

**WOMEN'S CONTRIBUTION TO URBAN LIVELIHOODS THROUGH  
INFROMAL SECTOR ACTIVITIES IN KISII TOWN, KENYA**

**MERCY CHEPKURUI RUGUTT**

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Masters of Arts Degree in Sociology (Community Development and Project  
Management Option) of Egerton University**

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**May, 2017**

## DECLARATION AND RECOMMENDATIONS

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This thesis is my original work and to the best of my knowledge has not been presented for the conferment of degree in any University

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**MERCY CHEPKURUI RUGUTT**

**AM17/2930/11**

### RECOMMENDATIONS

This research thesis has been submitted for examination with our recommendation as University supervisors.

Supervisors

Sign .....

Date.....

**Dr. Hadija M. Murenga (PhD)**

**Department of Peace, Security Studies and Social Studies**

**Egerton University**

Sign .....

Date.....

**Dr. Eric Kiprono Bor (PhD)**

**Department of Peace, Security Studies and Social Studies**

**Egerton University**

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## **DEDICATIONS**

I would like to dedicate this thesis to my mother Sarah Rugutt, for her prays and support as I pursued my Masters program and to my daughter Havilah Chelangat, who has been a source of joy and encouragement in my life. They have been my inspiration to study and scale to greater heights.

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## **ABSTRACT**

Women in urban areas draw from a wide range of activities in the informal sector to secure livelihood needs for urban households. Their contribution to urban livelihoods continues to facilitate the development of assets and capabilities, supporting them to move beyond basic income generation towards increased economic resiliency. However, the significance of women's involvement in informal sector activities has largely been generalized with limited information on their contributions to urban livelihoods. The study sought to establish women's contribution to urban livelihoods through their involvement in market based activities, street based activities and their participation in social support networks within the informal sector in Kisii Town. This study reviewed literature on current debates on women's engagement in informal sector activities for urban livelihoods. The sustainable livelihood framework was used to guide the study as it focuses on how households construct their livelihoods within the broader social economic and physical context. The study population was drawn from the women population in the informal sector in Kisii town. Simple random sampling was employed for selection of the study sample size of 347 respondents. Data was collected using an interview schedule and direct observation, while data analysis employed both quantitative and qualitative methods to produce both descriptive and analytic findings of the study. The study findings established a statistically significant relationship between women market based activities and urban livelihoods Kisii town, as demonstrated by lower values of significance at 95%. It was also established that women street based activities within the informal sector had a statistically significant effect on urban livelihoods in Kisii town. Findings revealed that 63.4% of the street based activities were for the purpose of urban livelihood provision. Further, the study found that women participation in social support networks within the informal sector had a significant effect on urban livelihoods in Kisii town. The current study recommends that urban authorizes should put in policies to serve the needs of women traders operating in market and street spaces as well promote more accessible credit facilities. In addition, the informal sector be protected and promoted through enactment of supportive legislation as well as formulation of appropriate polices to safeguard the sector given its overall contribution to livelihood of many urban residents.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

|                   |  |
|-------------------|--|
| <b>CBD</b>        | Central Business District                                |
| <b>DFID</b>       | Department for International Development                 |
| <b>IFPRI</b>      | International Food Policy and Research Institute         |
| <b>ILO</b>        | International Labor Organization                         |
| <b>KNBS</b>       | Kenya National Bureau of Statistics                      |
| <b>MCEs</b>       | Micro Credit Enterprises                                 |
| <b>SLF</b>        | Sustainable Livelihood Framework                         |
| <b>UK</b>         | United Kingdom   |
| <b>UN</b>         | United Nations   |
| <b>UN-HABITAT</b> | United Nations Human Settlement Program                  |
| <b>UNIFEM</b>     | United Nations Development Fund for Women                |
| <b>WIEGO</b>      | Women in Informal employment; Globalizing and Organizing |

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.0 Background to the Study**

Urban livelihoods in many African towns and cities are increasingly derived from informal sector activities undertaken by women. Studies done on the urban work force particularly among the developing nations indicate that women largely participate in the urban informal sectors as they undertake diverse activities for their livelihoods. Snyder (2000 as cited in a UN report 1996) notes that ‘women constitute the principal labour force in the informal sector and their presence is wide spread in Africa’. United Nations Human Settlement Program (UN-HABITAT) (2006) on the State of the World Cities also found that ‘women account for a disproportionately larger share of the informal labor force than men, particularly in Sub- Saharan Africa and Asia’. Fapuhonda (2012 as cited in an ILO report 2006) estimates that ‘19.5 million women in sub-Saharan Africa engaged in the sector in 2005’. The scholarly works cited above provides some basis on the position of women within the informal sector. A World Bank (2007) report states that ‘throughout Africa women are a powerful force for growth and development making important contributions to the economy as workers and entrepreneurs’ Kinyanjui (2014) equally observed that ‘one cannot speak of the informal economy in Africa without thinking about women’. The highlighted citations link women in the informal sector to economic development particularly in Africa. These women engage in informal sector activities and in turn they impact on many urban livelihoods.

Though women are largely present in the informal sector, they continue to face obstacles in achieving economic recognition in urban development. Reports from the United Nations Human Settlements Programme (UN-HABITAT) (2006) indicate that ‘women in Africa’s urban settings are marginalized because of their gender as well as because of physical and social conditions.’ Jaiyebo (2003) observed that ‘they can be regarded as a set of producers with resources so limited that their productivity and efficiency is undermined.’ The issue of women’s role in urban areas while focusing on gender requires keen attention especially in regard to empowerment and inclusiveness in development. According to World Bank (2007), ‘growth in female labor participation is generally

regarded as positive since it could increase women's independence and enhance the opportunity to move out of poverty'. However, Kinyanjui (2012) noted that 'while women traders make a substantial contribution to the welfare of their families and the well-being of their communities, there is a general lack of recognition of their role as small entrepreneurs or of the economic benefits they bring'. It is from these scholarly perspectives that women's contribution to urban livelihoods is seen to be little in relative economic value, yet they play a vital role in the home and society. The debates on women's role in the informal sector shows that gender analysis alone is insufficient to enable women optimize their contribution to development. Women in the informal sector should have an opportunity to express their views and bring their perspective in development and livelihood needs.

Previous studies on women's employment focused more on rural areas where emphasis was on women's role in food security. Prakash (2003) points out that 'the role of women in agriculture and food security must be emphasized'. Karl (2009) noted that 'women play important roles in food security as food producers, keepers of traditional knowledge and preservers of biodiversity, food processors and preparers and food providers for their families'. However, with increasing urbanization trends among women in urban areas is that women tend to contribute as equal economic partners in their household, and engage in activities both in the formal and informal sector. Beall and Kanji (1999) state that, 'women are everywhere over-represented in the non-conventional labour force and tend to pursue livelihoods in the informal economy as workers rather than entrepreneurs'. Moser (1996) also notes that 'a vast majority of women in developing countries work in petty trade and service in the informal sector as domestic servants, laundresses, street sellers or scavengers'. In study on women's input through informal earnings and their coping strategies devised to starve off poverty, Fonchingong (2005) found that 'women food vendors in the informal economy in Cameroon are assuming greater hardships for households'. Similarly, Kinyanjui (2014) noted that 'urban markets in Nairobi, Lagos and Accra are dominated by women, who are responsible for a massive trade in food and clothes'. These activities among the women have significant roles to for urban livelihood, thus the need to understand their contribution to livelihoods in small towns and cities becomes imperative. United Nations Development fund for Women (UNIFEM) (2005)

suggests that ‘understanding why women end up in the most insecure types of informal employment requires understanding the totality of women’s work and the linkages among the different types of women’s work’. Thus, this current study sought to understand the role of women’s engagement in informal sector activities for urban livelihood.

The presence of women in the Kenyan urban informal sector is undoubtedly significant as is evident in most market places, streets and other open public place where unregulated trade takes place. According to Kinyanjui (2014 as cited in the Kenya National Bureau of Statistics (KNBS) 2011) report there were 2.7 million workers in the informal economy in Nairobi, however it does not disaggregate the figures by gender’. An earlier KNBS (2008) report also established that ‘majority of the informal sector activities were carried out without licenses, where among the 8 provinces Nyanza hosted most of the enterprises at 22.5 per cent.’ The current study focused on Kisii Town, which is the central administrative urban hub in Kisii County. Other urban areas include Keroka, Suneka, Masimba, Nyamarambe, Nyamache and Tabaka town councils. Komollo (2010) cites that ‘informal economy comprises of MSEs which produce and distribute basic goods and services in unregulated competitive market that is outside the regulatory framework of national or municipal governments’. Rapidly growing municipalities like Kisii Town increasingly depends on the presence of women in the informal sector for urban livelihoods. Silberschmidt (1999) cited that ‘in Kisii socio economic changes have brought with it new social obligations; women are often the sole providers of the material needs of the household’. These women bear the burden of sustaining urban livelihoods, especially among the female headed and low income households. They have a large presence in the informal sector activities, as the alternative sources of income in agricultural sector are mostly constrained by land ownership structures while formal employment continues to be a challenge with increased urbanization. This easily explains the large presence of women in markets, streets spaces and their active participation in social support networks within the informal sector of Kisii Town. These trends among women prompted the need to provide information on women’s contribution through the informal sector activities to urban livelihood in Kisii Town, to facilitate women’s empowerment requirements for policy makers for urban livelihood sustainability.



## **1.1. Statement of the Problem**

Women's participation in the informal sector has increasingly formed an integral part of urban livelihood strategies and consequently impacted on urban economies in most developing countries. However, the realities of urban livelihoods and those of women in the informal sector has largely not been well addressed and has often been ignored as it does not contribute to the economy in terms of tax, yet they positively affect the livelihoods of urban population. Women in cities and towns are increasingly engaged in the informal sector activities as a livelihood strategy for their survival and the wellbeing of urban households. More often than not these women are susceptible to vulnerability aspects such as lack of employment opportunities and increased costs of living. Thus, prompting the need to review current urban policies and legislations by the relevant institutions. Further, the contributions of women informal sector activities on urban livelihoods are not documented. This presented a gap as it hinders the effective implementation of successful strategies required to address urban livelihood needs using an all-inclusive approach with current information, thus the need for this study.

## **1.2. Objectives of the Study**

### **1.2.0. Broad Objective**

To explore and document the contribution of women informal sector activities to urban livelihoods in Kisii Town

### **1.2.1. Specific Objectives**

- i. To assess the contribution of women market based activities in the informal sector on urban livelihoods in Kisii Town
- ii. To examine the role of women street based activities in the informal sector on urban livelihoods in Kisii Town
- iii. To evaluate the role of women's participation in social support networks within the informal sector on urban livelihoods in Kisii Town

### **1.3. Research Questions**

- i. How do women market based activities in the informal sector contribute to urban livelihoods in Kisii town?
- ii. What is the role of women's street based activities within the informal sector on urban livelihoods in Kisii Town?
- iii. How does women participation in social support networks within the informal sector contribute to urban livelihoods?

### **1.4. Justification of the Study**

The informal sector increasingly plays a significant role in economic growth and development in most developing countries. Women's labour force participation in this sector is generally on the rise particularly in small scale trade and service provision for urban livelihoods. This trend among women particularly in urban areas raises concern for policy makers and urban planners in most Kenyan towns and cities. Women are disproportionately represented in the urban informal labor force, largely due to the roles, responsibilities and attitudes attributed to women, which impact on their access to resources and information; decision making; participation and leadership. This study sought to explore and document the contribution of women informal sector activities to urban livelihood so as to provide a data bank of information to enable full participation and empowerment of women in policy making decisions and implementation of urban development initiatives.

Women have different perspectives on the dynamics of urban informal economies and livelihoods. Kisii women culturally are considered to have their place within the traditional homestead, however with urbanization gender roles are changing. Women are more involved in income generating activities for livelihoods particularly in urban areas. Thus, gender analysis alone cannot enable women optimize their contribution in an urban economy as gender roles intersect with other factor such as culture, traditions, domestic violence and security, aspects which are found in Kisii Town. Full participation and empowerment of women requires that they have an opportunity to express their views and perspectives into development, thus the need for the current study.

### **1.5. Scope and Limitation of the Study**

The study focused on women engaged in the informal sector and their contribution to urban livelihoods in Kisii Town. The focus was on adult women aged 18 years and above involved in the informal sector. The study was conducted in Kisii town as it is the central administrative urban hub of the larger Kisii County which also has a glaring presence of women in the informal sector.

The study limitation was in establishing the study population of all women engaged in informal sector activities in Kisii Town. To remedy this, the study used data from survey done on revenue collection units of small scale traders within Kisii Municipality to establish the target population. Secondly, informal sector activities in most instances do not have fixed location; the study focused on the areas mostly concentrated with women informal sector activities such as the Bus Park, designated open air market places, roadside stalls and the streets within the central business district in Kisii Town. Another limitation was the language barrier especially for women who could not articulate themselves in English and Kiswahili. The study engaged the service of a translator during data collection. The study also did not provide for comparative interpretation of the research because men did not constitute the target population. The study focused on women and the findings were particular to the study population and not the general population engaged in the informal sector.

## 1.6 Definitions of Terms

**Economic activity:** Refers to activity required for a means of living, actions that involve the production, distribution and consumption goods and services at all levels within society.

**Household:** This refers to a house collectivity; a family including its servants. Households are units of interaction. It constitutes all the male or female headed families.

**Informal Sector:** The informal sector is that part of the economy that is not taxed, monitored by any form of government. It encompasses largely the unrecognized, unrecorded and unregulated small scale activities. It is characterized by a large number of small scale production and service activities. They include unofficial business activities, casual job, and temporary jobs.

**Informal Sector activity:** Informal sector activity means the work undertaken by a woman in informal sector for a living. Women activities aimed at sustaining urban livelihoods.

**Livelihood:** Refers to a means of securing necessities for life to meet self and household needs on a sustainable basis. The ability to provide for basic needs, access resources and assets; and reduce vulnerability in urban areas.

**Market based activities:** Refers to women informal sector activities undertaken within designated municipal market area

**Urban:** Urban means pertaining to, or designating to city or town. Urban in this study will be the area covered under Kisii Town.

**Vulnerability:** It refers to the insecurity of the wellbeing of individuals and households in the urban areas in terms of inability to access income and resource to meet basic needs.

**Security:** Refers to secure ownership of access to resources and income earning activities for means of living; the ability to access adequate food, water, shelter, education, health facilities and community participation.

**Street based Activities:** Refers to women economic activities undertaken in open public spaces, like the streets, sidewalks, and traffic intersections.

**Women:** It refers to all female human being in the age bracket of 18 years and above.

## CHAPTER TWO

### LITERATURE REVIEW AND THEORETICAL FRAMEWORK

#### 2.0 Introduction

This chapter presents the empirical and theoretical literature review from previous studies done by different authors. Secondly, it gives an overview on the theoretical framework that guided the study. Finally, it presents an illustrated conceptual framework explaining how the variables in the study interlink.

#### 2.1 Women Contribution to Urban Livelihoods through Market Based Activities in the Informal Sectors

The increasing growth of the informal sector in cities and towns of most developing cities has been of concern among scholars and development partners both in terms of the economic and livelihood aspect. Komollo (2010) cited that ‘in the face of emerging economic challenges based on increasing urbanization, one sector continues to stand tall, the informal sector activities’. However, the informal sector remains to be a contested field. Walsh (2010) says that ‘optimists believe potential entrepreneurs are capable of supporting themselves and their families; pessimists, meanwhile, see such individuals as being subject to the forces of global capitalism and who must survive increasingly difficult conditions which threaten their security.’ Kinyanjui (2014) noted that ‘while economic informality provides livelihood and employment to a majority of the urban population, it has been a major source of conflict with modernity and order in the city.’ Meikle et al. (2001 as cited by Mattingly, 1995) state that ‘cities and towns are the location for complex networks of economic activities essential to basic human functions of living and working; and operating by drawing on the skills and labor of the population.’ These trends bring into perspective the livelihood strategies among the urban population and particularly women in securing their household demands and needs.

Women’s involvement in the informal economy is undoubtedly a response to change in many parts of the world. They have been involved in production and trade for centuries and may not necessarily be new actors in urban informal sector. Mitullah (1991) noted that ‘in most African cities, women played a key role in small scale market trade.’ This practice, she claims, dates back to the pre-colonial gender division of labour whereby

women dominated local trade and men participated in long distance trading. Owusu (2007) adds that ‘the recent urbanization poverty in Africa and limited formal sector employment opportunities have compelled many formal sector employees to join the informal sector as an income supplementary and/or income diversification’. The realization that women informal sector activities emulate historic trends in division of labour and also integrates modern changes such as the overlap of the formal and informal sector requires that continuous research is done. In addition, the large presence of women in market activities and small scale trade within the informal sector calls for an understanding of the significance they have on urban livelihoods. Sharma and Konwar (2004) noted that ‘women’s participation in the economy has been neglected and has often been invisible as they have been working primarily in the informal economy.’ This study provides an in-depth look into women market based activities, while presenting a platform for dialog on their contribution to urban livelihoods.

Women in the informal sector rely on unskilled or semi-skilled labor and are engaged in different kind of unregulated activities such as small scale trade in urban markets. Levin et al. (1999) noted that ‘labor is the most important asset of urban dwellers and labor based income generating activities are the most important source of income for women.’ A study done on women livelihood in peri-urban areas of Nigeria by Levin et al. (1999) cited that ‘women’s income generating activities are heavily concentrated on petty trade.’ Another study done in Afghanistan by Schutte (2006) added that ‘the two biggest types of employment for the bottom strata of the urban labour force are self-employment and casual wage labour.’ These activities highlighted constitute the daily engagements of the women folks in the informal sector, particularly within market areas. A United Nations (UN) (2005) report noted that ‘women are more likely than men to be in certain types of informal activities that are difficult to measure because they are invisible.’ The elusive nature of the informal market based activities by women in most cases is not well captured as the value of such activities is mostly not quantified. The persistent involvement of women in the informal sectors brings to light their significance in regard to livelihoods needs. The current study sought to look at women market based activities and establish the corresponding value in terms on its contribution to urban livelihood.

Markets are important urban informal sector enterprises in developing countries. An open-air market is a public area, usually uncovered, where bartering, selling and the trading of goods take place. Abonge (2012) noted that, 'when it is a commercial activity, an open-air market is, above all, about forming a survival strategy for the informal sector, and is thus part of the tertiary field of the urban economy. Activities such as hawking and market trade as a livelihood strategy is particularly common among women in low income groups. Levin et al. (1999) noted that 'urban livelihoods are characterized by a dependence on cash incomes, often earned in the informal sector.' Kinyanjui 2014 added that 'financial independence and empowerment are critical to a woman's well-being. They free her from reliance on hand-outs and set her on the path towards managing her own poverty and that of her household'. Women are playing a critical role in the household economy by paying school fees, buying food, paying rent, and supporting parents or even husbands. Urban livelihood security in most urban households depends on the skills and knowledge of women in the informal sector, as reflected in the successful market based activities they undertake. The current study looked at women market based activities in relation to their roles and responsibilities in urban livelihood security.

A majority of women, particularly those in the low income groups among the urban households in underdeveloped nations continue to pursue livelihoods through diverse informal economic activities. According to UNHABITAT (2008) 'women work typically in the informal economy, in order to earn money for food, school fees and look after their offspring's'. Most urban households have adopted strategies, where more women participate in work activities for urban livelihoods. According to Beall and Kanji (1999) and Hossain (2005), 'the urban poor are mostly engaged in self-managed low paid jobs in the urban informal sector to cope with urban life.' Mitullah (2003) cited that 'by the end of 2001, informal employment in Kenya was estimated at 81% of all private-sector employment, while small to medium enterprises, largely one-person businesses, comprised close to 75% of all national employment.' These enterprises are largely market based activities by women in the informal sector that the study sought to bring into perspective its role in urban livelihoods. In Kisii town there is a growing presence of women small scale traders engaged in food and groceries trade, open air service

providers, clothing and other merchandise trade, sale of alcoholic drinks, active participation in social groups among others. Silberschmidt (1999) found out that ‘in contemporary Kisii male roles and identities have been challenged, and women have been strengthened.’ The growth of urban areas has brought about socio economic changes which have resulted to new social obligations, where women are increasingly taking up provision roles in their households. This study focused on women market based activities in the informal sector and the influence they have on their household needs.

Women in urban market spaces play a crucial role in the urban economy, however some scholars like Levin et al. (1999) noted that, ‘small studies have examined the impact of women’s employment on the economy and social well-being of the family’. In most cities and towns the urban population regularly struggle to pay rent, to buy basic food stuffs and to access health care. Most of them are skilled, semi-skilled and unskilled workers, particularly women who have resorted to engaging in informal economic activities in order to earn a living. Women because of their social, economic and cultural conditions are often vulnerable to shocks and stresses that come with poverty and unfavorable economic conditions. Owusu (2007) noted that ‘the informal sector plays a crucial role in drawing attention to the poverty and the plight of people involved in such activities.’ Despite the challenges often experienced by women in the informal sector, their large presence in urban market spaces cannot be ignored. The women have diverse livelihood activities, strategies and resources linkages within urban market spaces that influence urban livelihoods as the study sought to find out.

Access to assets for most women operating in urban market spaces within the informal sector are essential whether it is within their work circles or at the household level. Schutte (2006) says that ‘“access” as a livelihood resource in itself gains particular importance in this respect and it is clear that gaining a hold on the tangible asset “credit” happens mainly through effective social relations. Most access to resources in urban areas is through cash for instance, buying food from market traders. The readily available financial assets that exchange hands in markets through small scale trade, unskilled and semi-skilled service activities among women in the informal sector provide urban households with important financial assets. Roberts (2001) argues that ‘financial capital is a safety net program needed to reduce women’s vulnerability to unexpected changes in



wealth, prices, economy, health or relationships' Women engaged in market based activities within the informal sector in most cases seek to access increased income either through profits or wage payments. This current study sought to bring out the issue of women's access to asset through market based activities so as to provide the reader with information on the important role women have in securing urban livelihoods.

Urban market spaces over time have attracted women from the formal sector. It is important to note that market based activities undertaken by women in the informal sector sometimes include employees of the formal sector. Meikle et al. (2001) noted that, 'not all those working in the informal sector are poor. In many countries government employees commonly undertake a variety of additional jobs and activities to supplement their incomes.' These are efforts by women aimed at safeguarding against shocks and stresses through their engagement in informal sector activities for urban livelihoods as the current study sought to explore. The informal sector, particularly within the market spaces also provides women with flexible schedules to undertake added responsibilities. Beall and Kanji (1999) cited that, 'women sometimes find it easier to balance income-earning activities with other responsibilities in a more flexible environment of the informal economy.' Levin et.al (1999) noted that 'a high proportion of women are in the informal workforce, balancing their roles as homemakers, mothers, and income earners.'

The ability by women to multitask on the other hand stretches their capacities to perform effectively. Moser (1996) cited that, 'women because of their multiple responsibilities have frequently assumed a disproportionate share of the burden of adjusting to circumstance, thus limiting their ability to respond to new opportunities'. Schutte (2006) added that, 'many livelihoods totally depend on women and children working for extremely low income'. Tran-Nguyen and Beviglia (2004) assert that 'attention needs to be paid to the risk of worsening conditions of work for women because of the greater flexibility of working arrangements.' This notwithstanding, the women informal sector activities provide a life line for most households in the urban areas. IFPRI (2000) observed that 'women's assets increased expenditures on children's clothing and education and reduce the rate of illness among girls. This study sought to understand the opportunity for women in the informal sector to flexibly multitask while engaging in market activities to protect urban household against insecurity and vulnerabilities.

## **2.2 The Role of Women Street Based Activities in the Informal Sector on Urban Livelihoods**

According to the WIEGO Network (Women in Informal Employment: Globalizing and Organizing) (2012), ‘inclusive urban planning requires a new vision of cities and the role played by the urban informal economy’. Lyons and Brown (2007) observed that ‘people and activities thronging the city streets of Sub-Saharan Africa have come to epitomize major economic and social change and their visibility renders them the focus of fears about the underlying trend of informalization’. The emerging trends are the struggle for survival in the present competitive world which is the driving force that defines livelihood choices among women in urban areas. Walker, et al (2002) says, ‘the urban poor must therefore survive through undertaking a variety of income-generating activities.’ In most developing cities, income-generating activities are being undertaken by women in the urban informal sector such as those in the street trade.

As cited in a comprehensive report by the World Bank (2006) on the Kenyan informal sector, housing and social services provision and slums, ‘there is a tremendous increase in the activities and involvement of the population in the informal sector.’ One can easily observe that as the demands for urban employment escalates amidst technological development, population dynamics and gender disparities, the realities such as more female headed household, high unemployment and reduction of real income wages have prompted women to diversify their economic activities in urban public spaces, particularly the streets. It is also important to note that urban authorities strive to provide and maintain adequate infrastructure, however the power given remains insufficient to effectively meet their functions resulting to infrastructural gaps within towns and cities. The current study sought to document the contributions of women’s street based activities in the informal sector and their influence on urban livelihood.

Street vending is an important activity in relation to women in the urban informal sector. Around the world, a significant share of the informal workforce operates on streets, sidewalks and other public spaces. The term “street vendor” is used in both a narrow sense to refer to those who sell goods in public space but also in a broader sense to refer to those who provide or sell services in public spaces, such as: hairdressers or barbers,

shoe shiners and shoe repairers, and bicycle, motorcycle, car or truck mechanics. According to International Labour Organization (ILO) (2013), 'in Africa, the informal sector as a whole is estimated to account for 60 per cent of all urban jobs and over 90 per cent of all new urban jobs. After home-working, street trading is estimated to account for the largest share of these jobs.' Charmes (2000) noted that 'street vendors operate their businesses in areas that can be classified as public spaces and are originally unintended for trading purposes. As most street vending occupies busy streets, pavements or other public spaces, these activities are often considered to be illegal'. These observations bring to light the realities of street trade and activities within the informal sector, arousing curiosity as to who are the main actors.

According to ILO (2013) 'in many countries, especially in Africa, the majority of street vendors are women 63 per cent in Kenya, 68 per cent in South Africa and 88 per cent in Ghana. In addition, ILO (2002) noted that 'except in societies that restrict their mobility, women comprise 30-90% of street vendors in developing countries For example in Kenya, estimates in 1999 put the number of street vendors at over 400,000, or 8% of the non-agricultural labour force, with women estimated to comprise 33% of this group'. Mitullah (2003) and (Lyon and Brown 2007) added that 'later estimates are higher, putting the number of street traders operating in Nairobi alone at 500,000, while formal sites have only been found for 7,000'. The citations presents an overview of women being actively involved in street based activities within the informal. The current study sought to bring into perspective the women street activities in Kisii town, which is one of the urban areas in the Kenya in relation to their role in urban livelihoods.

According to WIEGO Network (2012) it is indicated that 'among informal street traders alone, about two-thirds of the women account for about 10 to 20 per cent of total employment in African cities, providing an important source of livelihood.' Mitullah (2003) observed that 'while men tend to enter street trade at a relatively young age and later move on, women, who constitute the majority, are more likely to enter later in life, especially if they become widowed or head of household.' The point of entry for most women into the streets through their involvement in informal sector activities easily becomes synonymous with their respective household responsibilities. The role of street trade among women thus becomes significant for most urban households. As such urban

public space is perceived as a physical asset which is used to sustain the livelihoods of the urban poor. Sharma and Konwar (2004) noted that ‘street vendors are one of the important components of the urban informal sector. They are visible in certain fixed locations, using pavements, verandahs, stalls, tables and bare floors.’

The role of street based activities while focusing women and their influence on urban livelihoods could similarly be presumed as constituting an important component that is integrally related to informal economy. Through our everyday experience it has been noted that women in the informal sector employ innovative use of public space to survive and flourish. Women undertake street based activities to earn a living and meet their daily needs. Most scholars argue that poor and marginalized groups like women and youth constitute the biggest proportion of hawkers in urban areas. For instance in Kenya, Beall and Kanji (1999) noted that ‘today hawking in general and of fruit and vegetables particularly constitutes a source of livelihood for a high proportion of Nairobi’s population.’ The scholarly works highlighted provide some of the activities commonly cited in urban setup while other activities remain blurred. Thus the study sought to understand the contribution of Women Street based activities to urban livelihoods.

Street vending is a livelihood strategy for many women in the informal sector. They include cloth vending, vegetables, food items, household commodities, plastics among others. Timalina (2011) observed that, ‘urban street vending is not only a source of employment, but also provides affordable services to the majority of the urban poor.’ According to IFPRI (2000), ‘women play a significant role in decision making particularly in the allocation of household expenditure to education and children’s clothing. Sharma and Konwar (2004) add that ‘when women get income security they first attain a minimum level of nutrition and then begin to spend on other necessities like clothing, healthcare, education for the children and housing.’ The choices and self-organization by women through their engagement in street based activities is an area that transforms urban livelihood security. The connections between women particularly the poor and the informal sector also come into play. Walker et al (2002) stated that ‘urban poor survive through undertaking a variety of income generating activities.’ This current study sought to bring into perspective Women Street based activities in the informal sector in relation their role in urban livelihoods needs.

Cities and towns are known to be culturally diverse, more socially fragmented and prone to insecurities. These social diversities calls for the need of livelihood strategies that address the seasonality's of shocks and stresses presented. The street based activities undertaken by women in the informal sector are regarded as one of the strategies. Beall and Kanji (1999 as cited in Rakodi 1991) argue that it is 'a way of life for low-income urban women and an essential means of coping with insecurity.' Livelihoods strategies can also be perceived from a different scenario. Owusu (2007) remarked that 'responding to economic crisis may not always be for purposes of survival, some purposes are for capital accumulation' Singwane and Gama (2012) described that 'livelihoods are secure when households have secure ownership of or access to resources; tangible and intangible as well as income-earning activities. These include reserves and assets, to offset risks, ease shocks and meet contingencies'. Women in street based activities are promoting access to assets and resources within their households to secure resources to meet their basic needs. Financial asset is important for most urban household to be able to meet basic needs and requirements. The study explored women's ability to access financial assets through their street based activities in the informal sector as reflected in their level of livelihood security strategies.

Women involvement in street based activities in the informal sector is a step towards overcoming vulnerability. Walker. et al (2002 as cited in Moser, 1996) describes vulnerability as 'the insecurity or well-being of individuals or communities in the face of changing environments (ecological/social/economic/political) in the form of sudden shocks, long term trends or seasonal cycles'. Vulnerability among urban women includes lack of employment, low wages and lack of sufficient credit support for their micro enterprises. Mulugeta (2009) observed that among the female household heads in Wolenchiti town 'majority earned their living by engaging in different livelihood activities in the informal sector'. Urban household depend on incomes from the informal economies which, means that street based activities by women in the informal sector provides urban households the needed security for their livelihoods. The current study sought to highlight the involvement of women in the streets based activities within the informal sector and their role in urban livelihoods needs.

### **2.3 Women' Participation in Social Support Networks in the Informal Sector and Urban Livelihoods**

The socio economic conditions in urban areas have led to multiple socioeconomic activities within the informal sector accommodating most women including the professionals and salaried workers from the formal sector. Owusu (2007) observed that, 'informal sector participants often include formal sector employees who feel vulnerable to their socio economic circumstances and therefore use the informal sector either to alleviate or shelve them against their insecurity.' The divergent socioeconomic encounters within urban places are often prompted by the social and cultural diversities and women have devised creative support networks to meet urban livelihood needs. These women are purposely involved in a growing movement where the urban populaces are coming up with social support initiatives for their own solutions of urban poverty and challenges. However Richards and Roberts (1999) suggested that 'network approach to urban poverty needs to balance the advantages accruing to the strong social support of interdependent networks against the restricted information about accessible resources that such networks are likely to entail.' A critical issue in understanding urban livelihood outcomes is to recognize women choices in livelihood strategies, such as that of support organizations in the informal sector. The focus on urban livelihoods revolves around vulnerable households. It is clear that not only do urban economies provide opportunities for most residents, but they also present a number of challenges, like unemployment, crowding, and scarcity of resources. Thus this current study sought to look at the important role of women social support networks in determining urban livelihood security.

According to IFPRI (2000), 'an important form of human capital is social capital; the depth, breath and quality of an individual's link to other individuals and to civic and other groups.' Schutte (2006) observed that 'social assets and the ability to acquire resources by virtue of membership in social networks assume the greatest importance for the urban poor who lack secure income opportunities and material assets'. Kinyanjui (2014) added that 'women mutual support groups involved in economic activities gives them confidence to attempt changes or resist changes in ways that an individual woman cannot do.' From these scholarly works, readers may infer that women have acquired

knowledge, skills and resources through social support networks by participating in apprenticeship and information sharing to secure livelihoods. Beall and Kanji (1999) and Hossain (2005) noted that ‘mutual supports through participation in community based organizations are also essential for the urban poor to mitigate their economic and social crisis. Kinyanjui (2012) added that ‘informal small business people, small-scale farmers and women invest time and money in social relations and associations that are engaged in various activities and functions at the individual, household and community levels.’ The study sought to bring out the different levels of women’s involvement in social support networks as they strive to secure their livelihood demands.

In Kenya, the social relations and associations have evolved to facilitate and coordinate economic, social and political actions. These associations go beyond kinship, ethnic, economic, academic or political relations and are based on social norms, sustained by trust and common values. Schutte (2006) found that ‘social relations sustained by trust, common values, levels of reciprocity and solidarity potentially triggers access to material resources’. Lyons and Brown (2007) mention that organizations differ, ‘some based on religion and ethnicity, some on products and some area-based.’ Social networks of friendship, kinship, women groups, and religious groups are opportunities where women in urban areas utilize as they engage in informal sector. The women form social networks commonly known as ‘merry go round’ or ‘chama’.

Kinyanjui (2014) found that, ‘these collective organizations in Kenya, which are known locally as *chama* (or *vyama* in the plural), have evolved from the traditional African concept of collective organization social groups’. These collective groups facilitate different functions including social protection, welfare, entrepreneurial, micro-credit, saving schemes, advocacy, development and so forth’. Lyons and Brown (2007) noted that ‘the associations undertake a wide variety of roles including welfare, business support, storage or business promotion, dispute resolution, networking, training, improving infrastructure, and securing and managing a trading space’. Thus, the current study sought to highlight the important functions that social support networks such as the ‘chamas’ have on urban livelihoods needs.

Poor urban households and especially women are often susceptible to vulnerabilities of shocks and stress. Kinyanjui (2012) in her book on ‘Vyamas Institutions of Hope’ unleashed a new theory of culturally relevant and sustainable strategy for poverty alleviation and reduction in Kenya and maybe other African countries. She argued that the ‘chama movement has evolved out of the desire of ordinary people to creatively solve their social welfare [problems] and [satiating] market needs’. The urban poor and particular women in the informal sector have gradually embraced the concept and which in turn defines the livelihood of the urban population in most cities and towns. Women in the informal sector have adopted solidarity and interdependence for social and economic purpose.

Richards and Roberts (1999) outlined that ‘social capital is used to explain how relationships between individuals can provide access to resources that benefit both individuals and groups.’ Kinyanjui (2014) found that ‘women tend to establish close networks that provide emotional support and rotational credit services. These functions are important for the survival of women businesses.’ These social groupings are diverse for instance, Lyons and Brown (2007) noted that ‘informal associations are mobilized in a crisis, for example to fight evictions; reciprocal relationships between informal traders and the adjacent property owners are common’. Kinyanjui (2014) established that ‘informal economy workers especially women, have support organizations that are used to coordinate their affairs in the city, although these organizations are invisible to the government and below the development practitioners’ radar’. These social relations have enabled women to venture into saving techniques, access to credit facilities and sharing of information. These are techniques which women in the informal sector have adopted and the study sought to understand its implications on urban livelihoods.

In most urban places there have emerged a growing number of women who can access resources previously out of their reach. Kenya is a predominantly patriarchal society and for many women access to land for a long time was a problem. However, social support organizations have enabled women to acquire needed resources. Richards and Roberts (1999) cited that ‘social capital pertains to the capacity of individuals to access those resources on demand.’ The use of social support groups to access credit for land acquisition among women in the informal sector has become common among urban



households. Owusu (2007) notes that ‘the minimal capital requirement, the flexible labor demands and high cost of food makes urban agriculture a livelihood activity’. Another perspective on the need for women to acquire land could be explained through the transfer of skills. Women in urban areas especially among rural migrants could be seeking alternative livelihood options in urban areas by engaging in urban agriculture. It should be noted that at the household level, customary norms and land tenure system continue to influence women’s position in the urban areas. According to UN-HABITAT (2008) ‘women are especially disadvantaged because they are often excluded from secure tenure as a consequence of cultural norms as well as unequal legal rights.’ Thus more women are rising up to the challenge to access land by acquiring small portions of land in urban as opposed to being content with service giving types of work and activities, so as to secure urban livelihood needs. The current study sought to establish the role of women social support network in the formal sector in accessing resources to meet urban livelihood needs.

In developing nations, vulnerabilities such as unfavorable policies by urban authorities, lack of close kinship networks, unaffordable basic requirements and insecurity are common. Women in the informal sector have formed social relations and association to address these vulnerabilities. ‘A study of social capital in KwaZulu-Natal Province, South Africa, indicates that participation in networks is important for household welfare. Female networks are more important in preventing households from falling further into poverty in the aftermath of a negative shock’ (IFPRI 2000). Women’s involvement in social support networks changes the socioeconomic perspective of a woman. Kinyanjui (2014) noted that ‘it is a step forward in a woman’s social transformation and liberation and sets the stage for a woman to engage in productive action’. Strong social support network have a supportive link in the dynamics of the urban informal sector. The study sought to understand, women livelihood strategies in the informal sector in reducing vulnerabilities. The choices by women to send children to school make investments and savings, look at opportunities for social networks, accessible affordable shelter and health care services, while managing the seasonality of economic changes are some of the issues that women in urban areas grapple with secure urban livelihoods as the current study sought to establish.

## **2.5 Theoretical Framework**

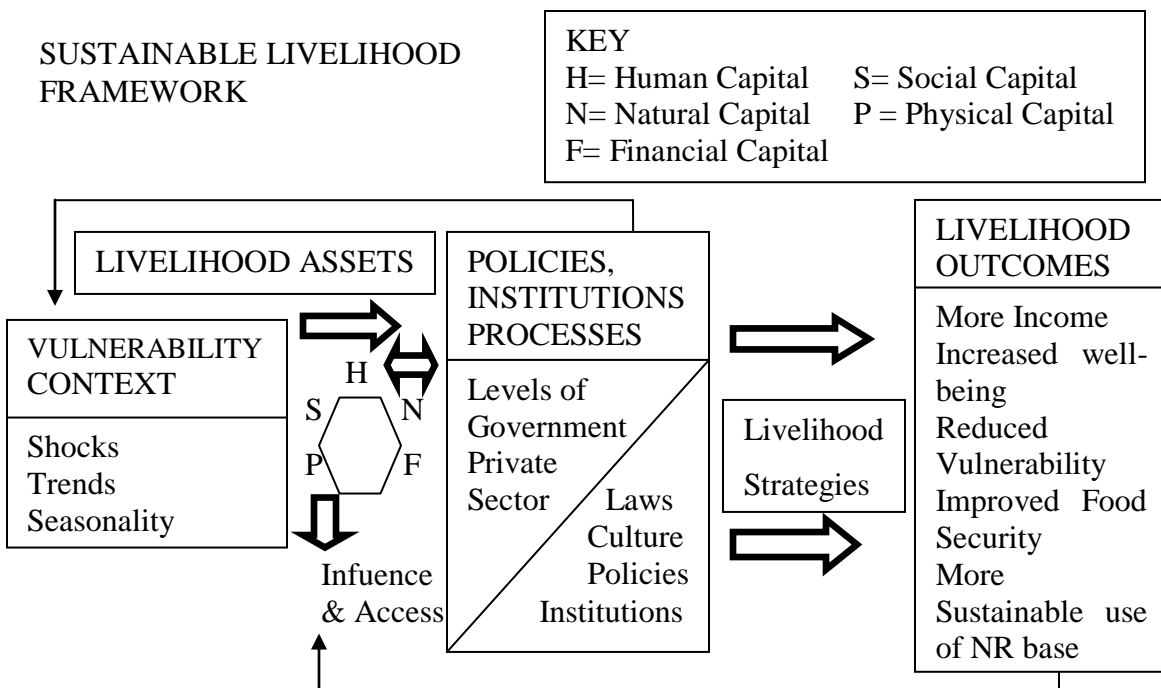
This section presents the theoretical model that guided the study in understanding the relationship of the variables being analyzed. The study adopted the sustainable livelihood framework.

### **Sustainable Livelihood Framework Model**

The Sustainable Livelihoods Framework (SLF) was adapted from a model developed by the UK's Department for International Development (DFID) in 1998. Morse, et al (2009) noted that 'it has since the 1990s become the dominant approach to the implementation of development interventions by a number of major international agencies and formed a central concept of the UK's Department for International Development's (DFID) strategy during the early years of the New Labour government in the UK.' According to DFID (1999) 'the SLF draws on a holistic understanding of livelihoods, and as such, goes far beyond defining poverty only in terms of the absence of income and consumption and includes the absence of other capabilities such as the social and natural capitals required to meet these needs.' Walker et al (2002) noted that 'the approach centres on ways of understanding the practical realities and priorities of poor men and women, what they actually do to make a living, the assets that they are able to draw on and the problems that they face in doing this.' The SLF provides a vital tool where the contribution of women informal sector activities to urban livelihood can be broadly assessed.

Urban livelihood within the SLF is largely seen as means of living. Majale (2002 as cited in Chamber and Conway 1992) noted that 'livelihoods comprise the capabilities, assets and activities required for a means of living'. The SLF provision is that it is more practical to start with analyzing strengths as opposed to analysis of needs. The contribution of women informal sector activities to urban livelihoods is brings into focus strengths. The approach also presents a people centered view that provides a holistic and cross-sectional approach to human development. The approach was useful to the current study as it brought to focus women's contribution to urban livelihoods, tapping on the strengths of the informal sector activities as guided by the provisions of the framework's tenets on sustainable livelihoods.

Owusu (2007) established that ‘contemporary livelihood strategies in many African cities involve participation in multiple economic activities usually both in the formal and informal sectors’. Charmes (1998) added that ‘women are engaged in those informal activities which are the most difficult to capture and measure and they are engaged, more than men, in second or multiple jobs; and their production activities are hidden behind their status as inactive housewives and family workers.’ Lyons and Brown (2007) observed that ‘no parallel effort has been made to engage informal traders in urban political institutions and processes, despite their enormous impact on urban space, life, services and management systems.’ The SLF thus provided an approach where women’s engagement in the informal sector activities were analyzed broadly as a response to urban livelihood needs. The approach outlines five key elements that affect people’s livelihoods; livelihood strategies, livelihood assets, vulnerability context, institutions and policies, and livelihood outcomes as illustrated in Figure 2.0 below;



**Source:** DFID (1999)

**Figure 2:0** Sustainable Livelihood Framework

At the center of the framework are the livelihood assets namely human, social, natural, physical and financial assets. The approach recognizes that households construct their livelihoods both on the basis of assets which are available to them and within a broader social economic and physical context. According to Meikle et al. (2001), ‘the approach

highlights priorities and examines which assets are most important for the urban poor'. Women informal sector activities represent the livelihood strategies that are facilitated by the women's assets and capabilities so as to earn an income and possibly move out of poverty. Hossain (2005) noted that 'the livelihood approach recognizes that those who are poor may not have cash or other savings, but that they do have other material assets; their health, their labor, knowledge, skills, friends, family and natural resources around them'. These assets basically dictate women's informal sector activities for urban livelihood needs.

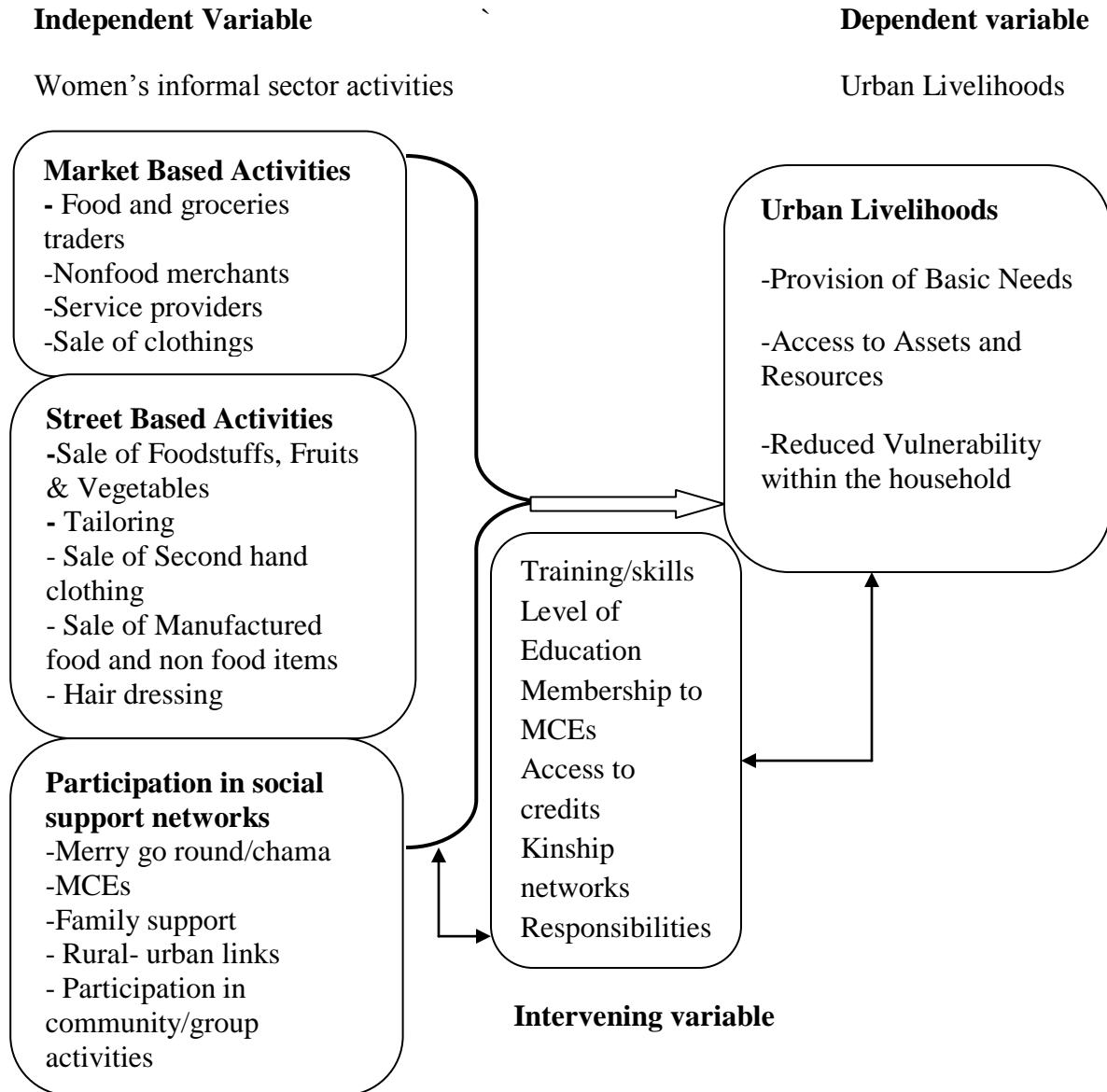
Vulnerability context of cycles, systems, trends and shocks undermines urban household stability and security, and is often beyond their immediate control. Women because of their positions and responsibility in society are more exposed to vulnerabilities that arise in urban areas. Challenges such as urban poverty, urban unemployment, limited and scarce resources are issues that make urban residents vulnerable especially among the women population. Women's involvement in informal sector activities is an effort in addressing vulnerability context. Letemendia (2002) cited that 'Women livelihood strategies facilitate the development of their assets and capabilities, supporting them to move beyond basic income generation towards income resiliency' Women informal sector activities support economic productivity and help them cope with vulnerabilities and promote urban livelihood security.

Policies, institutions and processes determine access to assets and influence decision making, while operating from the household to the international arena, from the private to the most public. Walker et al (2002) ascertained that 'the impact of policies on the livelihoods of the poor, the ongoing linkages between the poor and city institutions are also significant in determining their access to resources and decision making.' Gender mainstreaming and affirmative action are indications of positive mechanisms being implemented to integrate women in development, while reinforcing their livelihood strategies. Livelihood outcomes or outputs bring out the achievements of livelihood strategies, such as more income, increased well-being; reduce vulnerability and a more sustainable use of natural resources. Women informal sector activities are guided by the livelihood policies and outcomes to ensure urban livelihood needs are secure.

The SLF encourages policy makers to build positively upon women's assets, resources, aptitudes, abilities, skills and knowledge which are significant for urban livelihoods. The framework is advantageous because of its adaptability, flexibility and openness to change. It is also used as a check list or means of structuring ideas applied in livelihood analysis to assess development activities. However, its flexibility opens up a flood of information hardly possible to cope with. Mulugeta (2009 as cited in De Satgé 2002 and Scoones 1998) found that 'the framework has been criticized for not sufficiently addressing important issues and not considering structural constraints that perpetuate poverty by giving more emphasis to the assets and capabilities of the poor, and for overlooking efforts for equitable distribution of resources.' In addition, a differentiated livelihood analysis needs time, financial and human resource which is normally limited within most development projects. The choice of the SLF to guide this study was based on its emphasis in multidimensional aspects in understanding women livelihoods strategies in a specific context. Meikle et al. (2001) cited that 'it has the ability to produce important policy suggestions and pro-poor interventions' It provides a clear and practical perspective as it tries to combine and take advantage of other development approaches and pays special attention to gender specific and ecological issues. Thus SLF was a useful theoretical tool in guiding this study which sought to look at the contribution of women's informal sector activities to urban livelihood.

## 2.6 Conceptual Framework

The conceptual framework presents a graphical presentation of the relationship of the variables being studied. It is a display of an illustrative relationship between the independent and dependent variable as shown in Fig 2.1 below.



**Fig 2:1: Conceptual Framework**

The relationship between the dependent and independent variables in this study are represented by the arrows as shown in the illustrated conceptual framework. At the left side of the framework is the independent variable. It highlights that women draw from a wide range of activities as they engage in the informal sector in many urban areas. In most cases their presence is evident in most market places and opens spaces where they engage in small scale trade, street vending, and hawking and social support networks. The study looked at the market based and street based activities as well at the participation of women in social support networks

At the right side of the conceptual framework, are the pointers of urban livelihood needs that this study seeks to address. This represents the attributes of the dependent variable in this study that will be observed. The attributes include provision to basic needs, such as food, shelter, clothing, education and community participation. Access to assets for any household also influences livelihood security. This includes the household finances, physical resources, knowledge, skills and social networks. The goal to reduce vulnerability within household is also a component of urban livelihood. Consideration will be given to aspect such as the decision to send children to school, investment and savings options; access to affordable shelter, level of social networks and plans for healthcare services. The framework sums up the broad areas being observed with regard to urban livelihood.

At the center of the framework are the intervening variables which influence the choice women informal sector activities and in turn determine the outcome of urban livelihoods. These include women's capacity in trainings or skills acquired; level of education, membership in MCEs, access to credits, kinship network and their individual responsibilities. Women enter cities and town with different backgrounds and capacities. However, they are exposed to similar challenges as they struggle survive and their choice of activity in the informal sector in most cases varies and often time the intervening variables act as a determinant of women's contribution to urban livelihoods.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0. Introduction**

This chapter presents the methodology used in the study. It discusses the research design, study area, unit of analysis, population and sampling procedure, data collection techniques, data analysis and ethical considerations.

#### **3.1 Research Design**

The study adopted a descriptive research design. Kumar (1999) noted that a descriptive study attempts to describe systematically a situation. The research design is also important as it is often regarded to be a first step towards explanation. Flick (2009) cited that ‘qualitative research is beneficial since it does not aim at presenting single variables, but rather to study the experiences of people in a holistic approach in the everyday context.’ It was also a qualitative research since data collection was non numeric because the designs, techniques and measures employed generated responses in the form of words. In order to examine women livelihoods activities in the informal sector a qualitative approach was more beneficial since it provided a detailed account of urban livelihoods from women’s own perspectives. The subjective experience of women’s role in the informal sector for urban livelihoods was highly desirable. Priority was given to the collection and interpretation of data rather than utilizing theoretical assumptions in the field. This reduced the presumptions of previous research findings as much as possible and gave room for women to express themselves in an unrestricted manner.

#### **3.2 The Study Area**

The study was conducted in Kisii Town within Kisii County (See Figure 3:0 Map of Kisii County). Kisii Town area coverage is 29 km<sup>2</sup> out of which 8 km<sup>2</sup> is within the Central Business District. It has a population of up to 81,801 according to the 2009 census report. The total number of households is 20,687 and the female population is 41,105. The area is predominantly inhabited by the Gusii people. The study area like most areas in Kenya has women who are engaged in informal sector activities for example vending and selling food items for urban livelihoods. Kisii Town is the central administrative hub within Kisii County and has a fast growing urban population.



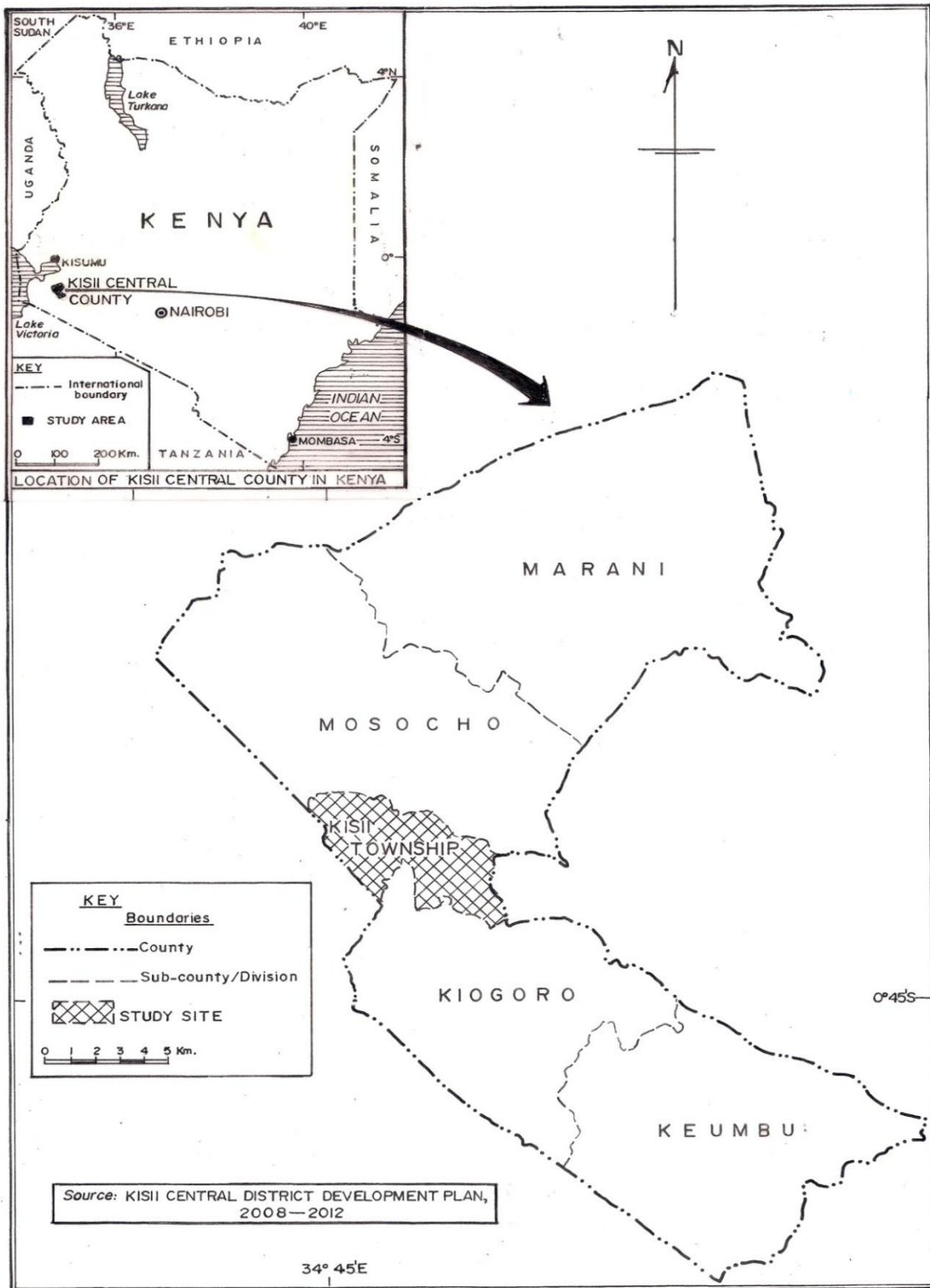


Figure 3:0 Map of Kisii County

### **3.3.0 Population and Sampling Procedure**

The study collected data from a number of women engaged in the informal sector activities within municipal market places, stalls, streets and other open air business spaces of Kisii Town. The rationale for selecting women within the identified spaces is that most informal sector activities take place mainly in these areas is largely unregulated and unrecognized. Considering extensive input that was required in enlisting the total population of all the women engaged in informal sector activities in Kisii Town, the study worked with a target population of women small scale traders of Kisii Town as per the Kisii county government records. According to a survey by the Kisii County government on revenue collection unit as at December 2014, there were 5,744 traders engaged in small scale businesses from which annual trading license is exemptible. The women small scale traders in the county were 3,909 out of which 1157 were based in Kisii Town CBD and Kisii Town main market. From this figure the study sampled 347 respondents constituting 30% of the target population. According to Kothari (2009), a sample size of 20% and above is adequate for purposes of generalization of findings from a sample to the population from which the sample was drawn. The rationale for sample size selection was that the target population is a homogenous group, basically women who are engaged in almost similar informal sector activities mainly located around the streets, Bus Park and the designated market spaces. The sample size was representative of the target group because of the similarities in activities that are presented by the target population. The use of simple random sampling technique ensured all subjects in the target group had an equal opportunity for selection and inclusion. The study sampling technique used did not seek to generalize findings, but rather to increase the contextual understanding of women informal sector activities and their contribution to urban livelihoods.

#### **3.3.1 Unit of analysis**

The unit of analysis in this study was women in the age bracket of 18 years and above engaged in informal sector activities in Kisii Town. The women in the age bracket of 18 years and above constitute the adult population. Data collection focused on women small scale traders within the informal sector of Kisii Town found within designated municipal market spaces, streets and open business spaces as the unit of analysis.

### **3.4. Data Collection Techniques**

Sources of data collection were both primary and secondary. Secondary data was accessed from previous studies, government records, academic journals, internet, unpublished reports and media reports. Primary data was raw data collected from the respondents in the field using the interview schedule (Appendix: 1) which constituted the key instrument in the study. Questions were structured and semi structured in interview schedule which was administered by the researcher with the assistance of an interpreter. Kamar (1999) notes that ‘the strength of unstructured interviews is almost the complete freedom they provide in terms of content and structure.’ This increased the likelihood of receiving accurate information and other supplementary information. This method was also advantageous as it allowed the researcher to elicit in-depth information from respondents while working with a relatively small sample size. Direct observation was used to enable the researcher obtain other data such as attitude towards the activities done, condition of work environment, networks with other actors, that may not necessarily have been brought out from the interview schedule.

The choice of the interview schedule was preferable because the education level of the respondents was not known to the researcher prior to the interviews. The interview schedule collected a wide-range of socioeconomic characteristics like the biographical information, household structure, nature of the informal activities, and choice of livelihood strategies. The semi-structured approach allowed questions to emerge during the interviews which were not initially included which aims at highlighting the livelihoods from the women’s own point of views. Semi-structured interviewed also allowed for follow-up questions to cross check for consistency of the information given.

### **3.5 Data Analysis**

The data obtained from the field was organized, edited to ensure completeness and consistency, classified and coded according to research objectives for analysis. Both qualitative and quantitative techniques were employed. Qualitative analysis brought out different aspects of women informal sector activities and their contribution to urban livelihoods, while the quantitative analysis tested relationships and associations between and among the study variables. Data was analysed using both descriptive as well as

inferential statistical procedures with the aid of the Statistical Package for the Social Sciences (SPSS) version 20.0 for windows. Chi-Square, Pearson Product Moment correlation Coefficient and Multinomial Logistic Regression were used to make inferences about the objectives of the study. All statistical measurements were performed at 95% confidence level. SPSS, data generated frequencies, graphs and pie charts were used to analyze variables that included age of the respondents, educational qualifications, returns on activities done and household sizes. The data was thematically analyzed in such a way that the actual content remained undistorted. Emerging themes from the experiences of women in the informal sector were organized to form the bulk of the empirically based chapters in the thesis and these chapters are in fact structured around these themes. The themes were also checked to ensure that they speak to and respond to the key objective of the thesis and the secondary objectives. Qualitative data which included the comments and narratives presented by the respondents were summarized and presented in the findings and discussion in chapter 4.

### **3.6 Ethical Considerations**

The study endeavored to uphold the ethical standards to safe guard the quality and the integrity of the research. Dealing with information on women's informal sector activities and their contribution to urban livelihood touches on the personal lives of individuals and their households and as such the information gathered needed to be handled professionally. The confidentiality of the respondents' information was assured and their informed consent sought. The information gathered was meant specifically for academic purposes only. It was also conducted with the approval from the university and a research permit from the national council for higher education. Prior to the collection of data, all ethical considerations and protocols were taken into account.

## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### 4.0 Introduction

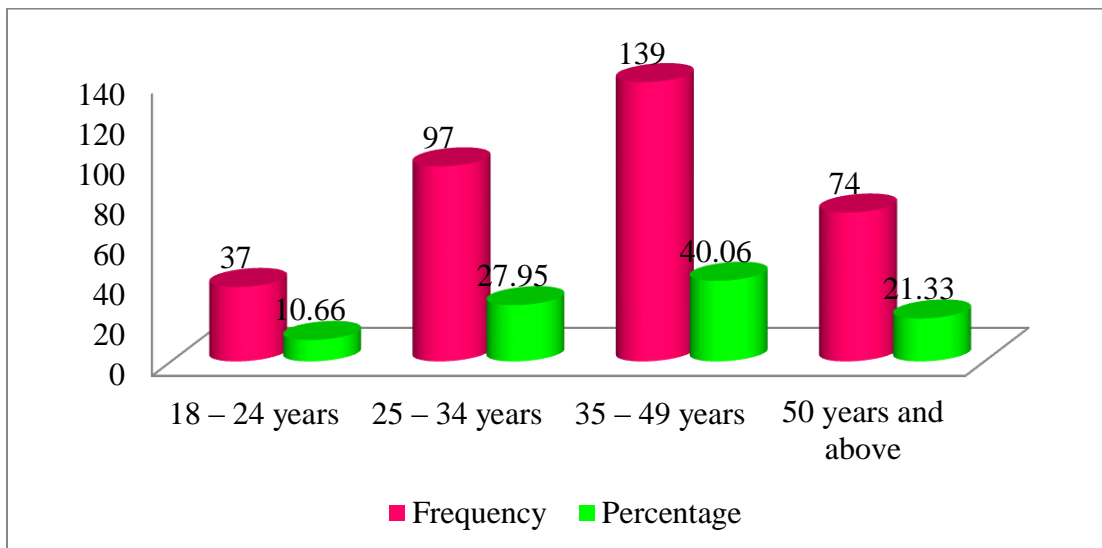
This chapter presents the study results and discussions. The study was conducted in Kisii town within Kisii County. Respondents in the study were women small scale traders 1157 of whom were based in Kisii Town CBD and Kisii Town main market. From this figure the study sampled 347 respondents constituting 30% of the target population. Quantitative data for the study was analyzed using both descriptive and inferential statistics while qualitative data was coded and summarized for ease of reporting. Descriptive statistics were calculated to describe the demographic characteristics of respondents under study while inferential statistics were computed to deduce relationships between and among the study variables. The results are presented in form of frequencies, percentages, pie charts, bar graphs and line graphs. Statistical analysis was performed using the Statistical package for the Social Sciences (SPSS) version 20.0 for windows.

#### 4.1 Results

##### 4.1.0 Demographic Characteristics of Respondents

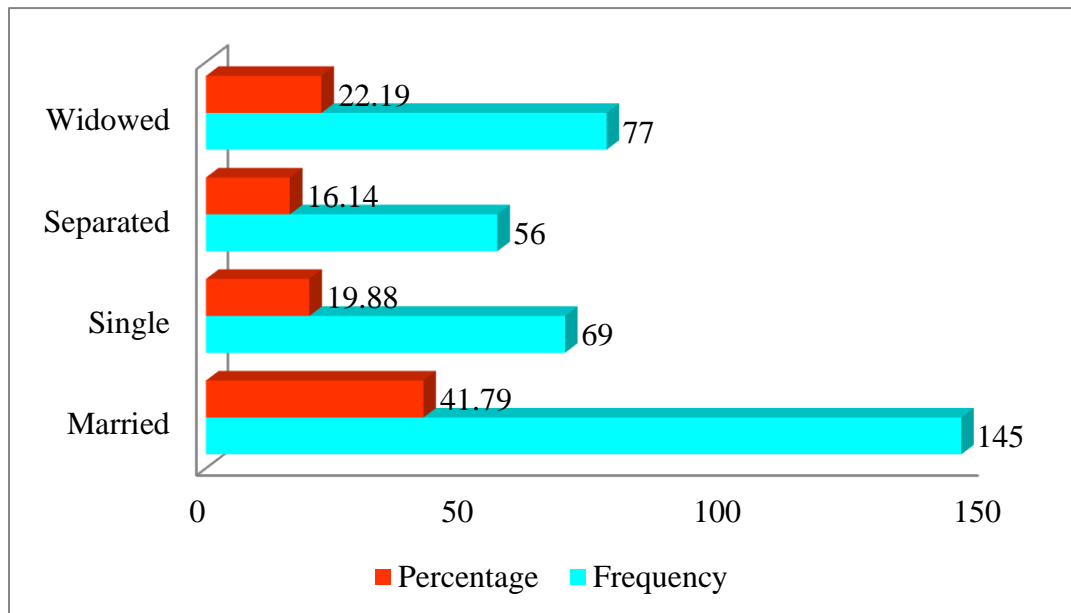
In this section respondents' background information was sought. The respondents were asked to indicate their age categories and findings presented in Figure 4.0.

**Figure 4.0: Age Categories of Respondents**



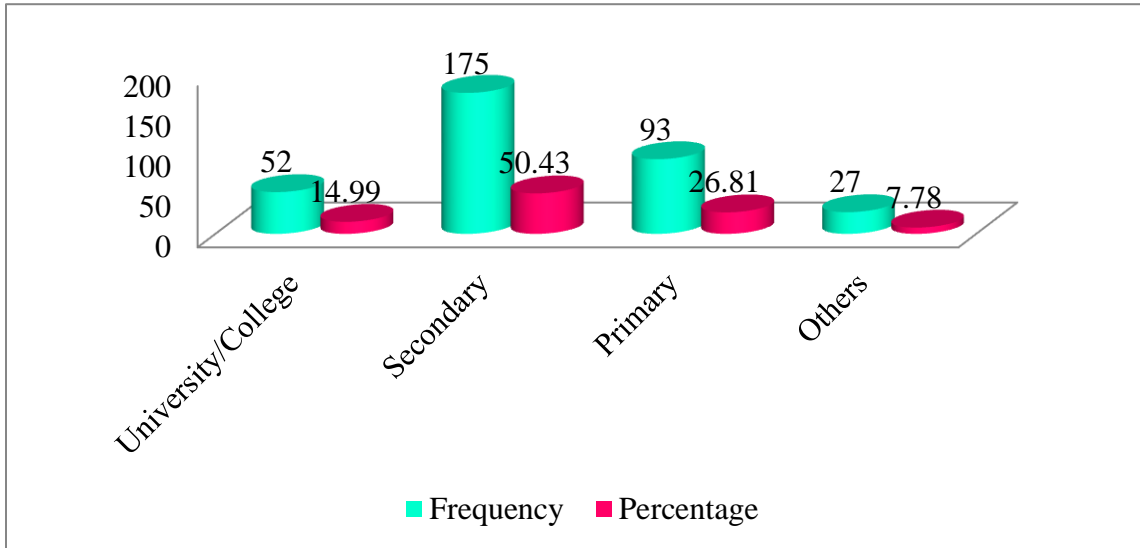
Findings in Figure 4.0 reveal that 40.06% of the respondents were between 35 and 49 years of age while 27.95% were aged between 25 and 34 years. It was also established based on the study findings that 21.33% of the respondents were over 50 years of age while a further 10.66% were aged between 18 and 24 years. It is worth noting that the largest majority of the study respondents were individuals in their productive age who are involved in provision for their families. The youthful women aged below 24 years may not be so keen in engaging in the sector as they had the least percentage. The respondents were also asked to state their marital status and findings presented in Figure 4.1.

**Figure 4.1: Marital Status of Respondents**



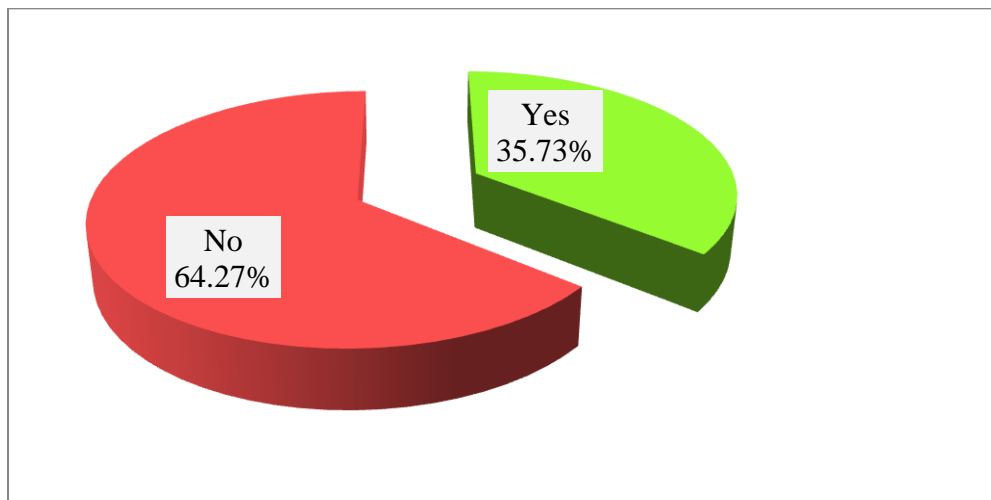
Study findings in Figure 4.1 reveal that 41.79% of the respondents were married while 22.19% were widows. Further still, 19.88% of the respondents were single while 16.14% were separated. The findings shows that most women involved in informal sector activities within Kisii town are women with family responsibilities. Next, the respondents were asked to state their highest level of education completed and findings presented in Figure 4.2

**Figure 4.2: Education level of Respondents**



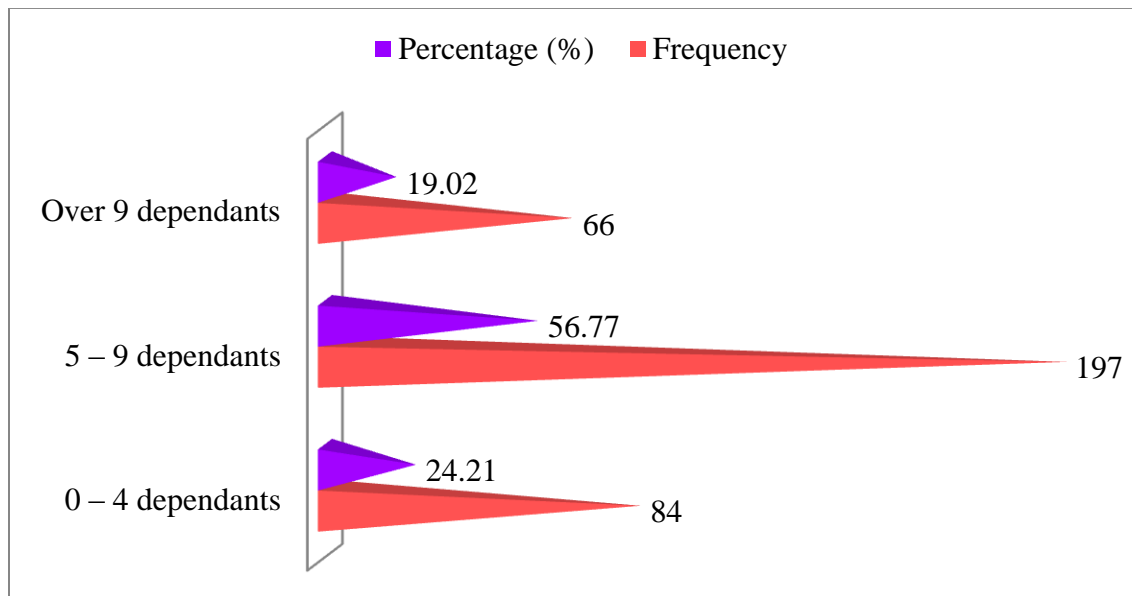
Results in Figure 4.2 shows that 50.43% of the study respondents had completed secondary school education, while 26.81% had completed primary school. It was also found that 14.99% of the respondents had completed college education while 7.78% were either illiterate or had not completed primary school education. This implies that most respondents had adequate education to make informed business decisions only small fractions of the women represented by the 7.78% were illiterate. The study also sought to know if respondents had any other skills training in addition to their education level and findings presented in Figure 4.3

**Figure 4.3: Respondent's skills training**



Study findings in Figure 4.3 reveal that 64.27% of the respondents had not acquired any skills in addition to their basic academic qualifications while 35.73% had acquired some skills. The findings indicate that there is a relatively low uptake by women in the informal sector with regard to acquiring additional skills. Only 35.73% of the respondents had acquired some additional skills, up and above their basic education. The findings showed that most women in the informal sector have no additional skills training other than the basic education they have acquired. Further, respondents were also asked to indicate the number of dependants in their households and findings presented in Figure 4.4

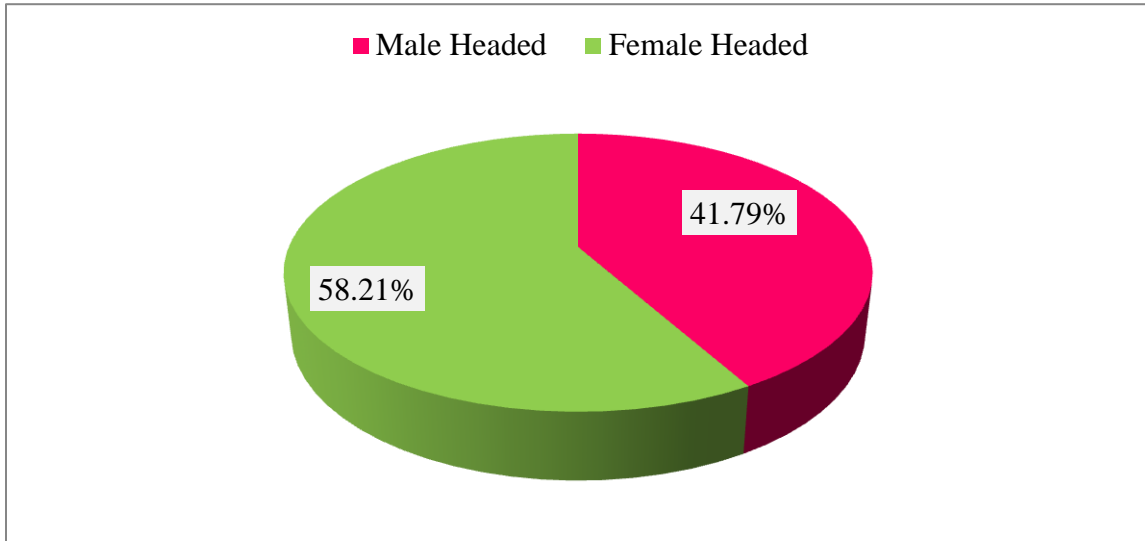
**Figure 4.4: Number of dependants**



Results in Figure 4.4 reveal that 56.77% of the study respondents had 5 to 9 dependants while 24.21% had 4 or fewer dependants. It was also found that 19.02% of the respondents had more than 9 dependants. The findings reveal that household dependants among most of the women interviewed is large, with over 80% having over 5 dependants. The need to provide for the large number of dependants could explain their persistent presence in the urban informal sector. The study equally sought to find out the type of household for the respondents and findings presented in Figure 4.5.



**Figure 4.5: Type of household for respondents**



Findings in Figure 4.5 shows that 58.21% of the respondent' families are female headed households while, 41.79% were male headed households. The study findings are an indication that women engaged in the informal sector activities were the main providers in most urban households within Kisii town.

#### **4.1.1 Chi-Square Results and Product Moment Correlation for Women Market Based Activities and Urban Livelihoods**

The first objective of the study sought to determine the contribution of women market based activities in the informal sector on urban livelihoods. In order to address this objective, the following research question was formulated. How do women market based activities in the informal sector contribute to urban livelihoods in Kisii town? The study findings relating to women market based activities and their contribution to urban livelihood were subjected to Chi-Square and findings presented in Table 4.0.

**Table 4.0: Chi-Square Results for Women Market Based Activities and Urban Livelihoods**

|                                    | Value               | Df | Asympt.Sig.<br>(2 -sided) | Exact Sig.<br>(2 -sided) | Exact Sig.<br>(1 -sided) |
|------------------------------------|---------------------|----|---------------------------|--------------------------|--------------------------|
| Pearson Chi-Square                 | 19.098 <sup>a</sup> | 1  | .004                      |                          |                          |
| Continuity Correction <sup>b</sup> | 6.399               | 1  | .005                      |                          |                          |
| Likelihood Ratio                   | 19.101              | 1  | .004                      |                          |                          |
| Fisher's Exact Test                |                     |    |                           | .004                     | .004                     |
| Linear by Linear Association       | 19.095              | 1  | .004                      |                          |                          |
| N of valid cases                   | 347                 |    |                           |                          |                          |

0 cells (.0%) have expected count less than 4. The minimum expected count is 49.59.

Findings in Table 4.0 reveal a statistically significant association between women market based activities and urban livelihoods in Kisii town ( $X^2= 19.098$ ;  $df=1$ ;  $P<0.05$ ). This implies that women market based activities play a significant role in enhancing urban livelihoods in Kisii town. This is demonstrated by lower values of significance at 95% confidence interval implying that the study findings are statistically significant. The study finding revealed the choice of location by the women to undertake their activities in was a relevant aspect in the informal sector which had a significant impact on urban livelihoods. Results in Table 4.8 revealed that up to 62.82% of the women respondents preferred operating within the market spaces. The respondents were tasked to share their experiences in regard to the different aspects of the informal sector activities that they engage in; the key aspects analyzed were the motivation to engage in the informal sector activity, flexibility in the sector and the average daily returns. Table 4.2 presents the finding from the study on the motivation to engage in informal sector activities.

**Table: 4.1 Results for Motivation to Engage in the Informal Sector Activities**

| <b>Motivation</b> | <b>Categories of responses</b>  | <b>Frequency</b> | <b>Percentage (%)</b> |
|-------------------|---|------------------|-----------------------|
| Generate Income   | -To earn an income<br>-To support family<br>-To cater for Education<br>-To move out of poverty<br>-To access daily income | 134              | 38.62                 |
| Self- Employment  | -Seek employment<br>-To be self Reliant<br>-To be own boss  | 105              | 30.26                 |
| Business Interest | -Interest in doing business<br>-Low pay from previous employment<br>-Limited education                                    | 81               | 23.34                 |
| Peer Influence    | -Avoid being idle<br>-Imitate what others have done.  | 27               | 7.78                  |
| <b>Total</b>      |   | <b>347</b>       | <b>100.0</b>          |

The study findings in Table 4.2 reveal that the respondents were motivated by the need to generate income, be self employed, need to be in business as well as acting on peer influence. Box 4.0 reveals some of the excerpts from the respondents.

**Box: 4.0 Excerpts from Respondents on the Motivation to Engage in the Informal Sector Activity**

*'I used to work as an employee but I did not see an opportunity to grow, unlike in business where the opportunity to grow is better.'*

Source: Respondent No.67 August 2015

*'Being a single parent, I had to fend for my children'.*

Source: Respondent No.112 August 2015

*'I did not have any source of income and I am in a polygamous family, with orphaned grandchildren whom I support'.*

Source: Respondent No.20 August 2015

The findings in Table 4.2 and Box 4.0 reveal that the respondents are prompted by the desire to impact positively on urban household livelihoods. Other than the motivation aspect, the issue of flexibility also falls into place as the respondents were asked about their time schedule for a working day. The participants were asked about their start time schedule for work as they engage in the market based activities. Findings are shown in Table 4.2

**Table: 4.2 Average Start Time Schedule for Work**

| <b>Group Type</b> | <b>Frequency</b> | <b>Percentage (%)</b> |
|-------------------|------------------|-----------------------|
| 8am- 10 am        | 178              | 51.30                 |
| 10am- 12pm        | 102              | 29.39                 |
| 12pm- onwards     | 67               | 19.30                 |
| <b>Total</b>      | <b>347</b>       | <b>100.0</b>          |

The time schedule given by the different respondents was representative of flexibility in time within the sector. Over 80.69% of the respondents had divergent start hours, ranging from 6am, 7am, 8am, 9am up to 10am. Another category of respondents had their start hours in the afternoon ranging from 12noon and 2pm. The consistency in the number of hours worked per day was dependent on the respondent's ability to maintain regularly working hours. Most of the respondent's engaged in market based activities ended their working day from around 6pm. The ability of women to freely dictate their work hours provides them an opportunity to multitask other responsibility which equally impact on urban households. One of the respondents said that;

*'I have self time management and it is less strenuous as opposed to dealing with employer demands.'*

Source: Respondent No. 53 August 2015

The motivation and flexibility aspect in the informal sector becomes meaningful in sustaining urban livelihoods through the income returns from the market based activities. The respondents were asked on the average daily returns, which would be significant to their profit margins. Findings are shown in Table 4.3

**Table: 4.3 Results for Average Daily Returns**

| Daily Returns        | Frequency  | Percentage (%) |
|----------------------|------------|----------------|
| Ksh 1000/- and Below | 194        | 55.91          |
| Ksh 1001- 3000/-     | 125        | 36.02          |
| Ksh 3001 and Above   | 28         | 8.07           |
| <b>Total</b>         | <b>347</b> | <b>100.0</b>   |

Findings in Table 4.3 shows that 55.91% of the respondents reported making on average not more than Ksh 1000/-. The income earnings by the women are significant in influencing urban livelihood security. The study also sought to investigate the role of women market based activities and ability of women to provide basic needs, reduce vulnerability and access to resources. The current study data was subjected to Pearson Product Moment Correlation Coefficient and findings presented in Table 4.4.

**Table 4.4: Pearson Product Moment Correlation for Market based activities and the dependent variables**

|                            |                      | Market Based Activities | Basic Needs Provision | Access to Assets/ Resource | Reduced Vulnerability |
|----------------------------|----------------------|-------------------------|-----------------------|----------------------------|-----------------------|
| Market Based Activities    | Pearson Correlation  | 1                       |                       |                            |                       |
|                            | Sig. (2-tailed)<br>N | 347                     |                       |                            |                       |
| Basic Needs Provision      | Pearson Correlation  | .535(**)                | 1                     |                            |                       |
|                            | Sig. (2-tailed)<br>N | .000<br>347             | 347                   |                            |                       |
| Access to Assets/ Resource | Pearson Correlation  | .477(*)                 | .117                  | 1                          |                       |
|                            | Sig. (2-tailed)<br>N | .010<br>347             | .000<br>347           | 347                        |                       |
| Reduced Vulnerability      | Pearson Correlation  | .514(*)                 | .471(*)               | .583(*)                    | 1                     |
|                            | Sig. (2-tailed)<br>N | .002<br>347             | .000<br>347           | .000<br>347                | 347                   |

\*\* Correlation is significant at the 0.01 level (2-tailed).

\* Correlation is significant at the 0.05 level (2-tailed).

Results in Table 4.4 indicate that there was a statistically significant correlation between market activities and the ability of women to provide basic needs to their dependants ( $r=0.535$ ;  $P<0.05$ ). This implies that women who engaged in market based activities in Kisii town had an improved ability of up to 53.5% to provide for the basic needs of their dependants. Market based activities were also found to have significant relationship with access to resources ( $r=0.477$ ;  $P<0.05$ ) implying that women who engaged in market based activities had a 47.7% likelihood of access to financial resources provided by lending institutions and social groups. The study further established that market based activities had a statistically significant relationship with reduced vulnerability ( $r=0.514$ ;  $P<0.05$ ). This finding implies that market based activities may bring down levels of vulnerability by up to 51.4%. The primary role of women involve in market based activities is their ability to determine food security. Table 4.5 reveals the study findings.

**Table: 4.5 Women’s Responses on Food Security**

| <b>Level of Food Security</b>         | <b>Frequency</b> | <b>Percentage (%)</b> |
|---------------------------------------|------------------|-----------------------|
| Regularly and constant supply of food | 179              | 51.58                 |
| Improved Quality/Quantity of food     | 117              | 33.72                 |
| Ability to Buy/Provide food           | 51               | 14.70                 |
| <b>Total</b>                          | <b>347</b>       | <b>100.0</b>          |

Finding in Table 4.5 revealed that 51.58% of the respondents found that they could have regular and constant supply of food; 33.72% reported that they had improved quality and quantity of food. 14.7% were particular on their ability to buy food. The contribution to the overall household wellbeing was also inquired and findings are revealed in Table 4.6

**Table: 4.6 Women’s Responses on Household Wellbeing**

| <b>Contribution to Household Wellbeing</b> | <b>Frequency</b> | <b>Percentage (%)</b> |
|--|------------------|-----------------------|
| Ability to Send Children to School.        | 119              | 34.29                 |
| Ability to Improve Family Life             | 116              | 33.43                 |
| Ability to Acquire Assets and Resources    | 67               | 19.31                 |
| Ability to Expand Family Business          | 45               | 12.97                 |
| <b>Total</b>                               | <b>347</b>       | <b>100.0</b>          |

Findings in Table 4.6 reveal that engagement in market based activities enable women in the informal sector to mainly send children to school and improve on the family life by 67.72%. The remaining 32.28% reported that they acquired assets and resources; and expand family business. Box.4.1 reveals excerpts of the respondents on the household wellbeing.

**Box: 4.1 Results on Respondents Excerpts on Household Wellbeing**

*'I have solved shelter issues, I no longer pay rent and I am educating my children.'*

Source: Respondent No 12 August 2015

*'I have bought land and paid school fees all through the proceeds from my work.'*

Source: Respondent No 67 August 2015

*'Life has really changed, I barely had anything but I have now progressed and my children have gone to school.'*

Source: Respondent No 38 August 2015

*'The work has really helped me especially in educating my children to college level.'*

Source: Respondent No 67 August 2015

The findings from the respondent's excerpts clearly bring out the role of women in providing basic needs particularly shelter and education for the children for urban livelihood security. The findings in Table 4.4 revealed that women engaged in market based activities had a likelihood of 47.7% to access resources and asset. Most respondents affirmed that their engagement in their particular activity improved their chances to access resources and assets. Table 4.7 reveals the findings on the type of assets acquired.

**Table 4.7 Types of Assets Acquired**

| <b>Categories of Assets</b>                 | <b>Frequency</b> | <b>Percentage (%)</b> |
|---|------------------|-----------------------|
| Assorted household items                    | 153              | 44.09                 |
| Livestock and poultry                       | 71               | 20.46                 |
| Business expansion.                         | 47               | 13.54                 |
| Plots, building materials                   | 42               | 12.10                 |
| Tools and equipment for work, motor vehicle | 34               | 9.81                  |
| <b>Total</b>                                | <b>347</b>       | <b>100.0</b>          |

Finding in Table 4.7 reveals the types of assets acquired by the respondents that reflect on the contribution of women's market based activities to urban livelihoods. Over 44.09% of the respondents were particular on assorted household items. Other respondents had acquired livestock, poultry plots, building materials and tools for work. Table 4.4 reveal that women engaged in market based activities had 51.4% likelihood to reduced vulnerability levels within urban households. The choice by women to educate their children, make investments and savings, utilize social networks and manage economic changes are strategies geared towards minimizing shocks and stress that urban household experience from time to time.

#### **4.1.2 Results on the Location; Types of Working Spaces; Type of Trade/Activity; and Employment Status of the Respondents for Market and Street Based Activities**

The study inquired into the location of the informal sector activities undertaken by the women who were interviewed and findings presented in Table 4.8.

**Table 4.8: Location of the Informal Sector Activities**

| <b>Location of activity</b> | <b>Frequency</b> | <b>Percentage (%)</b> |
|-----------------------------|------------------|-----------------------|
| Market based activity       | 218              | 62.82                 |
| Street based activity       | 129              | 37.18                 |
| <b>Total</b>                | <b>347</b>       | <b>100.0</b>          |

Findings in Table 4.8 reveal that 62.82% of the study respondents had their businesses located in markets while 37.18% of the respondents had their businesses located on the



streets. This shows that more women were involved in market based activities as compared to street based activities. The results reveal that women’s choice of location is determined by reliability and consistency which could easily be found within market spaces. Table 4.9 shows the findings on the type of working spaces.

**Table 4.9 Type of Working Spaces**

| <b>Types</b>                               | <b>Frequency</b> | <b>Percentage (%)</b> |
|--|------------------|-----------------------|
| Structures with concrete/wooden/iron sheet | 107              | 30.84                 |
| Structures with Polythene/ canvas          | 86               | 24.78                 |
| Temporary table structures,                | 63               | 18.16                 |
| Pavement and Corridor floors               | 59               | 17.00                 |
| Raised table stands using stones           | 32               | 9.22                  |
| <b>Total</b>                               | <b>347</b>       | <b>100.0</b>          |

The study findings in Table 4.9 reveal that 30.84% of women traders operated in concrete, wooden or iron sheet structures. Their other counterparts opted for polythene or canvas structures, pavements and corridor floors or temporary table stands. This shows that involvement of women in market and street activities revolve around livelihood strategies. The study further sought to investigate the type of activities engaged in by the women traders and findings presented in Table 4.10.

**Table 4.10: Type and Categories of Informal Sector Activities**

| <b>Food Items</b>     | <b>Categories of Items</b>   | <b>Frequency</b> | <b>Percentage (%)</b> |
|-----------------------|--|------------------|-----------------------|
| <b>Food Items</b>     | Vegetables, Fruits, Cereals, Cooked Food, Fish, Water, Biscuits, Sweets, Juice, Soda and Eggs                                | 209              | 60.23                 |
| <b>Service based</b>  | Sewing, Tailoring, and Hairdressing  | 37               | 10.66                 |
| <b>Non-Food Items</b> | Toiletries, Airtime, Cigarettes, Charcoal, Clothing (New And Second Hand Shoes, Bags) And Jewelry, Plastics, And Metal Tools | 101              | 29.11                 |
| <b>Total</b>          |  | <b>347</b>       | <b>100.0</b>          |

Study findings in Table 4.10 show that 60.23% of the respondents were involved in the sale of food items while 29.11% were engaged in non-food merchandise. Further still, it was observed that 10.66% of the respondents were involved in service based activities. The findings show that women in the informal sector in most cases deal with food items, which actively allows them to play their role of production and trade. All these items reveal the opportunities for women to actively influence urban livelihoods. The study also sought to determine the status of engagement of the respondents and findings presented in Table 4.11

**Table 4.11: Status of Employment of the Respondents**

| <b>Status of Employment</b> | <b>Frequency</b> | <b>Percentage (%)</b> |
|-----------------------------|------------------|-----------------------|
| <b>Self employed</b>        | 196              | 76.48                 |
| <b>Salaried/waged</b>       | 151              | 23.52                 |
| <b>Total</b>                | <b>347</b>       | <b>100.0</b>          |

Findings in Table 4.11 reveal that 76.48% of the respondents were self-employed while 23.52% were salaried employees. This result shows that there were more self-employed women than salaried employees in the informal business sector. Meaning that informal employment generally represents a larger source of employment for women than formal employment. The women’s attitude observed was they were very receptive and appreciative of their work; they consider it as the sole support for their livelihood

#### **4.1.3 Regression Results and Product Moment Correlation for Women Street based Activities within the Informal Sector on Urban Livelihoods**

The second objective sought to determine the influence of street based activities within the informal sector on urban livelihood in Kisii town. The following research question was formulated to guide the study. What is the role of women’s street based activities within the informal sector on urban livelihoods in Kisii Town? Study constructs were subjected to logistic regression analysis and findings presented in Table 4.12.

**Table 4.12: Regression Results showing Influence of Women Street Based Activities within the Informal Sector on Urban Livelihoods**

| Variable                                    | Coefficients | t-value | p-value |
|---|--------------|---------|---------|
| Constant                                    | 0.439        | 2.606   | 0.001*  |
| Sale of Foodstuff, Fruits & vegetables      | 0.455        | 0.508   | 0.002*  |
| Tailoring                                   | 0.365        | 3.784   | 0.001*  |
| Sale of second hand clothing                | 0.381        | 3.951   | 0.001*  |
| Sale of manufactured food and nonfood items | 0.366        | 3.691   | 0.014   |
| Others merchandise and services             | 0.324        | 2.781   | 0.002*  |
| Goodness of Fit:                            |              |         |         |
| R <sup>2</sup>                              | 0.634        |         |         |
| Adjusted R <sup>2</sup>                     | 0.603        |         |         |
| F-value                                     | 4.391        |         |         |

Findings in Table 4.12 shows the regression analysis for the influence of women-street based activities within the informal sector on urban livelihoods in Kisii town where constructs variables involved were sale of foodstuffs, fruits and vegetables; tailoring; sale of second hand clothing, sale of manufactures food and non-food items; and other merchandise and services. The result showed that, calculated t-statistics (t =0.508, 3.784, 3.951,3.691 and 2.781) for parameters sale of foodstuffs, fruits and vegetables; tailoring; sale of second hand clothing, sale of manufactures food and non-food items; and other merchandise and services respectively were greater than tabulated t-statistics at 0.05 level of significance. This finding reveals that sale of foodstuffs, fruits and vegetables; tailoring; sale of second hand clothing, sale of manufactures food and non-food items, and other merchandise and services had a positive contribution to urban livelihood within Kisii towns with sale of foodstuffs, fruits and vegetables and Sale of Second hand clothing being the most prominent respectively. The overall regression model was

statistically significant in terms of its overall goodness of fit ( $f = 4.391$ ,  $P < 0.05$ ). The coefficient of determination ( $R^2$ ) was 0.634 indicating that sale of foodstuffs, fruits and vegetables; tailoring; sale of second hand clothing, sale of manufactures food and non-food items, and other merchandise and services account for 63.4% of variation in urban livelihood provision in Kisii town. The remaining 36.6% unexplained variable was largely due to variation in other variables outside the regression model which are otherwise included in the stochastic error term. Findings in Table 4.10 showed the street based activity under three categories, the food items at 60.23%, Non food items at 29.11% and service based activity at 10.66%. The study further investigated the influence of street vendor activities on the ability of women traders to provide basic needs to their children and other dependants, reduced vulnerability and access to resources. Study data was subjected to Pearson product moment correlation coefficient and findings presented in Table 4.13.

**Table 4.13: Pearson Product Moment Correlation for Street Vendor Activities and the Dependent Variables**

|                                   |                      | Street vendor<br>Activities | Basic Needs<br>Provision | Access to<br>Resources/<br>Assets | Resource<br>Access |
|-----------------------------------|----------------------|-----------------------------|--------------------------|-----------------------------------|--------------------|
| Street vendor<br>Activities       | Pearson Correlation  | 1                           |                          |                                   |                    |
|                                   | Sig. (2-tailed)<br>N | 347                         |                          |                                   |                    |
| Basic Needs<br>Provision          | Pearson Correlation  | .394(**)                    | 1                        |                                   |                    |
|                                   | Sig. (2-tailed)<br>N | .023<br>347                 | 347                      |                                   |                    |
| Access to<br>Resources/<br>Assets | Pearson Correlation  | .171                        | .343(*)                  | 1                                 |                    |
|                                   | Sig. (2-tailed)<br>N | .047<br>347                 | .000<br>347              | 347                               |                    |
| Reduced<br>Vulnerability          | Pearson Correlation  | .353(*)                     | .432(*)                  | .413(*)                           | 1                  |
|                                   | Sig. (2-tailed)<br>N | .032<br>347                 | .000<br>347              | .000<br>347                       | 347                |

\*\* Correlation is significant at the 0.01 level (2-tailed).

\* Correlation is significant at the 0.05 level (2-tailed).

Results in Table 4.13 indicate that there was a statistically significant correlation between street vendor activities and the ability of women to provide basic needs to their dependants ( $r=0.394$ ;  $P<0.05$ ). The overall regression model results showed that women street based activities within the informal sector had a statistically significant effect on urban livelihoods in Kisii town. This implies that women who engaged in street vendor activities in Kisii town had an improved ability of up to 39.4% to provide for the basic needs of their dependants. Street vendor activities were also found to have statistically weak correlation with access to resources ( $r=0.171$ ;  $P<0.05$ ) implying that women who engaged in street vendor activities had a 17.1% likelihood of access to financial resources provided by lending institutions. The study further established that street activities had a statistically significant relationship with reduced vulnerability ( $r= 0.353$ ;  $P<0.05$ ). This finding implies that street vendor activities may bring down levels of vulnerability by up to 35.3%.

Findings in table 4.8 revealed the 37.18% of the respondents operate within the street spaces. The Street are often less attractive because they are not designated spaces of operations as dictated by the urban authorities. Table 4.14 reveals the study findings.

**Table 4.14: Access to Support from Urban Authorities**

| <b>Level of Support</b> | <b>Frequency</b> | <b>Percentage (%)</b> |
|-------------------------|------------------|-----------------------|
| <b>Sufficient</b>       | 56               | 16.14                 |
| <b>Average</b>          | 97               | 27.95                 |
| <b>Minimal</b>          | 194              | 55.91                 |
| <b>Total</b>            | <b>347</b>       | <b>100.0</b>          |

Findings in table 4.14 found that up to 55.91% of the respondents felt that they were getting barely the minimal in terms of support from the urban authorities. 16.14% were satisfied, while the other 27.95% were on the average. Box 4.2 has extracts of some of the responses on the level or support in regard to urban polices and institutions.

#### **Box 4.2 Excerpts on level of urban policies and institution support**

*'The economy is tight we cannot access government credit facilities.'*

Source: Respondent No. 9 August 2015

*'We face problems running around sometimes they snatch my cooking utensils like the 'sufuria' and I have to start all over again.'*

Source: Respondent No.214 August 2015

*'Operating in the street spaces is inconsistent and often our temporary stalls and kiosks are destroyed, calls for the urban authorities to build them permanent stall has not bore fruits.'*

Source: Respondent No 89 August 2015

This notwithstanding, finding in Table 4.13 reveal that women street based activities had a 39.4% likelihood to provide for basic needs and 35.3% chance to bring down vulnerability levels within urban households. The study findings show a relatively significant relationship of women engaged in street based activities and urban livelihood despite the challenges of operating in the street spaces. With minimal from urban policies and institutions to operate street based activities and contribute to urban livelihoods.

#### **4.1.4 Regression Results and Pearson Moment Correlation for Women's Participation in Social Support Networks within the Informal Sector on Urban Livelihoods**

The third objective of the study sought to determine the role of women's participation in social support networks within the informal sector on urban livelihoods. In line with this objective, the following research question was formulated to direct the study. How does women participation in social support networks within the informal sector contribute to urban livelihoods? Study constructs relating to women participation in social support networks were subjected to logistic regression analysis and findings presented in Table 4.15.

**Table 4.15: Regression Results showing the Role of Women’s Participation in Social Support Networks within the Informal Sector on Urban Livelihoods**

| Variable                   | Coefficients | t-value | p-value |
|----------------------------|--------------|---------|---------|
| Constant                   | 0.042        | 2.606   | 0.011   |
| Merry go Round/Chama       | 0.095        | 0.563   | 0.001*  |
| MCEs                       | 0.347        | 3.276   | 0.002*  |
| Family Support             | 0.491        | 2.580   | 0.012*  |
| Rural-Urban links          | 0.350        | 3.292   | 0.002*  |
| Community Group Activities | 0.381        | 3.337   | 0.014   |
| Goodness of Fit:           |              |         |         |
| R <sup>2</sup>             | 0.684        |         |         |
| Adjusted R <sup>2</sup>    | 0.622        |         |         |
| F-value                    | 4.567        |         |         |

Findings in Table 4.15 shows the regression analysis for the role of women’s participation in social support networks within the informal sector on urban livelihoods in Kisii town where constructs variables involved were merry go rounds/chamas, MCEs, family support, rural-urban links and community group activities. The result showed that, calculated t-statistics (t =0.563, 3.276, 2.580, 3.292 and 3.337) for parameters merry go rounds, MCEs, family support, rural-urban links and community group activities respectively were greater than tabulated t-statistics at 95% confidence interval. This finding reveals that merry go rounds/chamas, MCEs, family support, rural-urban links and community group activities had a positive role in influencing urban livelihood in Kisii town. The coefficient of determination (R<sup>2</sup>) was 0.684 indicating that merry go rounds, MCEs, family Support, rural-urban links and community group activities accounted for 68.4% of variation in social support and urban livelihood activities in Kisii town. The remaining 31.6% unexplained variable was largely due to variation in other variables outside the regression model which are otherwise included in the stochastic error term. The overall regression model was statistically significant in terms of its overall goodness of fit (f =4.567, P < 0.05). The findings in Table 4.9 show that

frequency for informal support networks was higher than the micro credit enterprises. Comments from the respondents on the role of social support network were that it has helped them mobilize financial resources for several purposes and improved their networking capacities. The preference for the informal support network is that were based on mutual trust and common networking. Most respondents tend to shy away from micro credit enterprises. A number of responded cited the harsh conditions and penalties that other traders have been exposed to from micro credit enterprises.

The study further interrogated the relationship between participation in social support networks and ability to provide basic needs to dependants, reduced vulnerability and access to resources. Study data was subjected to Pearson product moment correlation coefficient and findings presented in Table 4.16.

**Table 4.16: Pearson Product Moment Correlation for Participation in Social Support Networks and the Dependent Variables**

|                             |                     | Social Support Networks | Basic Needs Provision | Access to Resources/ Assets | Resource Access |
|-----------------------------|---------------------|-------------------------|-----------------------|-----------------------------|-----------------|
| Social Support Networks     | Pearson Correlation | 1                       |                       |                             |                 |
|                             | Sig. (2-tailed)     |                         |                       |                             |                 |
| Basic Needs Provision       | N                   | 347                     |                       |                             |                 |
|                             | Pearson Correlation | .472(**)                | 1                     |                             |                 |
| Access to Resources/ Assets | Sig. (2-tailed)     | .002                    |                       |                             |                 |
|                             | N                   | 347                     | 347                   |                             |                 |
| Access to Resources/ Assets | Pearson Correlation | .588(*)                 | .317(*)               | 1                           |                 |
|                             | Sig. (2-tailed)     | .016                    | .009                  |                             |                 |
| Reduced Vulnerability       | N                   | 347                     | 347                   | 347                         |                 |
|                             | Pearson Correlation | .439(*)                 | .532(*)               | .613(*)                     | 1               |
| Reduced Vulnerability       | Sig. (2-tailed)     | .019                    | .012                  | .022                        |                 |
|                             | N                   | 347                     | 347                   | 347                         | 347             |

\*\* Correlation is significant at the 0.01 level (2-tailed).

\* Correlation is significant at the 0.05 level (2-tailed).



Results in Table 4.16 indicate that there was a statistically significant correlation between social support networks and the ability of women to provide basic needs to their dependants ( $r=0.472$ ;  $P<0.05$ ). This implies that women who engaged in social support networks in Kisii town had an improved ability of up to 47.2% to provide for the basic needs of their dependants. Social support networks were also found to have statistically significant correlation with access to resources ( $r=0.588$ ;  $P<0.05$ ) implying that women who engaged in social support networks had a 58.8% likelihood of access to financial resources provided by lending institutions or other social associations. The study further revealed that social support networks had a statistically significant relationship with reduced vulnerability ( $r= 0.439$ ;  $P<0.05$ ), signifying that social support networks may contribute to up to 43.9% reduction in vulnerability. The finding findings reveal that social support networks have a significant influence on urban livelihoods. Most of the respondents noted that they are members of social support networks. The networks have enabled them make small contributions to groups which in return becomes a support system for credit facilities.

#### 4.1.5 Results for Type of Women Social Support Network

The study sought to determine whether respondents were members of micro credit enterprises or social support groups and findings presented in Table 4.17

**Table 4.17: Membership in Social Support Networks**

| <b>Membership</b>             | <b>Frequency</b> | <b>Percentage (%)</b> |
|-------------------------------|------------------|-----------------------|
| Micro Credit Enterprises      | 92               | 26.51                 |
| Informal Social Support Group | 255              | 73.49                 |
| <b>Total</b>                  | <b>347</b>       | <b>100.0</b>          |

Study findings in Table 4.9 reveal that 73.49% of the respondents were members of informal social support groups while 26.51% were members of micro credit enterprises. The findings showed that women in the urban informal sector greatly rely on informal social support groups such as the family networks, chama groups, and friendship networks, commonly referred to as '*Kiombe*' within the Kisii community. On the other hand, women tend to shy away from micro credit enterprises like Kenya women finance

trust, Faulu and other established credit particularly due to the stringent requirements put forward by the institutions. Box 4.3 shows excerpts from the respondents on how social support networks have significantly influenced urban livelihoods.

**Box 4.3 Excerpts on Role of social support networks**

*‘I have been able to build a decent house from the money I get through ‘Kiombe’ and also pay school fees for my children.’*

Source: Respondent No138 August 2015

*‘It has been very helpful in paying school fees and buying assets.’*

Source: Respondent No 39 August 2015

*Another one said ‘during festivities I am able to buy food in bulk. A third one said ‘I have been making additional stock and investing in poultry farming.’*

Source: Respondent No 87 August 2015

*Another respondent said ‘loans from Kenya Women Finance Trust and chamas has enabled her achieve better living standards.’*

Source: Respondent No 307 August 2015

*‘the taxi business we operate with my husband is from the savings I made from the ‘chama’ and we have also been able to build some rental units’.*

Source: Respondent No 219 August 2015

Findings in Box 4.3 established how social support networks have enabled women impact positively on the household well being.

## **4.2 Discussion**

This section presents a discussion of findings in line with the study objectives.

### **4.2.0 Discussion on Demographic Characteristics**

Findings in Figure 4.0 revealed that 40.06% of the respondents were between 35 and 49 years of age while 27.95% were aged between 25 and 34 years. The age distribution from the women interviewed, indicate that the youthful women age below 24 years may not be so keen in engaging in the sector. However, majority who are above 25 years have taken keen interest in the sector, probably because of the demands of securing their household needs. The study findings agree with Mitullah, (2003) who found that ‘while men tend to enter street trade at a relatively young age and later move on, women who constitute the majority are more likely to enter later in life, especially if they become widowed or head of household’.

Findings in Figure 4.1 revealed that 41.79% were married, while 22.19% were widowed. This shows that most women involved in livelihood activities within Kisii town are family women with responsibilities to provide for their dependants. Findings in Figure 4.1 showed that more than 57% of the respondents were household heads judging from their marital status of those who were widowed, separated or single. The married respondents also had a significant percentage of 41.79%. This shows that women at both levels as household heads or support partners actively engage in informal sector activities. This current study seemingly concurs with Levin et.al (1999) who found that ‘a high proportion of women are in the informal workforce, balancing their roles as homemakers, mothers, and income earners.’ The current study findings show that majority women and particularly those with household responsibilities actively participate to contribute to urban livelihoods.

Results on the education level of women in Figure 4.2 revealed that over 50.43% of the respondents had completed secondary education. The category of women who were illiterate was the least at 7.78% of the respondents. This implied that most respondents had adequate basic education to make informed business decisions. The statistics on education are an indicator that the informal economy is becoming a competitive area in terms of education level presented by the respondents. The current study findings is

comparable to Meikle et al. (2001) realization that, 'not all those working in the informal sector are poor. In many countries (for example Egypt and Tanzania) government employees commonly undertake a variety of addition jobs and activities to supplement their income.' However, it is worth observing from the current study that lower levels of education can impact on a women's access to information, confidence and resourcefulness. Meaning that women with extremely low literacy levels tend to be less active in economic informality within urban areas as they respond to livelihood needs.

Finding on the respondents' skills training shows that women in the informal sector had acquired minimal levels of skills training. Figure 4.3 revealed that 64.27% of the respondents had not acquired any skills in addition to their academic qualification. The findings indicate that there is a relatively low uptake by women in the informal sector with regard to acquiring additional skills. Only 35.73% of the respondents had acquired some additional skills, up and above their basic education. This study finding correlates to the urban dynamics and challenges that women face. The issue of the unemployment among women often relates to their lack of skills and training. Most of the time women are forced to venture into the informal sector where entry is flexible and requires minimal or no capital. Moser (1996) puts across a similar observation that 'women because of their multiple responsibilities have frequently assumed a disproportionate share of the burden of adjusting to circumstance, thus limiting their ability to respond to new opportunities'. This current study findings shows that most women in the informal sector have no additional skills training explaining why formal employment among women still remains a challenge. To bridge the gap women in informal sector have resorted to acquiring knowledge, skills and resources through social support networks by participating in apprenticeship and information sharing to secure livelihoods.

The current study findings on household dependents among women in the informal sector mostly range between 5-9 members as revealed in Figure 4.4. On the overall, the household dependents among majority of the women interviewed were large with over 80% having over 5 dependents. The dependents consisted of school going children and elderly parents who all live under one roof. Findings in Figure 4.5 on the household types revealed that 58.21% of respondents were from female headed households. The results

show that women are increasingly bearing the household burden in most homes. Most respondents reported that their household types were as a result of broken homes, death or social and cultural segregation that have forced them to take up role as heads in their households. This findings agree with Silberschmidt (1999) who found that ‘in Kisii socio economic changes have brought with it new social obligations; women are often the sole providers of the material needs of the household’. The current study reveals that women are increasingly taking up the role of sole providers in most families within Kisii town.

#### **4.2.1 Contribution of Women Market Based Activities in the Informal Sector on Urban Livelihoods**

The first objective of the study sought to determine the contribution of women market based activities in the informal sector on urban livelihoods. Findings of this study are discussed in the context of previous studies on the contribution of women market based activities and their contribution to urban livelihoods. The study findings in Table 4.0 reveal a statistically significant association between women market based activities and urban livelihoods in Kisii town. The findings agree with Komollo (2010) who found that ‘in the face of emerging economic challenges based on increasing urbanization, one sector continues to stand tall, the informal sector activities’. In developing countries most households adopt strategies, where more household members are engaged in work activities for urban livelihoods. Findings of this current study in Table 4.8 reveal that 62.82% of the study respondents had their businesses located in markets. This shows that the market spaces in Kisii town present a receptive environment where more women are undertake their engagement in informal sector activities. The current study finding compares to a UN (2005) report that ‘women are more likely than men to be in certain types of informal activities that are difficult to measure because they are invisible, such as production for own consumption, unpaid family work, paid domestic activities in private households, home work, and engagement in small-scale economic units.’ Findings in Table 4.11 reveal that 76.48% of the respondents were self-employed, meaning that there were more self-employed women than salaried employees. This agrees with Chen et al. (2005) who observed that ‘women typically account for a

relatively small share of informal wage employment'. However, informal employment generally represents a larger source of employment for women than formal employment

Most market spaces in the developing cities and towns are mainly a buzz of activities involving mainly women engage in activities for their livelihood needs. The findings in Table 4.8 revealed that women's choice of location as they engage in informal sector activities is mainly determined by reliability and consistency. The markets provide these opportunities as opposed to street which mostly subject to instance of eviction by the town authorities. These findings are in line with Walsh (2010) who observed that 'urban planners have tended to consider street vendors as nuisances to be hidden out of sight'. Findings in Table 4.9 reveal the types of working spaces. Some respondents noted that most times women traders and their counterparts have had to devise personal initiative to construct stalls using their own resource, because the stalls are scare or not available.

Findings in Table 4.0 reveal a statistically significant association between women market based activities and urban livelihoods Kisii town. This was demonstrated by lower values of significance at 95% confidence interval implying that the study findings are statistically significant. Women's involvement in the informal economy is life line for many households in urban areas. Over the years women have been involved in production and trade for centuries and may not necessarily be new actors in urban production and trade. The current study findings concur with an article describing women hawkers in Nairobi, Kenya, where Mitullah (1991) found that 'in most African cities, women played a key role in small scale market trade.' The majority of the hawkers in her sample were young women who are assisted by their children. This practice, she claims, dates back to the pre-colonial gender division of labour whereby women dominated local trade and men participated in long distance trading. Results in Table 4.4 indicate that women who engaged in market based activities in Kisii town had an improved ability of up to 53.5% to provide for the basic needs of their dependants and household in general. The findings correspond to Levin et.al (1999) realization that 'a high proportion of women are in the informal workforce, balancing their roles as homemakers, mothers, and income earners.' These women engaged in informal sector activities provide a life line for most households in the urban areas. The findings reveal the length at which women engaged in market based activities have gone to sustaining urban livelihoods.

Results in Table 4.4 indicated that women engaged in market based activities had 47.7% likelihood of access to financial resources provided by lending institutions and social groups and they equally had a chance of bringing down levels of vulnerability by up to 51.4%. The opportunity for women in the informal sector is that they acquire knowledge, skills and resources through apprenticeship and information sharing to secure livelihoods. The study finding in Box 4.3 corresponds to Schutte (2006) who established that ‘social assets and the ability to acquire resources by virtue of membership in social networks assume the greatest importance for the urban poor who lack secure income opportunities and material assets.’ Urban livelihood security in most urban households depend skills and knowledge among women in the informal sector, which most of it is reflected in the successful income generation activities that they undertake. Study findings in Table 4.10 shows that 60.23% of the respondents were involved in the sale of food items while 29.11% were engaged in non-food merchandise. These kinds of activities provides the women with an opportunity especially in provision of basic need particularly food, which in most case eats up to 50% of their income. The findings show that women in the informal sector in most cases deal with food items, which actively allows them to play their role of production and trade. Finding in Box 4.1 reveal that women make the majority of purchases for food, nonfood items and services. Other than food the items include cooking fuel and lighting, clothing for themselves and their children, nondurable household goods, transportation, gifts and donations, and contributions to ceremonies

#### **4.2.2 Influence of Women Street based Activities within the Informal Sector on Urban Livelihoods**

The second objective sought to determine the influence of street based activities within the informal sector on urban livelihood in Kisii town. Findings on street based activities and their contribution to urban livelihoods are discussed in the context of findings from previous empirical studies. The overall regression model results in Table 4.12 showed that women street based activities within the informal sector had a statistically significant effect on urban livelihoods in Kisii town. A critical issue in understanding urban livelihood outcomes is to recognize women choices in livelihood strategies. In the everyday experiences, women street traders are often perceived as a hopeless group

among the urban poor. However, as the current study findings reveal women's involvement in informal sector is a step towards overcoming vulnerability. The current study findings are in line with Beall and Kanji (1999 as cited in Rakodi 1991) who say that it is 'a way of life for low-income urban women and an essential means of coping with insecurity.' The study sought to look at the important role women informal sector activities play in determining urban livelihood security. The findings from the regression analysis in Table 4.12 revealed that sale of foodstuffs, fruits and vegetables; tailoring; sale of second hand clothing, sale of manufactures food and non-food items, and other merchandise and services had a positive contribution to urban livelihood within Kisii towns with sale of foodstuffs, fruits and vegetables and Sale of Second hand clothing being the most prominent respectively. The study findings match Kinyanjui (2014) observations that 'urban markets in Nairobi, Lagos and Accra are dominated by women, who are responsible for a massive trade in food and clothes. These activities by women within street spaces have significant roles for urban livelihoods.

Results in Table 4.13 indicate that there was a statistically significant correlation between street vendor activities and the ability of women to meet urban livelihood needs. Women are increasingly involved in urban livelihood needs as the demands for urban employment escalates amidst technological development, population dynamics and gender disparities. The realities such as more female headed household, high unemployment and reduction of real income wages have prompted women to diversify economic activities in urban setting. This has led to a large presence of women in the informal sector which is largely unregulated making it easy for their entry but equally putting them at risk of exploitative conditions. The study findings in table 4.13 can be explained by the flexible conditions that informal sector presents for women. Women participation in the informal sector also presents some favorable conditions as was equally observed by Beall and Kanji (1999) that 'women sometimes find it easier to balance income-earning activities with other responsibilities in a more flexible environment of the informal economy.' The opportunity for women in the informal sector to flexibly multitask while engaging in different activities protects urban household against insecurity. The study findings helps the reader to understand the advantages of the



flexible nature of the street based activities undertaken by women in the informal sector in reducing vulnerability of urban households.

Central to women's involvement in the informal sector is their ability to provide for basic need of urban household. The study findings in Table 4.12 and Table 4.13 tend to describe women's role in provision of basic requirements of food, shelter, clothing, education and health need within urban households. The active participation of women in informal sector activities has certain limitations as was observed by Moser (1996) that, 'women because of their multiple responsibilities have frequently assumed a disproportionate share of the burden of adjusting to circumstance, thus limiting their ability to respond to new opportunities'. Findings in Table 4.12 revealed that women engaged in street based activities in the informal sector were 37.18%. These groups of women represent the growing percentage of women exposed to extreme condition in an effort to support their urban livelihood needs. The categories of women respondents interviewed on the street noted that street conditions are hush, but they shoulder on because of their need to survive. The findings are in line with Schutte (2006) observation that, 'many livelihoods totally depend on women and children working for extremely low income'. The observation also agrees with Tran-Nguyen and Beviglia (2004) assertion that 'attention needs to be paid to the risk of worsening conditions of work for women because of the greater flexibility of working arrangements.' This notwithstanding, the women informal sector activities provide a life line for most households in the urban settings as was confirmed by one respondent who said, 'my children have gone to school and are feed, and I avoided them from being street children and I also have respect from my husband.'

#### **4.2.3 Role of Women's Participation in Social Support Networks within the Informal sector for Urban Livelihoods**

The third objective of the study sought to determine the role of women's participation in social support networks within the informal sector on urban livelihoods. The study has looked at findings from previous studies on the contribution of social network activities to urban livelihoods and compared to those of this study. Table 4.15 revealed that merry go rounds/chamas, MCEs, family support, rural-urban links and community group

activities had a positive role in influencing urban livelihood in Kisii town. The construct variables listed accounted for 68.4% of variations in social support and urban livelihood activities in Kisii town. The study finding corresponds to Beall and Kanji 1999; and Hossain (2005) that ‘mutual supports through participation in community based organizations are essential for the urban poor to mitigate their economic and social crises. Social networks of friendship, kinship, women groups, and religious groups are opportunities where women in urban areas utilize as they engage in informal sector activities. The study findings revealed that women form social networks commonly known as ‘merry go round’ or ‘chama’. The findings are similar to Kinyanjui (2014) observation that, ‘these collective organizations in Kenya, which are known locally as *chama* (or *vyama* in the plural), have evolved from the traditional African concept of collective organization social groups’. During the study, the respondents noted that the collectivities that represent their social support linkages in the informal sector are popularly known as ‘*Kiombe*’ in Kisii town.

The findings in Table 4.17 revealed that 73.49% of the respondents were members of informal social support groups, while 26.51% have membership in formal micro credit enterprises. Support organizations play an important part in some form in the informal economy. The finding supports Kinyanjui (2014), realization that ‘informal economy workers, especially women, have support organizations that are used to coordinate their affairs in the city, although these organizations are invisible to the government and below the development practitioners’ radar’. The social relations are sustained by trust, common values, levels of reciprocity and solidarity potentially triggers access to material resources. The study finding also brings to light observations similar to Lyons and Brown (2007) who noted that ‘informal associations are mobilized in a crisis, for example to fight evictions or as reciprocal relationships between informal traders and the adjacent property owners’. Women in the informal sector acquire knowledge, skills and resources through social support networks through apprenticeship and information sharing to secure livelihoods. Urban livelihood security in most urban households depend skills and knowledge among women in the informal sector, which most of it is reflected in the successful income generation activities that they undertake.

Findings of this study relate to an observation by UN-HABITAT (2008) that ‘women are especially disadvantaged because they are often excluded from secure tenure and as a consequence of cultural norms as well as unequal legal rights.’ However, through the social support networks more women have risen above the shortcomings and are now largely responsible for most of the urban household units. The study finding revealed that through these support networks, women in the informal sector have boosted their capital base in the small scale activities they engage in. They have acquired asset such as assorted household items, livestock, poultry, building material and plots of land. The same social support facilities have enabled them to cater for the school fees needs of their children, rent, and healthcare expenses for their dependents, and welfare needs within their surroundings. The study found out that some of the women have a whole new transformation. Their entry into these social support network has enable them acquire some level of positive personality transformation. Some response from the women indicates that they feel they have a sense of belonging; their contribution is significant in touching and transforming the lives of others; and that their relationship with their significant others have greatly improved. These experiences are empowering and liberating to women in the informal sector, boosting their confidence and entitlement within urban households.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.0 Introduction**

This chapter presents summary, conclusions and recommendations based on findings. It also presents areas for further research on the contribution of women informal sector activities to urban livelihoods in Kisii Town. The discussions have been guided by the objectives of the study. The three objectives of the study are summarized in the purpose of the study which was to investigate the contribution of women informal sector activities to urban livelihoods.

#### **5.1 Summary**

This study sought to determine the contribution of women informal sector activities to urban livelihoods in Kisii Town. The study adopted a descriptive survey design in which 347 respondents were drawn from among women involved in informal sector activities within Kisii town. The study relied on information obtained from respondents through the use of an interview schedule and observations made. In summary, the following were the findings of the study; Findings of the study established a statistically significant association between women market based activities and urban livelihoods Kisii town. This implies that women market based activities play a significant role in enhancing urban livelihoods in Kisii town. Results of the study indicated that there was a statistically significant correlation between market based activities and the ability of women to provide basic needs to their dependants.

The overall regression model results showed that women street based activities within the informal sector had a statistically significant effect on urban livelihoods in Kisii town. This finding reveals sale of foodstuffs, fruits and vegetables; tailoring; sale of second hand clothing, sale of manufactures food and non food items; and other merchandise and services account for 63.4% of variation in urban livelihood provision in Kisii town. The study further investigated the influence of street vendor activities on the ability of women traders to provide basic needs to their children and other dependants, reduced vulnerability and access to resources. Study data was subjected to Pearson product

moment correlation coefficient. Results from the study data indicated that there was a statistically significant correlation between street vendor activities and the ability of women to provide basic needs to their dependants ( $r=0.394$ ;  $P<0.05$ ). Women who engaged in street vendor activities in Kisii town had an improved ability of up to 39.4% to provide for the basic needs of their dependants and that street vendor activities may bring down levels of vulnerability by up to 35.3%.

The study finding revealed that merry go rounds, MCEs, family Support, rural-urban links and community group activities had a positive role in influencing urban livelihood in Kisii town. The informal social support networks accounted for 68.4% of variation in family support and urban livelihood activities in Kisii town. Results of the study further established that there was a statistically significant correlation between social support networks and the ability of women to provide basic needs to their dependants. Those women who engaged in social support networks in Kisii town had an improved ability of up to 47.2% to provide for the basic needs of their dependants and a 58.8% likelihood of access to financial resources provided by lending institutions.

## **5.2 Conclusions**

### **5.2.0 Empirical Conclusion**

The first objective of the study sought to determine the contribution of women market based activities in the informal sector on urban livelihoods. Study findings relating to women market based activities and their contribution to urban livelihood were subjected to Chi-Square. The current findings of the study established a statistically significant association between women market based activities and urban livelihoods Kisii town as presented in Table 4.0. The study also investigated the relationship between market based activities and ability of women to provide basic needs to their children and other dependants, reduced vulnerability and access to resources. Study data was subjected to Pearson Product Moment Correlation Coefficient. Results of the study indicated that there was a statistically significant correlation between women's market based activities and the ability of women to provide basic needs to their dependants, access to resources and reduced vulnerability as shown in Table 4.4. Based on the above findings, it can be

concluded that women street based activities within the informal sector had a significant influence on urban livelihoods in Kisii town.

The second objective sought to determine the influence of street based activities within the informal sector on urban livelihood in Kisii town. This finding in Table 4.5 reveals that sale of foodstuffs, fruits and vegetables; tailoring; sale of second hand clothing, sale of manufactures food and non-food items; and other merchandise and services had a positive contribution to urban livelihood within Kisii towns with sale of foodstuffs, fruits and vegetables and sale of second hand clothing being the most prominent respectively. The overall regression model results showed that women street based activities within the informal sector had a statistically significant effect on urban livelihoods in Kisii town. Study data further revealed that there was a statistically significant correlation between street vendor activities and the ability of women to provide basic needs to their dependants, access to resources and reduced vulnerability in Table 4.6. Based on this finding, a conclusion is made that women street based activities within the informal sector had a significant effect on urban livelihoods in Kisii town.

The third objective of the study sought to determine the role of women's participation in social support networks within the informal sector on urban livelihoods. This finding in Table 4.7 reveals that merry go rounds, MSCs, family Support, rural-urban links and community group activities had a positive role in influencing urban livelihood in Kisii town. The study further established in Table 4.8 that there was a statistically significant correlation between social support networks and the ability of women to provide basic needs to their dependants, access to resources and reduced vulnerability. Based on the current study findings, it is concluded that women's participation in social support networks within the informal sector had a significant influence on urban livelihoods in Kisii town.

### **5.2.1 Theoretical Conclusion**

The study adopted the sustainable livelihood framework. The model draws its tenets from a holistic understanding of livelihoods and a cross-sectional approach to human development. The approach which is largely popular with the development partners in Africa and other developing nation focuses on the multiple economic activities such as

those of the informal sector. The study sought to establish the contribution of women market based, street based activities and social support networks in the informal sector in respect to urban livelihood needs. The concept of livelihood as encompassed in the SLF model comprises of the capabilities assets and activities required for living. The rationale in the choice of the framework was that SLF centers on ways of understanding the practical realities and priorities urban women in the informal sector actually do to make a living and the assets that they are able to draw to achieve the need.

The study findings in the first objective established a statistically significant association between women market based activities and urban livelihoods Kisii town. The results indicate that women who engaged in market based activities in Kisii town had an improved ability to meet their need and to sustain urban livelihoods. The findings from the second study objective revealed women street activities such as the sale of foodstuffs; fruits and vegetables; tailoring; sale of second hand clothing, sale of manufactured food and non-food items, and other merchandise and services account for 63.4% of variation in urban livelihood provision in Kisii town. This indicates that SLF was useful in defining how livelihood choices by women in the street trade influence access to assets and impact on urban livelihood outcomes. The third study objective, which sought to establish the role of social support networks for urban livelihoods, touched on the five key elements of the SLF model. The study findings revealed that the social support network had a positive role in influencing urban livelihood in Kisii town. The highlights were that social support networks like the ‘chamas’ were found to have statistically significant correlation with access to resources. The study results revealed that membership in social support network gave positive livelihood outcomes; better livelihoods strategies; access to assets; reduced vulnerability; and access to government policies and institutions. The SLF was a useful theoretical tool in guiding the study. The SLF approach presented a more practical guide to the study by analyzing the strength of women informal sector activities in response to urban livelihood needs.

### **5.3 Recommendations**

Following the current study findings and conclusions derived, the study makes the following recommendations:

First, this current study recommends that deliberate efforts need to be made to ensure that basic urban amenities and facilities are easily accessible to women so as to the support smooth operations of their activities in the informal sector. This will help women in the informal sector to improve their working conditions and access crucial facilities.

Secondly the study recommends that the urban authorizes should put in place friendly urban policies that will address the growing number of women traders operating in street spaces.

Thirdly the study recommends that micro credit facilities need to strategize their collateral requirements to accommodate more women who largely depend on the chamas or kinship networks to access credit facilities. This will make it possible for women to access more credit facilities

Finally, the informal sector activities should be protected and promoted since interference with them would imply a threat to the livelihood of many urban residents.

#### **5.4 Areas for Further Research**

This study sought to explore and document the contribution of women informal sector activities to urban livelihoods in Kisii Town. The study adopted a descriptive research design given the short time that was available for the study. Another study needs to be undertaken using a longitudinal approach to cover a longer period of time. This will enhance predictive value of the findings.

Another study may be conducted on the contribution of female formal sector activities on urban livelihood using comparative analysis and findings compared to those of this study. This will generate a lot of general understanding regarding the contribution of women in general towards urban livelihood.

This study found that the women involved in informal sector activities were of varied academic qualifications. It would be interesting to establish if the differences in academic backgrounds and qualifications of respondents presented any statistically significant differences in the success of informal sector activities.



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## APPENDICES

### Appendix: 1

#### Interview Schedule

##### A) General Bio data

1. How old are you?  
18- 24                       35- 49   
25- 34                       Over 50
2. What is your marital status  
Married                       Separated   
Single                       Widowed
3. What is your highest level of education  
University/College                       Secondary   
Primary                       Other (Specify) .....
4. Do you have any skills or training other than the achieved level of education  
Yes                       No   
If Yes (Specify).....
5. How many dependants do you have in your household  
0-4                       5-9                       10 <
6. What type of household do you have?  
Male headed   
Female headed   
Other .....

##### B) Nature of informal sector activities (Market based activities; Street Based activities and Participation in Social support networks)

7. Location of informal Sector activity (Observe)
  - a) Market Based Activity
  - b) Street Based Activity
8. Please specify the type of activity or trade?  
Note (Researcher can make observation)  
Food Stuff   
Non food Stuff

- Service Based
9. What is the status of your employment in the specified activity?  
 Self Employed   
 Waged/salaried   
 Other (Specify) .....
10. How long you been working in this trade  
 ➤ 3 years                       3-5 years   
 6-9 years                       Over 9 years
11. What motivated you to get involved in the activity?  
 .....
12. What is your time schedule for work on a normal day?  
 .....
13. What is your average daily return in terms of the profit made?  
 Ksh 1000 and below   
 Ksh 1000 – 3000   
 Ksh Over 3,000
14. Apart from those mentioned what other sources of income do you have or does your household depend on?  
 .....  
 .....
15. Are there other women in your household engaged in informal sector activities?  
 Yes                       No   
 If yes, what is their relation in the household? .....
- What type of activity do they engage in? .....
- .....
16. Do you participate in social and community support initiatives within the informal sector?                      Yes                       No
17. What is the contribution of other family members in support for your urban livelihood  
 .....

18. (i) Are you a member of a Micro credit enterprise or informal social support group?

Yes  No

(ii) If Yes, please specify

a) Micro Credit Enterprise

b) Informal Social Support Groups

**C) The contribution of women informal sector activities to urban livelihoods  
(Provision of Basic needs, Access to Assets/Resources and Reduce vulnerability)**

19. Do you consider your activity supportive in providing the basic needs of your household?

Strongly agree  Agree  Disagree  Strongly disagree

20. (i) Are you actively involved in providing basic needs for your household

YES  NO

(ii) If Yes, at what level would you consider

Food: Always  More often  Often  Less Often  Never

Shelter: Always  More often  Often  Less Often  Never

Clothing: Always  More often  Often  Less Often  Never

Education: Always  More often  Often  Less Often  Never

Community Participation: Always  More often  Often  Less Often

Never

21. Have you developed the following assets and resources for your household;

a) Income, Cash, Credits YES

NO

b) Knowledge, Skills, and Education YES

NO

c) Social Networks, participation in social activities YES

NO

d) Physical resources like equipment, land, infrastructures and other amenities

YES  NO



22. (i) Do you consider your work in the informal sector to be important in enhancing your household access to assets

YES [ ] NO [ ]

(ii) If Yes, what kind of assets have you acquired from your proceeds in the trade?

.....  
.....  
.....

23. (i) Do you believe the activities from your work contribute to security of urban livelihood needs?

YES [ ] NO [ ]

(ii) If Yes, tell me how it has reflected on

a) Household wellbeing

.....

b) Food Security

.....

c) Social networks, support of friends, family

.....

d) Supportive policies and institutions, urban authorities

.....

24. Does your participation in the mentioned activities contribute to reduced vulnerability for your household?

.....

Is there any other way in which women contribute to urban livelihoods we have not discussed?

.....  
.....

Thank you once again.

Bye





**NATIONAL COMMISSION FOR SCIENCE,  
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Telephone: +254-20-2213471,  
2241349, 310571, 2219420  
Fax: +254-20-318245, 318249  
Email: secretary@nacosti.go.ke  
Website: www.nacosti.go.ke  
When replying please quote

9<sup>th</sup> Floor, Utalii House  
Uhuru Highway  
P.O. Box 30623-00100  
NAIROBI-KENYA

Ref: No.

Date:

**14<sup>th</sup> December, 2015**

**NACOSTI/P/15/11970/8652**

Mercy Chepkurui Rugutt  
Egerton University  
P.O. Box 536-20115  
**EGERTON.**

**RE: RESEARCH AUTHORIZATION**

Following your application for authority to carry out research on *“Women’s contribution to urban livelihood through informal sector activities in Kisii Town, Kisii County, Kenya,”* I am pleased to inform you that you have been authorized to undertake research in **Kisii County** for a period ending **11<sup>th</sup> December, 2016.**

You are advised to report to **the County Commissioner and the County Director of Education, Kisii County** before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.

  
**DR. S. K. LANGAT, OGW**  
**FOR: DIRECTOR GENERAL/CEO**

Copy to:

The County Commissioner  
Kisii County.

The County Director of Education  
Kisii County.

