO COUNTY



Kajiado County is located in the Rift Valley region of Kenya. The county covers a land area of 2,1871.1 square kilometers with a population density of 51 per square kilometer.

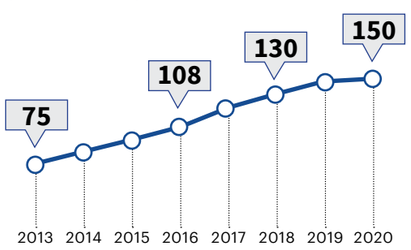


County Statistics:
Numbers at glance

1.1	Total population in Millions (2019 KPHC)
40.7	Poverty headcount (% below poverty line)
16	Number of Commercial Banks in 2021
44	Number of Commercial Bank Branches in 2021
5.7	Number of mobile money agents in 2021 ('000)
12	Number of Deposit Taking SACCO branches in 2021

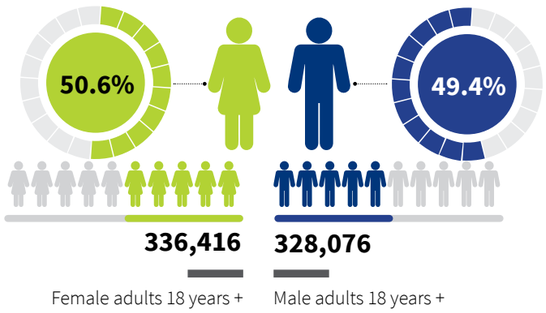
A. Demographic information

Gross County Product
(KSh in Billions)



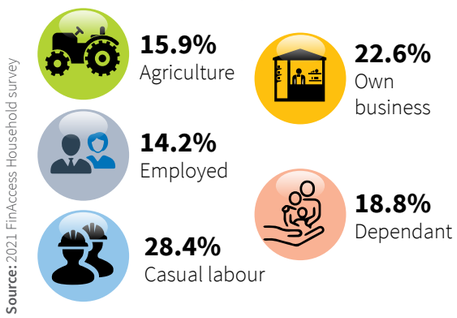
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

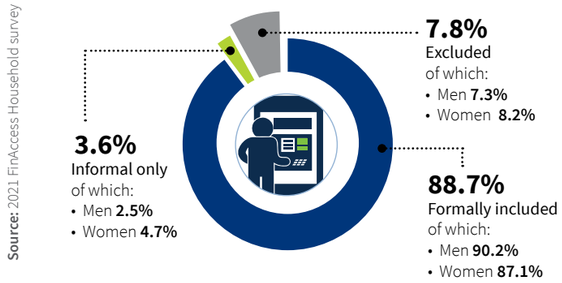
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products

50.1%	Bank usage (Overall)
7.2%	SACCO
2.0%	Microfinance
26.4%	Mobile bank accounts
87.6%	Mobile Money
12.5%	Pension
24.8%	Bank (excluding mobile money)
24.3%	Insurance
2.2%	Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	17.9	14.3	67.8
Agriculture	6.2	47.7	46.1
Liquidity distress	13.7	45.5	40.8
Dealing with shocks	13.7	45.5	40.8
Investing in the future	18.7	15.2	66.1

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	16.9
Knowledge of Cost of Borrowing	45.6
Heard of CRB Report	45.1

Debt Distress (%)

Default on a Loan	34.1

Source of Financial Advise (%)

Friends / family	34.1
Respondent's personal experience	26.1

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	13.9
Finding customers	15.0
Accessing farm inputs (seeds etc.)	8.6
Small land sizes	1.0
High labor costs	1.6
Getting paid for Products sold on credit	8.4
Drought	57.0
Pests and diseases	24.1
Getting products to Market/poor infrastructure	12.0
Unscrupulous middlemen	4.0
Lack of storage facilities	5.2

F. Impact

Financial Health (%)

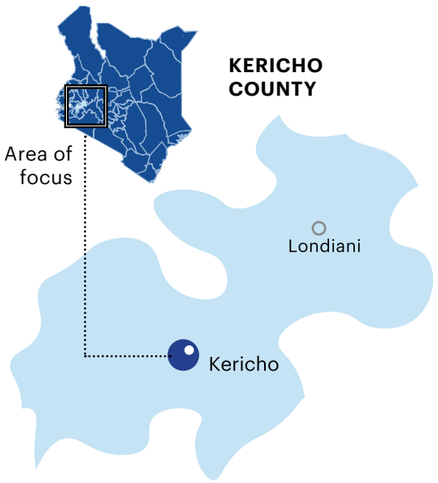
Financially Healthy Adults	27.7

Ability to Invest (%)	**42.7**
Saving For Old Age	32.1
Set Money Aside For Future	53.3
Set Money Aside For Productivity	47.9
Manage Day To Day (%)	**54.6**
Never Went Without Food	53.3
No Trouble Making Money Last	29.3
Plan For Allocating Money	74.9
Coping with Risks (%)	**37.7**
Could Raise Lump Sum In 3 Days	19.9
Regularly Kept Money Aside For Emergencies	47.9
Never Went Without Medicine	53.9

Main Life Goal (%)

Putting food on the table	29.5
Educating yourself or your Family	27.9
Starting/improving your Business/farm/ add livestock	17.9
Buying land/ building a house / Improving your house	7.9
Health (yourself or family/Others)	4.4
Getting a job/developing your Career	11.0

035 KERICHO COUNTY

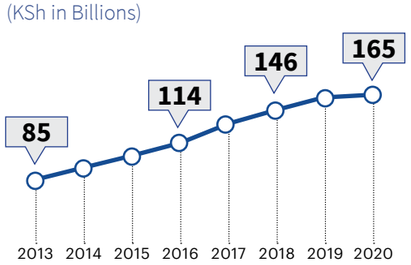


Kericho County is located in the Rift Valley region of Kenya. The county covers a land area of 2,436.1 square kilometers with a population density of 370 per square kilometer.



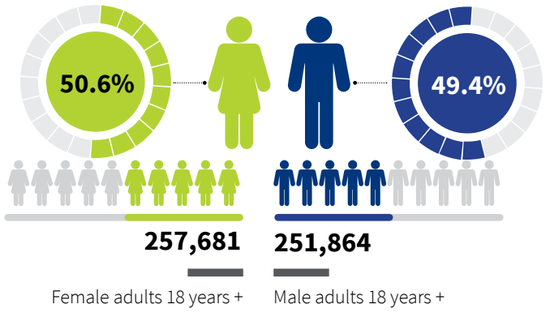
A. Demographic information

Gross County Product
(KSh in Billions)



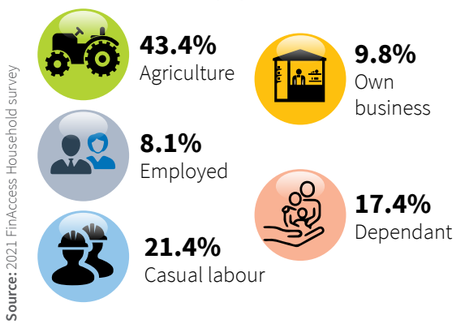
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

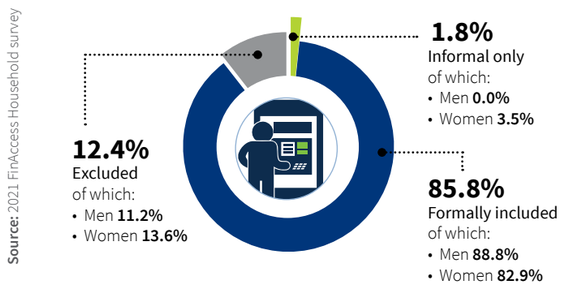
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

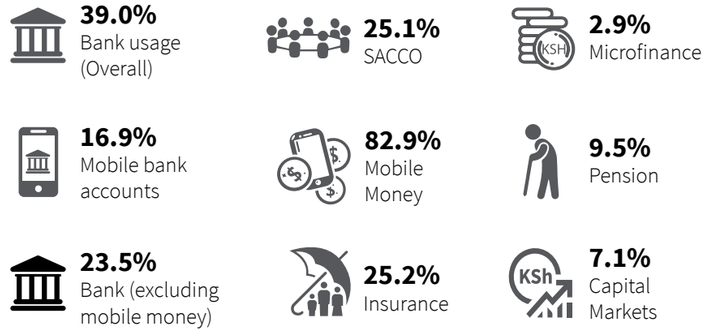
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	1.4	1.9	96.8
Agriculture	13.6	11.8	74.6
Liquidity distress	8.4	38.7	52.9
Dealing with shocks	8.4	38.7	52.9
Investing in the future	36.9	20.9	42.2

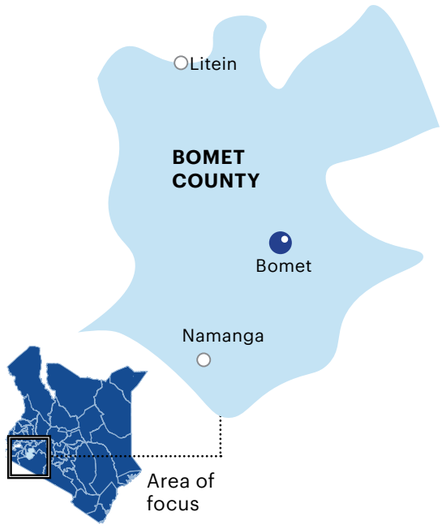
E. Quality

Financial Literacy (%)	
Proportion of adults (18+) engaged in Betting	14.4
Knowledge of Cost of Borrowing	62.8
Heard of CRB Report	49.3
Debt Distress (%)	
Default on a Loan	12.0
Source of Financial Advise (%)	
Friends / family	49.2
Respondent's personal experience	41.4
Challenges Faced by Farmers in 2021 (%)	
Lack of finance / Capital	25.4
Finding customers	14.9
Accessing farm inputs (seeds etc.)	11.9
Small land sizes	14.1
High labor costs	6.8
Getting paid for Products sold on credit	4.5
Drought	4.7
Pests and diseases	11.8
Getting products to Market/poor infrastructure	12.8
Unscrupulous middlemen	9.6
Lack of storage facilities	0.2

F. Impact

Financial Health (%)	
Financially Healthy Adults	17.6
Ability to Invest (%)	22.7
Saving For Old Age	54.3
Set Money Aside For Future	22.5
Set Money Aside For Productivity	17.1
Manage Day To Day (%)	57.4
Never Went Without Food	52.2
No Trouble Making Money Last	38.6
Plan For Allocating Money	72.2
Coping with Risks (%)	26.2
Could Raise Lump Sum In 3 Days	9.9
Regularly Kept Money Aside For Emergencies	45.0
Never Went Without Medicine	57.7
Main Life Goal (%)	
Putting food on the table	16.2
Educating yourself or your Family	42.3
Starting/improving your Business/farm/ add livestock	5.4
Buying land/ building a house / Improving your house	6.4
Health (yourself or family/Others)	24.9
Getting a job/developing your Career	4.6

036 BOMET COUNTY



Bomet County is located in the Rift Valley region of Kenya. The county covers a land area of 2,530.9 square kilometers with a population density of 346 per square kilometer.

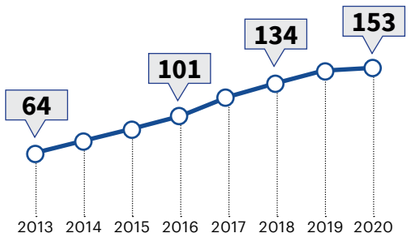


County Statistics: Numbers at glance

0.9	Total population in Millions (2019 KPHC)
48.8	Poverty headcount (% below poverty line)
07	Number of Commercial Banks in 2021
09	Number of Commercial Bank Branches in 2021
3.4	Number of mobile money agents in 2021 ('000)
10	Number of Deposit Taking SACCO branches in 2021

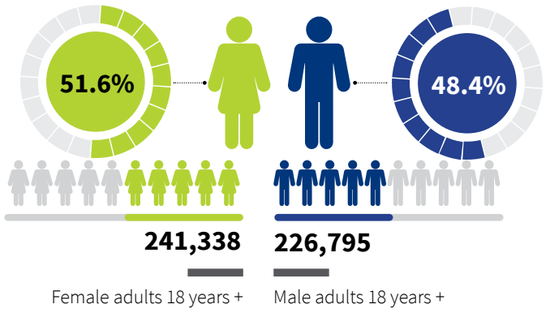
A. Demographic information

Gross County Product
(KSh in Billions)



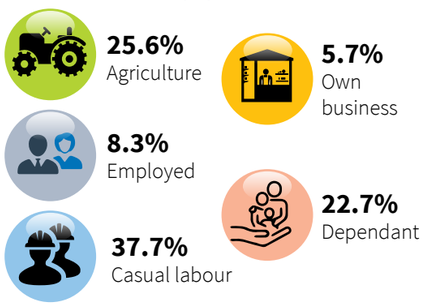
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

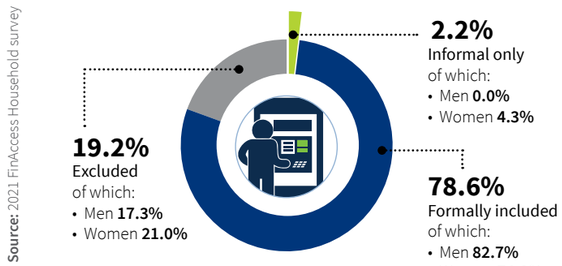
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products

31.9%	Bank usage (Overall)
16.4%	SACCO
0.8%	Microfinance
12.1%	Mobile bank accounts
75.2%	Mobile Money
8.8%	Pension
22.0%	Bank (excluding mobile money)
22.6%	Insurance
2.4%	Capital Markets

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	22.8	17.0	60.2
Agriculture	25.9	31.7	42.4
Liquidity distress	8.6	12.9	78.5
Dealing with shocks	8.6	12.9	78.5
Investing in the future	20.4	10.1	69.6

Source: 2021 FinAccess Household survey

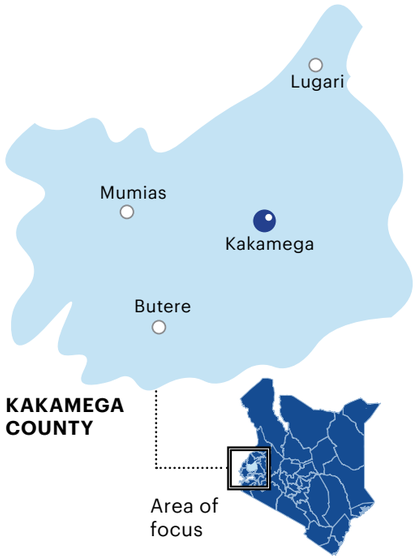
E. Quality

Financial Literacy (%)	
Proportion of adults (18+) engaged in Betting	14.5
Knowledge of Cost of Borrowing	70.0
Heard of CRB Report	34.3
Debt Distress (%)	
Default on a Loan	23.1
Source of Financial Advise (%)	
Friends / family	41.0
Respondent's personal experience	40.8
Challenges Faced by Farmers in 2021 (%)	
Lack of finance / Capital	13.9
Finding customers	16.5
Accessing farm inputs (seeds etc.)	18.0
Small land sizes	17.8
High labor costs	3.8
Getting paid for Products sold on credit	6.2
Drought	23.6
Pests and diseases	16.8
Getting products to Market/poor infrastructure	0.9
Unscrupulous middlemen	9.0
Lack of storage facilities	2.9

F. Impact

Financial Health (%)	
Financially Healthy Adults	13.2
Ability to Invest (%)	39.3
Saving For Old Age	47.9
Set Money Aside For Future	34.1
Set Money Aside For Productivity	36.0
Manage Day To Day (%)	51.8
Never Went Without Food	44.6
No Trouble Making Money Last	31.7
Plan For Allocating Money	71.6
Coping with Risks (%)	17.3
Could Raise Lump Sum In 3 Days	7.1
Regularly Kept Money Aside For Emergencies	30.1
Never Went Without Medicine	44.0
Main Life Goal (%)	
Putting food on the table	45.6
Educating yourself or your Family	29.9
Starting/improving your Business/farm/ add livestock	8.3
Buying land/ building a house / Improving your house	3.9
Health (yourself or family/Others)	8.1
Getting a job/developing your Career	3.6

037 KAKAMEGA COUNTY

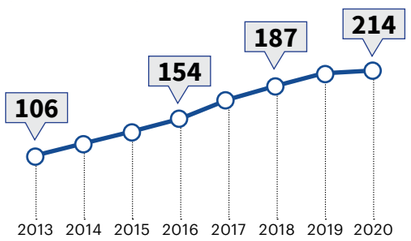


Kakamega County is located in the western region of Kenya. The county covers a land area of 3020.0 square kilometers with a population density of 618 per square kilometer.



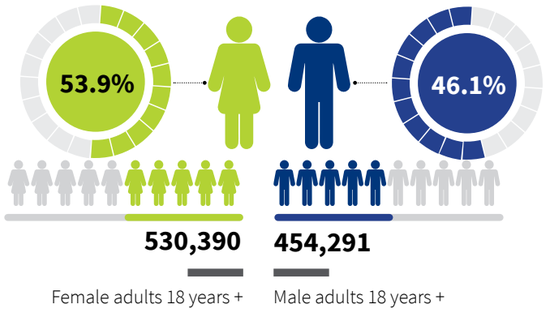
A. Demographic information

Gross County Product
(KSh in Billions)



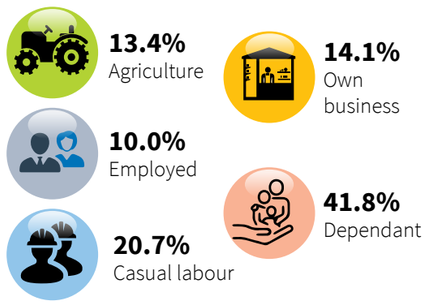
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

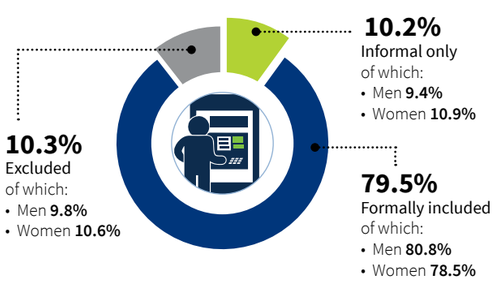
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products

- **50.2%** Bank usage (Overall)
- **3.7%** SACCO
- **0.4%** Microfinance
- **32.0%** Mobile bank accounts
- **76.1%** Mobile Money
- **9.7%** Pension
- **24.6%** Bank (excluding mobile money)
- **17.9%** Insurance
- **0.6%** Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	14.7	22.7	62.6
Agriculture	9.9	58.4	31.7
Liquidity distress	16.9	50.5	32.7
Dealing with shocks	16.9	50.5	32.7
Investing in the future	14.5	50.6	34.9

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	14.2
Knowledge of Cost of Borrowing	31.2
Heard of CRB Report	22.6

Debt Distress (%)

Default on a Loan	9.6

Source of Financial Advise (%)

Friends / family	46.9
Respondent's personal experience	47.7

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	37.7
Finding customers	16.3
Accessing farm inputs (seeds etc.)	27.5
Small land sizes	19.1
High labor costs	25.6
Getting paid for Products sold on credit	1.0
Drought	13.5
Pests and diseases	29.5
Getting products to Market/poor infrastructure	1.0
Unscrupulous middlemen	8.4
Lack of storage facilities	0.0

F. Impact

Financial Health (%)

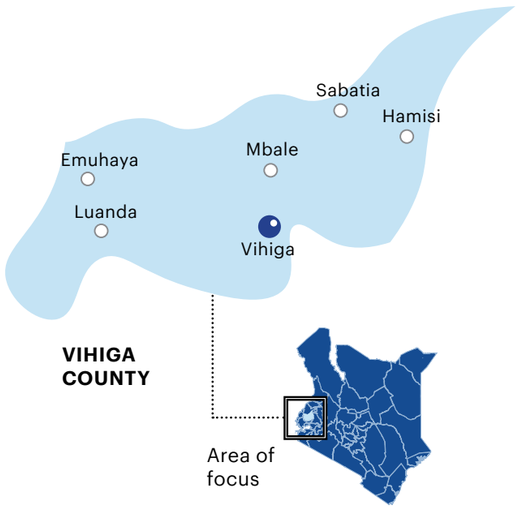
Financially Healthy Adults	11.4

Ability to Invest (%)	**31.2**
Saving For Old Age	66.8
Set Money Aside For Future	24.6
Set Money Aside For Productivity	24.0
Manage Day To Day (%)	**29.8**
Never Went Without Food	33.0
No Trouble Making Money Last	16.9
Plan For Allocating Money	63.3
Coping with Risks (%)	**21.4**
Could Raise Lump Sum In 3 Days	18.4
Regularly Kept Money Aside For Emergencies	31.0
Never Went Without Medicine	27.5

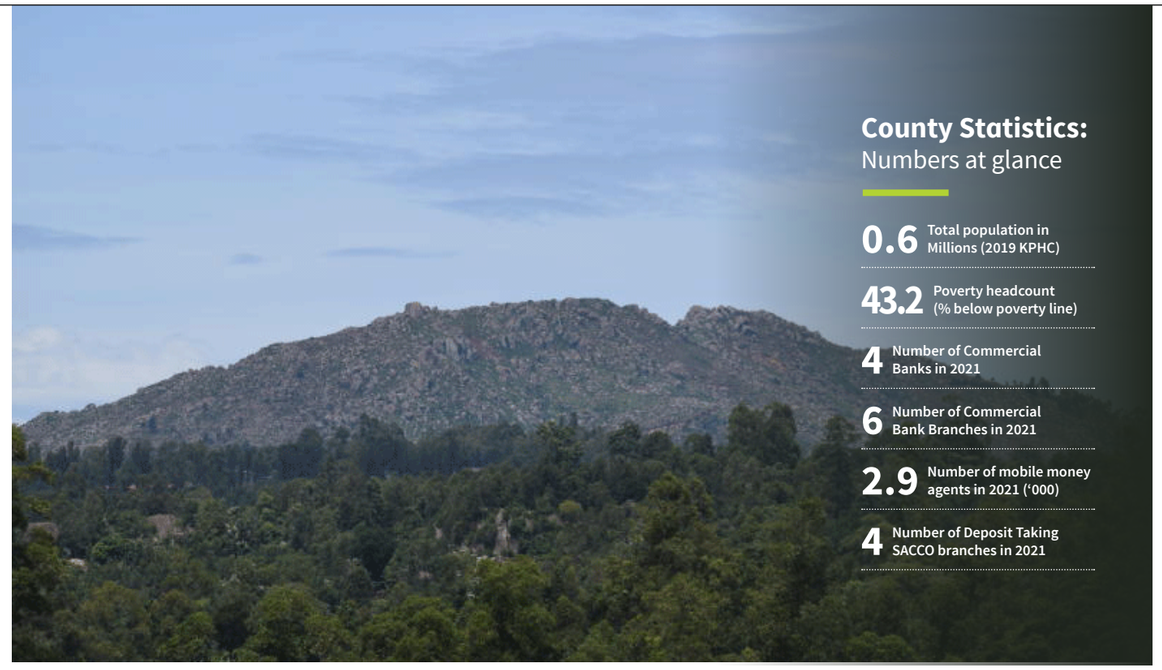
Main Life Goal (%)

Putting food on the table	40.6
Educating yourself or your Family	33.3
Starting/improving your Business/farm/ add livestock	16.3
Buying land/ building a house / Improving your house	1.2
Health (yourself or family/Others)	5.3
Getting a job/developing your Career	3.1

038 VIHIGA COUNTY



Vihiga County is located in the western region of Kenya. The county covers a land area of 563.8 square kilometers with a population density of 1,047 per square kilometer.

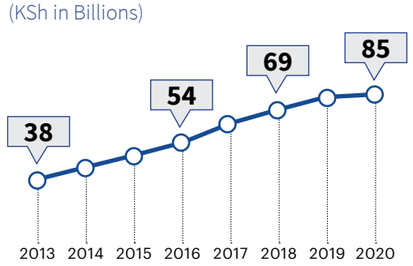


County Statistics:
Numbers at glance

0.6	Total population in Millions (2019 KPHC)
43.2	Poverty headcount (% below poverty line)
4	Number of Commercial Banks in 2021
6	Number of Commercial Bank Branches in 2021
2.9	Number of mobile money agents in 2021 ('000)
4	Number of Deposit Taking SACCO branches in 2021

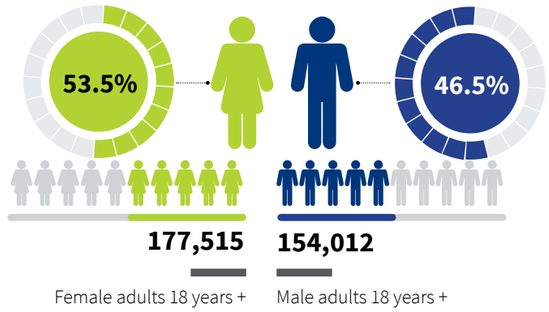
A. Demographic information

Gross County Product
(KSh in Billions)



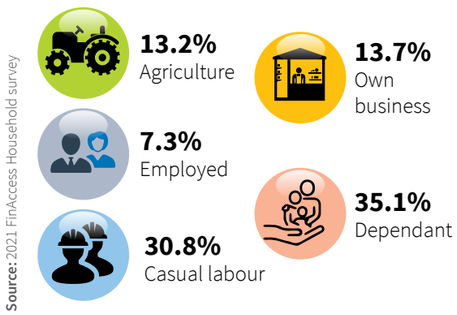
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

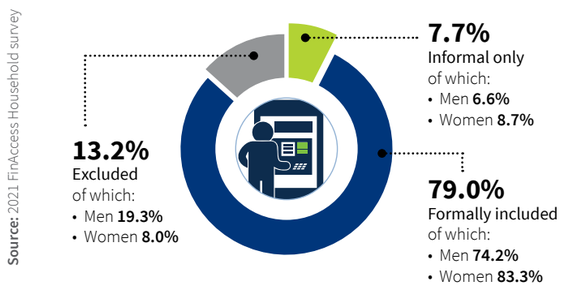
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

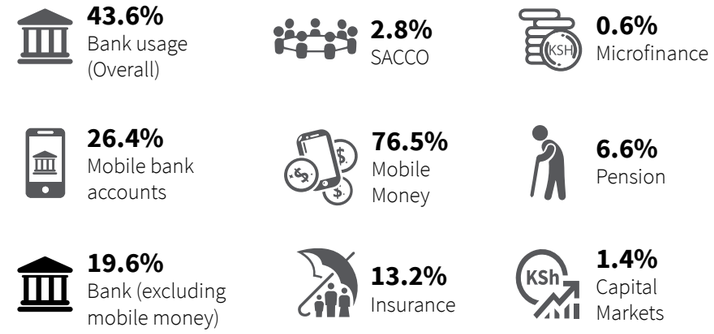
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	16.3	20.7	63.0
Agriculture	15.8	45.1	39.0
Liquidity distress	6.3	42.5	51.2
Dealing with shocks	6.3	42.5	51.2
Investing in the future	8.9	44.2	46.9

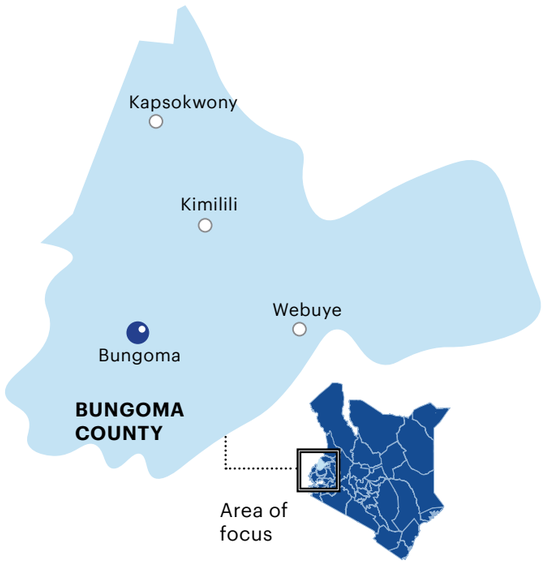
E. Quality

Financial Literacy (%)	
Proportion of adults (18+) engaged in Betting	11.6
Knowledge of Cost of Borrowing	49.9
Heard of CRB Report	32.0
Debt Distress (%)	
Default on a Loan	7.4
Source of Financial Advise (%)	
Friends / family	54.4
Respondent's personal experience	43.3
Challenges Faced by Farmers in 2021 (%)	
Lack of finance / Capital	61.7
Finding customers	27.4
Accessing farm inputs (seeds etc.)	36.3
Small land sizes	27.2
High labor costs	21.0
Getting paid for Products sold on credit	0.8
Drought	18.5
Pests and diseases	24.6
Getting products to Market/poor infrastructure	3.0
Unscrupulous middlemen	4.0
Lack of storage facilities	5.1

F. Impact

Financial Health (%)	
Financially Healthy Adults	17.8
Ability to Invest (%)	42.0
Saving For Old Age	62.4
Set Money Aside For Future	37.5
Set Money Aside For Productivity	35.6
Manage Day To Day (%)	43.2
Never Went Without Food	31.2
No Trouble Making Money Last	33.2
Plan For Allocating Money	82.5
Coping with Risks (%)	21.8
Could Raise Lump Sum In 3 Days	16.1
Regularly Kept Money Aside For Emergencies	39.0
Never Went Without Medicine	25.6
Main Life Goal (%)	
Putting food on the table	33.9
Educating yourself or your Family	28.8
Starting/improving your Business/farm/ add livestock	14.0
Buying land/ building a house / Improving your house	3.5
Health (yourself or family/Others)	9.6
Getting a job/developing your Career	9.8

039 BUNGOMA COUNTY



Bungoma County is located in the western region of Kenya. The county covers a land area of 3,023.9 square kilometers with a population density of 552 per square kilometer.

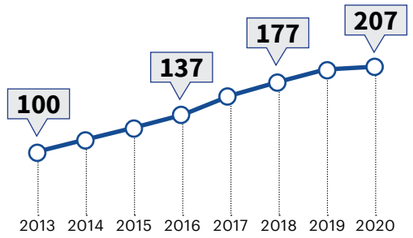


County Statistics:
Numbers at glance

1.7	Total population in Millions (2019 KPHC)
35.7	Poverty headcount (% below poverty line)
10	Number of Commercial Banks in 2021
17	Number of Commercial Bank Branches in 2021
8.6	Number of mobile money agents in 2021 ('000)
4	Number of Deposit Taking SACCO branches in 2021

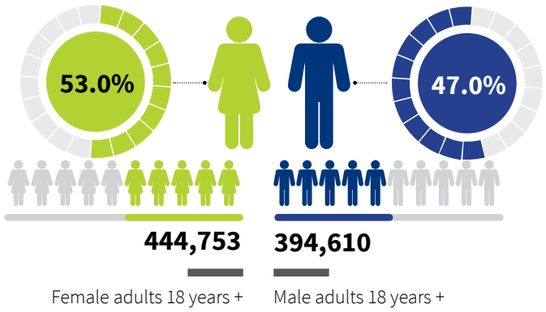
A. Demographic information

Gross County Product
(KSh in Billions)



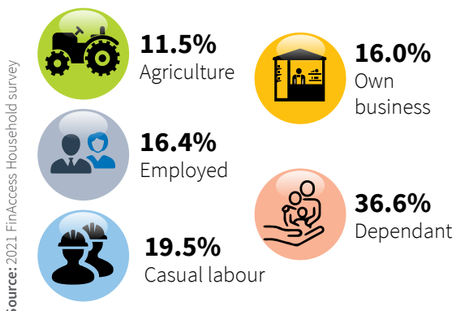
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

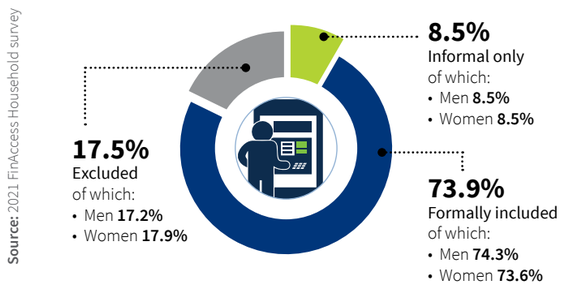
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products

44.5%	Bank usage (Overall)
4.9%	SACCO
0.9%	Microfinance
27.6%	Mobile bank accounts
71.4%	Mobile Money
6.9%	Pension
24.0%	Bank (excluding mobile money)
13.2%	Insurance
0.3%	Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	2.3	1.9	95.8
Agriculture	11.4	43.4	45.1
Liquidity distress	15.8	43.7	40.5
Dealing with shocks	15.8	43.7	40.5
Investing in the future	23.3	31.4	45.3

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	13.2
Knowledge of Cost of Borrowing	51.0
Heard of CRB Report	29.6

Debt Distress (%)

Default on a Loan	14.9

Source of Financial Advise (%)

Friends / family	58.8
Respondent's personal experience	33.4

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	52.3
Finding customers	15.3
Accessing farm inputs (seeds etc.)	34.3
Small land sizes	13.2
High labor costs	36.4
Getting paid for Products sold on credit	2.9
Drought	18.8
Pests and diseases	19.4
Getting products to Market/poor infrastructure	3.1
Unscrupulous middlemen	4.3
Lack of storage facilities	1.1

F. Impact

Financial Health (%)

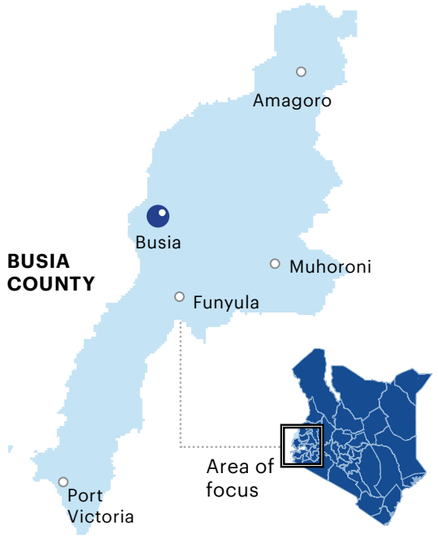
Financially Healthy Adults	18.3

Ability to Invest (%)	**37.4**
Saving For Old Age	65.0
Set Money Aside For Future	27.8
Set Money Aside For Productivity	41.4
Manage Day To Day (%)	**28.7**
Never Went Without Food	28.3
No Trouble Making Money Last	9.7
Plan For Allocating Money	75.0
Coping with Risks (%)	**20.2**
Could Raise Lump Sum In 3 Days	15.2
Regularly Kept Money Aside For Emergencies	38.9
Never Went Without Medicine	22.3

Main Life Goal (%)

Putting food on the table	39.4
Educating yourself or your Family	30.2
Starting/improving your Business/farm/ add livestock	22.7
Buying land/ building a house / Improving your house	1.7
Health (yourself or family/Others)	3.5
Getting a job/developing your Career	2.3

040 BUSIA COUNTY

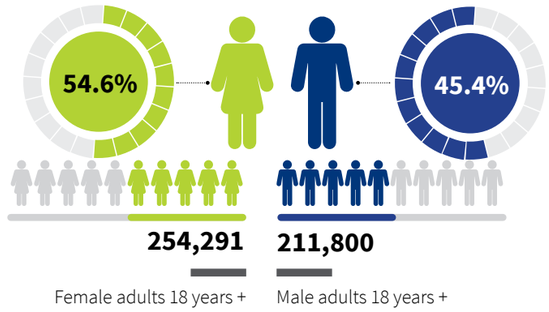


Busia County is located in the western region of Kenya. The county covers a land area of 1,696.3 square kilometers with a population density of 527 per square kilometer.



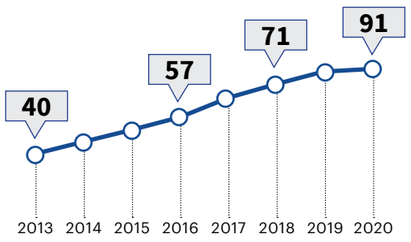
A. Demographic information

Distribution by sex (adults 18 years +)



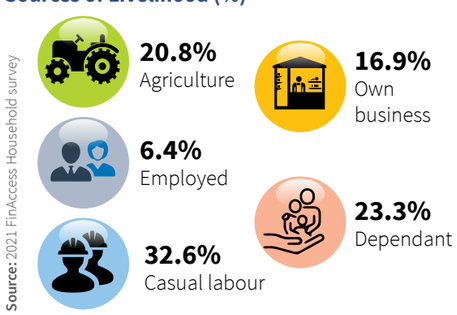
Source: 2021 FinAccess Household Survey

Gross County Product
(KSh in Billions)



Source: Kenya National Bureau of Statistics

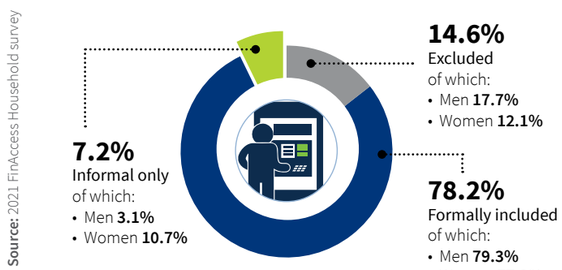
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

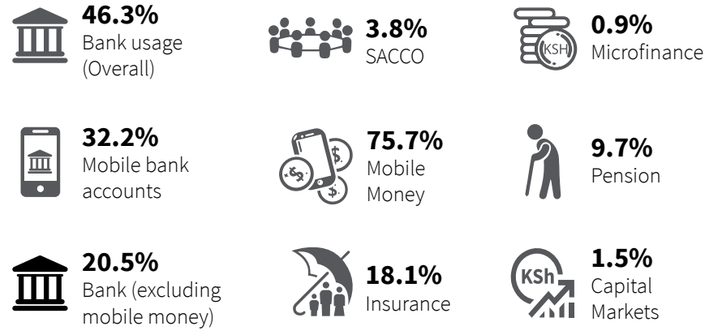
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	9.6	23.6	66.7
Agriculture	32.5	42.8	24.7
Liquidity distress	12.4	46.1	41.5
Dealing with shocks	12.4	46.1	41.5
Investing in the future	28.9	43.8	27.3

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	22.3
Knowledge of Cost of Borrowing	52.0
Heard of CRB Report	57.3

Debt Distress (%)

Default on a Loan	3.8

Source of Financial Advise (%)

Friends / family	53.1
Respondent's personal experience	41.1

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	49.8
Finding customers	25.3
Accessing farm inputs (seeds etc.)	30.7
Small land sizes	16.7
High labor costs	23.2
Getting paid for Products sold on credit	1.5
Drought	60.6
Pests and diseases	29.0
Getting products to Market/poor infrastructure	2.0
Unscrupulous middlemen	2.4
Lack of storage facilities	3.5

F. Impact

Financial Health (%)

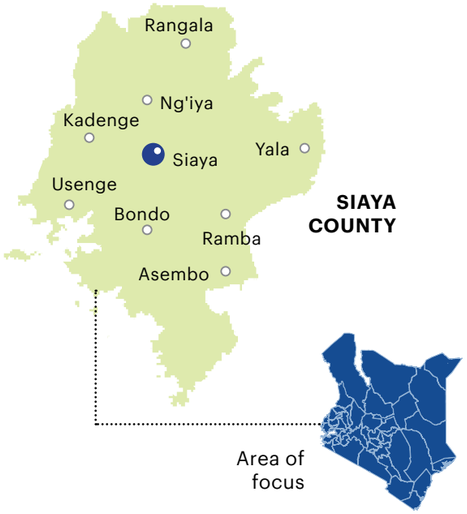
Financially Healthy Adults	19.5

Ability to Invest (%)	**46.0**
Saving For Old Age	57.9
Set Money Aside For Future	41.5
Set Money Aside For Productivity	43.6
Manage Day To Day (%)	**46.0**
Never Went Without Food	27.4
No Trouble Making Money Last	38.0
Plan For Allocating Money	80.0
Coping with Risks (%)	**20.1**
Could Raise Lump Sum In 3 Days	15.5
Regularly Kept Money Aside For Emergencies	43.8
Never Went Without Medicine	25.2

Main Life Goal (%)

Putting food on the table	22.5
Educating yourself or your Family	39.1
Starting/improving your Business/farm/ add livestock	14.3
Buying land/ building a house / Improving your house	6.1
Health (yourself or family/Others)	9.2
Getting a job/developing your Career	8.5

041 SIAYA COUNTY



Siaya County is located in the Nyanza region of Kenya. The county covers a land area of 2,529.8 square kilometers with a population density of 393 per square kilometer.

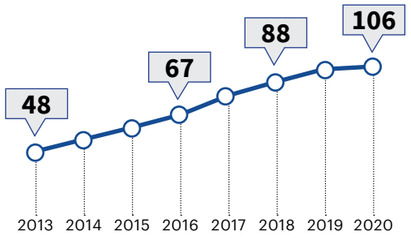


County Statistics: Numbers at glance

0.99	Total population in Millions (2019 KPHC)
33.8	Poverty headcount (% below poverty line)
3	Number of Commercial Banks in 2021
7	Number of Commercial Bank Branches in 2021
6.1	Number of Bank mobile agents in 2021 ('000)
1	Number of Deposit Taking SACCO branches in 2021

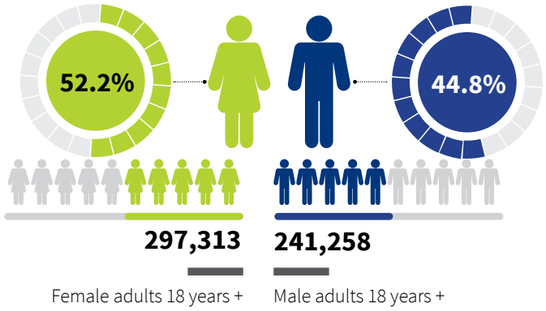
A. Demographic information

Gross County Product
(KSh in Billions)



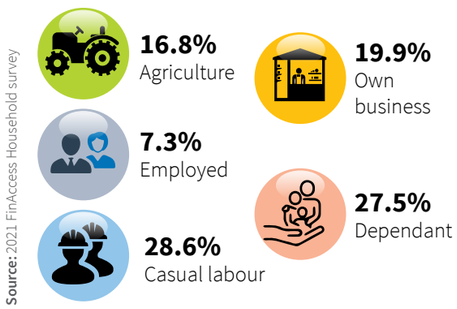
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

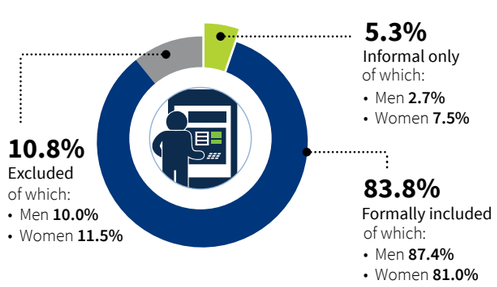
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

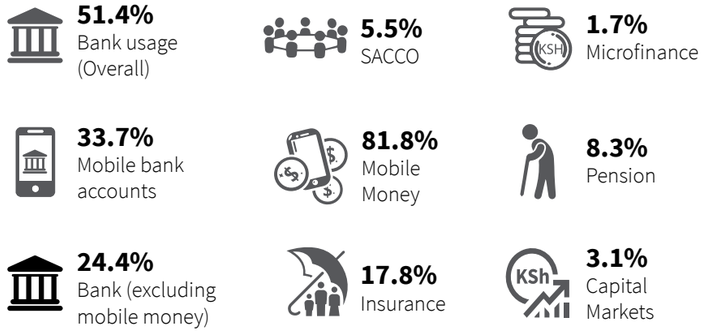
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	**15.6**	**33.0**	**51.4**
Agriculture	**24.5**	**41.4**	**34.1**
Liquidity distress	**7.2**	**57.0**	**35.8**
Dealing with shocks	**7.2**	**57.0**	**35.8**
Investing in the future	**17.5**	**37.1**	**45.4**

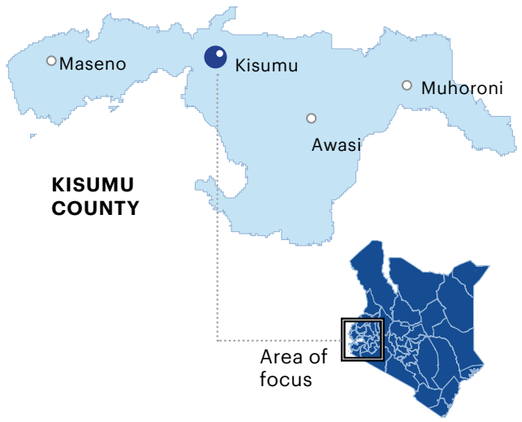
E. Quality

Financial Literacy (%)	
Proportion of adults (18+) engaged in Betting	**19.3**
Knowledge of Cost of Borrowing	**60.3**
Heard of CRB Report	**56.7**
Debt Distress (%)	
Default on a Loan	**4.1**
Source of Financial Advise (%)	
Friends / family	**45.5**
Respondent's personal experience	**45.7**
Challenges Faced by Farmers in 2021 (%)	
Lack of finance / Capital	**72.2**
Finding customers	**33.4**
Accessing farm inputs (seeds etc.)	**43.0**
Small land sizes	**20.2**
High labor costs	**22.5**
Getting paid for Products sold on credit	**7.1**
Drought	**53.2**
Pests and diseases	**31.4**
Getting products to Market/poor infrastructure	**5.2**
Unscrupulous middlemen	**1.7**
Lack of storage facilities	**3.9**

F. Impact

Financial Health (%)	
Financially Healthy Adults	**26.7**
Ability to Invest (%)	**53.1**
Saving For Old Age	**58.3**
Set Money Aside For Future	**52.4**
Set Money Aside For Productivity	**47.4**
Manage Day To Day (%)	**53.9**
Never Went Without Food	**30.2**
No Trouble Making Money Last	**41.5**
Plan For Allocating Money	**90.1**
Coping with Risks (%)	**29.3**
Could Raise Lump Sum In 3 Days	**23.4**
Regularly Kept Money Aside For Emergencies	**57.3**
Never Went Without Medicine	**27.1**
Main Life Goal (%)	
Putting food on the table	**23.5**
Educating yourself or your Family	**30.6**
Starting/improving your Business/farm/ add livestock	**10.5**
Buying land/ building a house / Improving your house	**8.8**
Health (yourself or family/Others)	**12.1**
Getting a job/developing your Career	**13.4**

042 KISUMU COUNTY



Kisumu County is located in the Nyanza region of Kenya. The county covers a land area of 2085.4 square kilometers with a population density of 393 per square kilometer.

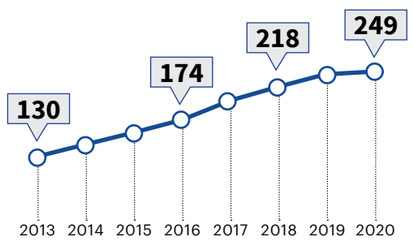


County Statistics:
Numbers at glance

1.2	Total population in Millions (2019 KPHC)
33.9	Poverty headcount (% below poverty line)
25	Number of Commercial Banks in 2021
39	Number of Commercial Bank Branches in 2021
10.8	Number of Bank mobile agents in 2021 ('000)
10	Number of Deposit Taking SACCO branches in 2021

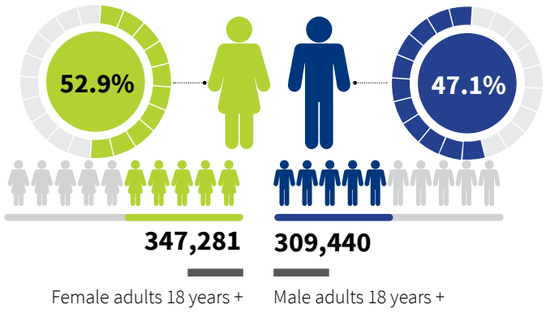
A. Demographic information

Gross County Product
(KSh in Billions)



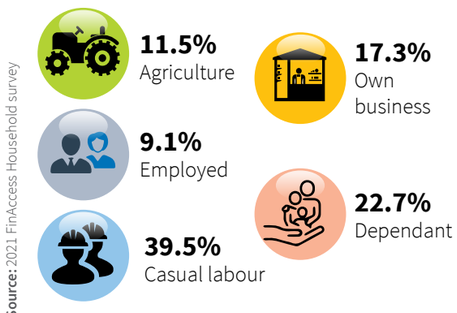
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

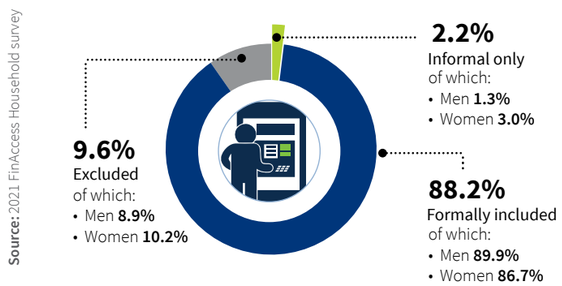
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products

49.9%	Bank usage (Overall)
4.6%	SACCO
0.9%	Microfinance
29.8%	Mobile bank accounts
86.5%	Mobile Money
9.7%	Pension
25.6%	Bank (excluding mobile money)
22.6%	Insurance
1.5%	Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	12.8	10.5	76.7
Agriculture	8.1	11.3	80.6
Liquidity distress	14.2	30.6	55.3
Dealing with shocks	14.2	30.6	55.3
Investing in the future	20.7	18.4	61.0

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	15.9
Knowledge of Cost of Borrowing	57.8
Heard of CRB Report	56.6

Debt Distress (%)

Default on a Loan	19.0

Source of Financial Advise (%)

Friends / family	64.3
Respondent's personal experience	24.7

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	29.3
Finding customers	7.8
Accessing farm inputs (seeds etc.)	36.9
Small land sizes	6.5
High labor costs	26.4
Getting paid for Products sold on credit	9.7
Drought	28.9
Pests and diseases	22.1
Getting products to Market/poor infrastructure	5.1
Unscrupulous middlemen	11.8
Lack of storage facilities	5.3

F. Impact

Financial Health (%)

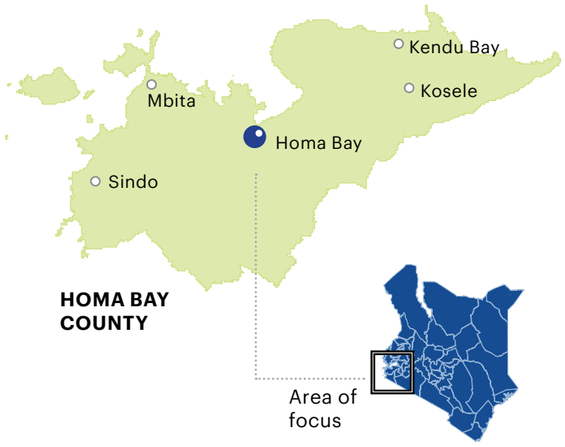
Financially Healthy Adults	15.7

Ability to Invest (%)	**41.5**
Saving For Old Age	62.9
Set Money Aside For Future	36.1
Set Money Aside For Productivity	35.2
Manage Day To Day (%)	**45.0**
Never Went Without Food	24.4
No Trouble Making Money Last	41.2
Plan For Allocating Money	63.7
Coping with Risks (%)	**19.7**
Could Raise Lump Sum In 3 Days	12.5
Regularly Kept Money Aside For Emergencies	26.7
Never Went Without Medicine	34.4

Main Life Goal (%)

Putting food on the table	24.0
Educating yourself or your Family	35.4
Starting/improving your Business/farm/ add livestock	22.8
Buying land/ building a house / Improving your house	2.3
Health (yourself or family/Others)	3.5
Getting a job/developing your Career	11.7

043 HOMA BAY COUNTY



Homabay County is located in the western region of Kenya. The county covers a land area of 3,152.5 square kilometres with a population density of 359 per square kilometre.

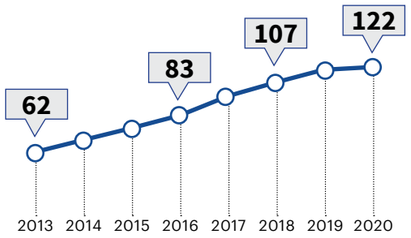


County Statistics:
Numbers at glance

- **1.1** Total population in Millions (2019 KPHC)
- **33.5** Poverty headcount (% below poverty line)
- **4** Number of Commercial Banks in 2021
- **9** Number of Bank Commercial Branches in 2021
- **6.2** Number of mobile money agents in 2021 ('000)
- **4** Number of Deposit Taking SACCO branches in 2021

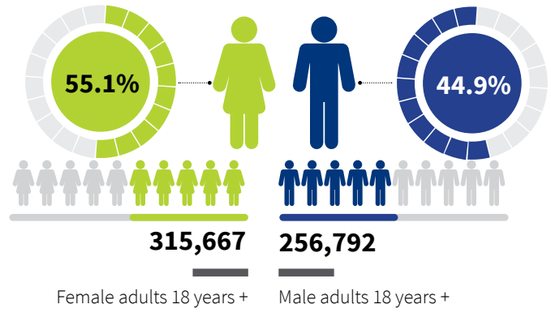
A. Demographic information

Gross County Product
(KSh in Billions)



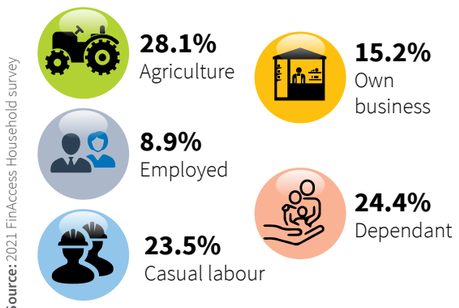
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

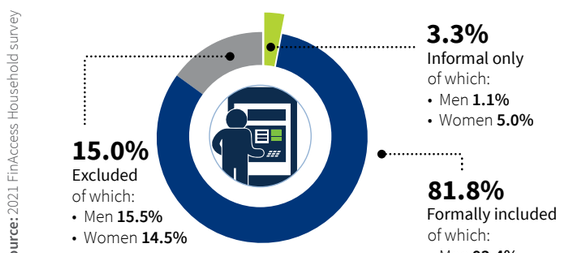
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products

- **38.8%** Bank usage (Overall)
- **3.6%** SACCO
- **0.4%** Microfinance
- **27.0%** Mobile bank accounts
- **79.2%** Mobile Money
- **7.0%** Pension
- **20.9%** Bank (excluding mobile money)
- **16.7%** Insurance
- **2.0%** Capital Markets

Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	**24.5**	**25.6**	**49.9**
Agriculture	**10.5**	**36.7**	**52.8**
Liquidity distress	**14.6**	**39.6**	**45.8**
Dealing with shocks	**14.6**	**39.6**	**45.8**
Investing in the future	**24.6**	**44.4**	**31.0**

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	**16.6**
Knowledge of Cost of Borrowing	**48.3**
Heard of CRB Report	**43.0**

Debt Distress (%)

Default on a Loan	**19.2**

Source of Financial Advise (%)

Friends / family	**61.7**
Respondent's personal experience	**22.3**

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	**20.2**
Finding customers	**8.0**
Accessing farm inputs (seeds etc.)	**34.5**
Small land sizes	**16.1**
High labor costs	**26.7**
Getting paid for Products sold on credit	**3.3**
Drought	**40.2**
Pests and diseases	**25.3**
Getting products to Market/poor infrastructure	**4.5**
Unscrupulous middlemen	**0.9**
Lack of storage facilities	**1.5**

F. Impact

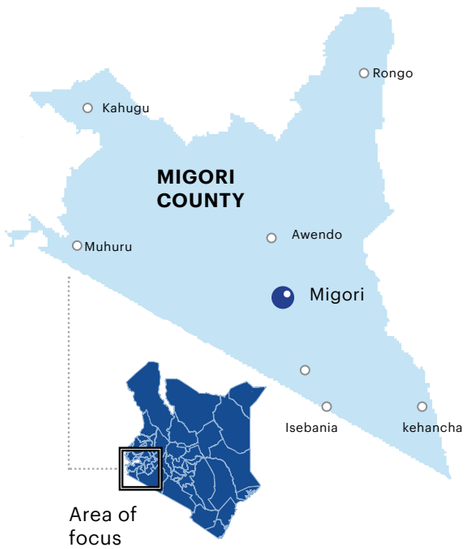
Financial Health (%)

Financially Healthy Adults	**15.1**
Ability to Invest (%)	**40.3**
Saving For Old Age	**61.0**
Set Money Aside For Future	**46.0**
Set Money Aside For Productivity	**26.2**
Manage Day To Day (%)	**41.1**
Never Went Without Food	**25.5**
No Trouble Making Money Last	**37.1**
Plan For Allocating Money	**58.6**
Coping with Risks (%)	**18.9**
Could Raise Lump Sum In 3 Days	**15.0**
Regularly Kept Money Aside For Emergencies	**28.9**
Never Went Without Medicine	**36.2**

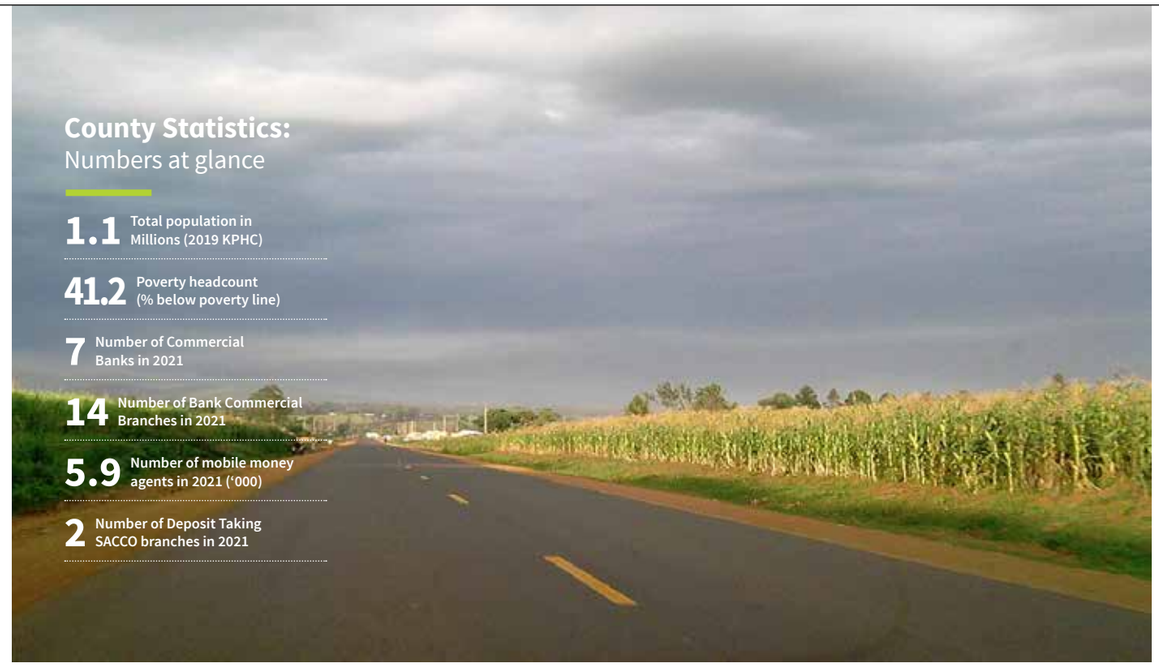
Main Life Goal (%)

Putting food on the table	**18.9**
Educating yourself or your Family	**43.7**
Starting/improving your Business/farm/ add livestock	**18.0**
Buying land/ building a house / Improving your house	**2.5**
Health (yourself or family/Others)	**3.4**
Getting a job/developing your Career	**12.8**

044 MIGORI COUNTY

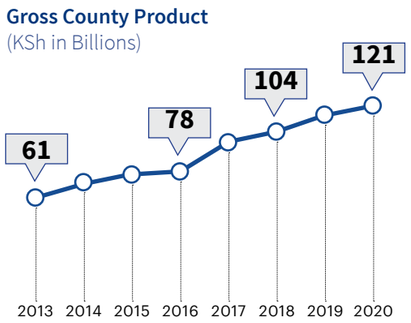


Migori County is located in the western region of Kenya. The county covers a land area of 2,613.5 square kilometres with a population density of 427 per square kilometre.



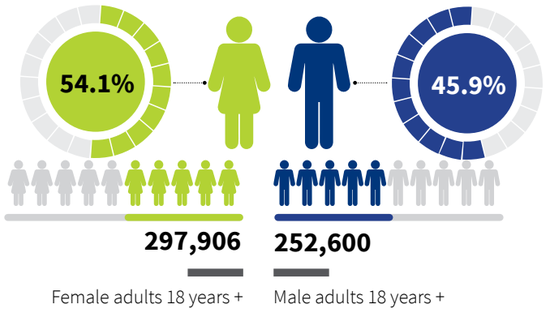
A. Demographic information

Gross County Product
(KSh in Billions)



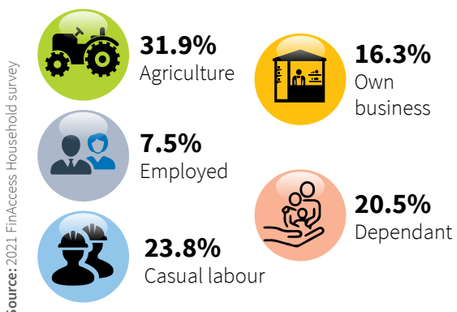
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

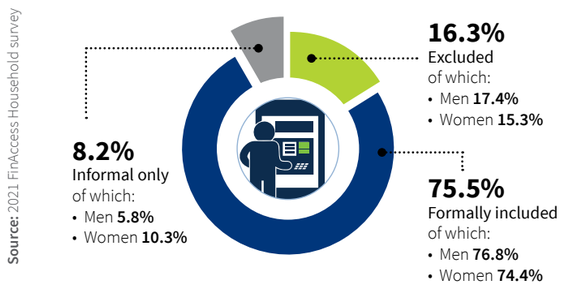
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

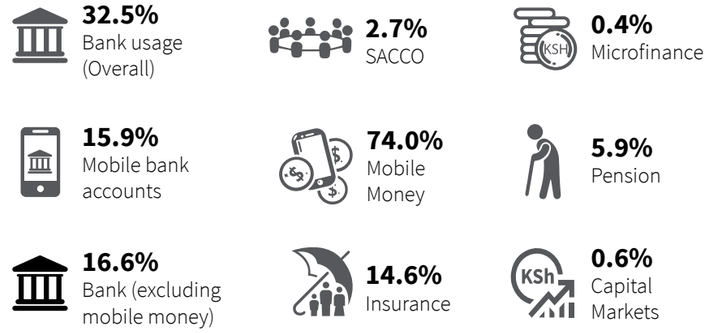
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	12.6	18.6	68.8
Agriculture	16.0	41.0	43.0
Liquidity distress	3.9	43.2	52.9
Dealing with shocks	3.9	43.2	52.9
Investing in the future	22.9	31.2	45.9

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	11.8
Knowledge of Cost of Borrowing	31.5
Heard of CRB Report	40.0

Debt Distress (%)

Default on a Loan	28.3

Source of Financial Advise (%)

Friends / family	57.2
Respondent's personal experience	31.1

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	16.0
Finding customers	10.4
Accessing farm inputs (seeds etc.)	35.0
Small land sizes	12.1
High labor costs	9.6
Getting paid for Products sold on credit	3.9
Drought	35.3
Pests and diseases	44.7
Getting products to Market/poor infrastructure	2.2
Unscrupulous middlemen	3.4
Lack of storage facilities	1.4

F. Impact

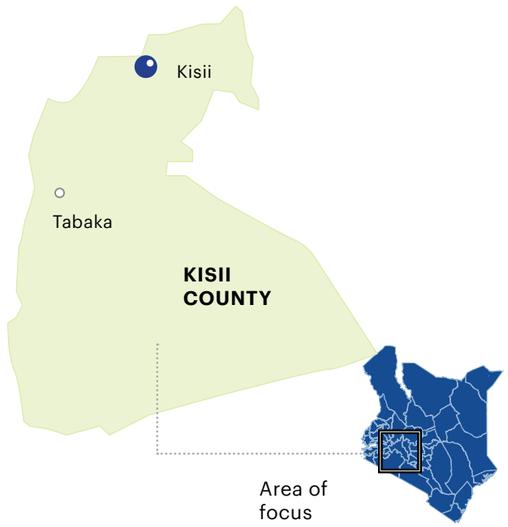
Financial Health (%)

Financially Healthy Adults	15.1
Ability to Invest (%)	**45.1**
Saving For Old Age	69.7
Set Money Aside For Future	42.9
Set Money Aside For Productivity	34.7
Manage Day To Day (%)	**34.4**
Never Went Without Food	23.4
No Trouble Making Money Last	26.3
Plan For Allocating Money	62.5
Coping with Risks (%)	**15.7**
Could Raise Lump Sum In 3 Days	9.4
Regularly Kept Money Aside For Emergencies	35.6
Never Went Without Medicine	26.7

Main Life Goal (%)

Putting food on the table	23.6
Educating yourself or your Family	39.5
Starting/improving your Business/farm/ add livestock	19.4
Buying land/ building a house / Improving your house	3.3
Health (yourself or family/Others)	6.1
Getting a job/developing your Career	7.4

045 KISII COUNTY

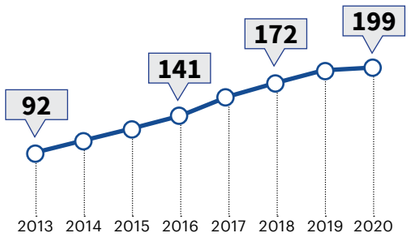


Kisii County is located in the western region of Kenya. The county covers a land area of 1,323.0 square kilometres with a population density of 958 per square kilometre.



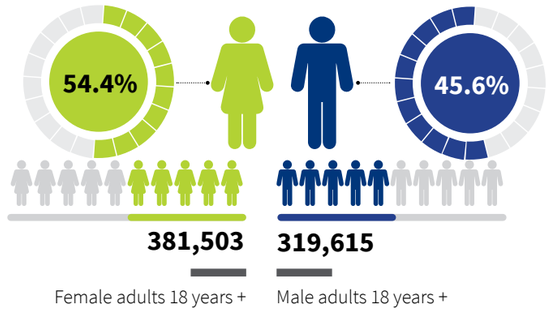
A. Demographic information

Gross County Product
(KSh in Billions)



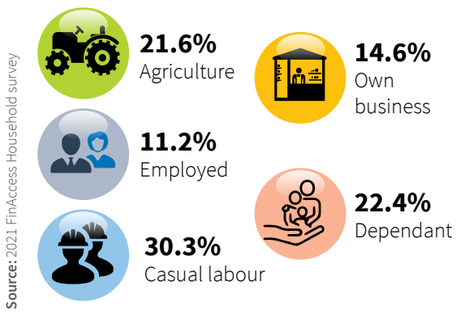
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

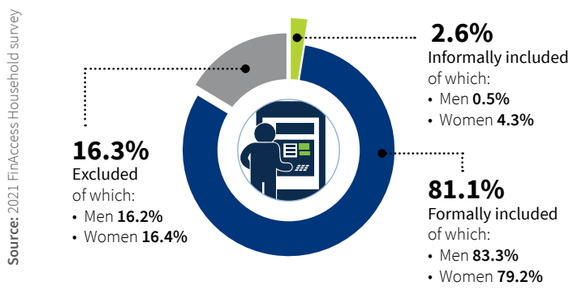
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

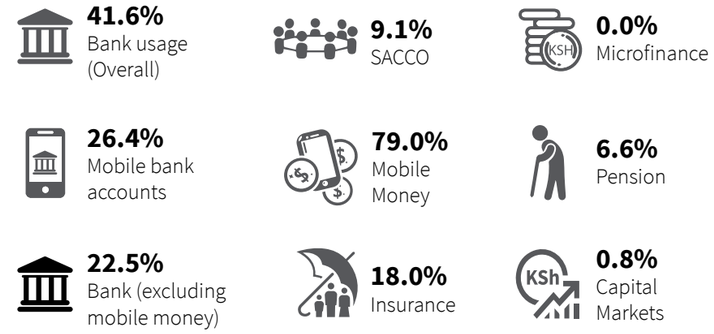
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	0.4	1.5	98.0
Agriculture	0.3	11.2	88.6
Liquidity distress	10.2	24.8	65.0
Dealing with shocks	10.2	24.8	65.0
Investing in the future	8.8	29.7	61.4

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	13.0
Knowledge of Cost of Borrowing	40.7
Heard of CRB Report	51.8

Debt Distress (%)

Default on a Loan	42.9

Source of Financial Advise (%)

Friends / family	45.1
Respondent's personal experience	53.6

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	17.8
Finding customers	17.9
Accessing farm inputs (seeds etc.)	35.7
Small land sizes	65.3
High labor costs	13.5
Getting paid for Products sold on credit	2.7
Drought	28.4
Pests and diseases	43.7
Getting products to Market/poor infrastructure	3.5
Unscrupulous middlemen	4.4
Lack of storage facilities	0.0

F. Impact

Financial Health (%)

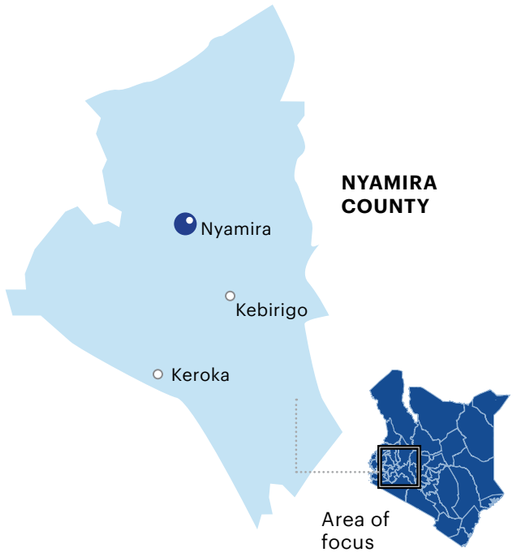
Financially Healthy Adults	10.2

Ability to Invest (%)	**43.5**
Saving For Old Age	77.5
Set Money Aside For Future	34.4
Set Money Aside For Productivity	30.0
Manage Day To Day (%)	**27.4**
Never Went Without Food	28.9
No Trouble Making Money Last	9.4
Plan For Allocating Money	63.1
Coping with Risks (%)	**14.1**
Could Raise Lump Sum In 3 Days	11.0
Regularly Kept Money Aside For Emergencies	23.2
Never Went Without Medicine	26.7

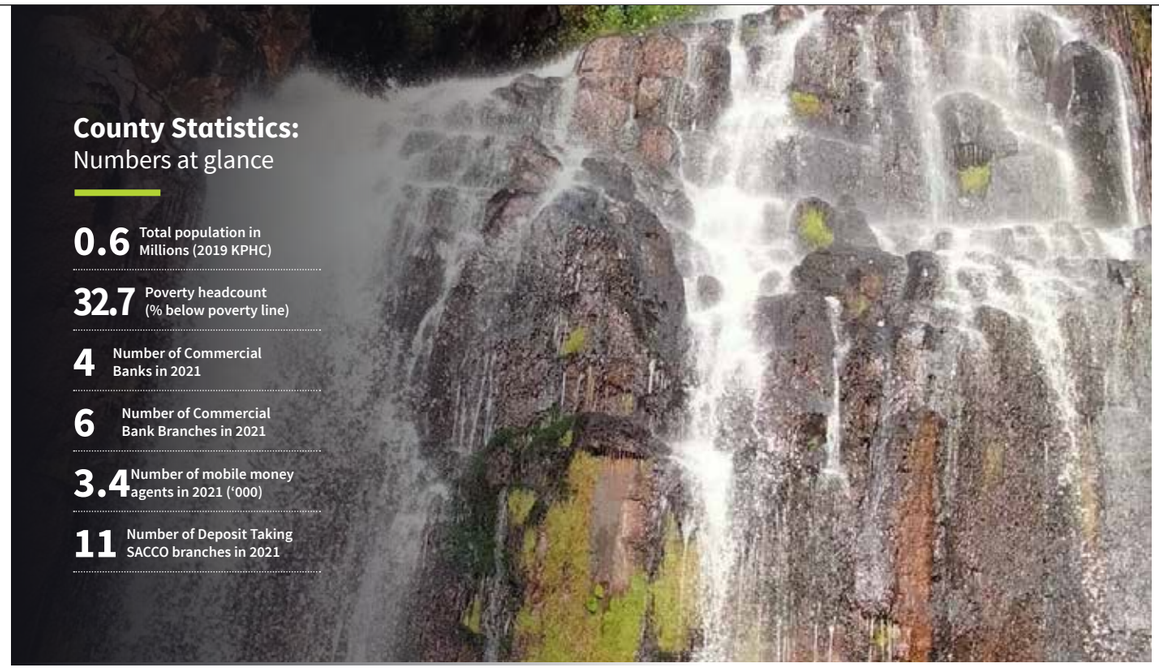
Main Life Goal (%)

Putting food on the table	18.8
Educating yourself or your Family	50.3
Starting/improving your Business/farm/ add livestock	18.9
Buying land/ building a house / Improving your house	3.9
Health (yourself or family/Others)	3.6
Getting a job/developing your Career	4.3

046 NYAMIRA COUNTY



Nyamira County is located in the western region of Kenya. The county covers a land area of 897.3 square kilometres with a population density of 675 per square kilometre.

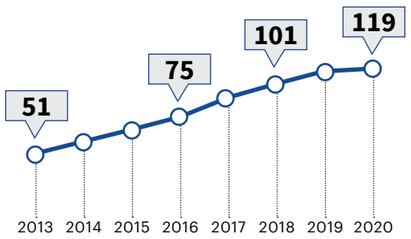


County Statistics:
Numbers at glance

- **0.6** Total population in Millions (2019 KPHC)
- **32.7** Poverty headcount (% below poverty line)
- **4** Number of Commercial Banks in 2021
- **6** Number of Commercial Bank Branches in 2021
- **3.4** Number of mobile money agents in 2021 ('000)
- **11** Number of Deposit Taking SACCO branches in 2021

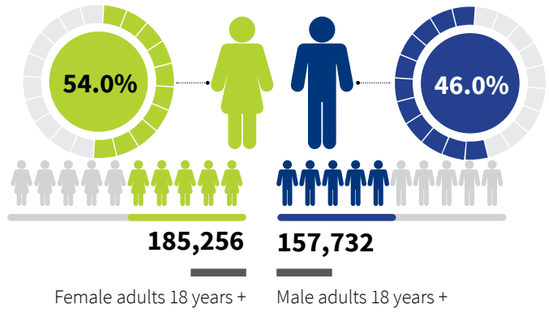
A. Demographic information

Gross County Product
(KSh in Billions)



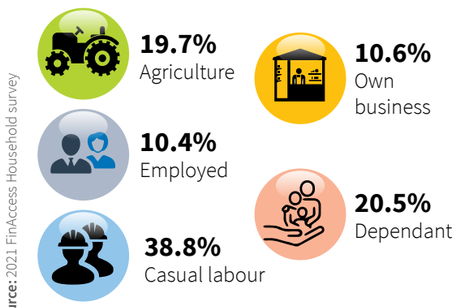
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

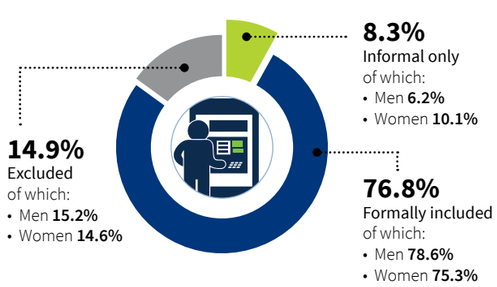
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

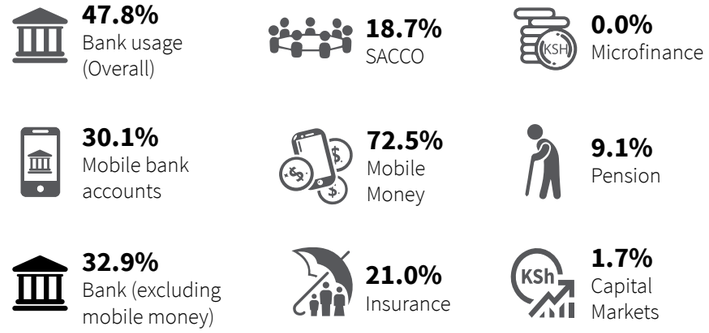
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	Non-financial
Micro and small business	0.1	0.3	99.6
Agriculture	1.3	8.0	90.7
Liquidity distress	7.4	17.5	75.0
Dealing with shocks	7.4	17.5	75.0
Investing in the future	17.6	33.6	48.8

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	9.5
Knowledge of Cost of Borrowing	50.5
Heard of CRB Report	42.7

Debt Distress (%)

Default on a Loan	45.7

Source of Financial Advise (%)

Friends / family	42.2
Respondent's personal experience	56.0

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	27.4
Finding customers	8.0
Accessing farm inputs (seeds etc.)	51.2
Small land sizes	72.0
High labor costs	7.2
Getting paid for Products sold on credit	2.1
Drought	16.5
Pests and diseases	40.9
Getting products to Market/poor infrastructure	0.0
Unscrupulous middlemen	1.5
Lack of storage facilities	0.0

F. Impact

Financial Health (%)

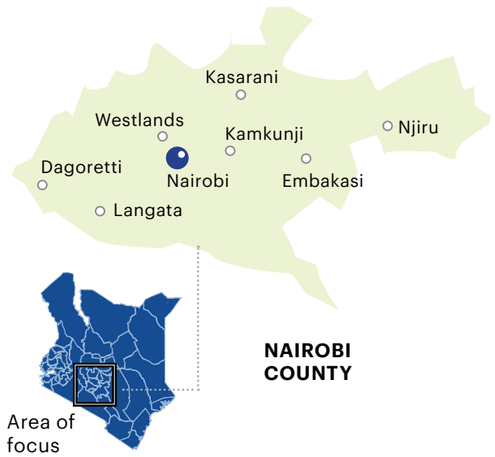
Financially Healthy Adults	11.2

Ability to Invest (%)	**43.0**
Saving For Old Age	64.4
Set Money Aside For Future	46.7
Set Money Aside For Productivity	29.7
Manage Day To Day (%)	**29.3**
Never Went Without Food	27.5
No Trouble Making Money Last	10.4
Plan For Allocating Money	68.8
Coping with Risks (%)	**21.8**
Could Raise Lump Sum In 3 Days	20.1
Regularly Kept Money Aside For Emergencies	23.7
Never Went Without Medicine	27.4

Main Life Goal (%)

Putting food on the table	15.8
Educating yourself or your Family	48.3
Starting/improving your Business/farm/ add livestock	21.8
Buying land/ building a house / Improving your house	5.1
Health (yourself or family/Others)	7.3
Getting a job/developing your Career	1.8

047 NAIROBI COUNTY



Nairobi County is located in the central region of Kenya. The county covers a land area of 703.9 square kilometres with a population density of 6,247 per square kilometre.



County Statistics:
Numbers at glance

4.4 Total population in Millions (2019 KPHC)

16.7 Poverty headcount (% below poverty line)

39 Number of Commercial Banks in 2021

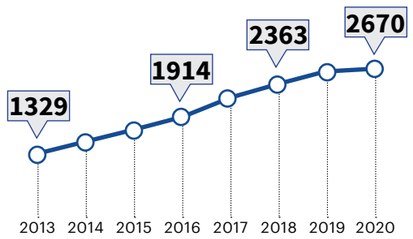
564 Number of Commercial Bank Branches in 2021

59 Number of mobile money agents in 2021 ('000)

37 Number of Deposit Taking SACCO branches in 2021

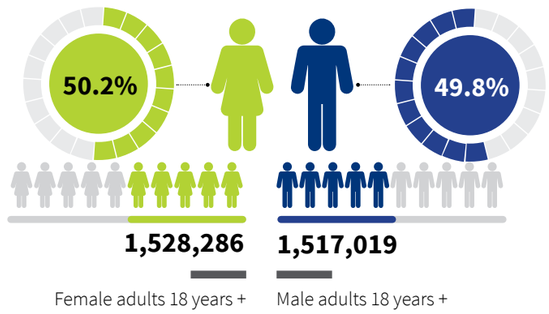
A. Demographic information

Gross County Product
(KSh in Billions)



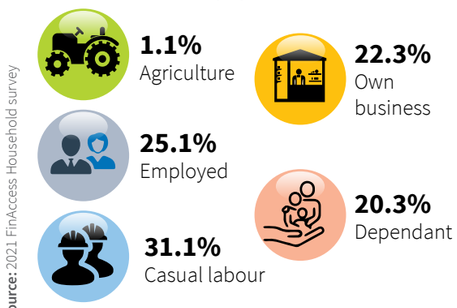
Source: Kenya National Bureau of Statistics

Distribution by sex (adults 18 years +)



Source: 2021 FinAccess Household Survey

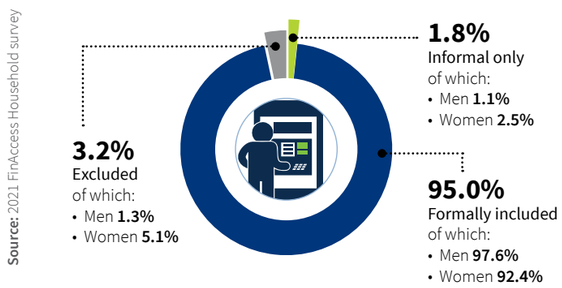
Sources of Livelihood (%)



Source: 2021 FinAccess Household survey

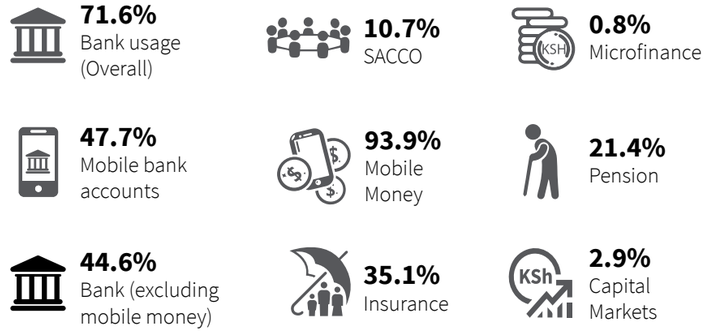
B. Access to Financial Services and Products

Financial Inclusion (adults 18 years +)



Source: 2021 FinAccess Household survey

C. Usage of Financial Services and Products



Source: 2021 FinAccess Household survey

D. Main Sources of Finance for...

Category	Formal	Informal	non financial
Micro and small business	29.0	38.9	32.1
Agriculture	32.8	67.2	0.0
Liquidity distress	24.7	25.6	49.7
Dealing with shocks	24.7	25.6	49.7
Investing in the future	15.0	18.4	66.6

E. Quality

Financial Literacy (%)

Proportion of adults (18+) engaged in Betting	19.0
Knowledge of Cost of Borrowing	69.8
Heard of CRB Report	68.7

Debt Distress (%)

Default on a Loan	7.1

Source of Financial Advise (%)

Friends / family	38.0
Respondent's personal experience	44.0

Challenges Faced by Farmers in 2021 (%)

Lack of finance / Capital	0.0
Finding customers	0.0
Accessing farm inputs (seeds etc.)	0.0
Small land sizes	87.6
High labor costs	0.0
Getting paid for Products sold on credit	0.0
Drought	15.2
Pests and diseases	27.6
Getting products to Market/poor infrastructure	12.4
Unscrupulous middlemen	0.0
Lack of storage facilities	12.4

F. Impact

Financial Health (%)

Financially Healthy Adults	35.3

Ability to Invest (%)	**45.7**
Saving For Old Age	55.3
Set Money Aside For Future	36.8
Set Money Aside For Productivity	44.1
Manage Day To Day (%)	**55.7**
Never Went Without Food	68.4
No Trouble Making Money Last	23.6
Plan For Allocating Money	61.2
Coping with Risks (%)	**51.3**
Could Raise Lump Sum In 3 Days	31.3
Regularly Kept Money Aside For Emergencies	50.5
Never Went Without Medicine	72.1

Main Life Goal (%)

Putting food on the table	32.6
Educating yourself or your Family	26.3
Starting/improving your Business/farm/ add livestock	13.4
Buying land/ building a house / Improving your house	6.9
Health (yourself or family/Others)	6.1
Getting a job/developing your Career	14.4

ANNEXES

A1) Definition of Terms

This Survey covered all the four dimensions of measuring financial inclusion – Access, Usage, Quality and Impact/ Welfare. It is therefore well aligned with global definitions and approaches such as those used by World Bank and AFI, thus enabling robust cross–country comparisons.

- **Access** captures individuals with an active account in their own name in the last twelve (12) months with at least one financial service provider in either the formal and informal category. Those individuals who have access to financial services but do not have their own account, such as those using another family member's account, are not included. A consumer who does not access any financial services or products from any formal or informal category is classified as excluded.
- **Usage** measures the actual use of an account in their own name and/or through someone else's account (indirect usage) in the last twelve (12) months with at least one financial service provider in either the formal and informal category.
- **Quality** measures whether the financial product/ service is appropriate and matches the clients' needs, the range of options available to customers, and clients' awareness and understanding of the product and services and its features.
- **Impact** captures the likely outcomes or welfare gain in the use of financial services and products on the consumers' financial behaviour and welfare.
- **Financial inclusion** refers to access and use of appropriate and affordable financial services and products by different consumers to meet their needs. It is categorised in formality, informality and excluded. Formal providers are further classified into; formal prudential, formal non-prudential and formal registered. In particular, the consumer is classified in the formal category if he/she has access to any formal financial service or product.

However, the same consumer may also be accessing informal financial services or products. Where a consumer accesses only informal financial services or products, he/she is classified as informally included. A consumer who does not access any financial services or products from any formal or informal categories, he/she is classified as excluded.

A2) Classification of access to financial services

Classification	Definition	Institution type	FinAccess Survey cycles					
			2006	2009	2013	2016	2019	2021
Formal (prudential)	Financial services and products used through prudentially regulated and supervised financial service providers by an independent statutory Government Agency including CBK, CMA, IRA, RBA and SASRA	Commercial banks and mortgage finance companies covering both traditional brick and mortar and mobile banking services regulated and supervised by CBK, such as: • Mobile banking products in partnership with MNOs such as KCB M–PESA, M–Coop Cash and M–Shwari, etc. • Equity Bank Equitel	✓	✓	✓	✓	✓	✓
		Fuliza is categorized as a bank product						✓
		Microfinance banks including mobile banking products offered by these institutions regulated by CBK			✓	✓	✓	✓
		Capital markets intermediaries licensed and regulated by CMA	✓	✓	✓	✓	✓	✓
		Insurance service providers licensed and regulated by IRA	✓	✓	✓	✓	✓	✓
		Pensions intermediaries licensed and regulated by RBA	✓	✓	✓	✓	✓	✓
		Pensions intermediaries licensed and regulated by RBA	✓	✓	✓	✓	✓	✓
		Deposit taking SACCO societies with Front Office Service Activity (FOSA) that are licensed and regulated by SASRA			✓	✓	✓	✓
Formal (prudential)	Financial services and products used through prudentially regulated and supervised financial service providers by an independent statutory Government Agency including CBK, CMA, IRA, RBA and SASRA	Specified Non-Deposit Taking SACCO societies including non-deposit taking business in which the total non-withdrawable deposits from members amounting to KSh 100 million and above. SACCOs mobilising membership from persons who are ordinarily resident outside the country (Diaspora SACCOs) and SACCOs mobilising membership through digital and other electronic payments platforms (Virtual SACCOs) that are authorized and regulated by SASRA						✓
Formal (non-prudential)	Financial services and products accessed and used through financial service providers/ channels that are subject to non-prudential regulation and supervision (oversight) by Government Ministries/ Departments with focused legislations.	Mobile Financial Services (MFS) or simply mobile money including:		✓	✓	✓	✓	✓
		Mobile money such as Safaricom M–PESA, Airtel money, MobiKash, T–cash, and Tangaza Pesa (no longer operational from 26th October 2021	✓	✓	✓	✓	✓	✓
		Kenya Post Office Savings Bank/ Postbank	✓	✓	✓	✓	✓	✓
		National Social Security Fund (NSSF)	✓	✓	✓	✓	✓	✓
		National Hospital Insurance Fund (NHIF)		✓	✓	✓	✓	✓
Formal (registered)	Financial services and products offered through providers that are legally registered legal persons and/ or operate through some form of Government interventions/ oversight	Development Finance Institutions (DFIs) including AFC, ICDC, KIE, Youth Fund, Women Fund, HELB, and JLB, etc.	✓	✓	✓	✓	✓	✓
		Credit–Only Microfinance Institutions (MFIs) of various institutional forms	✓	✓	✓	✓	✓	✓
		Non–Specified Deposit Taking SACCO Societies include non-deposit taking business in which the total non-withdrawable deposits from members is below KSh 100 million. These SACCOs are regulated by the Commissioner for Co-operatives Development and County Cooperative Officers.	✓	✓	✓	✓	✓	✓
		Hire Purchase Companies	✓	✓	✓	✓	✓	✓
		Digital Apps/ Mobile money Apps such as TALA, BRANCH, etc.				✓	✓	✓
Informal	Financial services offered through different forms not subject to registration and regulation, but have a relatively well–defined organizational structure	Groups including ASCAs, ROSCAs and Chamas	✓	✓	✓	✓	✓	✓
		Shopkeepers, supermarkets and supply chain credit facilities, etc.	✓	✓	✓	✓	✓	✓
		Employers	✓	✓	✓	✓	✓	✓
		Moneylenders/ shylocks	✓	✓	✓	✓	✓	✓
		Unregulated or unregistered Online Forex Trading and Payment Platforms/ Account including crypto and community currencies						✓
Excluded	Consumers who have financial services and products from social networks or those excluded from any form of financial services and products	Social networks arrangements such as family, friends, and neighbours	✓	✓	✓	✓	✓	✓
		Keeping money in secret places	✓	✓	✓	✓	✓	✓
		Those not having any form of financial service and product	✓	✓	✓	✓	✓	✓

A3) Financial Inclusion by Sex

COUNTY		OVERALL (%)			MALE (%)			FEMALE (%)		
		Formal	Informal	Excluded	Formal	Informal	Excluded	Formal	Informal	Excluded
01	Mombasa	89.8	2.3	7.9	90.9	1.5	7.6	88.7	3.0	8.3
02	Kwale	72.9	2.5	24.6	81.7	0.3	18.0	65.1	4.4	30.4
03	Kilifi	74.4	5.6	20.0	84.0	0.6	15.4	66.0	9.9	24.1
04	Tana River	71.3	2.1	26.7	71.6	1.9	26.5	71.0	2.2	26.8
05	Lamu	84.2	3.4	12.4	86.4	2.3	11.3	81.6	4.8	13.6
06	Taita-Taveta	82.0	5.5	12.5	75.9	7.0	17.0	88.3	3.9	7.8
07	Garissa	60.7	5.0	34.3	66.8	2.9	30.3	53.7	7.4	38.9
08	Wajir	86.5	2.5	11.0	88.8	1.9	9.3	84.1	3.1	12.9
09	Mandera	83.8	1.7	14.5	85.1	1.8	13.2	82.6	1.6	15.9
10	Marsabit	78.4	11.8	9.8	84.1	7.7	8.2	72.2	16.3	11.6
11	Isiolo	87.8	4.8	7.3	88.3	0.4	11.3	87.3	9.7	2.9
12	Meru	81.0	7.0	12.0	81.4	7.7	10.9	80.6	6.4	13.0
13	Tharaka-Nithi	84.5	8.8	6.7	89.8	4.7	5.5	79.5	12.6	7.9
14	Embu	87.7	6.1	6.3	87.9	5.9	6.2	87.5	6.2	6.3
15	Kitui	80.4	3.4	16.2	80.4	2.4	17.2	80.4	4.3	15.3
16	Machakos	89.6	3.3	7.1	90.1	2.0	7.9	89.2	4.6	6.3
17	Makueni	87.5	4.3	8.2	89.6	1.5	9.0	85.7	6.9	7.4
18	Nyandarua	81.1	2.4	16.5	82.1	1.0	16.8	80.2	3.6	16.2
19	Nyeri	93.8	1.7	4.6	94.7	1.0	4.3	92.9	2.3	4.8
20	Kirinyaga	92.2	3.0	4.8	91.8	1.5	6.7	92.6	4.4	3.1
21	Murang'a	92.8	1.9	5.3	94.8	.4	4.9	90.9	3.4	5.7
22	Kiambu	91.8	1.7	6.5	92.8	2.6	4.7	90.8	0.9	8.3
23	Turkana	60.3	25.7	14.0	67.3	20.6	12.1	53.1	30.9	16.0
24	West Pokot	57.7	29.0	13.3	62.9	22.0	15.1	52.9	35.5	11.6
25	Samburu	68.6	16.0	15.5	73.5	12.7	13.8	63.8	19.1	17.1
26	Trans Nzoia	89.3	2.8	7.8	89.5	1.9	8.5	89.2	3.6	7.2
27	Uasin Gishu	87.6	0.9	11.5	91.1	0.4	8.5	84.2	1.5	14.3
28	E-Marakwet	73.8	11.7	14.5	76.2	7.4	16.4	71.4	15.9	12.7
29	Nandi	79.3	3.1	17.7	83.7	0.6	15.7	75.0	5.4	19.6
30	Baringo	74.9	12.5	12.6	74.9	10.8	14.3	74.9	14.2	10.9
31	Laikipia	83.4	1.1	15.5	82.4	0.0	17.6	84.4	2.1	13.5
32	Nakuru	87.8	1.8	10.4	88.3	1.0	10.7	87.3	2.6	10.1
33	Narok	64.9	3.9	31.2	73.6	1.3	25.1	56.7	6.4	37.0
34	Kajiado	88.7	3.6	7.8	90.2	2.5	7.3	87.1	4.7	8.2
35	Kericho	85.8	1.8	12.4	88.8	0.0	11.2	82.9	3.5	13.6
36	Bomet	78.6	2.2	19.2	82.7	0.0	17.3	74.8	4.3	21.0
37	Kakamega	79.5	10.2	10.3	80.8	9.4	9.8	78.5	10.9	10.6
38	Vihiga	79.0	7.7	13.2	74.2	6.6	19.3	83.3	8.7	8.0
39	Bungoma	73.9	8.5	17.5	74.3	8.5	17.2	73.6	8.5	17.9
40	Busia	78.2	7.2	14.6	79.3	3.1	17.7	77.3	10.7	12.1
41	Siaya	83.8	5.3	10.8	87.4	2.7	10.0	81.0	7.5	11.5
42	Kisumu	88.2	2.2	9.6	89.9	1.3	8.9	86.7	3.0	10.2
43	Homabay	81.8	3.3	15.0	83.4	1.1	15.5	80.5	5.0	14.5
44	Migori	75.5	8.2	16.3	76.8	5.8	17.4	74.4	10.3	15.3
45	Kisii	81.1	2.6	16.3	83.3	.5	16.2	79.2	4.3	16.4
46	Nyamira	76.8	8.3	14.9	78.6	6.2	15.2	75.3	10.1	14.6
47	Nairobi City	95.0	1.8	3.2	97.6	1.1	1.3	92.4	2.5	5.1
National		**83.7**	**4.7**	**11.6**	**85.9**	**3.2**	**10.8**	**81.6**	**6.0**	**12.4**

A4) Financially Healthy by County (% Adults 18+)

COUNTY		Ability to manage day to day (%)	Ability to cope with risk (%)	Ability to invest in livelihoods (%)
01	Mombasa	36.2	24.0	35.5
02	Kwale	18.0	9.7	23.7
03	Kilifi	25.4	15.7	28.7
04	Tana River	16.7	3.8	22.3
05	Lamu	23.3	25.3	47.8
06	Taita-Taveta	35.3	26.4	49.3
07	Garissa	15.1	4.7	44.9
08	Wajir	36.2	16.6	73.3
09	Mandera	36.9	16.7	66.6
10	Marsabit	12.7	5.4	22.2
11	Isiolo	33.4	23.6	67.1
12	Meru	30.4	16.5	21.4
13	Tharaka-Nithi	40.1	34.1	36.1
14	Embu	47.5	30.2	35.9
15	Kitui	38.9	14.2	35.1
16	Machakos	51.5	24.3	38.0
17	Makueni	30.3	17.2	37.8
18	Nyandarua	73.1	43.0	21.3
19	Nyeri	52.9	37.0	44.4
20	Kirinyaga	63.1	33.4	46.2
21	Murang'a	67.0	29.4	38.6
22	Kiambu	66.7	42.2	46.2
23	Turkana	11.8	11.1	76.1
24	West Pokot	30.5	19.4	53.6
25	Samburu	17.1	19.7	65.5
26	Trans Nzoia	57.8	41.8	55.4
27	Uasin Gishu	58.9	16.4	17.6
28	E-Marakwet	53.8	16.2	34.9
29	Nandi	54.7	14.6	18.5
30	Baringo	42.5	14.6	58.3
31	Laikipia	70.1	45.5	26.8
32	Nakuru	53.9	29.7	27.5
33	Narok	45.3	19.2	34.1
34	Kajiado	54.6	37.7	42.7
35	Kericho	57.4	26.2	22.7
36	Bomet	51.8	17.3	39.3
37	Kakamega	29.8	21.4	31.2
38	Vihiga	43.2	21.8	42.0
39	Bungoma	28.7	20.2	37.4
40	Busia	46.0	20.1	46.0
41	Siaya	53.9	29.3	53.1
42	Kisumu	45.0	19.7	41.5
43	Homabay	41.1	18.9	40.3
44	Migori	34.4	15.7	45.1
45	Kisii	27.4	14.1	43.5
46	Nyamira	29.3	21.8	43.0
47	Nairobi City	55.7	51.3	45.7

A5) Financial Usage by County (% Adults 18+)

	County Name	Bank (Overall)	Mobile bank accounts	Banks (excl. mobile bank A/c)	Mobile money	SACCO	Micro Finance	Insur-ance	Pension
01	Mombasa	56.1	33.2	35.0	88.6	9.3	3.8	34.8	22.8
02	Kwale	28.8	13.0	14.2	72.1	0.8	2.8	9.4	6.2
03	Kilifi	29.4	16.8	12.5	73.2	5.2	3.9	15.2	10.3
04	Tana River	8.6	3.8	3.3	70.9	0.3	0.2	4.5	2.6
05	Lamu	41.7	16.4	23.4	80.9	2.6	1.9	30.7	11.1
06	Taita-Taveta	46.0	26.3	22.3	81.0	9.5	2.7	22.4	15.3
07	Garissa	3.8	2.2	0.7	60.7	0.3	0.0	1.0	0.8
08	Wajir	10.4	4.3	5.4	85.9	0.7	0.1	6.8	2.8
09	Mandera	10.9	6.6	6.7	83.7	0.6	0.6	12.1	3.3
10	Marsabit	9.7	3.6	5.4	77.8	2.8	0.3	9.5	2.9
11	Isiolo	38.3	22.6	18.9	86.6	7.8	0.3	41.4	9.7
12	Meru	31.4	19.4	13.2	77.6	14.8	2.0	26.1	4.9
13	Tharaka-Nithi	33.5	12.6	20.1	80.1	26.1	0.3	23.8	5.8
14	Embu	44.9	23.6	23.3	83.9	30.8	0.5	34.5	7.1
15	Kitui	31.8	9.5	16.0	76.7	3.8	1.0	19.0	6.2
16	Machakos	45.7	19.3	25.4	83.4	6.6	2.6	50.9	13.7
17	Makueni	35.2	13.9	18.7	84.9	5.4	1.4	31.2	11.7
18	Nyandarua	31.0	15.4	13.7	74.5	18.0	2.2	28.5	6.2
19	Nyeri	59.0	29.8	34.4	89.8	30.1	1.7	37.9	9.8
20	Kirinyaga	47.1	30.2	23.4	87.9	33.5	1.2	41.3	14.6
21	Murang'a	52.9	28.5	23.2	90.4	20.0	1.3	27.6	12.5
22	Kiambu	61.0	35.6	34.2	91.0	15.2	5.2	34.9	15.4
23	Turkana	24.5	13.0	12.6	58.1	1.3	0.9	5.7	3.2
24	West Pokot	26.3	8.4	8.3	54.5	3.8	0.2	8.5	4.6
25	Samburu	30.9	12.0	17.2	62.9	9.5	0.9	13.9	6.9
26	Trans Nzoia	60.0	40.8	31.1	88.2	8.6	2.9	21.0	11.5
27	Uasin Gishu	35.2	17.1	19.5	85.3	5.8	2.1	25.1	6.8
28	E-Marakwet	27.5	11.3	11.6	71.4	5.4	1.0	17.7	3.8
29	Nandi	35.2	16.8	19.8	77.6	2.4	1.7	17.5	2.6
30	Baringo	41.0	12.6	13.9	72.4	11.4	0.3	17.4	4.9
31	Laikipia	39.8	22.2	18.1	79.2	19.5	3.1	44.1	9.9
32	Nakuru	46.9	30.3	24.3	85.9	7.4	3.4	31.0	13.3
33	Narok	18.0	6.0	9.7	63.9	2.4	0.4	10.7	4.2
34	Kajiado	50.1	26.4	24.8	87.6	7.2	2.0	24.3	12.5
35	Kericho	39.0	16.9	23.5	82.9	25.1	2.9	25.2	9.5
36	Bomet	31.9	12.1	22.0	75.2	16.4	0.8	22.6	8.8
37	Kakamega	50.2	32.0	24.6	76.1	3.7	0.4	17.9	9.7
38	Vihiga	43.6	26.4	19.6	76.5	2.8	0.6	13.2	6.6
39	Bungoma	44.5	27.6	24.0	71.4	4.9	0.9	13.2	6.9
40	Busia	46.3	32.2	20.5	75.7	3.8	0.9	18.1	9.7
41	Siaya	51.4	33.7	24.4	81.8	5.5	1.7	17.8	8.3
42	Kisumu	49.9	29.8	25.6	86.5	4.6	0.9	22.6	9.7
43	Homabay	38.8	27.0	20.9	79.2	3.6	0.4	16.7	7.0
44	Migori	32.5	15.9	16.6	74.0	2.7	0.4	14.6	5.9
45	Kisii	41.6	26.4	22.5	79.0	9.1	0.0	18.0	6.6
46	Nyamira	47.8	30.1	32.9	72.5	18.7	0.0	21.0	9.1
47	Nairobi City	71.6	47.7	44.6	93.9	10.7	0.8	35.1	21.4
National		**44.1**	**25.3**	**23.8**	**81.4**	**9.6**	**1.7**	**23.7**	**10.6**

A4) Financially Healthy by County (% Adults 18+)

County Name	AGRICULTURE (%)			MSEs (%)		
	Formal	Informal	Non-financial / Self	Formal	Informal	Non-financial / Self
Baringo	20.0	40.5	39.6	10.6	12.6	76.8
Bomet	25.9	31.7	42.4	22.8	17.0	60.2
Bungoma	11.4	43.4	45.1	2.3	1.9	95.8
Busia	32.5	42.8	24.7	9.6	23.6	66.7
Elgeyo-Marakwet	5.6	55.3	39.1	23.5	26.8	49.7
Embu	18.1	35.7	46.2	7.2	17.1	75.8
Garissa	1.3	62.7	36.0	6.4	29.7	63.9
Homabay	10.5	36.7	52.8	24.5	25.6	49.9
Isiolo	8.0	60.9	31.0	15.8	26.8	57.4
Kajiado	6.2	47.7	46.1	17.9	14.3	67.8
Kakamega	9.9	58.4	31.7	14.7	22.7	62.6
Kericho	13.6	11.8	74.6	1.4	1.9	96.8
Kiambu	41.7	34.0	24.3	33.5	22.4	44.1
Kilifi	17.8	62.2	20.0	33.8	25.0	41.2
Kirinyaga	23.6	25.8	50.6	21.1	22.9	56.0
Kisii	.3	11.2	88.6	0.4	1.5	98.0
Kisumu	8.1	11.3	80.6	12.8	10.5	76.7
Kitui	0.0	62.0	38.0	2.4	12.9	84.7
Kwale	8.3	78.9	12.8	41.4	27.6	30.9
Laikipia	18.4	30.8	50.8	36.4	7.3	56.3
Lamu	16.9	61.3	21.7	42.7	7.8	49.4
Machakos	13.5	47.4	39.0	7.7	12.6	79.7
Makueni	10.1	52.0	37.9	31.3	15.4	53.2
Mandera	5.8	53.0	41.2	16.9	49.5	33.6
Marsabit	6.8	68.4	24.8	21.0	54.9	24.0
Meru	25.8	51.2	23.0	35.8	37.3	26.9
Migori	16.0	41.0	43.0	12.6	18.6	68.8
Mombasa	22.5	39.9	37.6	31.6	38.8	29.6
Murang'a	21.6	31.9	46.5	21.3	14.5	64.2
Nairobi City	32.8	67.2	0.0	29.0	38.9	32.1
Nakuru	22.5	31.6	45.9	25.8	23.5	50.7
Nandi	18.2	66.4	15.5	33.6	8.0	58.4
Narok	11.8	31.9	56.4	2.1	5.4	92.5
Nyamira	1.3	8.0	90.7	0.1	0.3	99.6
Nyandarua	12.3	28.5	59.2	34.6	17.9	47.5
Nyeri	21.2	24.8	54.1	12.2	5.3	82.6
Samburu	9.2	57.6	33.1	7.0	14.4	78.7
Siaya	24.5	41.4	34.1	15.6	33.0	51.4
Taita-Taveta	28.1	42.8	29.1	30.6	4.3	65.1
Tana River	17.2	65.2	17.6	10.5	39.0	50.5
Tharaka-Nithi	9.7	37.2	53.0	10.2	29.3	60.5
Trans Nzoia	49.1	44.7	6.2	32.3	35.7	31.9
Turkana	5.4	86.6	7.9	7.3	62.9	29.8
Uasin Gishu	18.0	61.6	20.5	18.0	17.0	65.0
Vihiga	15.8	45.1	39.0	16.3	20.7	63.0
Wajir	7.6	51.2	41.2	34.7	39.5	25.8
West Pokot	5.4	58.0	36.6	8.7	27.9	63.4



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