



## **BASELINE STUDY ON WOMEN SMALL SCALE TRADERS**

**Promoting Livelihoods and Inclusion of Vulnerable Women Domestic Workers  
and Small Scale Traders in Nairobi-WEZESHA JAMII Project**

## **FINAL REPORT**

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## LIST OF ABBREVIATIONS AND ACRONYMS

CBS	Central Bureau of Statistics (now Kenya National Bureau of Statistics)
CREAW	Centre for Rights Education and Awareness
CSOs	Civil Society Organizations
DFID	Department for International Development
EPC	Export Promotion Council
FBO	Faith-based organisation
FGDs	Focus group discussions
GIS	Geographic information system
GOK	Government of Kenya
GPS	Geographic positioning system
ICT	Information, communication and technology
KICD	Kenya Institute of Curriculum Development
KIIs	Key informant interviews
KIRDI	Kenya Industrial Research and Development
KREP	Kenya Rural Enterprise Programme
KWFT	Kenya Women Finance Trust
MFI	Micro-finance institutions
MSEA	Micro and Small Enterprise Authority
MSEs	Micro and small enterprises
NACOSTI	National Council for Science and Technology
NGOs	Non-governmental organisation
NHIF	National Hospital Insurance Fund
NOPE	National Organization of Peer Educators
NSSF	National Social Security Fund
NYS	National Youth Service
RBA	Retirement benefit Association
SACCO	Saving and Credit Cooperative
SITE	Site Enterprise Promotion
SMEP	Small and Micro Enterprise Programme
SMEs	Small and Micro Enterprises
SSTs	Small scale traders
UN	United Nations
WEF	Women Enterprise Fund
WSSTs	Women Small scale traders
WSSTs	Women small scale traders

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## EXECUTIVE SUMMARY

This report contains the findings of a baseline study on ‘Promoting Livelihoods and Inclusion of Vulnerable Women Small Scale Traders (WSSTs) in Nairobi’ conducted between May and July 2015 by a team of three consultants (Dr. Anne Kamau, Dr. Paul Kamau and Dr. Daniel Muia). The baseline was undertaken in five informal settlements of Nairobi namely; Mukuru, Kibera, Korogocho, Mathare and Kawangware. The aim was to provide SITE and partners with information on women owned and dominated enterprises and their operating environment. The objectives of the baseline study were two-fold:

- (i) To undertake a detailed baseline study to provide SITE and partners with information on the environment within which the women micro and small scale operate in Nairobi in the pre-project period including the skills base, existing policies, knowledge of their rights, level of participation in decision making, key stakeholders to the target groups, accessibility of utilization of business support services, challenges they face and coping mechanisms.
- (ii) Propose to SITE and partners the key interventions that could be applied in promoting labour and human rights of women working in the micro and small businesses that include specific policies and actions that deserve priority attention with justification on their relevance.

The study used a mixed method approach that combined qualitative and quantitative methods. Study sites were purposively selected and the focus was at the Ward level. A sample size of 390 WSSTs was drawn from the target beneficiary sample of 20000 small scale traders residing in target locations. Fifty (50) samples were added to cover for spoilt and/or incomplete interviews, thus giving a total of 440 samples. Sampling of the WSSTs was done in stages. First, quota sampling was used to determine the samples to be covered in each site. The 1999 and 2009 population census data were used to determine the sample sizes per area. Thus, more samples were covered in areas with higher population than those with lower population. A total of 110 interviews each were covered in Mukuru, Kibera and Mathare; 60 interviews in Korogocho and 50 in Kawangware.

A research permit was obtained from the National Council for Science, Technology and Innovation (NACOSTI) prior to the start of fieldwork. Permissions were also obtained from Nairobi County Commissioner and Nairobi County Director of Education. Clearance was also obtained from Assistant County Commissioners and local administration in the various sites.

A combination of methods were used in data collected and used tools developed by the researchers. This included review of secondary data sources. Primary data were collected through 440 face-to-face individual interviews and 8 focus group discussions with WSSTs. Thirty-four key informant interviews were conducted with representatives of state and non-state agencies; civil society and private sector organizations. Organizations offering social protection services were also covered; as well as representatives of community groups and of small scale traders associations. In addition, case studies of successful women enterprises and of successful women groups were conducted. Data were also collected through observations and recorded using photographs. GPS points of the study points were taken and used to generate maps of the study areas attached in this report.

Prior to data collection, the research team underwent a two-day training focusing on purpose and objectives of the study, the data collection processes and tools and the use of kMACHO data collection and storage software. Pre-test was done in Kamai and Ruiru low income areas and results used to refine the data collection tools. Individual interviews were recorded in the kMACHO software that was installed in the team members' smart phones. Once data was captured in kMACHO, it was downloaded into Excel and then transferred into SPSS. Coding and cleaning was done as appropriate and incomplete and inconsistent cases eliminated from analysis. This report is based on data from 398 WSSTs, 8 FGDs, 34 KIIs, 8 selected case of success WSSTs and observations. The following is a summary of the study findings and key recommendations.

### **Summary of the Findings**

#### **1. Socio-economic/demographic status of the target women's households.**

Most WSSTs were young and aged 20-35 years (59%). WSSTs had basic literacy as 39% had attained primary education and 33% secondary education. Most of them were married (72%) and many of them had dependents aged 18 years and below. Most married WSSTs indicated that their spouses did not support them in their businesses.

#### **2. Nature and size of the businesses, turnovers, profits and employment levels.**

The WSSTs businesses were their main source of income. The main businesses were cereals and groceries (19%), retail shops (16%), cooked food related businesses such as food kiosks, hotel and food vending (15%); salon, barber and cosmetics (14%), tailoring and clothes making (11%) and sale of new and second hand clothes (11%). Women WSSTs did not own the premises they operated in but instead many rented their premises (87%) and others operated on open spaces or in front of their houses. The turnover from WSSTs was low averaging about Kshs 535 per day. The profits were also low as indicated in the report. There was minimal saving and when this was done it was largely through the *chamas*.

#### **3. Entry, life-span and growth trends of the enterprises that include requirements for start-up and growth from perspective of the traders/entrepreneurs.**

Most of the businesses were young and aged 5 years and below (64%) and 23% between 6 and 10 years, with 13% being more than 10 years old. Although there seemed to be some stability in the businesses they remained small.

#### **4. Access to and use of business and vocational skills training e.g. the range and type of skills demanded, sources, costs, and frequency of utilisation.**

Most WSSTs did not have any business related training except for 23% who had trained on business startup, basic books and records keeping, preparation of business plans, marketing and practical training. Most WSSTs (73%) expressed need for training on business diversification (23%), profit maximization (22%), financial management (14%) and gaining practical skills (10%); and on preparation of business plans, books and records keeping and marketing.

#### **5. Social services (public utility access) providers that serve business needs of the enterprises owned by the target women.**

Business support services such as water, electricity and toilets were available to most. These services were mainly provided by the landlords as part of rent or were obtained from private

sources. The pay-as-you-use toilet and bathroom services were common in the slum areas. The NYS also provided toilet and garbage collection services through the slums upgrading project. Garbage collection, security and transport services were largely not available and were also not provided by the government agencies or through public services. As a result, most WSSTs dumped garbage at dumping sites, walked to their businesses and carried their merchandise home as a security measure. In some cases, they used private service providers to access the services.

6. Type and range of financial services applied by the target group and their effectiveness, trends and scope for outreach.

Few WSSTs had applied for loans from banks and other sources. They cited lack of knowledge and the fact that such services were expensive. At the same time, most women belonged to *chamas* through which they were able to save. The Chama savings were considered the best because the women could access loans at low interest and without delay. Also with the *chamas* women could easily access emergency loans in case of sickness or school-fees related problems. Further, the *chamas* had a welfare component where members contributed money in case of death of member or a member of the family.

7. Type and scope of ICT application for business activities by the target group.

Most (56%) indicated that they used mobile phones to communicate and transact businesses. They used the phone to save, make orders and even make payments.

8. Level of their awareness of their rights and social services provided by the county government.

WSSTs were largely not aware about existing policies and regulations that governed their business. The few who were aware (25%) cited licensing, daily fees, public health Act as some of the policies that affected their businesses. Many perceived County officers as their enemies. Although many did not wish to pay for levies, they nonetheless expected to be provided with services. The WSSTs did not belong to associations or organisations that could negotiate with the authorities. Although there were some organisations that were mentioned, their impact in terms of creating awareness among the WSSTs on their rights and responsibilities was not felt.

9. Proportion currently registered with NHIF, NSSF and or RBA.

There was low enrolment of WSSTs in social and health insurance schemes. Only 32.7% had enrolled to such schemes of which 26.1% had enrolled with NHIF, 4.3% with NSSF, 1.3% with a pension scheme and another 1% with other health insurance. They WSSTs expressed willing to join including paying for insurance if they were informed about the products and the payment mode and amount of payment. They also indicated that the organisations offering the services should come to where they were if they wanted to encourage them to join.

10. Challenges faced by the targeted women and their coping mechanisms.

The challenges cited by WSSTs were lack of funds for business expansion, customer's shortage, security challenges, bad debts, harassment by authorities, security and water challenges. Lack of business training was cited as a challenge, lack of trading spaces and premises, long working hours and health challenges; as well as occasional disasters such as fires. WSSTs lacked awareness about their potential to generate capital using pooled. This is an area that requires

more attention to encourage wealth generation from within the resources available among the WSSTs and their groups.

## **AREAS FOR INTERVENTION BY SITE AND PARTNERS**

Several areas of interventions have been identified that implementers can take up to improve and promote WSSTs businesses in informal settlements of Nairobi. These are summarized below.

1. Establishing an WSST finance and credit fund/or scheme. It is necessary to establish a fund that can be used to give low interest credit facilities to WSSTs. A model for working with individual WSSTs should be devised given that most WSSTs were not in favour of the group lending approach.
2. Financial literacy and business training. Training of WSSTs on business skills and financial literacy is needed as one way of boosting performance of WSSTs. SITE and partners can work with organizations that provide such training including KICD, KIRDI, banks and micro-credit organizations that have existing training programmes that can benefit the WSSTs.
3. Civic education to create awareness among WSSTs on their rights and entitlements. Likewise, WSSTs should be made aware about their roles, responsibilities and obligations, and the need to adhere to laid down policies, regulations and by-laws.
4. Engagement with County Government on regulations and policies related to licensing and fees, allocation of trading spaces, the Public Health Act. Where the by-laws are not workable, such as operating in permanent structures, the WSSTs should be facilitated and supported to negotiate with the County official. Thus organizations such as the Umande Trust and Hakijamii can partner with SITE and WSSTs representatives to negotiate for better operating environment. This can include negotiating for WSSTs trading spaces, standardized but affordable levies; and provision of services.
5. Set up pension scheme for WSSTs. SITE and partners should contact organizations that provide suitable pension schemes for WSSTs in consultation with the Retirement Benefits Authority. Some could be those identified in this study like NSSF, Mbao pension plan and CIC, and banks such as Family Bank and Equity. Further, modalities of enrolling WSSTs to these schemes should be explored. WSSTs should be educated about social protection schemes to know about the products available that they can get into.
6. Educate WSSTs on resource mobilization, capital and savings accumulation and investment schemes. Whereas access to credit is necessary, WSSTs should first identify the internal resources available to them and assess their capacity to repay loans. Further, they need financial literacy training particularly on how to use pooled resources to meet business-related needs as opposed to spending the money to meet personal needs. This goes along with training on monitoring profits and use of money generated from the businesses. Given that several of the WSSTs belong to *chamas* or other groups, these can be used as entry point. Although WSST businesses support their households, it is important to delink business operations from household and personal budgets.

## 1. BACKGROUND

### 1.1 Introduction

Globally, more people live in urban areas than in rural areas, with 54% of the world population residing in urban areas in 2014. In 1950, 30% of the world's population was urban and by 2050, 66% of the world's population is projected to be urban (UN, 2014). Africa has a different picture (with most of its population being rural) but has been urbanising faster than any continent in the world. The World Bank estimates show a continued decline in rural population in SSA, with the population being at 71.9% in 1990, 67.4% in 2000 and 62.7% in 2010<sup>i</sup>. Presently, high rural-urban migration is shifting the urbanization trends globally (UN, 2014; Economist Intelligence Unit, 2011). In 2014, urban residents in African were estimated at 40% and projections indicate that by 2050, about 56% of the population will be living in urban areas (UN, 2014). As a region, sub-Saharan Africa today has the highest growth rate of urbanisation globally. The urban population in SSA has grown over the years from 28.1% of the total population in 1990 to 32.6% in 2000 and 37.3% in 2010<sup>ii</sup>, and is expected to double by 2050 (UN, 2014). United Nations Department of Economic and Social Affairs estimates indicate that by 2030, 50% of Africans (744 million) will be residing in cities (Parnell and Pieterse, 2014), but unfortunately, it is predicted that most of them will be living in slums and informal settlements unless radical corrective measures are taken (UN, 2014).

Like most African countries, Kenya has been urbanizing rapidly. In Kenya, the rural population accounted for 80% of the total population in 2000 but this declined to 75% in 2013<sup>iii</sup>. The Kenya urban population grew from 3,927,000 in 1990 to 10,991,000 in 2013 accounting for 17% and 25% of Kenya's total population respectively and a growth rate of 4.4%<sup>iv</sup>. The proportion of Kenyan population living in urban areas was estimated to be 20.4% in 2005 and is projected to increase to 60% by 2030 (GOK, 2007). The most striking element of urbanization in Kenya is that most of it is taking place in the informal settlements. It is estimated that more than half of the urban population live in 'informal' settlements (Oxfam, 2009) that are characterized by high levels poverty, poor quality housing and pollution; inadequate water, sanitation and drainage; minimal or no social services and lack of basic infrastructure. As a result, their lives and well-

being are under continuous threat. Despite this increase, the World Bank data shows a decline in Nairobi urban population from 35% in 1990 to 33% in 2013<sup>v</sup>.

Kenya's has the highest annual informal settlements growth rate of 5% in the world and it is likely to double in the next 30 years if positive intervention measures are not put in place (UNDP, 2007). According to UN-Habitat (2003), the experience in these slums show a strong link that people living in poverty are trapped in their present (World Economic and Social Survey, 2008) situation because they are excluded from the rest of the society. According to UN Habitat report the population of Nairobi in 2008 was estimated to be 3,125,000, with a city population growth rate of 3.8% (UN Habitat, 2008).

In Nairobi, informal urban settlements occupy just 5% of the geographical area, yet they house about 60% of the total city's population. According to UNICEF, the population growth rates in the 18 slums in Nairobi are far higher than the city rate at 6.9%. The most known informal settlements in Nairobi constitute of Kibera, Mathare, Korogocho, Mukuru and Kawangware. Kibera informal settlements (began in 1912) have an estimated population of 950,000 people, while Mathare slums (started in 1963) houses more than 500,000 people, Korogocho slums (started in 1980s) has an estimated population of 150,000 people and Mukuru Kwa Njenga (began in 1958) has an estimated population of 100,000 people (Umande Trust, 2007). More than 70% of the urban population lives in slums with limited access to water and sanitation, housing social services and secure tenure (UN Habitat 2007).

While urbanization is considered as progress in the development discourse, if it is not well planned, it can result to economic challenges such as increasing poverty, unemployment, food insecurity and poor sanitation. It also creates the problem of waste management, poor housing and growth of informal settlements (slums). All these result in increasing vulnerability and loss of livelihoods for the urban dwellers, a problem that is more pronounced among women. Informality which is considered to be part of African cities has attracted scholars and practitioners attention in equal measure. While there are many debates surrounding the issues of informality, analysts and practitioners agree that the informal economy is the main source of employment for considerable proportion of the urban poor and it accounts for a significant share

of the economic output in most developing countries (UN-Habitat 2006). In sub-Saharan Africa, 66% of the labour force is in the informal economy particularly in micro and small enterprises. Interestingly, women are outnumbering men in this sector (Charmes, 2012).

The living conditions of the urban poor are further constrained by the absence of reliable income generation sources. Women living in these informal settlements bear the greatest blunt of these deplorable living conditions and hence the increased feminization of poverty. According to Oxfam (2009), women in the slums are almost five (5) times as likely as men to be unemployed. This has contributed to the high women's economic informality in Nairobi's urban areas. Estimates indicate that about a third (34%) of working age women are not economically active, and that only 60% of working age women are employed (Budlender, 2011). This category accounts for about a quarter of women doing informal work in urban areas. The scarcity for formal employment opportunities has resulted to women being overrepresented in the informal economy (Egan, undated). Critics have also argued that urban planning in Kenya has failed to address the particular and specific needs of women for the nearly 1.5 million women residing in Nairobi who live in conditions of informality. The current urban planning policies are described as "gender blind" as the design of urban spaces limits the choices that women have in accessing urban space, services, and security (Kinyanjui, 2014).

Small scale businesses in the urban areas form an informal part of the informal economy, and they are part of the small and medium enterprises (SMEs). In Kenya, and in other African countries, SMEs are viewed as key drivers of economic and social development and are widely considered to be vital to a country's competitiveness (Gichuki et al, 2014). According to Gichuki et al. (2014), SMEs contribute substantially to the Gross Domestic Production (GDP), export earnings and employment opportunities and are therefore a springboard for sustainable economic development. They also create employment opportunities and encourage the development of indigenous entrepreneurship.

## 1.2 Research Issues and Questions

The availability of basic information on urban livelihoods and poverty especially among women is critical for putting in place measures that can lead to a positive change in livelihoods and poverty alleviation. Livelihoods comprise the capabilities, assets and activities by which people satisfy their needs and gain a living. It also refers to a state of deprivation and powerlessness (Chambers, 1994) where the poor are exploited and denied participation in decision-making in matters that intimately affect them.

There is general agreement among social scientists that poverty is a multidimensional phenomenon with complex linkages. Muzaale (1987) described poverty as more than just a physiological phenomenon denoting a lack of basic necessities like food, health, shelter and clothing. According to the World Summit for Social Development (UN, 1995) and the 2014/2015 Global Multidimensional Poverty Index (2014), poverty is a multidimensional phenomenon that embraces all the dimensions of human life such as living standards, education and health. In sum:

“...Poverty has various manifestations including lack of income and productive resources sufficient to ensure sustainable livelihoods, hunger and malnutrition, ill-health, limited or lack of access to education and other basic services, increased morbidity and mortality from illness, homelessness and inadequate housing, unsafe environments and social discrimination and exclusion. It is also characterized by lack of participation in decision- making and civil, social, and cultural life. In measuring poverty one must go beyond the income to capture the severe deprivations that each person faces at the same time with respect to education, health and living standards”.

Livelihoods are said to comprise the capabilities, assets and activities by which people satisfy their needs or gain a living. A livelihood is thus said to be sustainable when it can maintain and/or enhance these capabilities and promote the accumulation of assets (DFID, 1999). Chambers (1995; 2012) observes that the realities of poor people are local, complex, diverse and dynamic. This is true of informal small scale traders. It is therefore important to understand them and their issues from the context in which they operate especially in view of the fact that income and poverty are not the only aspects of deprivation (Chambers, 1995). Arguably, there could be other factors that explain the living conditions, operating environment and livelihoods issues that small scale traders in urban informal settlements find themselves in.

It is against this background that SITE and partners commissioned this baseline study in order to gain better understand of the plight of women micro and small scale traders in Nairobi's informal settlement. The baseline data was considered important would inform the partners in development of appropriate interventions. The baseline was therefore useful for mapping and guiding implementation of the project especially in benchmarking the indicators for monitoring progress as well as evaluating impact during the project period. The baseline would also provide information on the key stakeholders to the target groups and would be used as the basis for stakeholders' awareness and reference by SITE and partners on issues of relevance to the target groups. This baseline is part of a project being implemented by SITE in partnership with Oxfam Kenya and National Organization for Peer Educators (NOPE). The baseline was undertaken by a team of three consultants (Dr. Anne Kamau, Dr. Paul Kamau and Dr. Daniel Muia) and twenty research assistants in five major informal settlements/slums of Nairobi City namely; Mukuru, Kibera, Korogocho, Mathare and Kawangware. The key tasks that this baseline was aimed at were:-

1. Undertaking a detailed baseline study to provide SITE and partners with information on the environment within which the women owned micro and small scale enterprises operate in Nairobi.
2. Undertaking a critical review of policies that affect women owned MSEs in Nairobi slums/informal settlement.
3. Undertaking a thorough Mapping Exercise of all stakeholders involved in entrepreneurial activities in the identified slums.
4. Making suggestions to SITE and other partners on appropriate interventions for promoting labour and human rights of women in the MSEs in the targeted areas.

### **1.3 Objectives of the Study**

The objectives of the SITE women small scale traders (WSSTs) baseline study were two-fold:

1. To undertake a detailed baseline study to provide SITE and partners with information on the environment within which the women micro and small scale operate in Nairobi including the skills base, existing policies, knowledge of their rights, level of participation in decision

making, key stakeholders to the target groups, accessibility of utilization of business support services, challenges they face and coping mechanisms.

2. Propose to SITE and partners the key interventions that could be applied in promoting labour and human rights of women working in the micro and small businesses that include specific policies and actions that deserve priority attention with justification on their relevance.

#### **1.4 Specific Focus and Scope of the Study**

The baseline study provided SITE and the partners with baseline information on women owned and dominated enterprises (including trading, services, and production) and their operating environment. Small scale (and micro) enterprises are defined as a small industry, established as a registered/licensed business in a permanent place of business and often employing two or more individuals (Njeru and Njoka, 1998; CBS et al 1999). It is noted that there are many businesses that fit the above description of small industry, which are by all means "small" and are yet to be registered (Njeru and Njoka, 1998). In view of this, this study targeted both the registered and the not registered small scale traders (WSSTs) as well as WSSTs operating in permanent and in temporary places and those with two or fewer employees. This is in recognition of the fact that women are likely to own a higher proportion on unregistered businesses, yet the survival and operation of such businesses is often determined and affected by the policy and regulatory environment (Alila, Mitullah and Kamau, 2000; Yusuff, undated). Equally, a large proportion of informal sector operators, particularly those in informal settlement are likely to operate in semi-permanent or temporary places.

## **2. SURVEY METHODOLOGY**

### **2.1 Study design**

The baseline survey used mixed method approaches that combined quantitative and qualitative methods. Fieldwork for the study was undertaken between June and July 2015. Three researchers and 20 research assistants comprised the research team and all participated in field data collection in various sites. Prior to field data collection, a two-day training of the research team members was conducted on 8<sup>th</sup> and 9<sup>th</sup> July and held at Kenyatta University. The training was

offered by the researchers and the kMACHO data team. Oxfam, SITE and NOPE were represented in the trainings. The training focused on the study purpose, data collection methods and tools, data capture and recording processes, and saving and uploading data into the kMACHO data capture and storage software. Upon completion of field data collection, a debrief session was held with the research team members and with the SITE team.

## **2.2 Study Sites**

The baseline study was undertaken in five slums/informal settlements of Nairobi City. They included Mukuru, Kibera, Korogocho, Mathare and Kawangware. Data were collected at the Ward level. Mukuru Wards included Pipeline, Kware, Kwa Njenga and Kwa Reuben. Kibera Wards included Makina, Lindi, Serangombe and Laini Saba. The Toi Market which is in Woodley Ward of Langata was included in Kibera sites. In Korogocho the Wards included Highridge, Grogan (A and B), Ngomongo and Ngunyumu whereas in Mathare they included Huruma, Kia Maiko, Mabatini and Hospital, and in Kawangware Gatina and Kabiru.

## **2.3 Study Sample and Sampling Procedures**

The data for the study was obtained through individual face-to-face interviews with women small scale traders (WSSTs), focus group discussions (FGDs) with selected WSSTs, key informant interviews and case studies. The study targeted WSSTs who run businesses (and mostly resided) in the target locations, who also formed the main unit of analysis. The targeted enterprises included the women-owned and/or dominated businesses.

### *2.3.1 Sample size determination*

The study targeted potential beneficiaries of SITE enterprise programme estimated at 20,000 WSSTs. These were presumed to be the study population (20,000) and were used to determine the sample size for the study. A sample size of 390 WSSTs was drawn from the target WSSTs population of 20000. This was arrived at by using a pre-determined sample size calculation Table for  $\pm 5\%$  precision levels where confidence level is 95% and  $P = 0.5$  (Israel, 1992; 2013). This gave a sample of 390. The sample size was then adjusted upward by adding fifty (50)

samples to take care of attrition, incomplete and spoilt samples. Thus a total sample of 440 WSSTs and distributed in the study areas as shown in Table 1.

The 1999 and 2009 population census data were used to determine the samples to be covered per study site. The Kenya 2009 population census data has not been officially released and was therefore used for indicative purposes. The areas with higher populations had more sample compared to those with lower populations. Thus samples of 110 each were covered in Mukuru, Kibera and Mathare, whereas 50 samples were covered in Korogocho 60 and 50 in Kawangware (Table 1). Although Kawangware had relatively high population, the covered samples were small because it was not an informal settlement *per se*; therefore, the total coverage of informal settlement was small. The final sample was arrived at in consultation with SITE.

Table 1: Study samples

Study area	Population Census Statistics		Business Sector				Sample Total
	1999	2009	Retail trade	Service	Production	Wholesale trade	
Mukuru	86,697	201,042	50	32	14	4	100
Kibera	215,410	170,078	57	33	13	0	103
Mathare	96,559	94,397	68	27	12	1	108
Korogocho	61,294	41,946	19	15	6	0	40
Kawangware	86,824	113,286	24	18	5	0	47
<b>Total</b>	<b>546,784</b>	<b>620,749</b>	<b>217</b>	<b>125</b>	<b>50</b>	<b>5</b>	<b>398</b>

### 2.3.2 Sampling procedure

Sampling of the women small scale traders was done in stages. The quota sampling method was used to estimate the number of samples to be covered in the study areas in each sector (trade, services and production). This method was used due to absence of a complete sampling frame of the WSSTs in the slum/informal settlements of Nairobi. Thus, even after determining the sample sizes for each area, it would have been difficult to systematically pick the WSSTs samples. Data

for the study were collected until the targeted quotas were filled thus giving a total of 440 WSSTs. Table 1 shows the covered quotas per each sector in each study area.

### *2.3.3 WSSTs Sample Selection*

Once the quotas were determined, the next step was to select the WSSTs for inclusion in data collection. Convenient sampling technique was used in identification and selection of WSSTs to be interviewed. WSSTs that fitted the inclusion criteria (aged 18 years and who consented to participate) were requested to participate in the study.

### *2.3.4 Study Limitation*

This study covered women small scale traders in five informal settlements in Nairobi. The study used a mixed method approach in sampling, data collection and analysis. Due to the absence of a comprehensive list of small scale traders (sampling frame), purposive and non-probability sampling methods were used in sampling and selecting WSSTs. Thus, although this study cannot claim to be 100% representative or generalizable, the researchers made efforts to cover the selected study sites widely and to include as many sectors of the WSSTs as possible. To this extent, the results are deemed to be reliable. Triangulation in data collection and analysis also enhanced reliability of the results.

## **2.4 Data collection methods and Tools**

The study used qualitative and quantitative methods in collection of secondary and primary data.

### *2.4.1 Secondary data*

Secondary data was obtained by reviewing relevant literature. Literature search was undertaken at various places which included the University of Nairobi, online sources from World Bank, International Labour Organization, Oxfam and other resources. The reviews focused on key thematic areas which included the nature and characteristics of small scale enterprises and WSSTs; organizations supporting micro and small enterprises (including MSEs) and the type and

nature of support provided; representation and organizational issues; social safety and social networks used by WSSTs including insurance to protect against various shocks such as accidents and financial losses.

#### 2.4.2 Primary data collection (field based).

##### (i) Pre-testing:

The fieldwork exercise began with pre-testing which was conducted in Kamai and Ruiru low income settlements. A total of twenty (20) interviews were done as pre-tests. These were used to check for clarity and flow of questions in the WSSTs questionnaire and to refine the tool (Appendix 6a). The data generated during pre-tests and from the open-ended questions were used to pre-code open-ended questions. The pre-test data were not used in analysis.

##### (ii) Field data collection in five sites

Combinations of methods were used in primary data collection using tools that were developed by the researchers (Appendix 6a – 6e). The methods included interviews with WSSTs, focus group discussions, key informant interviews, selected cases of successful WSSTs, and observations as follows:-

##### (a) Individual face-face interviews with WSSTs.

A total of 440 interviews were conducted with WSSTs who consented to participate in the study. The interviews were conducted in each study area until the desired samples (quotas) were attained. The data was collected using mobile phones smart technology and entered into the kMACHO data capture and storage system ([www.kmacho.co.ke](http://www.kmacho.co.ke)). The kMACHO software was installed in the enumerators' smart phones. Prior to the use of the software, the research team members were trained on the use of the software including data capturing, saving and uploading into the software.

##### (b) Focus group discussions

The FGDs participants comprised of WSSTs who owned and operated small scale businesses in the study areas. The participants were identified and recruited during field data collection.

WSSTs who participated in face-to-face interviews were excluded from FGDs. The FGDs comprised of 10 – 12 participants who were drawn from different types of businesses. Eight (8) FGDs were conducted of which two each were conducted in Kibera, Mukuru and Mathare and one each in Kawangware and Korogocho.

(c) Key informant interviews

Thirty-four (34) key informant interviews were conducted. The key informants were selected purposively and through snowball. They included fourteen representatives of national or country government. These include an Assistant County Commissioner, District Officers, Chiefs, Women Representatives, Officers in charge of gender and youth programmes, Public Health Officers, Enforcement officers. Other government agencies that were covered in the study included the National Social Security Fund (NSSF) – Retirement Benefits Authority (RBA), Kenya Institute of Curriculum Development (KICD), Micro and small enterprises authority (MSEA), Kenya Industrial Research and Development Institute (KIRDI) and NHIF. In addition, three NGOs that championed for the rights of people in informal sector and in small businesses were covered. They included *Umande Trust*, Centre for Rights Education and Awareness (CREAW) -Kibera Branch, and *Kituo Cha Sheria*, Good Neighbours in Mathare. Four key informant representing *Maendeleo ya Wanawake* were interviewed, as well as three KIIs representing special interest groups such as Persons with disability and youth. Three banks were included in the survey namely Equity, Family and National Bank; as well as five market and small scale traders groups. Further a small scale trader organization, Micro and Small Enterprise Leaders’ Summit (MSEL-Summit), was covered.

In addition, eight selected small scale traders groups were covered. They included Vision Sisters, Mchanganyiko women group, Othaya group, Ritongo Self Help Group in Kibera; Huruma Visionary Sisters Group in Mathare, Kanini Kaseo Women’s Group in Mukuru, Khukhonyane Self-Help Group and Ushikiano Self-Help Group. The groups were identified through snowball and referral by community leaders including representatives of government departments.

The KIIs included organizations such as Kenya Industrial Research and Development (KIRDI), Kenya Institute of Curriculum Development (KICD), National Social Security Fund (NSSF), Government agencies and departments who included County Commissioners, Gender and Youth officers, Women Enterprise Fund officers, chiefs. Civil society organizations such as Centre for Rights Education and Awareness (CREAW), Umande Trust in Kibera, Youth Initiative Kenya and youth enterprise in Korogocho were covered. Three banks namely National Bank of Kenya, Equity Bank and Family Bank that had micro-enterprise products were also covered. Non-government organizations such as the Good Neighbours in Mathare were covered. Further, small scale trader organizations such as Micro and Small Enterprise Authority (MSEA), Micro and Small Enterprise Leaders' Summit (MSEALS), Mukuru small scale traders association, Kawangware market group, Toi market traders association, Kibera Usalama disabled group were included. In addition individual and group cases studies were conducted to document success stories of women enterprises and lessons learnt. Case studies of successful women groups such as Vision Sisters, Ritongo self-help group, Othaya and Mchanganyiko women group in Kibera, and Kanini Kaseo women group in Mukuru were covered.

(d) Selected cases of WSST enterprises

Selected cases of eight (8) successful women enterprise were included in the study. These were either of women who had grown from small scale business and now run bigger group or individual enterprises. Some of the groups were mixed, but women held leadership positions. The selected cases were, Khukhonyane Self-Help Group and Ushikiano Self-Help Group in Korogocho; Vision Sisters, Mchanganyiko women group, Othaya women group, and Ritongo Self Help Group, and in Kibera; Huruma Visionary Sisters Group in Mathare; and Kanini Kaseo Women's Group in Mukuru.

## 2.5 Data Management and Analysis

The data collected from WSSTs data (completed interviews) were submitted to the kMACHO central server for storage on daily basis. To safeguard against data loss during fieldwork, the research team members uploaded their complete data files into the kMACHO data storage and

management system daily. Once uploaded, the data enumerators had no more access to the data. The data was stored in the kMACHO password protected data storage system. Only the PI and kMACHO team members had access to the data. The data was then downloaded from the kMACHO software into Excel files and then exported to SPSS for analysis. Coding was done in the SPSS programme where necessary. Cleaning of data was done to check for completeness and consistency. After data cleaning, thirty-one interviews (31) were removed from analysis thus giving a final sample of 398 WSSTs. The Qualitative data from FGDs, KIIs and case studies was recorded in fieldwork notebooks and then typed verbatim in the MS Word Computer software. Content analysis was used in analysis of the data. This data was used to compliment data obtained from WSSTs using the questionnaire. The GPS points were used to generate GIS maps of the study points/areas (Appendix 5).

## **2.6 Ethical Considerations**

A research permit was obtained from the Kenya National Commission for Science, Technology and Innovation (Ref: NACOSTI/P/15/6318/6359, dated 10<sup>th</sup> June 2015) – Appendix 1. Clearance was also obtained from the Nairobi County Commissioner and the Nairobi County Director of Education as per NACOSTI requirements. Permissions were also obtained from Assistant County Commissioners and from the chiefs in the respective study sites prior to commencement of fieldwork. In each case, a copy of the research permit and a letter of introduction detailing the purpose of the study were left behind. The research team members were also given a copy of the research permit and an introduction letter for use during fieldwork (Appendix 2).

Informed verbal consent was obtained from the selected WSSTs. The WSSTs were informed about the purpose of the study and their consent to participate in the study sought (Appendix 3). Confidentiality during the research process as well as in data management and storage was maintained. Only the persons involved in this study had access to the data. There was no use of individual names or identifiers during data collection. This study targeted WSSTs aged 18 years and above. As such, minors were not included in the study.

### **3. BASELINE SURVEY FINDINGS AND ANALYSIS**

This report is based on a sample of 398 women small scale traders (WSSTs) who were distributed in the various sites as follows. Mathare had 108 (27.1%) followed by Kibera 103 (25.9%), Mukuru 100 (25.1%), Kawangware 47 (11.8%) and Korogocho 40 (10.1%). The analysis is also based on eight (8) FGDs and thirty-four (34) key informant interviews, eight (8) selected cases and observation data.

#### **3.1 RESPONDENTS SOCIO-DEMOGRAPHIC STATUS**

The WSSTs socio-demographic characteristics are summarised in Table 7, Appendix 7.

##### **3.1.1 Respondents Age**

Most of the WSSTs were young with a mean age of 35 years and a median of 34 years; with the youngest being 20 years old and the oldest 70 years old. Those who were aged between 20 and 35 years accounted for 56.6% of the WSSTs covered in the study, whereas the 36 - 55 years accounted for 37.2% and the 56 years and above were 2.8%. Information obtained from the key informants (KIIs) and FGDs indicated that increasingly, young women were joining small scale trading activities due to lack of employment opportunities elsewhere. It was reported that most of these young women were in the business related to food retailing.

##### **3.1.2 Respondents Religion**

Most WSSTs were Christians (97%) while 3% were Muslims. No other religions were reported in the survey. In terms of ethnic background, nearly a third of the respondents (27%) were Kikuyu/Kirinyaga, followed closely by Luo (22%) and Kamba (21%). Other tribes included Luhya, Kisii, Meru and Embu representing 13%, 8%, 2% and 1.5% respectively. The rest of the tribes were represented by less than one percent of the sample.

### **3.1.3 Respondents Education**

On education, more than a third (39%) of the respondents had completed primary school education, and another 33% had completed secondary school education. Approximately 12% of the respondents had completed college or had vocational training. Only 4% of the WSSTs had never attended school and 5% had some primary education. In total, this only represented 9% of the respondents. This finding is contrary to the general perception that women small scale traders in the slums are not educated.

### **3.1.4 Marital Status and Relationship with Household Heads**

Most of the respondents (72.9) were married, while 10.1% each were single and divorced/separated and the widowed were 6.5%. Two (2) respondents lived in cohabiting relationships. This seems to contradict the findings from FGDs whereby most of the participants presented themselves as single women or having part-time partners. What emerged from FGDs is that marital relationships in the informal settlement was rather mixed up and not clearly defined. When WSSTs were asked about their relationship with the household heads, 138 (33.9%) alluded that they were the heads of households despite 36 of them being in marital unions. According to one key informant, most women in the slums (including the non-married) lived in some unions even that may not be legally considered as marriages. The explanation by FGD participants were that some married women played the role of the heads because their spouses/partners had abandoned them and no longer provided for their families.

### **3.1.5 Household Size and Dependents**

Household sizes varied between 2 and 11 people, implying that none of the respondent was living alone. Results showed a close relationship between the household size and dependency rate. The mean household size was 3.7 with a median of 3 and a mode of 3, and a variance of 3.26. Most of the WSSTs (83%) had dependents aged below 18 years, while 17% did not have dependents. The number of dependents ranged from one (1) to 10 with a mean of 3 and a variance of 1.9. The level of dependency was relatively high when compared with the national

dependency rate. When asked who took care of their young children when they went to do their businesses, nearly a half of women (45%) indicated that they carried them to their businesses, 19% left their young children in the care of their older siblings, while a few had house helps or left them in day cares. The FGDs participants and KIIs noted that young WSSTs had challenges of low education levels and conflicting family responsibilities as many of them had young children but further noted that they had potential to expand their business if supported.

## **3.2 CHARACTERISTICS OF WOMEN SMALL-SCALE TRADERS BUSINESSES**

### **3.2.1 Type of WSSTs Businesses**

Most WSSTs (55%) had retail trade businesses, followed by service (31%), production (13%), and wholesale trade (1%). The dominant businesses were cereals and green groceries (19%), retail shops (16%), food kiosk/hotel/food vending (15%), salon barber and cosmetics (14%) and tailoring (11%) as shown in Table 8, Appendix 7). There seemed to be a relationship between the age of the respondents and the type of business. The young WSSTs mainly operated salon and barber shops, sold vegetables or run ICT businesses such as M-Pesa<sup>1</sup> services.

### **3.2.2 Age of WSSTs Businesses**

Ages of business operated by WSSTs varied greatly ranging from less than one year to 45 years. Most of the businesses were young as 30% of them were one year and below (Table 9, Appendix 7) with the oldest having been started in 1970 and several in 1980s and 1990s. The mean age of all the businesses was 5.6 years, with a median of 3 years which mirrors typical MSEs (see CBS et al, 1999). Most businesses (64%) were clustered below 5 years, with a range of 44.5 years and a variance of 41 years. Cumulatively, 44% of the businesses were three years old and below, whereas 41% were more than three years old. Analysis of the results suggests that women business may remain small even when they advance in age. This suggests a need to focus on

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<sup>1</sup> M-Pesa is a money transfer service and a joint venture between mobile Vodafone and Kenya's Safaricom < [http://www.vodafone.com/content/index/about/about-us/money\\_transfer.html](http://www.vodafone.com/content/index/about/about-us/money_transfer.html)> - accessed 20<sup>th</sup> July 2015.

factors that inhibit women’s business growth and expansion to ensure that the businesses not only survive but also expand.

### **3.2.3 Motivation for Starting the Businesses**

Most WSSTs engaged in business to have a livelihood and not merely to make profit. Operational related factors were cited as the driving force for WSSTs starting businesses. When asked to explain what motivated them to start their current businesses 157 out of 398 WSSTs (40%) cited the perceived ease of starting and operating the business as the reason that prompted them to start the business. Another 110 (28%) cited the minimal capital required for starting the business, and 23% indicated that they had interest in the kind of business they started. Other cited reasons included availability of customers (22%), having skills to operate the businesses (20%), past experience in business (12%), the perception that the businesses they chose were profitability (12%) and having low competition when they were starting (9%) among other factors.

### **3.2.4 Location of WSSTs Businesses**

Most WSSTs did not own the premises or spaces they operated their business. Only 2.3% owned the premises they operated in. Most WSSTs (87%) rented the premises or spaces, whereas 7% operated in open spaces or on road sides where they did not pay rent. Some 3.6% did not pay rent either because they operated next to their houses (within residence) or the premises belonged to a relative. Those who rented mainly paid for space within commercial buildings and a small proportion in designated markets. Thus WSSTs lack operating places and are largely not provided for. As noted, many carry their merchandise home with them when they close business. Thus, their ability to keep large stocks is limited, especially given the transport challenges facing informal settlements. Efforts aimed at promoting WSSTs businesses should thus aim at negotiating for or identifying operating spaces for WSSTs.

Several factors influence WSSTs choice of business location. They include such as being close to customers (36%), closeness to residence (29%), availability of space (19%), and having lived

long in the neighbourhood (10%). Other reasons are access to raw materials, decision by spouses, and influence by friends.

### **3.2.5 Support for WSSTS Businesses Including Spouse Support**

When asked if they got any support to start up their business, 55% of the traders said they did not receive while 45% said they got support. Those who received support got it in the form of start-up capital, business ideas and also skills development. It emerged that the support in form of start-up capital was the most important.

The married WSSTS were asked if their spouses supported them in running their businesses. Out of the 290 married WSSTS, only 48% indicated that their spouses supported them in running their business while 52% said their spouses did not support them. Areas of support included day-to-day running of the business (33%), occasional running of business (31%), and transporting of goods (13%); as well as paying rent for the premises and giving financial support. In some cases, women took over businesses that were initially run by their spouses.

### **3.2.6 Business-Related Decision Making by WSSTS**

The gender dynamics and household level decision making issues and how they affect women enterprises were explored. In terms of business related decision making, 58.3% decided on their own how to spend money from their businesses despite 71.9% of the WSSTS being married. A small proportion (4%) consulted their spouses and the rest consulted their parents, friends or other relatives. This finding corroborated with the views of WSSTS in the FGDs whereby many indicated that men sometimes derailed women businesses. The FGD participants indicated that they kept issues of their businesses especially financial matters as secret from their spouses. They feared that their spouses might withdraw family support if they knew how much they were making. In fact, some women indicated that their spouses had stopped supporting them when they started running business and had left them to meet all household expenses, including paying for school fees for their children. As one woman noted, *'my husband used to bring a quarter of meat every day. But since I started this business, he stopped providing for us'*. In some cases, the

spouses demanded money from the women and spent it on alcohol and meeting personal needs. Thus, many women opted not to carry any money home.

Few WSSTs (5.8%) held leadership positions that enhance their capacity for decision making, in the women groups or *chamas* that they belonged to. A few who participated in the FGDs held positions of market chairpersons and community leaders (such as elders). The other positions held were those chairpersons (1.5%), vice chairperson (0.3%), secretary (2.0%) and treasure 2.0%. This could be attributed to the fact that only half of the WSSTs (51.3%) belonged to small scale traders groups or associations. Those who belonged to merry-go-rounds were 41.5% whereas 15.8% and 2.5% belonged to women groups and to associations like market associations respectively.

### **3.3 TYPE OF WSSTS BUSINESSES**

#### **3.3.1 Nature and Size of WSSTS Businesses**

Most of the businesses were operated by the WSSTs single handedly. Results indicated that most WSST (88%) did not have employees while only 12% had between one (1) and 5 employees who were mainly hired as casuals (81%) and a few on monthly basis (14%). The WSSTs who had employees mainly run hairdressing, food and retail shops businesses. This finding is in line with the literature which says that most of the MSEs generally have few workers. The sources of capital for WSSTs businesses were own savings (70.9%), relatives (25.4%), merry-go-round (10.3%), bank credit (2.0%), Sacco's (1.0%), micro-credit organization (0.5%), and other sources (9.3%) such as spouse, siblings, children, friends and sponsors support.

#### **3.3.2 Business Turnover**

This study found that WSSTs rarely kept records of their businesses. It therefore becomes difficult to adequately measure their performance. This study used the daily incomes, which were based on respondents' memory, as proxy indicators for WSSTs business performance. A total of 324 WSSTs (81.4%) gave their average daily sales whereas 18.6% did not. The mean

daily turnover in sales for WSSTs businesses was Kshs 2002 with a median of Kshs 1000 and a mode of Kshs 10000 and a standard deviation of 2636 (Table 2). The high turnovers were noticed among WSSTs who operated chemist businesses. This would imply that, whereas household expenditures on health seemed minimal, there is a lot of over-the-counter self-medication that may not be factored in in the household expenditure. This could also be an indication of the poor state of health care services in the informal settlements.

### 3.3.3 Incomes, Profits and Expenditure

The sources of income for 95% of WSSTs were their current business, formal employment for 4% of the WSSTs and other business for 2%. The daily profits from WSSTs businesses were low ranging from Kshs 20 to Kshs 2000 with a mean of Kshs 535, a median of Kshs 350 and a mode of Kshs 500. The standard deviation was Kshs 479.

Table 2: Daily turnover and profits statistics

<b>Statistics</b>	<b>Daily sales (N=398)</b>	<b>Daily profits (N=398)</b>
Mean	2002.42	534.65
Std. Error of Mean	138.966	26.603
Median	1000.00	350.00
Mode	1000	500
Std. Deviation	2636.697	478.850
Variance	6952172.138	229297.629
Range	19950	1980
Minimum	50	20
Maximum	20000	2000

### 3.3.4 Household Expenditures

Household expenditures have a bearing on the performance of small scale trade particularly because of the thin dividing line between business and personal needs. This survey examined the

monthly household income and expenditures. WSSTs profits were used mainly in meeting household needs (48%) with food being the highest expenditure as shown in Table 3. About 40% of WSSTs reinvested their profits in business whereas 9% used the profits to pay for school fees and 3% to meet other household and personal needs. Cumulatively, 60% of the WSSTs used their profits to meet other needs as opposed to re-investing in their businesses.

Table 3: Household Monthly Expenditures

<b>Expenditure</b>	<b>Results</b>		<b>Expenditure</b>	<b>Results</b>	
Food	Mean	5,712	Health	Mean	1,075
	Median	5,000		median	500
	Standard deviation	4397.67807		Standard deviation	1947.88973
School Fees	Mean	5,081	Clothes	Mean	1,026
	Median	3,000		median	500
	Standard deviation	4997.53963		Standard deviation	1128.84758
Rent	Mean	4,005	Other household needs	Mean	2,048
	Median	3,000		median	1900
	Standard deviation	3977.45411		Standard deviation	2265.23901
Savings	Mean	3230			
	Median	2000			
	Standard deviation	4329.52091			

### 3.4 BUSINESS TRAINING AND VOCATIONAL SKILLS

Most WSSTs (79.2%) had not received any business related or vocational training except for 23%. Of those who had received training, 9.7% had received formal training, 8.2% informal or on job training and 3.5% a combination of both. Only one WSST had undergone training of two years. The training lasted for 1 – 2 weeks for 1.7% of WSSTs and from 3 – 12 months for 2.3% of the WSSTs. Even among these, only 4% had received formal training in the past two years.

The organisations that provided training to WSSTs included faith-based organisations, community based organisations, financial institutions such as Equity Bank, Jamii Bora, and Kenya Women Finance Trust. The mentioned NGOs were World Vision and Concern

International. Other agencies were technical training institutes, government women empowerment agencies such as Women Enterprise Fund (WEF), individual sponsors, employers and relatives and friends. The content of training included business and practical related aspects. About 43% of WSSTs had been trained on business start-up and growth and 9% on basic book-and-record keeping and preparation of business plans and 7% on marketing. The technical training focused mainly on hairdressing and tailoring. The low level of training could explain why few WSSTs kept business records (Table 10, Appendix 7).

The training benefits according to 37% of the WSSTs who responded to the question were being able to keep financial records and to do basic book keeping; applying learnt skills in the businesses, ability to prepare business plans, market products and access loans. A few WSSTs thought that the training was not beneficial. The cited reasons were failure to use skills learnt, having businesses that were not in the line with they had trained in, or not being offered capital as promised during training (Table 11, Appendix 7).

Most WSSTs (73%) identified training gaps that they required to be trained on. The key areas of training identified by the WSSTs were business diversification (23.1%), profit maximization and business administration (21.8%) and financial management (14%); practical skills training and books and record keeping. Other cited training needs are shown in Table 4.

Table 4: Type of Training needed

	<b>Frequency</b>	<b>Percent (n=398)</b>
Business diversification	143	23.1
How to maximise profits	135	21.8
Financial management	85	13.7
Practical skills - masonry, carpentry, hairdressing, driving	59	9.5
Books and record keeping	58	9.4
Sales and marketing	38	6.1
Investment	43	6.9
Preparation of business plan	33	5.3
ICT training	19	3.1
Customer care	3	0.5
Other	3	0.5

### **3.5 BUSINESS SUPPORT SERVICES OFFERED TO WSSTS**

#### **3.5.1 Availability of Services and Providers**

One of the indicators of livelihoods and vulnerability is access to social services in areas where people live. Most WSSTs had access to water (87%), toilet (87%) and electricity (72%), whereas less than half had access to garbage (46%), security (25%) and transport (16%) services (Table 12, Appendix 7).

The landlords and private providers were the main providers of services to WSSTs with the government taking a small role in service provision. For the landlords, the cost of services was included in rent. Most WSSTs dumped their garbage or used private service providers to collect garbage. The WSSTs bought water from commercial water providers/vendors on daily basis (57.5%) or on delivery and 6% had the municipal water connections. Access to electricity was largely through landlords (22%) and Kenya Power and Lighting Company (19.6%). Whereas costs of electricity were largely included in rent, illegal electricity connections were rampant. Several WSSTs (8%) provided own energy supply for instance by use of kerosene, or accessed it illegally (*sambaza* – term used for illegally connected electricity). Toilet services were provided by private outlets and landlords. The practice of pay-as-you-use, where toilets (and bathroom) services are privatized, is common in the informal settlements.

#### **3.5.2 Payments for basic services from private providers**

Although a large proportion of WSSTs had access to services, the proportion of those who paid varied. The average weekly payments for services provided by service providers are shown in Table 5. A higher proportion of WSSTs paid for water (63.3%) and electricity (50.8%) and a considerable proportion also paid for toilet services. A fee of Kshs 5 was commonly charged per toilet use. Garbage collection, security and transport were other services that a small percent of WSSTs paid for. Although few WSSTs incurred transport expenses, this was found to be highest expenditure for those who paid for transport. Further, electricity and water emerged as the services that the WSSTs mainly sourced and paid for. This means that any efforts to support

WSSTs should aim at facilitating their access to particularly water and electricity as these consume a consideration proportion of their profits.

Table 5: Results on weekly payments for basic services

Results on payment for services	Service						
	Water	Electricity	Toilet	Garbage collection	Security	Transport	
Proportion of WSSTs who paid for services	63.3%	50.8%	26.1%	13.8%	12.8%	10%	
Statistics	Weekly payments in Kshs						
	Mean	121	136	52	35	110	460
	Median	70	100	35	20	100	330
	Mode	35	75	35	20	140	600
	Minimum	20	25	35	10	25	100
	Maximum	560	1000	120	120	300	1500

### 3.5.3 Implication of Services Availability on WSSTs Businesses

The cost of operating business in an environment where the WSSTs have to hire private security or carry their merchandise home daily may be high, not to mention the inconvenience given the poor public transport system in the informal settlements. Results showed that most WSSTs walked to their businesses. This is an area that requires attention if WSSTs businesses are to be supported. Several options could be explored. One could be allocation of trading spaces for WSSTs; or second identification and provision of storage for WSSTs goods. The aim should be to have the merchandise left at the trading sites, and to minimize the movement of WSSTs with their goods on daily basis. The end result could be reduced cost of security and reduced cost of transport if WSSTs pool resources to pay fewer guards. An indirect result, which could be measured over time, could be the expansion of WSST businesses. It is likely that the WSSTs would enlarge their stock if they do not have to transport it to the business sites on daily basis.

The FGD participants and KIIs noted that water, toilets, garbage collection, security and transport services were crucial for business growth. However, the lack of planning of informal settlements and sometime lack of clear ownership of the spaces where WSSTs trade has made it difficult to provide regular services. Even where there are markets such as in Kawangware and the Toi Market in Kibera, private or unclear ownership of land limits the ability of government to provide services. In the two cases, services are provided largely by private operators and the

areas are left out in the upgrading programmes due to land ownership disputes. The fact that most WSSTs were reluctant to pay for services might also explain why services were not provided by county government (municipal). In the FGDs participants also cited safety concerns of county officers as other reasons for non-provision of services. As noted, there were areas in Kibera, Mathare, Korogocho and Mukuru where the officers dared not go due to fear of attack by residents.

In all the sites covered, the National Youth Services (NYS) '*kazi kwa vijana*' programme was found to be active, and youths were engaged in construction of public toilets, clearing drainage and garbage collection. The NYS is a national government project under the Ministry of Devolution and Planning. The project engages youths (including females) who participate in community development activities and in return they are paid about Kshs 1600 per week. The youths are also required to make weekly savings and to form groups that they can use to access money from the national *Youth Development Fund* to start businesses or initiate income generating activities. Some WSSTs were contracted to provide food (*Huduma kitchen*) to the youths in the programme.

#### **3.5.4 WSSTs Satisfaction with Services**

The finding on satisfaction with services should be understood from a context whereby most WSSTs depended on private (paid) or landlord provided services. Nonetheless, most WSSTs (65.7%) were satisfied with the services they received whereas 32% were not satisfied. Those not satisfied with the services noted that they incurred high costs in paying for the services, whereas in some cases the services such as water and electricity were not available or were irregular. The absence of services is likely to affect business operation of WSSTs and could drain or divert resources that should go into business. Thus as noted above, the cost of running business for WSSTs could be high. The WSSTs were particularly concerned about lack of water, electricity, poor or blocked sewerage systems, poor sanitation; and poor hygiene resulting from lack of toilets and garbage collection services. Some FGD participants noted that this was a main source of conflict between the traders and the County and Public health officials.

### 3.5.5 Other Service Related Concerns

The FGD participants in Kibera, Mukuru and Korogocho raised concerns related to the slums upgrading programmes. They noted that some SSTs were pushed out of their trading areas to pave way for road construction and now operated in front of shops and that this was a source of conflict between them and other traders. They were also concerned that the upgrading project had contributed to increase in rent for business premises thus increasing the cost of doing businesses or even edging out the SSTs. There were also the private garbage collectors who had been pushed out by the NYS programme which did garbage collection. The WSSTs wished that the affected operators could be offered alternative trading spaces. They were however skeptical about their ability to pay for rent in designated premises or stalls.

### 3.6 WSST LEVEL OF SELF-ORGANISATION

About half of the WSSTs (51.3%) belonged to small scale trader groups or associations, 44.6% did not belong to any, whereas 9.5% declined to answer. The main ways of self-organization amongst 204 WSSTs was through merry go round or *chamas* (69.3%), women groups (26.5%) and associations including SACCOs (4.2%). The criteria for joining groups varied. The WSST cited willingness to pay agreed contributions (41.5%), being over 18 years (25.4%) and being known to members (23.3%) as the most important. Other requirements were having a small scale business (5.5%), being female (2.1%), operating in the informal settlement (1.3%) and attending group meetings (0.8%).

The groups that most WSSTs belonged to were informal. Only 9% of the WSSTs belonged to registered groups and/or associations. As noted in 3.2.6 above, 41.5% of WWSTs belonged to merry-go-round groups commonly known as *chama's*. The preference by WSSTs to join informal as opposed to formal groups was due to the informal nature of operations of the *chama's*. FGD participants noted that with the merry-go-rounds, they easily access loans and emergency funds without restrictions or delay unlike in the case of formal groups. This could however mean that WSSTs may fail to benefit from formal business support programmes. For instance, most finance and micro-credit organizations which give support to SMEs, including

government programmes like the women enterprise and youth funds recognize largely the registered groups. This, and the fact that only 5.8% of the businesses were registered, could explain why most WSSTs had not accessed credit. Thus programmes aimed at increasing women's access to formal services such as credit and finance from the formal systems should encourage them to not only form groups, but to also register them.

The groups are mainly involved in giving loans and credit (66.7%), offering welfare support to the members (29.8%), investment and income generation (1.8%) and training members (1.8%). Thus the WSSTs groups and *chamas* are an important source of capital. The groups and *chama*'s also act as savings schemes for WSSTs and are source of low or interest free and easy to access loans. The members pool their savings and the money is used as capital to loan to the members usually at 3 – 5 times the amount of one's savings.

### **3.7 FINANCIAL SUPPORT SERVICES FOR WSSTs**

#### **3.7.1 Ownership of Bank Accounts by WSSTs in Informal Settlements**

Ownership of bank accounts is an indicator for potential for saving and also access to credit from banking institutions. About half of the WSSTs (50%) had bank accounts, 45% did not have, whereas 5% did not respond to this question. The high number of WSSTs who did not have bank accounts was attributed to the fear to undergo rigorous paper work that is required by banks to open accounts; having to pay bank charges, and not having banks within the informal settlements except the agents. Interestingly, the women depended on trust-based money social networks for saving and storage systems where group members kept the money in their homes. The WSSTs thought that their method of keeping money was cheaper than in banks.

The popular banks among WSSTs who had bank accounts were Equity (24%), Cooperative Bank (9%), Kenya Commercial Bank (5.3%). Other mentioned banks were National Bank and Family Bank. The use of bank agents to carry out transactions was common but not popular in these areas. Only 17% of WSSTs reported that they used bank agents. In line with the popularity of commercial banks in this area, Equity Agent was the most common, followed by *Co-op Kwa*

*Jirani*<sup>2</sup> and *KCB Mtaani*<sup>3</sup>. The National Bank agent was used by a few WSSTs. Some WSSTs had accounts with micro-credit organizations such as KWFT, *Muungano* Investments, Faulu and K-REP. These accounts were largely savings (18%), followed by current accounts (6%), *Jiinue* account, loan accounts and *chama* accounts. Most WSSTs indicated that even though they had these accounts, they rarely used bank services.

### 3.7.2 Savings Culture among WSSTs

The saving culture among WSSTs was low. Only 43% of the WSSTs indicated that they saved regularly, 27% saved occasionally when they had excess money, whereas (21%) did not save at all. Although about half of the WSSTs had bank accounts, most of the WSSTs who saved money preferred to do so through non-formal saving systems so that they could easily access their money when they needed it. Among those who saved money, 25% saved in commercial banks, 25% used mobile banking options and 15% saved through *chamas* (merry-go-round and table banking). The mobile banking services that were popular among WSSTs were *M-Shwari*, *M-Pesa*, *Equitel*<sup>4</sup> and *MKesho*<sup>5</sup>. Only a small proportion of WSSTs (1.3%) indicated that they saved their money by buying stocks (Table 13, Appendix 7).

Whereas savings is an important source of WSSTs start-up capital, the purpose of saving, particularly through the *chama*'s is not purely to support WSSTs businesses. Welfare forms an important reason for saving for 30% of the WSSTs who use the savings to meet personal needs including catering for welfare needs, holidays and celebrations. Through the groups, members get support in case of sickness, school fees loan, and financial support in case of death of a member or loss of close family member to cater for funeral expenses. The savings are also shared among the members as dividends at the end of the year. FGDs participants indicated that

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<sup>2</sup> Cooperative Bank agent banking service aimed at providing the bank customers with access to the bank in their neighbourhood <<http://www.techweez.com/2011/04/13/co-op-kwa-jirani-agency-banking/>> - accessed 20<sup>th</sup> July 2015.

<sup>3</sup> KCB Mtaani is Kenya Commercial Banks agent banking system.

<sup>4</sup> Equity Bank platform from Equity Bank that offers mobile money transfer, mobile phone, SMS and Internet services

<sup>5</sup> M-Kesho M-KESHO is a product from Equity Bank in conjunction with Safaricom that offers M-PESA customers in Kenya micro-savings, micro-credit and micro-insurance <[http://www.vodafone.com/content/index/about/about-us/money\\_transfer/mkesho-faq.html](http://www.vodafone.com/content/index/about/about-us/money_transfer/mkesho-faq.html)> - accessed 20<sup>th</sup> July 2015.

they shared their group savings (including the profits) at the end of the year and often begun a new year on a zero-savings. They justified that they thanked themselves for the hard work done throughout the year (*kupigia mwili pole – saying sorry to one’s body*). It is therefore important to understand the concept of saving from the WSSTs perspective. The findings show that WSSTs are able to accumulate savings, and that if sensitized, they could be encouraged to put aside some of their savings to boost their businesses. Thus, it is necessary to train them on financial literacy and use of profits and savings.

### **3.8 ACCESS TO CREDIT AND BUSINESS SUPPORT SERVICES**

#### **3.8.1 WSSTs Awareness about Micro-Credit and Finance Organizations**

Credit facilities were available to WSSTs. The organizations named by WSSTs and key informants that offered credit provided to SSTs were as Faulu Kenya, KREP, Uwezo Fund, Jamii Bora<sup>6</sup>, Ujamaa-Africa<sup>7</sup>, Small and Micro Enterprise Programme (SMEP), Ufanisi Sacco<sup>8</sup>, UNAITAS Sacco<sup>9</sup>, Muramati Sacco, Komoko, Kivaship, Hope International, ACK Church and M-Shwari<sup>10</sup> (Table 14, Appendix 7). These organizations provided finance (credit), business start-up capital, business related training, banking (including table banking) and mentorship services. In the case of Equity Bank, training is given before disbursement of loans.

#### **3.8.2 Mainstream Banks Micro-Finance Support Services**

Three banks (Equity, National and Family Bank) that were mentioned by WSSTs and KIIs were covered in this study. The three banks have micro-credit products that give credit and training to SSTs. Equity Bank has a product for individuals small scale traders and for groups. Individuals can be funded subject to availing collateral, usually household goods and business assets (stock and or equipment). Groups are divided into Cells of about five members. The Cells

<sup>6</sup> Jamii Bora is an MFI < <http://www.microfinancingafrica.org/microfinance-academy/>>

<sup>7</sup> Ujamaa-Africa is a Kenyan NGO that promotes economic empowerment, personal security and health for vulnerable women and girls <<http://ujamaa-africa.org/>>

<sup>8</sup> Ufanisi Sacco Society promotes savings < <http://www.ufanisisacco.co.ke/index.html>>

<sup>9</sup> Unaitas is a limited Sacco Society <<http://www.unaitas.com/home.php>>

<sup>10</sup> M-Shwari is a banking product for M-PESA customers that allow them to save and borrow money through mobile phone while earning interest on money saved. With M-Shwari, customers can get emergency loans < <http://cbagroup.com/m-shwari/>>

are funded in turns until all are funded. The groups are trained on financial management as part of the funding requirements. Similarly a key informant from Family Bank indicated that they fund groups as long as they are undertaking a common business.

National Bank has a zero charge *Jenga Biashara* account that targets SSTs. The SSTs can get a loan of up to two (2) million that is payable within two years at 1.5% monthly interest rate. To get this loan, the individuals are supposed to provide collateral in form of household items such as furniture, fridge, cooker or other assets like title deed, log book, Posho mill, office equipment and furniture. To qualify for loan, one must have operated the business for at least six months. The loans are given individually even when members are in groups.

### **3.8.3 Access to Credit by WSSTS**

Only 64 WSSTs (16.1%) had applied for credit, whereas the majority (83.9%) had not. This was despite the fact that 49% of the WSSTs thought that it was easy to access credit. This could be confirmed by the fact that out of the 64 WSSTs who applied for loan, 54 got the full amount applied, 3 got part of the loan and 8 did not get the loan. Nonetheless, a sizeable proportion (42.1%) thought that it was difficult to access loans. Of those who had applied for credit, a higher proportion 7.5% had applied through *chamas* (women groups) which gave loans that were proportionate to one's ability to pay, 3.3% from Equity Bank and 2% from SACCOs or cooperatives. Other agencies that the women had applied for loan from are shown in (Table 14, Appendix 7).

The loans that WSSTs applied for were minimal and ranged from Kshs 2000 to Kshs 800,000 with a mean of Kshs 60963 and a median and mode of Kshs 30,000 and a standard deviation of 1.168. The WSST who had applied for Kshs 800000 run a hardware business. When this outlier is removed from analysis, results show that WSSTs loans range from Kshs 2000 to Kshs 300,000 with a mean of Kshs 49232, a median and mode of Kshs 30,000, and a standard deviation of 70098.603. This shows that whereas few WSSTs applied for loans, those who did borrowed small amount.

The WSSTs reported that they did not apply for loans credit due to the high interest rates. Further although the WSSTs were aware about the Women Enterprise Fund, many had not approached them due to what they termed as ‘difficult requirements’ that required them to put together the elaborate paperwork. Some WSSTs also noted that WEF officers were unavailable. They also feared that default would lead to being blacklisted by the Credit Reference Bureau (CBR). FGD participants in Kariobangi indicated that some credit organizations gave them loans to purchase food and household items with extended repayment period, but also charged high interest that ended up eating into their businesses. Thus, as one WSST stated:-

*‘ata mkiniwekea pesa kwa mlango yangu siwezi kuchukua’- (even if the money is placed on my door, I cannot take it).*

### **3.8.4 Concerns about Barriers to WSSTs Access to Credit**

Whereas the results showed that organizations that support WSSTs are available and have suitable products, awareness amongst WSSTs about these products was low. Results also indicated that the requirements by credit institutions to access credit were too stringent for small businesses and were a major handicap in WSSTs access to credit. Whereas few WSSTs applied for credit, FGD participants indicated that most WSSTs required credit but could not meet the requirements. They cited the group guarantee system which was preferred by most organisations or the requirement for collateral as barriers to accessing credit. In the FGDs the WSSTs thought that the group guarantee system was punitive and not the best for informal settings given that the residents are highly mobile. Examples were cited of WSSTs who had taken loans and had migrated to their rural homes without repaying the loans and the group members had to pay the defaulted loan. Similar concerns were raised about the WEF funds. Officials from these departments noted that some women intentionally took loans and left for their rural homes where they could not be traced. WSSTs also noted that the loan amount given through the groups were small to create impact to individual businesses.

Thus to avoid the punitive nature of group approach, WSSTs who needed collateral mainly used their group or banks savings to secure credit, personal assets (car, phone, equipment, posho mill) and/or household goods such as television, fridge and radio. Some however lacked these assets and were therefore not able to access loans. Moreover, many respondents expressed hesitance in

using their household assets as collateral due to fear that default (of even group members) could result in their assets being taken away. Respondents were concerned that some institutions that gave loans to women traders were notorious with selling debtors properties including household goods when the loanees failed to repay. They referred to one such organisation as ‘*ng’oa mabati*’ which meant ‘remover of roofs’.

The other cited hindrance was the requirement to have registered businesses that were operated in permanent premises. As noted, most of the WSSTs businesses are not registered and many of them operated in temporary structures or open spaces. Also some WSSTs operate ‘illegal’ businesses that are not registered such as brewing ‘*changaa*’ or some as commercial sex workers, and therefore cannot qualify to get credit.

Whereas WSSTs may have required to access credit, many seemed unaware about their potential for self-financing. Some groups like the Vision Sisters in Kibera expected to get donors or loans to support their public toilet business, yet they had group money lying in the bank. Another group in Kibera (Ritongo self-help group) indicated that they lacked security to get loans for business expansion, yet they had about ten (10) acres of group land which they could have used as security. This indicates that WSSTs need training on resource mobilization so that they do not take expensive loans that eat into their business profits, when they can internally generate resources.

### **3.9 NON-FINANCIAL SUPPORT SERVICES TO WSSTS**

Several organizations provided non-financial services that could benefit WSSTs. Those covered in this survey were the Kenya Industrial Research and Development (KIRDI)<sup>11</sup>, the Micro and

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<sup>11</sup> KIRDI mandate is to undertake multidisciplinary research and development in industrial allied technologies. Its key areas of focus are civil, mechanical, electrical and chemical engineering (production of soaps and essential oils), textile and fabrication, industrial and clay technologies, mining and ceramics. KIRDI offers largely tailor-made face-to-face short-term trainings for SMEs e.g. in food production technologies. After training, KIRDI links the SMEs to institutions like KEBs for quality assessment and certification of their products. KIRDI engages other stakeholders like EPC to assist SMEs in value addition of their products. KIRDI also supports SMEs in capacity building mostly through provision of equipment and incubation of SMEs projects.

Small Enterprise Authority (MSEA)<sup>12</sup> and Kenya Institute of Curriculum Development (KICD), and legal and rights based CSOs. Whereas these organizations were mentioned by the KIIs, they were hardly mentioned by the WSSTs implying that they may not have had contact with the WSSTs.

KIRDI supports development and expansion of SMEs through skills building by offering tailor-made short term training. It also links SMEs with relevant support institutions such as Export Promotion Council (EPC) which supports them in value addition of their products, and with the Kenya Bureau of Standards (KEBS) which supports them in quality control of their products. KIRDI also supports SMEs by giving them equipment for use in processing their products. KIRDI primarily offers support to SMEs through groups or associations. This means that WSSTs can only benefit from KIRDI support if they are in groups or associations.

MSEA supports the coordination and capacity building of MSEs through groups. Members of the groups are offered training on diverse issues like business growth, stock control and book keeping. One of MSEA's role is to link with the local and county authorities in order to negotiate and get operating spaces for MSEs. It also exposes SMEs to best practices in the region and integrates them with ongoing SMEs support programmes. SMEs that have demonstrated success are linked to regional and international trade and markets through the EPC. Groups that quality for MSEA's support must meet certain criteria. (i) The group must have a tangible income generating business(es). (ii) The SMEs must be in a group and the group must belong to an association of SMEs.

The Kenya Institute of Curriculum Development (KICD) was also working on a curriculum to train small business operators (WSSTs) on financial literacy. The curriculum core areas of focus include financial management, business diversification and investment, savings and credit

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<sup>12</sup> MSEA is a state corporation mandated with the formulation and coordination of policies geared towards integration and harmonization of various private and public sector initiatives, under the Ministry of Industrialization and Enterprise Development. It is aimed at promoting, developing and regulating the MSEs to become key industries in the Kenyan economy. Thus, the core target of MSEA is micro and small enterprises, chiefly through program coordination. This institution only works with groups. Its key programs are directed towards capacity building, procurement, incubation, leadership, gender and disability.

access. The curriculum has not been rolled but once this is done it will target WSSTs among other target groups.

The Chiefs were mentioned heavily by WSSTs in the various sites. As noted, they provided support to WSSTs and other traders. They assist SSTs, including women traders, in certification of groups prior to registration, writing introduction letters for SSTs who need to take loans, solving disputes involving SSTs, and awareness creation on the need for SSTs to pay levies. The chiefs also represent government in planning and development meetings, and are often aware about planned evictions and demolitions affecting SSTs. Also chiefs, together with the village elders, allocate trading spaces to WSSTs albeit many times at a fee (unofficial).

### **3.10 ICT Use by WSSTs**

#### **3.10.1 Type and Scope of ICT Application for Business**

More than half of the WSSTs indicated that they used ICT in business (55.6%) mainly the mobile phones (Table 15, Appendix 7). The WSSTs identified mobile phones as the most suitable and useful gadget for their businesses. They used mobile phones for communication (58.9%) and 38.6% for money transactions. Compared to other ICT equipment, like computers, WSSTs indicated that mobile phones were easy to operate and that they enabled the WSSTs businesses since they did not need to travel to do business. For instance, WSSTs could make stock orders via phone, and make and/or receive payments using mobile phones. A tailor in Mathare indicated that, *“I am able to get orders and measurements from my customers on phone and do the clothes for them”*. Another respondent noted that *‘my phone is my office’*. WSSTs who run hotels and groceries businesses cited fridges as the most useful equipment for them, while those running hair salons cited having modern salon equipment as important. ICT use in record keeping was rare, and FGD discussants in various sites pointed out that their heads were their gadgets and indicated:-

*“Our ICT is here” (pointing at their heads)”... “mambo yote iko kichwani” – we only keep records of credit records, the rest are done in our heads. There is no need to write and if we were to keep records of everything, there would be no time for that because at the end of the day one is very tired to start doing any calculation”*.

### 3.10.2 Use of Electronic and Print Media

WSSTs interacted with and utilized electronic and print media in their businesses and lives. Most of them listened to vernacular radio stations. Radio Jambo (36.9%) was the most listened to followed by Radio Maisha (12.3%). With regard to viewership of television, most WSSTs viewed Citizen TV (69.2%) but 15.4% of WSSTs did not watch television. The print media did not appear as an important source of information for the WSSTs as only 2.8% read newspapers.

## 3.11 REGULATORY AND POLICY ENVIRONMENT OF WSST BUSINESSES

### 3.11.1 Review of Policies that Affect Women Owned MSEs in Nairobi Slums

The importance of the SME subsector in Kenya was first recognised in the International Labour Organization report (ILO) in 1972 on *'Employment, income and Equity in Kenya'* (ILO, 1972). In 1992, the government published the MSE policy report, 'Sessional Paper No. 2 on 'Small Enterprises and Jua Kali Development in Kenya'. The sessional paper provided a policy framework for promoting small and *jua kali* enterprise development in Kenya (Alila and Mitullah, 2000).

The regulatory bodies of the SME sector vary. In some African countries, the SME sector is coordinated by the Ministry of Micro, Small and Medium Enterprises that is responsible for policy formulation, promotion, development and protection of small scale industries (Chege, 2014). In Kenya, the government is the sole regulator and licensor and plays an important role in SME development. The legal and regulatory frameworks and procedures have been found to be major hindrances to micro and small enterprises growth and development in Kenya (Kihimbo et al., 2012; World Bank, 2013). The dominant policies and regulations that affect small scale businesses are licensing and payment of daily fees, operating and trading spaces, and enforcement. Further, the Public Health Act - Caps 497 and 499 of the Laws of Kenya, and the Local Authority Licensing by-laws - Cap 265 of the Laws of Kenya (ROK, 2012), require small scale businesses, particularly those operating food businesses, to maintain hygienic conditions at the trading sites (Alila and Mitullah, 2000).

Overlaps and inconsistencies in legal and sectoral policies, lack of suitable legal framework, outdated by-laws (Chepkemoi, 2013) and unfriendly regulatory environment (Alila and Mitullah, 2000) are some of the policy issues that influence operation and performance of small scale businesses. To address the SME regulatory and policy environment challenges facing SMEs, the government of Kenya formulated the Kenya Micro and Small Enterprise Act No. 55 of 2012 (ROK, 2012). Despite this move, the regularly environment has remained largely hostile to small business operators (Keter, 2012). According to Keter (2012), the retrogressive legal and regulatory constraints hinder the development of the informal sector by inhibiting business competitiveness and imposing costs and inflexibilities that frustrate enterprises.

### **3.11.2 WSSTs Awareness about policies and regulations that affected their businesses**

This study assessed the WSSTs awareness about policies and regulations that influenced their operations. Results showed that few WSSTs (25%) were aware about laws and policies that governed their businesses. The policies, laws and regulations that the WSSTs were aware of were on licensing (31.5%), having a business permit (19%), the public health regulations Act (7%), the no dumping laws and regulations (5%), and not doing business along the railway line (0.6%). Discussions with WSSTs showed that there was mistrust between SSTs and municipal authorities. WSSTs were not happy that they paid levies yet the authorities did not provide services. Some argued that they continued to be harassed by authorities even when they had paid set fees. They however noted that they were obliged to pay for security services (21.1%) and to keep business premises and surroundings clean (21.1%).

### **3.11.3 WSSTs Engagement with Authorities and Law Enforcers**

The WSSTs were asked how they negotiated with the law enforcers on policy and regulatory issues affecting them. Most WSSTs had negative perceptions towards government officials and law enforcers and perceived them as exploitative. This finding concurred with findings of the study by Alila and Mitullah (2000) who found that small scale traders often perceived county officials as unfriendly and exploitative. Consequently, individuals WSSTs or groups of small scale traders who cooperated with the authorities were perceived as having been compromised.

In one study site in this study, the market leaders were accused of colluding with the authorities (been ‘bought’) to raise daily levies without consulting the traders. This resulted in formation of splinter market trader groupings that divided the traders among ethnic lines. As a result, the market trader groups held separate ethnic-based meetings on different days to deal with business related issues as opposed to having joint meetings. This finding shows a need for creating forums where the WSSTs and the authorities meet to dialogue. It is important for each side to understand each other if services are to be provided to the WSSTs in their business sites.

### **3.11.4 Organizations Championing For the Rights of WSSTs**

Few organizations, including Civil Society Organizations (CSOs), were involved in social justice and human rights issues of WSSTs in the informal settlements. An example is Umande Trust in Kibera which negotiates with authorities on issues of trading spaces and human rights issues through grassroots initiatives. The Youth Banner in Kibera was mentioned as another agency that worked on SSTs rights and entrepreneurship issues. Hakijamii<sup>13</sup> was cited as another CSO which works in informal settlements to empower and support the communities in advocating for their rights. Although not directly working with SSTs, Hakijamii has had impact in the prevention of forced evictions, where SSTs benefit indirectly. *Kituo Cha Sheria*, and *FIDA* were not directly involved on issues of WSSTs. *Kituo* was only involved in SSTs land dispute in 2013.

### **3.11.5 WSSTs Living With Disability**

Proxy indicators were used to assess the issues of WSSTs living with disability. The WSSTs indicated that WSSTs living with disability often received support for start-up capital and business training. Nonetheless, about 46.6% WSSTs indicated that disabled WSSTs should be supported financially, 19.3% that they should be given business training, and 16.4% that they should be given wheelchairs. Discussions with a key informant in Kibera showed the need for greater focus on disabled SSTs. For instance, in the event of demolitions or movement of trading spaces, WSSTs with disability are affected more and may find it difficult to go out and look for

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<sup>13</sup> Hakijamii is an Economic and Social Rights Centre that empower and support local communities in advocating for their rights < <http://www.idealists.org/view/nonprofit/w5wBZ4KXxkh4/>> - founded in 2004 to empower and support local communities in advocating for their rights. The main office is located in Nairobi, Kenya - accessed 20<sup>th</sup> July 2015.

alternative trading spaces/areas. Also given the poor state of transport systems in the informal settlements, mobility of WSSTs with disability is affected greatly.

### 3.12 WSSTs Enrolment in Social Protection Schemes

#### 3.12.1 Available Schemes and WSSTs Awareness and Access

Several social protection schemes, financial and risk management safety nets that could cushion WSSTs against losses incurred due to sickness, accidents, disasters (e.g. fires and floods) and financial losses exist. They include the health insurance schemes such as the National Hospital Insurance Fund (NHIF), the Britam *Linda Jamii* health care plan<sup>14</sup>. The retirement benefit schemes that were mentioned by WSSTs included the National Social Security Fund (NSSF), the retirement benefits plans such as the Retirement benefit Association (RBA) *Mbao Pension Plan* which is meant for small business operators; and the CIC *Jipange Pension Plan*<sup>15</sup>.

Most WSSTs (71.6%) were not in any social protection schemes and only 113 (28.4%) had enrolled in medical insurance and formal social protection schemes. Of these, 104 (26%) were members of NHIF and one (1) Britam medical schemes and two (2) in other medical insurance; whereas 17 were members of NSSF, 5 Mbao pension plan. A small percent of WSSTs had enrolled in retirement benefit schemes such as NSSF (5%), Mbao Pension Plan (1%) and 1 ICEA. FGD participants and key informants mentioned the CIC severally but none of the WSSTs had enrolled in CIC scheme.

The partners (spouses) of WSSTs were key contributors of the social protection schemes that WSSTs belonged to (13.8%). The WSSTs who were the primary contributors (13.1%) mostly

<sup>14</sup> Britam products targeted to SMEs are (i) 'Britam's micro-insurance plan'. The plan provides protection to individuals with low income offering benefits such as affordable premiums, a wide range of benefits targeting multiple needs and no medical examination prerequisites < <http://www.britam.co.ke/site/index.php/insurance-page/individual/micro-insurance>>. (ii) Linda Jamii health care plan. Beneficiaries can be either group members or family and the premiums are Kshs 12,000 per group or family per year and payments are paid via MPESA. The scheme caters for hospitalization, outpatient benefit, daily hospital cash benefit and a funeral assistance benefit. The primary contributor should be between 18 and 75 years at entry. Policies are renewable annually but have no expiration. < <http://www.britam.co.ke/site/index.php/linda-jamii>> - accessed 20<sup>th</sup> July 2015.

<sup>15</sup> CIC products that are tailor made to informal sector workers are (i) CIC Jipange Pension Plan is a registered individual pension scheme as per the requirements by the Retirement Benefits Act (Kenya) < <http://cic.co.ke/portfolio/jipange-pension-plan/>> This is a pension scheme tailor made to suit people in various demographics including individuals in the informal sector or self-employment and those in small and medium enterprises. (ii) CIC Jijenge Savings (CIC Jijenge M-Bima Savings) where savings are done via mobile phones < <http://cic.co.ke/portfolio/jijenge-savings/>> - accessed 20<sup>th</sup> July 2015.

contributed monthly (10.6%) and 6 (1.5%) of the WSSTs did not make regular payments. The results showed that whereas WSSTs contribution to social protection schemes was low, married WSSTs had higher coverage compared to their unmarried counterparts. Even then, a considerable proportion of the married WSSTs were the primary contributors. Overall, the proportion of married WSSTs contributors was higher than that of the unmarried as shown in (Table 16, Appendix 7). This suggests that programmes aiming at supporting WSSTs should have special focus on unmarried WSSTs. Further, the monthly payments appeared to be preferred more by WSSTs. Thus, as stated earlier, it is important to promote the saving culture of WSSTs and to capitalize on monthly savings. The chances of default are likely to be high in an unstructured payment mode.

### **3.12.2 WSSTs Risk Perception and Willingness to Pay for Social Security**

The risk perception among WSSTs in the informal settlements was high (60.8%). The risks cited by 242 WSSTs that could affect their businesses were fire (36.4%), theft (20.4%), harassment and demolitions (16%) and financial losses (9.9%) - (Table 17, Appendix 7). Despite the perceived risks, most of the WSSTs (98.8%) had not acted to safeguard their business against the risks. Only three WSSTs indicated that they had insured their business through Equity Insurance, UAP and business association. Among those who had not insured 132 (33.2%) indicated that they would be willing to pay for insurance. Most of the WSSTs further indicated that they would do so if the premiums were affordable (62.9%), if businesses were profitable (50%), and if they were sensitised about insurance, and if given insurance loans.

The need to educate WSSTs on social protection schemes emerged strongly during FGDs. For, instance WSSTs need awareness on importance of paying for health and social security, as opposed to spending on welfare whenever a member is sick or when there is death of one of their own as this eats into business money. Also, factors likely to contribute to default should be addressed. The concern among WSSTs that the service providers are not located within the informal settlements should be addressed. For instance, implementers can negotiate with the providers or their agents, as in the case of NHIF, to reach the SSTs in informal settlements, as opposed to the SSTs going to their offices thus incurring travel cost.

## 4 CHALLENGES FACED BY WSSTs, COPING STRATEGIES AND POTENTIAL INTERVENTIONS AREAS

### 4.1 Challenges that WSSTs in Informal Settlement Face

WSSTs face a variety of challenges such as shortage of funds to expand business (36.3%), low customers base (27.4%), security (12.1%) and non-payment by customers (11.2%) as discussed below and as shown in (Table 18, Appendix 7).

- 1 Raising capital for business start-up and expansion of businesses was cited as a major challenge, yet as noted earlier, credit facilities from banks and shylocks are expensive, and many lacked security. The WSSTs resorted to their *chamas* to deal with the challenge.
- 2 The lack of business related training (financial literacy) was mentioned as a key challenge. The WSSTs thought that their businesses failed because they lacked financial management skills, including dealing with creditors; record keeping and knowing whether their businesses made profit. Thus many learnt lessons in the course of doing businesses and in some cases their businesses collapsed and they had to start all over again.
- 3 Insecurity and theft of personal and business assets were cited as other challenges. This made the WSSTs to keep limited stocks as a way of risk management. To deal with the challenge, the WSSTs ferried their goods daily from home to the trading places, in spite of the transport challenges. An FGD discussant in Mathare stated, *I have to carry everything home from my hotel in the evening and bring them back in the morning*".
- 4 Additional challenges that the WSSTs faced were occasional fire outbreaks yet most of their businesses were not insured. When this happens, they are reduced to being destitute. They also experience challenges in acquiring spaces for setting up businesses. As a result, some sell their goods on the roadside, thus putting them in conflict with County and Public Health officials who in some cases arrest them or force them to close their businesses.
- 5 Harassment by levy collection and enforcement officers. Some WSSTs also indicated that levy collection officers harassed them if they failed to pay daily levies. The levies charged according to the WSSTs were not standard, and different amounts were charged in different

places, yet in some places, no levies were collected. Overall, the amount paid as daily levy varied from between 20 and 100 shillings with an average of Kshs 60 daily. This was found to be higher if computed on monthly on annual basis as it would total up to an average of Kshs 4320 or higher annually. It would therefore appear that WSSTs paid more to operate in open and unplanned places compared to traders who pay annual licenses to operate in better off places.

- 6 Long working hours and lack of child support systems. The long working hours that the WSSTs spend in their businesses create additional challenges particularly for those with young children. Some WSSTs work from 5:00am to 10:00pm or so every day. Some take their children with them to their businesses, when they have no one at home to leave them with. The working conditions were also said to be poor and lacking basic facilities as earlier noted. This, according to the WSSTs, made them to have health challenges. FGD discussants at Mukuru kwa Reuben stated, *“ill-health was killing businesses and customers. Some ladies shy away from taking loans because they are sick”*.

#### **4.2 Suggestions on How to Address the Challenges**

1. Several suggestions for addressing the challenges facing WSSTs were mentioned. They included the following:-
2. Training. The WSSTs identified training needs in the following areas. Books and record keeping, business management and administration; customer relations so that they are able to attract and retain customers; credit related issues, as well as savings and loans (when and how to borrow); managing debtors who fail to pay; insurance and social protection schemes suitable for WSSTs; value addition of WSSTs products; and laws and policies that govern SST businesses.
3. Provision of interest free or low interest credit facilities. WSSTs wished that they could access low interest credit facilities. They also noted that any money given to them should be accompanied with training on financial management.
4. Facilitating WSSTs to form networks and partnerships with stakeholders, including state and non-state actors.

5. Strengthening WSSTs ‘Chamas’ and encouraging formation and registration of WSSTs groups.
6. Follow-up of WSSTs and information update. WSSTs wished to get continuous support and update on business and credit related information.
7. Support WSSTs to access health and insurance services. The WSSTs wished that a health and insurance package targeting SSTs could be negotiated with relevant providers; and to be informed about existing products so that they could evaluate their ability to join them.
8. There is no immediate solution for dealing with the long working hours. To address the child support challenge, child care centers can be established where women with small children can leave their children as they go to do their businesses. A service fee can be charged to these mothers to support the running of the child care centers.

#### **4.3 Potential Areas of Intervention by SITE and Partners**

Several areas of interventions have been identified that implementers can take up to improve and promote WSSTs businesses in informal settlements of Nairobi. These are summarized below.

1. Establishing an WSST finance and credit fund/or scheme. It is necessary to establish a fund that can be used to give low interest credit facilities to WSSTs. A model for working with individual WSSTs should be devised given that most WSSTs were not in favour of the group lending approach.
2. Financial literacy and business training. Training of WSSTs on business skills and financial literacy is needed as one way of boosting performance of WSSTs. SITE and partners can work with organizations that provide such training including KICD, KIRDI, banks and micro-credit organizations that have existing training programmes that can benefit the WSSTs.
3. Civic education to create awareness among WSSTs on their rights and entitlements. Likewise, WSSTs should be made aware about their roles, responsibilities and obligations, and the need to adhere to laid down policies, regulations and by-laws.
4. Engagement with County Government on affirmative regulations and policies. Where the by-laws are not workable, such as operating in permanent structures, the WSSTs should be

facilitated and supported to negotiate with the County official. Thus organizations such as the Umande Trust and Hakijamii can partner with SITE and WSSTs representatives to negotiate for better operating environment. This can include negotiating for WSSTs trading spaces, standardized but affordable levies; and provision of services.

5. Set up pension scheme for WSSTs. SITE and partners should contact organizations that provide suitable pension schemes for WSSTs in consultation with the Retirement Benefits Authority. Some could be those identified in this study like NSSF, Mbao pension plan and CIC, and banks such as Family Bank and Equity. Further, modalities of enrolling WSSTs to these schemes should be explored. At the same time, WSSTs should be education about social protection schemes so that they are aware about the products available that they can get into. For instance, discussions with a representative of the *Micro and Small Enterprise Leaders' Summit* revealed that it is possible to have a negotiated joint health, risk and pension package with CIC Insurance and NHIF and a financier for small scale traders. In this package (still under planning), the bank would give loans to WSSTs (to pay back at Kshs 40 per month), and the WSSTs would be required to obtain insurance with CIC and NHIF.
6. Educate WSSTs on resource mobilization, capital and savings accumulation and investment schemes. Whereas access to credit is necessary, WSSTs should first identify the internal resources available to them and assess their capacity to repay loans. Further, they need financial literacy training particularly on how to use pooled resources to meet business-related needs as opposed to spending the money to meet personal needs. This goes along with training on monitoring profits and use of money generated from the businesses. Given that several of the WSSTs belong to *chamas* or other groups, these can be used as entry point. Although WSST businesses support their households, it is important to delink business operations from household and personal budgets.

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## APPENDICES

### Appendix 1: Copy of Research Permit



**NATIONAL COMMISSION FOR SCIENCE,  
TECHNOLOGY AND INNOVATION**

Telephone: +254-20-2213431,  
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When replying please quote

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

Ref. No. \_\_\_\_\_ Date: **10<sup>th</sup> June, 2015**

**NACOSTI/P/15/6318/6359**

Dr. Anne Wairimu Kamau  
SITE Enterprise Promotion  
P.O. Box 10018  
NAIROBI.

**RE: RESEARCH AUTHORIZATION**

Following your application for authority to carry out research on *“Small Scale Traders Baseline Study: Promoting livelihoods and inclusion of vulnerable women domestic workers and women small scale traders in Nairobi,”* I am pleased to inform you that you and your co-researchers namely:

1. Dr. Paul Kamau
2. Dr. Daniel Muia

have been authorized to undertake research in Nairobi County for a period ending **31<sup>st</sup> May, 2016**.

You are advised to report **the County Commissioner and the County Director of Education, Nairobi 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.

  
**SAID HUSSEIN**  
FOR: DIRECTOR-GENERAL/CEO

Copy to

The County Commissioner  
Nairobi County.

The County Director of Education  
Nairobi County.

## Appendix 2: Sample Letter of Introduction

Address.....

14<sup>th</sup> June, 2015

### To Whom It May Concern:

Dear Sir/Madam,

### RE: RESEARCH AUTHORIZATION AND NOTIFICATION

SITE Enterprise promotion (SITE) in partnership with Oxfam GB and National Organization for Peer Educators (NOPE), are implementing a four-year project (*WEZESHA JAMII*). SITE Enterprise Promotion is a 17-year old Kenyan non-profit development organization, whose goal is promotion of employment opportunities and economic growth among small-scale producers, micro and small enterprises. SITE has worked in over 20 counties in Kenya on livelihood projects focused on innovative business approaches to improve household incomes and create wealth for vulnerable communities. SITE works closely with the relevant national government ministries and departments, county government representatives and other local stakeholders in the communities we work with.

This project is targeting vulnerable women domestic workers and small scale traders who are dependent on the informal economy in five informal settlements in Nairobi namely: Kibera, Mukuru, Mathare, Korogocho and Kawangware. This project will work with diverse stakeholders both Government (e.g. KIRDI, NHIF, RBA, NSSF and WEF) and Non-State Actors (KUDHEIHA, FIDA and Kituo cha Sheria). Women domestic workers and small scale traders will receive skills training and linkages to business and financial services providers with a goal to improve their livelihoods.

As part of project activity, SITE has contracted Dr. Anne Kamau, Dr. Paul Kamau and Dr. Daniel Muia to undertake a baseline study on '*Women Small Scale Traders*'. Authorization to undertake the baseline has been obtained from the National Council for Science, Technology and Innovation (NACOSTI) - Research Permit: NACOSTI/P/15/6318/6359.

We wish notify you about this study and also inform you that Mr/Ms..... ID. No..... has been appointed to undertake fieldwork in this area. We request you to kindly accord him the necessary support.

Thanking you in advance.

Sincerely,

Dr. Anne Kamau  
Principal Investigator

Cc:  
Jane Ndungu  
Project Manager, SITE Enterprise Promotion

### **Appendix 3: Consent Statement**

#### **Informed Consent Statement for Women Small Scale Traders**

Hello, my name is..... working on behalf of SITE Enterprise Promotion (hereafter referred to as SITE). SITE in partnership with Oxfam GB and National Organization for Peer Educators (NOPE) are implementing a four-year joint project targeting vulnerable women domestic workers and small scale traders in five urban slums/informal settlements in Nairobi. The project areas are Mukuru, Kibera, Korogocho, Mathare and Kawangware. The project is co-funded by the European Union and it aims at enhancing the socio-economic empowerment of poor and vulnerable women domestic workers and small scale traders in Nairobi urban settlements. To begin with, SITE is conducting a baseline study on women small scale traders in the five areas.

The baseline study is being undertaken by a team of researchers from University of Nairobi and Kenyatta University on behalf of SITE Enterprise Promotion. In this study, we want to understand how women small scale traders conduct their work. For example, what kind of businesses do they have? How long have they been trading? What issues affect their business operations such as licensing and regulations? Who is working with WSSTs and what kind of engagement is there? Do WSSTs experience any challenges and of what kind? Do the women belong to any social support networks and how do these networks help them in their businesses? What about issues of organization? Do WSSTs belong to groups or associations that help them to address the challenges they face and if yes how? Other questions will focus on whether WSSTs belong to any form of insurance that can protect them against losses incurred as a result of sickness, injury, accidents and other disasters that can affect their business. We will also want to understand whether and how WSSTs use technology in operating their businesses, and also about the kind of businesses that young WSSTs engage in.

I am here now because I am a member of the team that is involved in conducting the study in this area. You have been selected because you are a female small scale trader operating in this area. Please note that your participation in this study is voluntary. You are free to participate or not. You are also free to stop or refuse to participate in the interview even after we have started. If you do so, you will not be penalized in any way. Even in future, when SITE will begin work in this area, you will not be denied any benefits that will target WSSTs. All the information that you will share with me will be treated with confidentiality. It will not be shared with persons who are not involved in this study. We are not going to pay you for giving us information. However, the information that you give us will be shared with SITE and it will help SITE and partners to understand the issues about WSSTs. This information will then be used to inform SITE programme work with WSSTs aimed at improving the businesses and livelihoods of WSSTs in this area. There are no foreseen risks that will affect you because of participating in this study. However, if you have any concerns related to this study, feel free to contact the research team members, SITE Enterprise Promotion using the contacts provided below or even the authorities in this area.

<p>Dr. Anne Kamau          Institute for Development Studies (IDS)          University of Nairobi          P.O. Box 30197 – 00100 Nairobi, Kenya          Tel: 254-(0)711-966332          Email: <a href="mailto:kamau.anne@gmail.com">kamau.anne@gmail.com</a></p>	<p>Harun N. Baiya          Chief Executive Officer          Site Enterprise Promotion          P.O Box 10618 – 00100, Nairobi, Kenya          Tel: 020-27220134/5          Email: <a href="mailto:info@sitenet.org">info@sitenet.org</a></p>
<p>Dr. Paul K. Kamau          Institute for Development Studies (IDS)          University of Nairobi          P.O. Box 30197, 00100 Nairobi, Kenya          Tel: +254(0)722-970366          Email: <a href="mailto:pkamau@uonbi.ac.ke">pkamau@uonbi.ac.ke</a>;  <a href="mailto:pkkamau@yahoo.com">pkkamau@yahoo.com</a></p>	<p>Dr. Daniel M. Muia          Department of Sociology          Kenyatta University, Nairobi, Kenya          Tel: +254(0)721-237 458          E-mail: <a href="mailto:Muia.daniel@ku.ac.ke">Muia.daniel@ku.ac.ke</a>;  <a href="mailto:drdmmuia@gmail.com">drdmmuia@gmail.com</a></p>

If you have any questions about this study, we any aspects of this study or the interview, feel free to contact any member of the research team or SITE Enterprise Promotion using the contacts provided below.

At this time, do you want to ask me anything about this exercise? [RA note any questions, concerns from the participant]

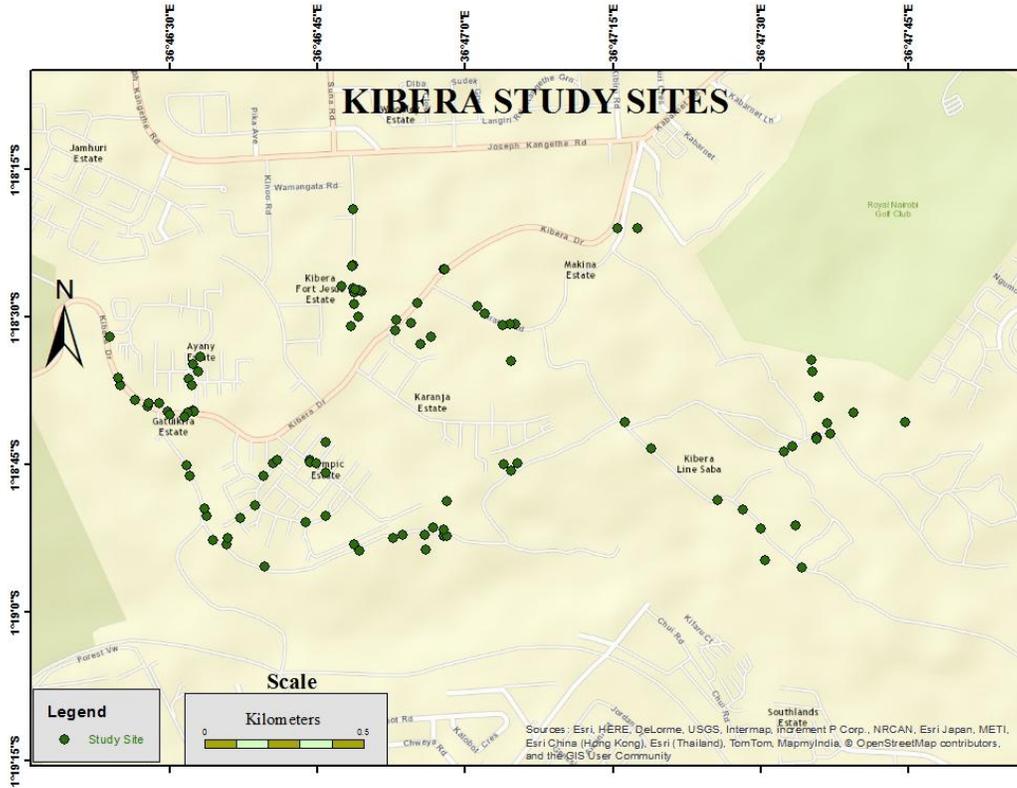
May I begin the interview now?

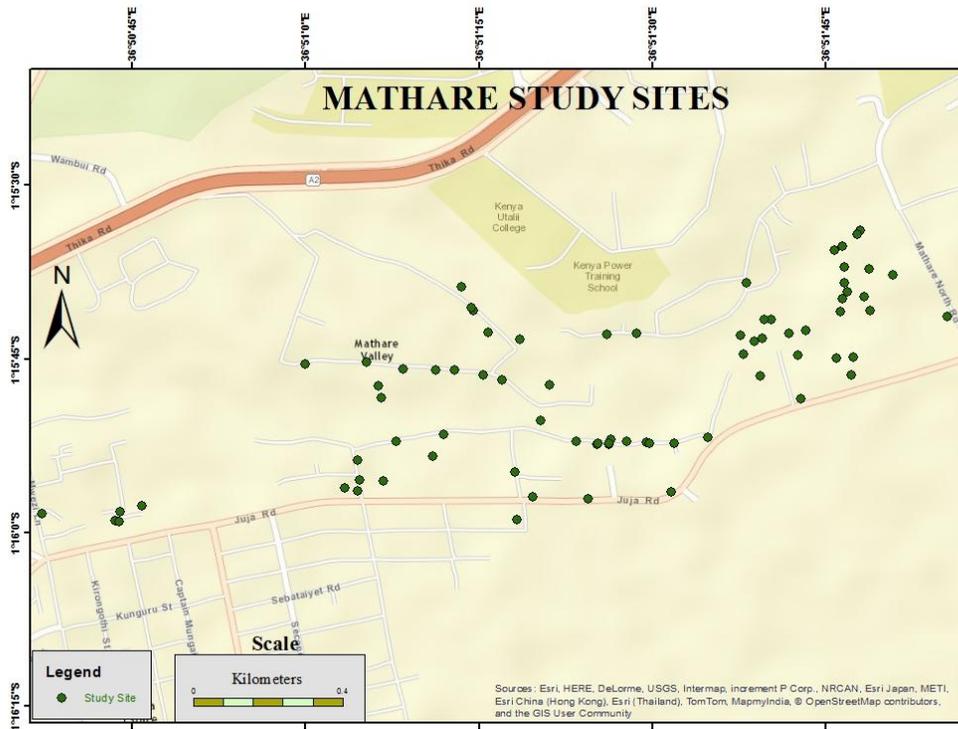
- a) Respondent agrees to be interviewed.....[1: continue]
- b) Respondent does not agree to be interviewed.....[2: End]

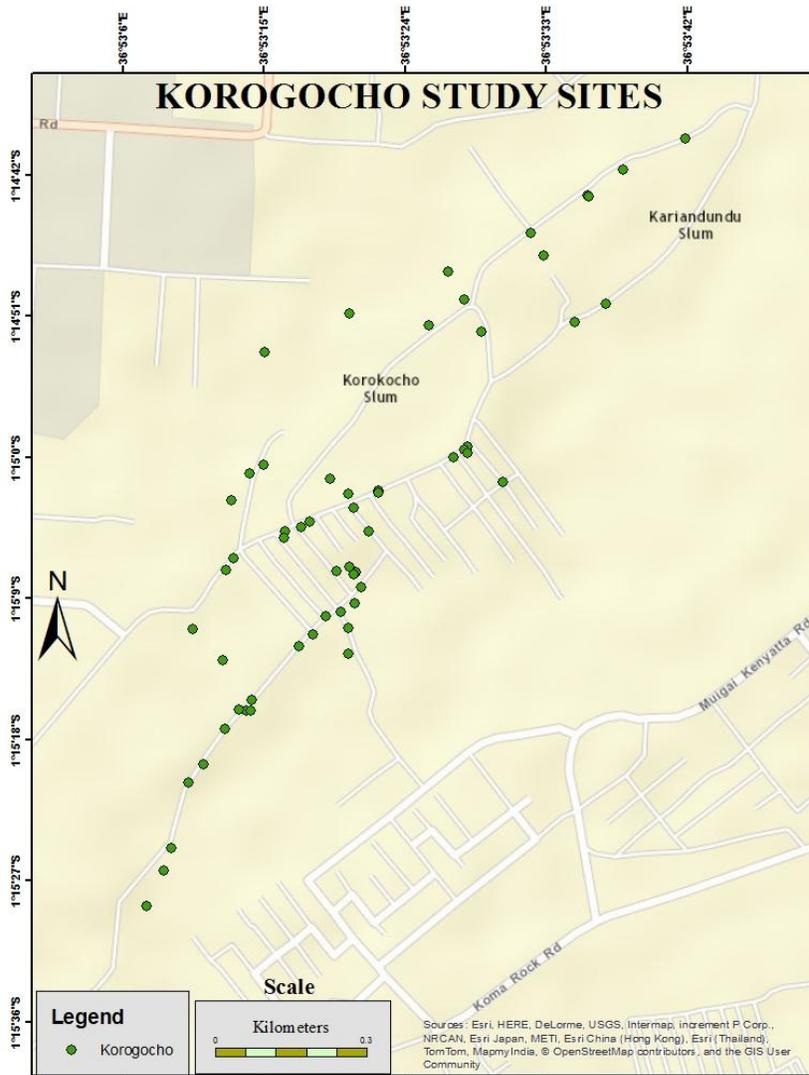
#### **Appendix 4: Key Information areas that formed the bases of the study**

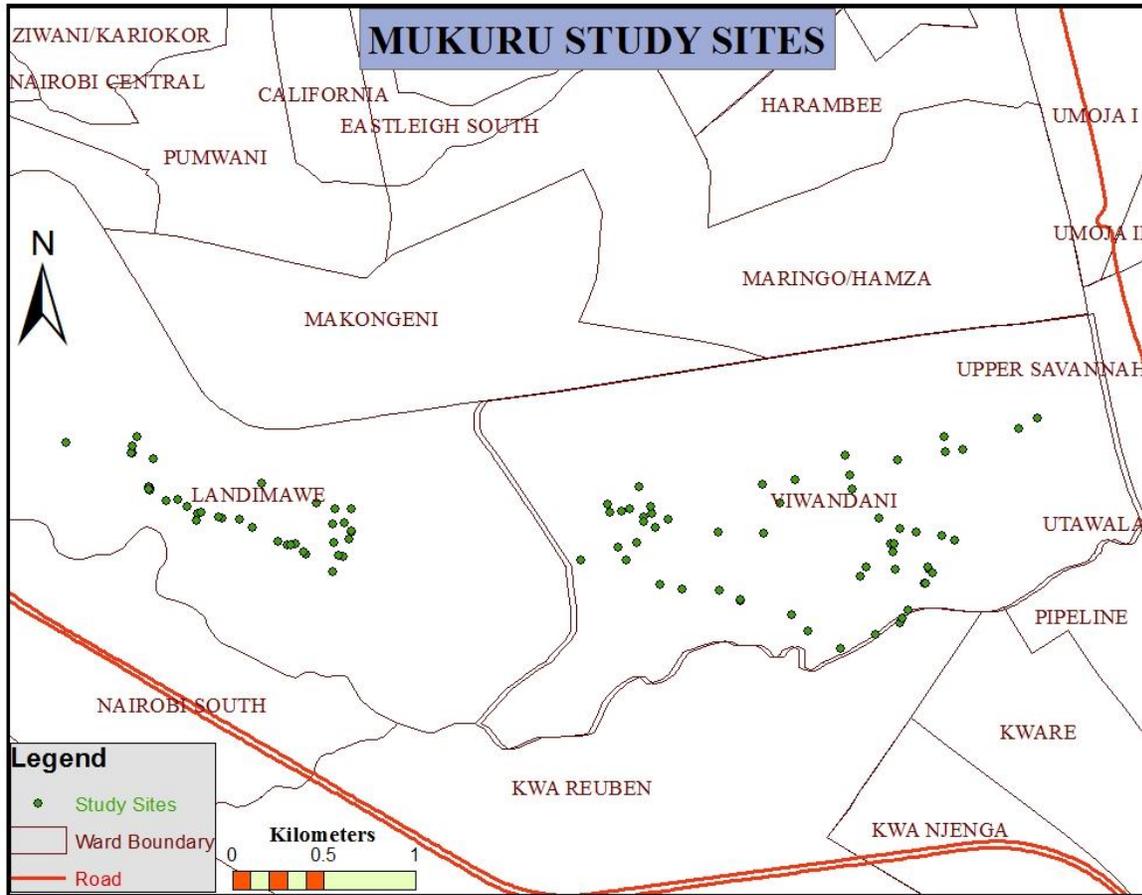
1. Socio-economic/demographic status of the target women's households.
2. Major types of micro and small businesses undertaken by the target women. Information obtained will also capture issues of female youths.
3. Nature and size of the businesses, turnovers, profits and employment levels. The study will also establish whether there are success stories of WSSTs and document this through case studies.
4. Entry, life-span and growth trends of the enterprises that include requirements for start-up and growth from perspective of the traders/entrepreneurs
5. Access to and use of business and vocational skills training e.g. the range and type of skills demanded, sources, costs, and frequency of utilisation.
6. Service providers that serve business needs of the enterprises owned by the target women e.g. their structure, relationships with the target group, cost of services etc.
7. Type and level of self-organisation of the target traders, scope of their activities and existing capacities.
8. Status of trading areas and environment where they operate.
9. Current regulatory and policy requirements related to the micro and small scale businesses. The study will assess the level of awareness among WSSTs on policies and regulations influencing their operations. A key question that will be explored is 'how can law enforcers ensure that the women small scale traders (WSSTs) are included and their issues addressed in regulating business operations? What is the current practice and what can be improved?' Information on how the current development initiatives taking into account the issues of WSSTs will also be investigated during group discussions.
10. Type and range of financial services applied by the target group and their effectiveness, trends and scope for outreach.
11. Level of participation in decision making and budget processes. Issues to gender dynamics and decision making and how they affect women enterprises will be explored.
12. Access to credit and other business support services. Specific information on requirements for WSSTs to access credit and whether credit services are accessible to women and from what sources will be obtained; as well as information on whether there are any social or structural based restrictions that make it difficult for WSSTs to access credit.
13. Type and scope of ICT application for business activities by the target group; and the issues arising thereby. Information here will focus on types of ICT technologies used and assessment of the preferred and most suitable technologies.
14. Level of their awareness of their rights and social services provided by the county government. Information here will include issue of trading spaces vis-à-vis service provision. The kind of services needed, whether it is available and who provides services it; to WSSTs? Assessment of WSSTs willingness to pay for services if privately provided e.g. water, toilets and garbage collection?
15. Proportion currently registered with NHIF, NSSF and or RBA. The focus here will be on insurance and social protection; social, community or even financial based safety nets to cushion WSSTs against losses incurred as a result of sickness, or through accidents, disasters (e.g. fires, floods), and financial losses etc.? Key questions that will be asked are whether the WSSTs consider this as a priority and whether they would be willing to make contribution towards this?
16. Type of savings schemes available and number of target women participating in savings schemes.
17. Challenges faced by the targeted women and their coping mechanisms.

## Appendix 5: Maps of the Study Areas













## Appendix 6: Data Collection tools

This section contains the data collections tools that were used in field data collection.

### Appendix 6a: Questionnaire for Women Small Scale Traders

#### PART I: PRELIMINARIES

Read consent statement and obtain consent to proceed		Date of Interview.....	
<u>Interviewer:</u>		Time started.....	
Interviewer Code:.....		Time ended.....	
<u>Interviewer: kMACHO Software</u>			
1. Indicate physical location of business [e.g. which street; next to chiefs camp, near transformer, school]			
2. Take a photo..... 3. Take GPS point .....			
<b>Study Site</b>	<b>Wards</b>	<b>Village</b>	
1. Korogocho	Korogocho	1. Highridge 2. Grogan (A&B) 3. Ngomongo 4. Ngunyumu	5. Githaturu 6. Kisumu Ndogo/Nyayo 7. Korogocho (A&B)
2. Mukuru	1. Pipeline 2. Kware 3. Kwa Njenga 4. Kwa Reuben	1. Fuata Nyayo 2. Kabibiria 3. Kayaba 4. Kingstone 5. Kisii 6. Kwa Njenga	7. Kwa Reuben 8. Lunga Lunga 9. Mariguini 10. Sinai 11. Satellite
3. Kibera	1. Makina 2. Lindi 3. Serangombe 4. Laini Saba	1. Kianda 2. Soweto East 3. Gatwekera 4. Kisumu Ndogo 5. Lindi	6. Laini Saba 7. Siranga 8. Makina 9. Soweto West 10. Toi Market
4. Mathare	1. Huruma 2. Kia Maiko` 3. Mabatini 4. Hospital	5. Mashimoni 6. Mabatini 7. Kiamaike 8. Mathare 2 9. Mathare 3A 10. Mathare 3B 11. Mathare 3C	12. Kambi Moto 13. Mathare No. 10 14. Kosovo 15. Gitathuru 16. Kiamutisya 17. Kwa Kariuki
5. Kawangware	1. Gatina 2. Kabiru	1. Gatina 2. Kongo 3. Kanungaga	4. Muslim 5. Kabiria
<b>SCREENING QUESTIONS</b>			
6.	Who owns this business? 1. Myself 2. Spouse/partner 3. Relative (specify)..... [if relative, terminate interview] 4. I am an employee..... [if employed, terminate interview] 5. Other (specify)..... [terminate interview if respondent not direct beneficiary]		
7.	When did you start this business? State year when business was started: 1. Year: ..... 2. Month [if less than one year] ..... [terminate interview if business is less than six months]		

**PART II: RESPONDENT BACKGROUND INFORMATION AND BUSINESS OWNERSHIP**

I am going to ask you some questions about yourself and the kind of business(es) you operate/own.

<b>CONTINUE WITH INTERVIEW IF BUSINESS IS OWNED BY RESPONDENT AND/OR SPOUSE/DIRECT BENEFICIARY</b>	
8.	Age (in years). Please indicate.....
9.	What is your ethnic group? 1. Embu 2. Kalenjin 3. Kamba 4. Kikuyu/Kirinyaga 5. Luhya 6. Luo 7. Meru 8. Ngiriama 9. Other (specify).....
10.	Religion 1. Christian 2. Muslim 3. Traditional religion 4. Other (specify).....
11.	What is the highest level of education that you attained? 1. Never attended school 2. Some primary 3. Primary 4. Some secondary 5. Secondary 6. Vocational training 7. College 8. University 9. Other (specify).....
12.	What is your marital status? 1. Single/never married 2. Married 3. Divorced/separated 4. Widowed 5. Cohabiting
13.	What is your relationship with the household head? 1. Self (female headed) 2. Spouse 3. Daughter 4. Others (specify).....
14.	How many persons are living with you in the house you live in? [Indicate number] .....
15.	Do you have any dependents <below 18 years>? 1. Yes 2. No [go to 18 ]
16.	If YES, how many? [Indicate number] .....
17.	Who looks after your younger children while you are working in your business? 1. Self (I go with them to my business) 2. Older siblings/spouse/relative 3. House help 4. Neighbour 5. Day care 6. Other (specify).....
18.	Are some of your household members in gainful employment (either formal or informal)? 1. Yes 2. No [go to 20 ]
19.	If YES, how many? [Indicate number] .....
20.	What is the average combined monthly income for your household? ..... Kshs.

21.	<p>What is your <b>MAIN</b> source of this income?</p> <ol style="list-style-type: none"> <li>1. This business</li> <li>2. Formal employment (explain).....</li> <li>3. Other business (explain).....</li> <li>4. Other (specify).....</li> </ol>
22.	<p>If this business is not your main source of income, why did you start it?</p> <ol style="list-style-type: none"> <li>1. To supplement other income</li> <li>2. To prepare for retirement</li> <li>3. Other (explain).....</li> </ol>
23.	<p>If you have another business, who runs/operates it?</p> <ol style="list-style-type: none"> <li>1. Spouse/partner</li> <li>2. Employee</li> <li>3. Relative (specify relationship).....</li> <li>4. Other (specify).....</li> </ol>
24.	<p>What is the average monthly expenditure for the HH in Kshs?</p> <ol style="list-style-type: none"> <li>1. School Fees.....</li> <li>2. Food.....</li> <li>3. Health care.....</li> <li>4. Clothing .....</li> <li>5. Rent .....</li> <li>6. Savings .....</li> <li>7. Other (Specify) .....</li> </ol>
25.	<p>Whom do you have to consult when making decision on how to spend your money</p> <ol style="list-style-type: none"> <li>1. None</li> <li>2. Spouse/partner</li> <li>3. Parents</li> <li>4. Relative (specify relationship).....</li> </ol>

**PART III: RESPONDENT PRIMARY BUSINESS OPERATION, TURNOVER, PROFITS AND EMPLOYMENT LEVELS**

I am going to ask you questions about this business [this one]:

26.	<p>Describe the <b>MAIN</b> business that you are operating [this particular one]</p> <ol style="list-style-type: none"> <li>1. Salon, barber shop, cosmetics</li> <li>2. Retail shop</li> <li>3. Wholesale shop</li> <li>4. Mpesa</li> <li>5. Cereals/ green grocer</li> <li>6. Food kiosk/hotel</li> <li>7. Street food vending (stationed)</li> <li>8. Secretarial services (typing, printing, lamination, photocopying, binding etc)</li> <li>9. Cyber café</li> <li>10. 2<sup>nd</sup> hand clothes/items dealer</li> <li>11. Tailoring &amp; dress making</li> <li>12. Other (specify).....</li> </ol>
27.	<p>Why did you choose to start this kind of business?</p> <ol style="list-style-type: none"> <li>1. Minimal start-up capital</li> <li>2. Easy to start and operate</li> <li>3. Had interest/passion for this type of work</li> <li>4. Ready customers for my business</li> <li>5. Past experience in business/ graduate e.g. from hawking</li> <li>6. Business profitable</li> <li>7. Few businesses of this type in this area</li> <li>8. Have skills to operate this kind of business</li> <li>9. Other (specify).....</li> </ol>
28.	<p>Is your business registered?</p> <ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No [<i>go to 31</i>]</li> </ol>
29.	<p>If REGISTERED by who?</p> <ol style="list-style-type: none"> <li>1. Nairobi county government</li> <li>2. Registrar of companies</li> <li>3. Other (specify).....</li> </ol>

30.	If REGISTERED how much do you pay per year? Indicate amount in Kshs .....	
31.	Do you pay License or Fee to operate this business? 1. Yes 2. No <b>[go to 34]</b>	
32.	If YES, to who? 1. Nairobi county licensing officers 2. Chief 3. Landlord 4. Other (specify).....	
33.	If paying LICENSE or FEE how often do you pay and how much?	
	1. Daily 2. Weekly 3. Monthly 4. Annually 5. Other (specify).....	Indicate amount paid in Kshs .....
34.	What did you require to start this business? 1. Starting capital/finance 2. Room/space for setting up business 3. Equipment e.g. photocopying machine, computer, dryers 4. Materials e.g. timber, textile, towels, sufurias, utensils , furniture, seats, stationery 5. License 6. National ID 7. Business already started (inherited) 8. Other (specify).....	
35.	Did you get any support to start the business? 1. Yes 2. No <b>[go to 38]</b>	
36.	If YES, what kind of SUPPORT did you get? 1. Start-up capital 2. Loan from individual 3. Bank loan 4. Chama contribution ( <i>ngumbacho</i> ) 5. Materials to start business 6. Other (specify).....	
37.	If YES, who gave you this SUPPORT? 1. Spouse 2. Relative 3. Parent 4. Friend 5. Women group 6. Other (specify).....	
38.	Do you own this premises/place or have you rented? 1. Owned (self) 2. Rented (indicate amount paid per month) in Kshs:..... 3. Other (explain).....	
39.	Why did you decide to locate your business in this place? 1. Closer to customers 2. Closer to house/residence 3. Have lived in this place for long 4. Access to raw materials 5. Availability of space 6. Influence by friends/relatives 7. Spouse decided 8. Other (specify).....	
40.	How frequently do you operate this business? 1. Daily 2. More than once per week (explain)..... 3. Weekly 4. Other (specify) .....	

41.	Is this the only place that you run/operate this business from? 1. Yes, this place only <b>[go to 43]</b> 2. No, I sometimes move to other places within this area (explain where)..... 3. No, I sometimes move to other places in another area (explain where).....						
42.	If you move to other places to operate this business, why do you do so? Explain.....						
43.	If married <b>[Question 12]</b> , does your spouse support you in running this business? 1. Yes 2. No <b>[go to 45]</b>						
44.	If YES, explain the kind of support. 1. Transportation of goods 2. Support in day-to-day running of business 3. Occasionally supports me in running business 4. Paying rent for this premises/space 5. Other (specify).....						
45.	If NO explain – (probe for gender power relations where spouse may not support respondent business) 1. He is not economically stable 2. He respects me and leaves me to run my own business 3. He does not provide me with any support/neglected 4. He has no skills in running this kind of business 5. Other (specify).....						
46.	What are your average sales per day from your MAIN business on a normal working day (in Kshs) <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:33%;"><u>Wholesale and retail</u></td> <td style="width:33%;"><u>Services</u></td> <td style="width:33%;"><u>Production</u></td> </tr> <tr> <td>Turnover .....</td> <td>Turnover .....</td> <td>Turnover .....</td> </tr> </table>	<u>Wholesale and retail</u>	<u>Services</u>	<u>Production</u>	Turnover .....	Turnover .....	Turnover .....
<u>Wholesale and retail</u>	<u>Services</u>	<u>Production</u>					
Turnover .....	Turnover .....	Turnover .....					
47.	On average, how much profit do you make from this business on daily basis <b>[i.e. =Sales - Cost of Sales]</b> Kshs: .....						
48.	Do you have any employees in your business? 1. Yes 2. No <b>[go to 51]</b>						
49.	If YES how many? [Indicate number] .....						
50.	What work do your employee(s) do? 1. Manual work in salon/barber (plaiting, blow-dry, washing ) 2. Cooking 3. Cleaning 4. Packaging 5. Selling 6. Other (specify).....						
51.	On average, how much do you pay your employees in total per:- 1. Day: Kshs ..... 2. Week: Kshs ..... 3. Month: Kshs ..... 4. Other (specify).....: Kshs .....						

**PART IV: TRAINING AND BUSINESS SUPPORT SERVICES**

I am now going to ask you questions about training and other business support services that you have received.

<b>TRAINING</b>	
52.	Have you received any business training 1. Yes 2. No <b>[go to 62]</b>
53.	If YES, what kind of training? 1. Formal training 2. Informal training <b>[go to 62]</b> 3. Both formal and informal
54.	If formal training, has it been within the last 2 years? 1. Yes 2. No <b>[go to 62]</b>
55.	If YES, how long was the training? Indicate duration in 1. Days..... 2. Weeks..... 3. Months: ..... 4. Years: .....

56.	Who offered the training and at what level?		
	Training organisation/institution	Name of institution	Level of training
	<ol style="list-style-type: none"> <li>1. Government non-academic institution</li> <li>2. Academic institution</li> <li>3. Private college/institution</li> <li>4. NGO/CBO/FBO</li> <li>5. Individual</li> <li>6. Private company/Bank</li> <li>7. Other (specify).....</li> </ol>		<ol style="list-style-type: none"> <li>1. Apprenticeship/on job</li> <li>2. Certificate</li> <li>3. Diploma</li> <li>4. Other (specify).....</li> </ol>
57.	What was the content of the training? <ol style="list-style-type: none"> <li>1. Business start-up and growth training</li> <li>2. Preparation of business plans</li> <li>3. Basic book keeping and record keeping</li> <li>4. Training on marketing</li> <li>5. ICT use for business</li> <li>6. Financial literacy/savings</li> <li>7. Other (specify).....</li> </ol>		
58.	Who paid for the training? <ol style="list-style-type: none"> <li>1. Self</li> <li>2. Spouse</li> <li>3. Sponsor</li> <li>4. Parent</li> <li>5. No fee/free</li> <li>6. Others (specify).....</li> </ol>		
59.	Has the training helped you in your business in any way? <ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No <b>[go to 61]</b></li> </ol>		
60.	If YES, please 3 MAIN ways in which the training has helped you <ol style="list-style-type: none"> <li>1. I am able to keep financial records (bookkeeping)</li> <li>2. I am able to prepare a business plan</li> <li>3. I know how to obtain loans</li> <li>4. I am able to market my products/services</li> <li>5. I now use ICT in my business</li> <li>6. I opened a bank/savings account</li> <li>7. Other (specify).....</li> </ol>		
61.	If NO, explain why you say that the training has not helped you?.....		
62.	Are there topics on that you require training on? <ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No <b>[go to 64]</b></li> </ol>		
63.	If YES, state the topics <ol style="list-style-type: none"> <li>1. Business diversification</li> <li>2. How to prepare business plan</li> <li>3. Profit maximization</li> <li>4. Book and records keeping</li> <li>5. ICT training</li> <li>6. Practical skills training e.g. masonry, carpentry, hairdressing etc</li> <li>7. Sales and marketing</li> <li>8. Investment</li> <li>9. Financial management</li> <li>10. Others (explain).....</li> </ol>		
<b>CREDIT AND FINANCE</b>			
64.	How much money did you start this business with? Indicate amount in Kshs _____		
65.	What were the 3 MAIN sources of this Capital? <ol style="list-style-type: none"> <li>1. Own saving</li> <li>2. SACCO Credit</li> <li>3. Micro-credit organization</li> <li>4. Relative</li> <li>5. Bank Credit</li> <li>6. Merry-go-round</li> <li>7. Other (specify) .....</li> </ol>		

66.	Have you applied for Credit/Loan for this business in the last 12 months? 1. Yes 2. No <b>[go to 73]</b>	
67.	If YES, from whom? 1. Equity bank 2. KWFT 3. Women enterprise Fund (WEF) 4. Mshwari (mobile banking) 5. Chama/women group 6. Other bank (specify) _____	
68.	If YES, how much did you apply for? Indicate amount in Kshs _____	
69.	Did you get the loan that you applied for? 1. Yes (full amount) 2. Yes (partial amount) 3. No <b>[go to 74]</b>	
70.	If YES, how much did you get? Indicate amount in Kshs _____	
71.	How the loan was guaranteed (any Collateral)? 1. Assessment of premises to determine worth 2. Through savings 3. Group guarantee (collateral) 4. Land as security 5. Personal assets e.g. car, phone etc. (specify:.....) 6. Household goods e.g. TV, fridge etc. (specify:.....) 7. Other (specify) .....	
72.	What are the repayment terms? 1. Monthly repayments: Indicate interest rate e.g. 19%:..... 2. Repayment after 3 months: Indicate interest rate e.g. 19%:..... 3. Other (specify) .....	
73.	If NOT applied for credit or loan why is this so? 1. Have enough capital 2. Never thought of getting a loan 3. Difficult to get a loan 4. Cost of loan/interest too high 5. Do not have collateral/security 6. Business too small 7. Merry-go-round source of additional money 8. Don't need a loan 9. Other (specify).....	
74.	How easy is it for women in business like yours to get credit? 1. Very easy 2. Easy 3. Difficult 4. Very difficult	
<b>BANKING</b>		
75.	Do you have a bank account? 1. Yes 2. No <b>[go to 78]</b>	
76.	If YES indicate AT MOST 3 bank accounts that you have and the type of accounts	
77.	Bank	Type of account
	1. Micro-credit organization (specify).....	1. Chama account
	2. Equity	2. Savings
	3. Family Bank	3. Current
	4. National Bank	4. Loan account
	5. Cooperative Bank	5. Other (specify).....
	6. KCB	
	7. Housing Finance	
	8. Jamii bora	
	9. Others (specify).....	

78.	Do you SAVE some of the profit that you get from this business? <ol style="list-style-type: none"> <li>1. No savings <i>[go to 81]</i></li> <li>2. Yes (regularly)</li> <li>3. Yes (occasionally when I have excess money)</li> <li>4. Other (specify).....</li> </ol>
79.	If you SAVE, how do you save your money? <ol style="list-style-type: none"> <li>1. Micro-credit organization (specify).....</li> <li>2. By banking in a commercial bank account</li> <li>3. By putting in mobile banking (e.g. Mpesa)</li> <li>4. Through merry-go-round/table banking</li> <li>5. Buying stock</li> <li>6. Other (specify).....</li> </ol>
80.	If you save through mobile banking, which service provider do you use mostly <ol style="list-style-type: none"> <li>1. Mpesa</li> <li>2. Mshwari</li> <li>3. Pesa PAP</li> <li>4. Airtel Money</li> <li>5. Equitel</li> <li>6. M-kesho</li> <li>7. Other (specify).....</li> </ol>
81.	Do you use bank agents for your business transactions? <ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No <i>[go to 83]</i></li> </ol>
82.	If yes, which ones do you use mostly? Indicate the 3 MAIN <ol style="list-style-type: none"> <li>1. Equity agent</li> <li>2. Co-op Jirani</li> <li>3. KCB Mtaani</li> <li>4. Pesa Mashinani (Post Bank)</li> <li>5. National Bank Agent</li> <li>6. Yu Cash</li> <li>7. Other (specify).....</li> </ol>
83.	What are the 3 MAIN ways that you spend the money that you earn from this business? <ol style="list-style-type: none"> <li>1. I re-invest the money in this business (business expansion)</li> <li>2. I support another business</li> <li>3. I use the profits to meet household needs</li> <li>4. I use the money to pay school fees</li> <li>5. Other (specify).....</li> </ol>
84.	Who decides how you should spend money that you earn from this business? <ol style="list-style-type: none"> <li>1. Self</li> <li>2. Spouse</li> <li>3. Both self and spouse</li> <li>4. Parent</li> <li>5. Other (specify).....</li> </ol>

**SERVICES**

85.	What services do you get in this place that help you in your business? [i.e. water, electricity, toilet, garbage etc]			
	Service available/provided	Provider [select as appropriate]	Payment mode	Indicate amount paid for mentioned services
	1. Water	<ol style="list-style-type: none"> <li>1. None</li> <li>2. Self (privately owned)</li> <li>3. Landlord</li> <li>4. Nairobi water</li> <li>5. Private provider e.g. water vendor</li> <li>6. County/municipal e.g. public borehole; water point</li> <li>7. Other (specify).....</li> </ol>	<ol style="list-style-type: none"> <li>1. Daily</li> <li>2. Weekly</li> <li>3. Monthly</li> <li>4. Piecework/trip</li> <li>5. Included in rent</li> <li>6. Other (specify)..</li> </ol>	<ol style="list-style-type: none"> <li>1. Daily: Kshs.....</li> <li>2. Weekly: shs.....</li> <li>3. Monthly: Kshs....</li> <li>4. Piecework: Kshs...</li> <li>5. Other (specify): .....</li> </ol>
	2. Electricity	<ol style="list-style-type: none"> <li>1. None</li> <li>2. Self (privately owned)</li> <li>3. Landlord</li> <li>4. KPLC</li> <li>5. Other (specify).....</li> </ol>		

	3. Toilets	<ol style="list-style-type: none"> <li>1. None</li> <li>2. Self (privately owned)</li> <li>3. Landlord</li> <li>4. Private provider e.g. paid toilet</li> <li>5. County/municipal public toilet</li> <li>6. Other (specify).....</li> </ol>		
	4. Garbage collection	<ol style="list-style-type: none"> <li>1. None (dump garbage)</li> <li>2. Self (take care of own garbage)</li> <li>3. Landlord</li> <li>4. Private provider e.g. garbage collector</li> <li>5. County/municipal</li> <li>6. Other (specify).....</li> </ol>	<ol style="list-style-type: none"> <li>1. Daily</li> <li>2. Weekly</li> <li>3. Monthly</li> <li>4. Piecework/trip</li> <li>5. Included in rent</li> <li>6. Other (specify).. .....</li> </ol>	<ol style="list-style-type: none"> <li>1. Daily: Kshs.....</li> <li>2. Weekly: shs.....</li> <li>3. Monthly: Kshs....</li> <li>4. Piecework: Kshs...</li> <li>5. Other (specify): .....</li> </ol>
	5. Security	<ol style="list-style-type: none"> <li>1. None</li> <li>2. Self (take care of own security)</li> <li>3. Landlord (e.g. hired guards)</li> <li>4. Private provider e.g. hired guards</li> <li>5. Administration police</li> <li>6. Other (specify).....</li> </ol>		
	6. Transport services	<ol style="list-style-type: none"> <li>1. None (walk to business)</li> <li>2. Private vehicle</li> <li>3. Public transport (<i>matatu</i>)</li> <li>4. <i>Boda boda</i></li> <li>5. <i>Mkokoteni</i></li> <li>6. Taxi</li> <li>7. Other (specify).....</li> </ol>		
	7. Other services (specify).....	<ol style="list-style-type: none"> <li>1. None</li> <li>2. Self (privately provided)</li> <li>3. Landlord</li> <li>4. Private provider</li> <li>5. County/municipal e.g. public toilet</li> <li>6. Other (specify).....</li> </ol>		
86.	Are you satisfied with the services that you receive?			
	<ol style="list-style-type: none"> <li>1. Yes [<i>go to 88</i>]</li> <li>2. No</li> </ol>			
87.	If NOT satisfied with services, explain why			
	<ol style="list-style-type: none"> <li>1. Water not available, we buy</li> <li>2. Water rationed/irregular</li> <li>3. Disconnecting of water/electric when landlord fails to pay bills</li> <li>4. High electricity bills</li> <li>5. No toilet, we pay</li> <li>6. Poor/blocked sewerage</li> <li>7. Dirty toilets</li> <li>8. Garbage not collected</li> <li>9. Security not provided</li> <li>10. Poor roads in this area/inaccessible</li> </ol>			

**PART V: ENTERPRISES LIFE-SPAN AND GROWTH TRENDS**

88.	Since you started this business, has your business grown and/or expanded?
	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No [<i>go to 92</i>]</li> </ol>
89.	If YES, explain the nature of expansion/growth
	<ol style="list-style-type: none"> <li>1. Increased incomes, savings &amp; profits</li> <li>2. Increased stock, sales</li> <li>3. Diversified business/services/products</li> <li>4. Increased customers</li> <li>5. Other (explain).....</li> </ol>
90.	In your view, what factors have contributed to expansion/growth of your business?
	<ol style="list-style-type: none"> <li>1. Increased/regular flow of customers</li> <li>2. Quality of service provided</li> <li>3. Good customer relations</li> <li>4. Savings and re-investment in business</li> <li>5. Increased stock, equipment</li> </ol>

	6. Hard work 7. Other (explain).....			
91.	What action have you taken to ensure that your business continues to grow/expand? 1. Increasing stock, quality of equipment 2. Increasing savings, investments 3. Marketing business 4. Ask customers to market/recommend to us 5. Friendly pricing 6. Other (specify).....			
92.	If your business has not grown as desired, what are the reasons for this? 1. Inexperienced/unskilled manpower 2. Employees not committed 3. Inadequate stock, equipment to meet demand e.g. 1 photocopier 4. Profits/business fluctuates with seasons 5. High competition 6. Other (specify).....			
93.	In your view, what is required for your business to grow/expand? 1. Get loan/capital for expansion 2. Lower rent for the premises 3. Additional stock, material, equipment 4. Bigger operating space 5. Employed experienced/skilled staff 6. Good/improved customer relations 7. Reducing tax rates (municipal, GOK) 8. Business training 9. Better means of transport/roads 10. Other (specify).....			
94.	Do you know of any organisations that support women small scale businesses? 1. Yes 2. No <b>[go to 99]</b>			
95.	If YES, name the organisation, location and indicate the kind of support provided			
	Nature of support given to WSSTs  1. Business start up 2. Financial/credit for expansion 3. Training/education 4. Banking (e.g. table banking) 5. Marketing support 6. Mentorship e.g. linking with successful businesses 7. Business space allocation 8. Other (specify).....	Name of organisation  1. Women Enterprise Fund 2. Kenya Women Finance Trust 3. K-REP 4. Faulu Kenya 5. Equity bank 6. Chief 7. Other (specify).....	Location  Indicate where located: ..... ....	Cost of service [paid or free service]  1. Don't know 2. Free (sponsored) 3. Indicate amount paid in Kshs.....
96.	Have you contacted any of these organisations or benefited from their support? 1. Yes 2. No <b>[go to 99]</b>			
97.	If YES, which organisation and have you received any support? [Complete the following table]			
	Name organisation/source of support  1. Women Enterprise Fund 2. Kenya Women Finance Trust 3. Faulu Kenya 4. Equity bank 5. Chief 6. Other (specify).....	Kind of support required  1. Start-up capital 2. Credit/Loan for expansion 3. Training/skills building 4. Legal services/arbitration 5. Security 6. Other (specify).....	Support received  1. Yes <b>[go to 99]</b> 2. No	
98.	If you did not get support, what were the reasons? Explain.....			
99.	Are you currently a member of the following schemes?			
	Scheme  1. NHIF 2. NSSF	Response  1. Yes 2. No	Indicate amount paid (contributed) in Kshs  1. Daily amount..... 2. Weekly amount.....	Who is the MAIN Contributor?  1. Self 2. Spouse

	3. Mbao Pension Scheme 4. Britam <i>Kinga ya Mkulima</i> 5. Other (specify).....		3. Monthly amount..... 4. Annual amount..... 5. Other amount/ payment (specify).....	3. Parent 4. Employer 5. Other (specify)
100.	Do you foresee any risks that can affect your business? [Probe for illness, losses due to disasters e.g. fire, floods, demolitions, financial losses etc.] 1. Yes (explain)..... 2. No <b>[go to 106]</b>			
101.	What have you done to safeguard your business against these risks/losses? 1. Acted [insured business] 2. Not acted [not insured business ]			
102.	If you have insured your business, what kind of product/insurance have you taken? [probe for private and/or informal insurance, social safety networks e.g. belonging to business related associations/groups etc.].....			
103.	If you have not insured your business, would you be willing to pay for insurance/protection? 1. Yes 2. No <b>[go to 105]</b>			
104.	If YES, explain 1. If charges are low/affordable 2. If business is making good profits 3. If I get loan/financing I would insure it 4. If informed/sensitised about insurance 5. I am willing to insure against theft, losses etc 6. Other (specify).....			
105.	If NO, explain 1. I do not have money to sustain insurance payments 2. Never thought about it 3. Do not believe in unrealistic fears – insured by God 4. Other (specify).....			

**PART VI: TYPE AND LEVEL OF SELF-ORGANISATION OF WOMEN SSTs, ACTIVITIES AND EXISTING CAPACITIES**

106.	Do you belong to any small scale trader association or group? 1. Yes 2. No <b>[go to 116]</b>				
107.	If YES, what kind of group and what activities are you involved in? Complete the following table.				
	Type of group	Legal status	Group composition	Number of members	Activities undertaken in the group (purpose of formation/joining)
	1. Women group 2. Association 3. Merry go round 4. Other (specify).....	1. Registered 2. Not registered (informal group)	1. Women only 2. Mixed (women and men)	Indicate how many.....	1. Savings & table banking 2. Giving loans and credit 3. Welfare 4. Income generating activity/Investment 5. Training members 6. Other (specify)....
108.	If your group is involved in WELFARE indicate what kind 1. School fees payment 2. Funeral costs for member & family 3. Sickness of member 4. Weddings 5. Others (specify).....				
109.	If your group is involved in INVESTMENT/Income generation indicate what kind 1. Purchased business vehicle e.g. matatu, hearse 2. Rearing domestic animals (poultry, pigs) 3. Giving training at cost 4. Other (specify).....				
110.	Do you hold leadership position in any of the groups mentioned above? 1. Yes 2. No <b>[go to 112]</b>				

111.	If YES, specify position <ol style="list-style-type: none"> <li>1. Chairlady</li> <li>2. Vice chair</li> <li>3. Secretary</li> <li>4. Vice secretary</li> <li>5. Treasurer</li> <li>6. Other (specify).....</li> </ol>
112.	What are the requirements for joining your MAIN group? [Probe for age, nature of business, gender, marital status, religion, business location etc] <ol style="list-style-type: none"> <li>1. Must be female</li> <li>2. Must be 18 years and above</li> <li>3. Must be willing to pay group fees/contributions</li> <li>4. Must be known to members</li> <li>5. Must be operating a small scale business</li> <li>6. Business must be located in this place</li> <li>7. Must be willing to attend group meetings</li> <li>8. Other (specify).....</li> </ol>
113.	In what ways does your MAIN group help you in your business? [e.g start-up, day-to-day operation, growth/expansion] <ol style="list-style-type: none"> <li>1. Training</li> <li>2. Help in accessing business loans</li> <li>3. I am able to get finances through rotating savings</li> <li>4. Other (specify).....</li> </ol>
114.	Does your MAIN group engage municipal or area authorities on issues affecting WSSTs like yourself? <ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No <i>[go to 116]</i></li> <li>3. Not sure/don't know <i>[go to 116]</i></li> </ol>
115.	If YES, explain the nature of engagement.....
116.	If you have not joined any group, why is this so .....

**PART VII: LAWS, POLICIES, REGULATIONS AND RIGHTS OF WOMEN SSTs**

<b>LAWS, POLICIES AND REGULATIONS</b>	
117.	Are you aware about the laws ( <i>sheria</i> ) that govern the operation of your business? YES/NO <ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No <i>[go to 123]</i></li> </ol>
118.	If YES, explain <ol style="list-style-type: none"> <li>1. Public health regulations/Act</li> <li>2. County council regulations on licensing &amp; business permit</li> <li>3. Should not do business along railway line</li> <li>4. Should not dump waste</li> <li>5. Other (specify).....</li> </ol>
119.	Have you been affected in any way as a result of use of these laws and regulations? <ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No <i>[go to 121]</i></li> </ol>
120.	If YES, explain <ol style="list-style-type: none"> <li>1. Good confiscated due to lack of licence/ permit</li> <li>2. Arrested by county authorities due to undeclared goods/services</li> <li>3. Demolition of trading site/space</li> <li>4. Arrested by county authorities for dumping</li> <li>5. Arrested by railway <i>askaris</i></li> <li>6. Forced to close business until all requirements are met</li> <li>7. Other (specify).....</li> </ol>
121.	Are there any aspects of these laws and regulations that you would wish to see changed so as to help you in your business operation? <ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No <i>[go to 123]</i></li> </ol>
122.	If YES, explain.....
<b>ENTITLEMENTS (RIGHTS)</b>	
123.	Are you aware about your entitlements (rights) as a female small scale trader? <ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No <i>[go to 127]</i></li> </ol>
124.	If YES, explain

	<ol style="list-style-type: none"> <li>1. Traders should not be harassed by law enforcers</li> <li>2. I am entitled to operate so long as I pay licence/fee</li> <li>3. Other (specify).....</li> </ol>	
125.	<p>In your view, are small scale traders given their right to do business?</p> <ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No <i>[go to 127]</i></li> </ol>	
126.	If YES, explain.....	
127.	<p>As an SST operating in this area, what responsibilities should you fulfil to ensure that you operate in a good environment [probe e.g. payment of fees/revenues, waste disposal, payment for security, cleaning up premises and surrounding etc.]</p> <ol style="list-style-type: none"> <li>1. None</li> <li>2. Payment of licenses/fee/revenue</li> <li>3. Payment for security services</li> <li>4. Keeping business premises and surroundings clean</li> <li>5. Proper waste disposal/burning garbage</li> <li>6. Payment for garbage collection</li> <li>7. Payment of rent for my premises</li> <li>8. Other (specify).....</li> </ol>	
<b>ICT USE</b>		
128.	<p>Do you use any form of technology (ICT) in your business?</p> <ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No <i>[go to 132]</i></li> </ol>	
129.	<p>If YES, what types of technology do you use in running your business?</p> <ol style="list-style-type: none"> <li>1. Computer for record keeping</li> <li>2. Mobile phones for communication</li> <li>3. Mobile money transfer</li> <li>4. Mobile phone to get market information</li> <li>5. Other (explain) .....</li> </ol>	
130.	<p>Have you experienced any difficulties or challenges in use of any technology in running your business?</p> <ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No <i>[go to 133]</i></li> </ol>	
131.	<p>If YES, explain the kind of challenges/difficulties that you have experienced?</p> <ol style="list-style-type: none"> <li>1. Mpesa delays</li> <li>2. Power outages affect photocopy, computer use</li> <li>3. Other (specify).....</li> </ol>	
132.	<p>If you do not use any technology in your business, why is this so?</p> <ol style="list-style-type: none"> <li>1. I do not know how to use ICT/not conversant</li> <li>2. I do not need to use ICT</li> <li>3. I do not have electricity</li> <li>4. Mpesa has a lot of delays, so I do not use it</li> <li>5. Online platforms are expensive</li> <li>6. Explain.....</li> </ol>	
133.	<p>In your view, which technology is the most suitable/useful for your kind of business?</p> <ol style="list-style-type: none"> <li>1. I don't know</li> <li>2. Mobile money e.g. Mpesa (transfers, withdrawals, banking)</li> <li>3. Computer packages for typing, book keeping e.g. Excel</li> <li>4. Mobile phones for communication</li> <li>5. Internet and online platforms</li> <li>6. Electric stoves for cooking</li> <li>7. Other (specify).....</li> </ol>	
134.	Which electronic and print media do you listen to or read mostly?	
	Media	Specify which one
	<ol style="list-style-type: none"> <li>1. Radio</li> </ol>	<ol style="list-style-type: none"> <li>1. None</li> <li>2. Citizen</li> <li>3. Inooro</li> <li>4. Kameme</li> <li>5. Muga FM</li> <li>6. Musyi FM</li> <li>7. Ramogi FM</li> <li>8. Egesa FM</li> <li>9. Other (specify).....</li> </ol>

	2. Television	1. None 2. Citizen 3. Family 4. KBC 5. KTN 6. Nation (NTV) 7. Other (specify).....
	3. Newspapers	1. None 2. Nation 3. Standard 4. Taifa Leo 5. Other (specify).....

**PART VIII: SPECIAL NEEDS WSSTs**

I am now going to ask you some questions about WSSTs with special needs. We want to understand whether their needs are addressed to help them perform better in their businesses.

135.	Do you know of any small scale female trader in this area who is physical challenged? 1. Yes 2. No <i>[go to 143]</i>
136.	If YES, what is your relation to this person? 1. Self 2. Relative 3. Friend 4. Acquaintance 5. Other (specify) .....
137.	What kind of physical challenge does this person have? 1. Visual impairment 2. Limbs impairment e.g. walks on clutches etc 3. Hearing impairment 4. Other (explain).....
138.	Does this disability affect her/their businesses in any way? 1. Yes 2. No <i>[go to 140]</i>
139.	If YES, explain how .....
140.	Do small scale traders with disability get any special support/services? 1. Yes 2. No <i>[go to 143]</i>
141.	If YES, explain the kind of services/support provided 1. Financial support (start-up and for expansion) 2. Business training 3. Transport services 4. Wheel chairs 5. Allocate them trading spaces 6. Other (specify).....
142.	Who provides this support/ services? .....
143.	In your view, should WSSTs with disability get special support/services? 1. Yes 2. No
144.	If YES, explain the kind of support that they should get 1. Financial support (start-up and for expansion) 2. Business training 3. Transport services 4. Wheel chairs 5. Allocate them trading spaces 6. Other (specify).....

**PART IX: CHALLENGES FACED IN BUSINESS OPERATION**

145.	Apart from the issues that we have already discussed, do you face any other challenges in running your business? 1. Yes 2. No <i>[go to 149]</i>
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146.	<p>If YES, what kind of challenges do you face? (probe for financial, operating, regulatory issues etc)</p> <ol style="list-style-type: none"> <li>1. Funds to expand business</li> <li>2. Flow of customers is sometimes low</li> <li>3. Regulatory/licensing challenges</li> <li>4. Not enough fund to pay employees</li> <li>5. Water challenges</li> <li>6. Security challenges</li> <li>7. Customer escape without paying/theft</li> <li>8. Other (specify).....</li> </ol>
147.	<p>How have you addressed these challenges?</p> <ol style="list-style-type: none"> <li>1. Nothing/have not addressed them</li> <li>2. Plan to licence business/pay levies</li> <li>3. Other (specify).....</li> </ol>
148.	<p>How else can the challenges be addressed and by whom?</p> <ol style="list-style-type: none"> <li>1. County to offer accessible and efficient licensing/levying services</li> <li>2. County to offer uniform charges/daily fees</li> <li>3. Government to regulate cost of licenses</li> <li>4. Government to Improve roads in this place</li> <li>5. Banks to provide loans at low interest rates to WSSTs</li> <li>6. Nairobi water to provide water/organised water system</li> <li>7. Involve family members to support me in business</li> <li>8. Other (specify).....</li> </ol>
149.	<p>Is there anything else that you would like to share with me?</p> <ol style="list-style-type: none"> <li>1. Yes (Explain).....</li> <li>2. No. (finish)</li> </ol>
150.	Respondent name (optional).....
151.	Respondent telephone number (optional).....
152.	Interviewer observations.....

**Thank you for your time**

**[RECORD TIME ENDED]**

## Appendix 6b: Focus Group Discussions Guide

1. Type of businesses that WSSTs operate and choice of location
2. Awareness of policies and regulations influencing Small scale traders operations.
  - a. Existing policies, laws and by-laws
  - b. Inclusion of WSSTs in laws, policies and decision making on regulation and enforcement
  - c. How law enforcers can ensure that the WSSTs are included and their issues addressed in regulating business operations?
  - d. Current practice and what requires to be improved to enhance the operating environment of WSSTs and interaction with policies makers, implementers and actors including law enforcement.
3. Issue of trading spaces vis-à-vis service provision.
  - a. What determines choice of trading space?
  - b. What services are needed and who provides services to WSSTs?
  - c. Are WSSTs willing to pay for services if privately provided e.g. water, toilets and garbage collection?
4. Whether and how current development initiatives taking into account the issues of WSSTs e.g. is the upgrading of Kibera taking into account upgrading of businesses places for the WSSTs?
5. What skills do WSSTs have that support their businesses? What additional skills or training is required?
6. Credit related issues.
  - a. What are the requirements for WSSTs to access credit?
  - b. Is credit available and accessible and from where?
  - c. Requirements for access to credit and finance. Are there is inhibitions or restrictions?
7. Gender, socio-cultural and economic issues.
  - a. How do these affect women owned businesses?
  - b. Explore gender relations at household level, leadership, and work places and how they affect women enterprises.
  - c. Are there success stories of WSSTs that have grown and expanded? What lessons can be learnt?
8. ICT application in business – type and scope.
  - a. What types of ICT technologies do WSSTs use and for what purposes?
  - b. What products are most preferred by different WSSTs and why?
  - c. What is the cost of use of ICTs in women enterprises?
9. Youth issues.
  - a. What specific businesses are female youths engaged in and why?
  - b. What is the potential for growth and expansion?
10. Insurance and social protection.
  - a. Do WSSTs belong to any insurance schemes?
  - b. Which ones and what are the reasons for joining?
  - c. Which ones are preferred and for what reasons?
  - d. What is the cost of insurance/social protection?
  - e. Is getting social protection, social protection or insurance a priority for WSSTs.
  - f. If not, why is this so?
  - g. Would the WSSTs be willing to make contribution towards this?
11. What social networks do WSSTs belong to and how do they benefit from them?
12. How best can WSSTs be support to grow and expand, and by who?
13. What are the main challenges that WSSTs face and how can they be addressed?

### Appendix 6c: Key Informant Interview Guide for State Actors (Government)

Background of the KI and in relation to WSSTs in the informal settlements

Name ----- Organisation:----- Position in Organisation-----

1. Policies, laws and regulations influencing Small scale traders operations
  - a. Generally which laws, by-laws and policies regulate the operations of WSSTs?
  - b. How do WSSTs participate the making of legislation (laws and by-laws) and policies that affect them?
  - c. In which ways can law makers and enforcers ensure that WSSTs are included and their issues are addressed in regulating their business operations?
  - d. How can the operating environment of WSSTs and interaction with policy makers, implementers and actors be improved?
2. Stakeholders analysis in WSSTs issues in the area
  - a. How are you involved in SST issues in this area?
  - b. In which ways do you support WSSTs in this area?
  - c. Explain the issues that arise in your working with WSSTs?
  - d. What challenges do you face in working with women SST and how can they be addressed?
  - e. Which more opportunities exist for working with WSSTs and how they can be exploited/strengthened?
  - f. Which other agencies do you collaborate with as you work with SST and how do you work together (synergy)? or individually (competition)?
3. Trading spaces (vis-à-vis service provision) affect service provision?
  - a. What services are needed and who provides services to WSSTs?
  - b. Are WSSTs willing to pay for services if privately provided e.g. water, toilets and garbage collection?
  - c. How can the government facilitate better access to trading spaces for WSSTs in informal settlements?
4. Current development initiatives taking into account the issues of WSSTs
  - a. In which way is the upgrading of informal settlements affecting WSSTs?
  - b. To what extent are the informal developments take into account the needs of WSSTs?
  - c. Are there other upgrading programmes for the informal urban settlements? How they take into account needs of WSSTs
  - d. What more can government (national/county) do to facilitate WSSTs work
5. Issues relating to savings and credit by WSSTs
  - a. To what extent do WSSTs save?
  - b. What credit facilities are available to WSSTs?
  - c. What are the requirements for WSSTs to access credit?
  - d. Are there any restrictions (social or structural) that make WSSTs not to access credit even when they have collateral?
  - e. What localized credit facilities are available and are they accessible by WSSTs to enhance business expansion and growth?
6. Success stories of WSSTs that have grown and expanded
  - a. Which success stories of WSSTs exist in your area of operation
  - b. What lessons can be learnt from these success stories?
7. Gender, socio-cultural and economic issues relating to WSSTs.
  - a. How do gender power relations affect women owned businesses?
  - b. As businesses grow what gender related issues arise?
  - c. How can women be cushioned from gender related challenges in the businesses?
8. Level of ICT application in business (type and scope).
  - a. What types of ICT technologies are best suited for the different categories of SST sectors?
  - b. Do women have ICT literacy and what products are most preferred for access to information and use?

9. YOUTH participate in WSSTs and what issues apply to them?
  - a. To what extent do YOUTH participate in WSSTs?
  - b. What issues affect their businesses?
  - c. What specific businesses are female youths engaged in and why?
  - d. What is the potential for growth and expansion for female youth in WSSTs?
  - e. To what extent have youth benefitted from government sponsored youth development fund?
  - f. What more could be done to help youth WSSTs in informal settlements
10. Insurance and social protection in WSSTs.
  - a. What is the extent of utilization of insurance services by WSSTs
  - b. What social networks do WSSTs have in their localities?
  - c. What safety nets do WSSTs result to in the event of business problems?
  - d. In the event of disasters what recourse do WSSTs have?
  - e. To what extent is Social capital important for WSSTs?
  - f. Explain the benefits Women/Youth gain when they work together as opposed to when they work as individuals?

### Appendix 6d: Key Informant Interview Guide For Non State Actors

Background of the KI and in relation to WSSTs in the informal settlements

Name ----- Organisation:----- Position in Organisation-----

1. Policies, laws and regulations influencing Small scale traders operations
  - a. Generally which laws, by-laws and policies regulate the operations of WSSTs?
  - b. How do WSSTs participate the making of legislation (laws and by-laws) and policies that affect them?
  - c. In which ways can law makers and enforcers ensure that WSSTs are included and their issues are addressed in regulating their business operations?
  - d. How can the operating environment of WSSTs and interaction with policy makers, implementers and actors be improved?
2. Stakeholders analysis in WSSTs issues in the area
  - a. How are you involved in SST issues in this area?
  - b. In which ways do you support WSSTs in this area?
  - c. Explain the issues that arise in your working with WSSTs?
  - d. What challenges do you face in working with women SST and how can they be addressed?
  - e. Which more opportunities exist for working with WSSTs and how they can be exploited/strengthened?
  - f. Which other agencies do you collaborate with as you work with SST and how do you work together (synergy)? or individually (competition)?
  - g. What issues do you think you need to lobby for improvement of WSSTs in informal settlements?
3. Trading spaces (vis-à-vis service provision) affect service provision?
  - a. What services are needed and who provides services to WSSTs?
  - b. Are WSSTs willing to pay for services if privately provided e.g. water, toilets and garbage collection?
4. Current development initiatives taking into account the issues of WSSTs
  - a. In which way is the upgrading of informal settlements affecting WSSTs?
  - b. To what extent are the informal developments take into account the needs of WSSTs?
  - c. Are there other upgrading programmes for the informal urban settlements? How they take into account needs of WSSTs
5. Issues relating to savings and credit by WSSTs
  - a. To what extent do WSSTs save?
  - b. What credit facilities are available to WSSTs?
  - c. What are the requirements for WSSTs to access credit?
  - d. Are there any restrictions (social or structural) that make WSSTs not to access credit even when they have collateral?
  - e. What localized credit facilities are available and are they accessible by WSSTs to enhance business expansion and growth?
6. Success stories of WSSTs that have grown and expanded
  - a. Which success stories of WSSTs exist in your area of operation
  - b. What lessons can be learnt from these success stories?
7. Gender, socio-cultural and economic issues relating to WSSTs.
  - a. How do gender power relations affect women owned businesses?
  - b. As businesses grow what gender related issues arise?
  - c. How can women be cushioned from gender related challenges in the businesses?

8. Level of ICT application in business (type and scope).
  - a. What types of ICT technologies are best suited for the different categories of SST sectors?
  - b. Do women have ICT literacy and what products are most preferred for access to information and use?
9. YOUTH participate in WSSTs and what issues apply to them?
  - a. To what extent do YOUTH participate in WSSTs?
  - b. What issues affect their businesses?
  - c. What specific businesses are female youths engaged in and why?
  - d. What is the potential for growth and expansion for female youth in WSSTs?
10. Insurance and social protection in WSSTs.
  - a. What is the extent of utilization of insurance services by WSSTs
  - b. What social networks do WSSTs have in their localities?
  - c. What safety nets do WSSTs result to in the event of business problems?
  - d. In the event of disasters what recourse do WSSTs have?
  - e. To what extent is Social capital important for WSSTs?
  - f. Explain the benefits Women/Youth gain when they work together as opposed to when they work as individuals?

## Appendix 6e: Key Informant Interview Guide for Private Sector

Background of the KII and in relation to WSSTs in the informal settlements

Name ----- Organisation:----- Position in Organisation-----

1. Policies, laws and regulations influencing Small scale traders operations
  - a. Generally which laws, by-laws and policies regulate the operations of WSSTs?
  - b. How do WSSTs participate the making of legislation (laws and by-laws) and policies that affect them?
  - c. In which ways can law makers and enforcers ensure that WSSTs are included and their issues are addressed in regulating their business operations?
  - d. How can the operating environment of WSSTs and interaction with policy makers, implementers and actors be improved?
2. Stakeholders analysis in WSSTs issues in the area
  - a. How are you involved in SST issues in this area?
  - b. In which ways do you support WSSTs in this area?
  - c. Explain the issues that arise in your working with WSSTs?
  - d. What challenges do you face in working with women SST and how can they be addressed?
  - e. Which more opportunities exist for working with WSSTs and how they can be exploited/strengthened?
  - f. Which other agencies do you collaborate with as you work with SST and how do you work together (synergy)? or individually (competition)?
3. Trading spaces (vis-à-vis service provision) affect service provision?
  - a. What services are needed and who provides services to WSSTs?
  - b. How can the private sector support creation of conducive trading spaces for WSSTs in informal settlements?
  - c. Are WSSTs willing to pay for services if privately provided e.g. water, toilets and garbage collection?
4. Current development initiatives taking into account the issues of WSSTs
  - a. In which ways do you see the upgrading of informal settlements affecting WSSTs?
5. Issues relating to savings and credit by WSSTs
  - a. To what extent do WSSTs save?
  - b. What credit facilities are available to WSSTs?
  - c. What are the requirements for WSSTs to access credit?
  - d. Are there any restrictions (social or structural) that make WSSTs not to access credit even when they have collateral?
  - e. What localized credit facilities are available and are they accessible by WSSTs to enhance business expansion and growth?
6. Success stories of WSSTs that have grown and expanded
  - a. Which success stories of WSSTs exist in your area of operation
  - b. What lessons can be learnt from these success stories?
7. Gender, socio-cultural and economic issues relating to WSSTs.
  - a. How do gender power relations affect women owned businesses?
  - b. As businesses grow what gender related issues arise?
  - c. How can women be cushioned from gender related challenges in the businesses?

8. Level of ICT application in business (type and scope).
  - a. What types of ICT technologies are best suited for the different categories of SST sectors?
  - b. Do women have ICT literacy and what products are most preferred for access to information and use?
9. YOUTH participate in WSSTs and what issues apply to them?
  - a. To what extent do YOUTH participate in WSSTs?
  - b. What issues affect their businesses?
  - c. In which ways can private sector support female youths engaged SST?
  - d. What is the potential for growth and expansion for female youth in WSSTs?
10. Insurance and social protection in WSSTs.
  - a. What is the extent of utilization of insurance services by WSSTs
  - b. What social networks do WSSTs have in their localities?
  - c. What safety nets do WSSTs result to in the event of business problems?
  - d. In the event of disasters what recourse do WSSTs have?
  - e. To what extent is Social capital important for WSSTs?
  - f. Explain the benefits Women/Youth gain when they work together as opposed to when they work as individuals?

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Table 6: Summary of data collection methods

<b>Data collection method</b>	<b>Approach</b>	<b>Data collection methods/tools</b>
Secondary data	<ul style="list-style-type: none"> <li>• MSE Policy documents</li> <li>• Relevant research reports, journal articles, project reports</li> </ul>	<ul style="list-style-type: none"> <li>• Search and review of relevant literature</li> </ul>
Face-to-face interviews with 440 WSSTs	<ul style="list-style-type: none"> <li>• Face-to-face interviews with selected WSSTs</li> <li>• Questionnaire developed by the consultants.</li> </ul>	<ul style="list-style-type: none"> <li>• Structured questionnaire containing closed and open ended questions.</li> <li>• Questions focused on key areas identified in the TOR.</li> </ul>
Focus group discussions (FGDs)	<ul style="list-style-type: none"> <li>• FGDs used to obtain additional information.</li> <li>• The FGD participants comprise of WSSTs from the various sectors.</li> <li>• Two FGDs conducted: each in Mukuru, Kibera and Mathare, and one (1) each in Korogocho and Kawangware giving a total of 8 FGDs.</li> </ul>	FGD guide.
Key Informant Interviews (KIIs)	<ul style="list-style-type: none"> <li>• Various key informants were covered in different categories as shown in page 9.</li> </ul>	KII guide
Case studies	<ul style="list-style-type: none"> <li>• Case studies of successful women individual WSSTs and women group enterprises were covered. E.g. Vision Sisters, Oth aya and Mchanganyiko Women Group, Ritongo self-help group, Kanini Kaseo women group.</li> </ul>	Case studies guide
Direct observation	<ul style="list-style-type: none"> <li>• Observations of business enterprises and operating areas/sites done.</li> <li>• Information recorded in fieldwork notebooks and through use of photographs.</li> </ul>	Mobile phones to capture photographs
GIS mapping of data collection areas/sites	<ul style="list-style-type: none"> <li>• The study sites were mapped using GIS.</li> <li>• Data used to generate maps showing the various data collection points and key features.</li> </ul>	Mobile smart phone kMACHO software used in taking GPS coordinates.

Table 7: Respondents Characteristics

<b>Characteristic</b>	<b>Category</b>	<b>Frequency</b>	<b>Percent (N= 398)</b>
Age	20 – 25	59	14.8
	26 – 35	166	41.7
	36 – 45	106	26.6
	46 – 55	42	10.6
	56 – 65	7	1.8
	66 and above	4	1.0
	Not specified	14	3.5
Religion	Christian	385	96.7
	Muslim	11	2.8
	Not specified	2	0.5
Education	Never attended school	15	3.8
	Some primary	18	4.5
	Primary	154	38.7
	Some secondary	30	7.5
	Secondary	132	33.2
	Vocational training	3	0.8
	College	42	10.6
	Other	4	1.0
Marital status	Married	290	72.9
	Single/never married	40	10.1
	Divorced/separated	40	10.1
	Widowed	26	6.5
	Cohabiting	2	0.5
	Not specified	1	0.3
Relation with household head	Spouse	252	63.3
	Self (female headed)	135	33.9
	Daughter	6	1.5
	Relative	4	1.2
	Friend	1	0.3
	Not specified	3	0.8
Have dependents below 18 years	Yes	330	82.9
	No	65	16.3
	Not specified	3	0.8

Table 8: Type of Business

<b>Business type</b>	<b>Frequency</b>	<b>Percent</b>
Cereals/green grocer	76	19.0
Retail Shop	62	15.5
Food kiosk/hotel/food vendor	60	15.0
Salon/barber/cosmetics	54	13.5
Tailoring/dress making	43	10.8
Clothes (new and 2 <sup>nd</sup> hand)	38	9.5
Chemist/clinic	11	2.8
Posho Mill	7	1.8
M-Pesa	7	1.8
Egg/Chicken (Poultry Business)	5	1.3
Wholesale shops	5	1.3
Water Vending	4	1.0
Paraffin/firewood/timber	4	1.0
Charcoal Selling	4	1.0
Hardware	3	0.8
Secretarial Services	3	0.8
Butchery	2	0.5
Beads & Crafts	2	0.5
Electronics	2	0.5
Suitcase & bags trade	2	0.5
Others (Wines & Spirits, day care, traditional medicine, cobra)	4	1.2
<b>Total</b>	<b>398</b>	<b>100.0</b>

Table 9: Age of Business

<b>Age in years</b>	<b>Frequency</b>	<b>Percent</b>
<1 – 5	214	63.5
6 – 10	79	23.4
11 – 20	31	9.2
21 - 30	8	1.8
31 - 40	4	1.2
41 - 50	1	0.3
<b>Total</b>	<b>337</b>	<b>100.0</b>

Table 10: WSSTs Business Training

<b>Type/Level of training</b>		<b>Frequency</b>	<b>Percent (N= 398)</b>
None		316	79.2
Formal	Diploma	8	2.1
	Certificate	30	7.6
Informal	Apprenticeship/on job	32	8.2
Both formal & informal		14	3.5
<b>Training Content</b>			
Business specific training			
- Business start-up and growth		50	42.8
- Basic book keeping and record keeping		11	9.4
- Preparation of business plans		10	8.5
- Marketing		8	6.8
- ICT use for business		3	2.6
- Customer relations		2	1.7
- Savings		1	0.9
Other training			
- Hairdressing		15	12.8
- Tailoring		11	9.4
- Pharmacy		5	4.3
- Electronics		1	0.9
<b>Training organisation/Agency</b>			
FBO		6	1.5
Bank/financial institution		6	1.5
CBO		5	1.3
NGO		3	0.8
Beauty college/ Private college		2	0.5
Polytechnic		2	0.5
Spouse/relative		2	0.5
GOK- Gender Empowerment Programme		1	0.3
Employer (on-job)		1	0.3
Friend		1	0.3
Other		16	4.0
N/A		353	88.7

Table 11: Training Benefits

<b>Benefit</b>	<b>Frequency</b>	<b>Percent</b>
Able to keep financial records	24	24.5
Using the skills in current business	21	21.4
Able to do business plan	14	14.3
Able to market products/services	13	13.3
Know how to access loans	11	11.2
Opened business/savings account	4	4.1
Now use ICT in business	3	3.1
Have better customer relations	1	1.0
Have expanded business	1	1.0
Other	6	6.1
<b>Total</b>	<b>98</b>	<b>100.0</b>

Table 12: Services provided to Women WSSTs businesses

<b>Type of Service</b>	<b>Proportion of WSSTs who accessed business support services</b>		<b>Service Provider</b>	<b>Multiple response on providers of services</b>	
	<i>frequency</i>	<i>% (n=398)</i>		<i>frequency</i>	<i>%</i>
Water	349	87.3	Private provider e.g. water vendor	190	47.5
			Landlord (included in rent)	41	10.3
			Self (privately owned)	29	7.3
			County/Nairobi water	24	6.0
Toilet	244	87.3	Landlord (included in rent)	88	22.0
			Private provider (pay-as-you-use)	76	19.0
			Public toilet	13	3.3
			Self (privately owned/own premises)	12	3.0
			NYS	4	1.0
Electricity	286	71.5	Landlord (included in rent)	87	21.8
			KPLC	75	18.8
			Self (privately owned/alternatives)	30	7.5
			Private provider ( <i>sambaza</i> )	22	5.5
Garbage	185	46.3	Private provider	63	15.8
			NYS	51	12.8
			Municipal/county	31	7.8
			Self (take care of own garbage)	23	6.1
			Landlord	12	3.0
Security	98	24.5	Private provider	47	11.8
			Self (take care of own security)	22	5.5
			Administrative police	7	1.8
			Landlord (e.g. hired guards)	7	1.8
Transport	64	16.0	Walk to business	98	24.5
			Public transport	27	6.8
			Motorcycle ( <i>bodaboda</i> )	4	1.0
			Wheel cart ( <i>mkokoteni</i> )	3	0.8
			Private vehicle	3	0.8

Table 13: How WSST saved their money

	<b>Frequency</b>	<b>Percent</b>
Commercial Banks	100	25.0
Mobile Banking	98	24.5
Merry Go Round/Table Banking	60	15.0
Buying Stocks	5	1.3
Others	8	2.0
Not Applicable	85	21.5
No Response	42	10.8
<b>Total</b>	<b>398</b>	<b>100.0</b>

Table 14: Organizations that WSSTs had sought credit from

<b>Source of credit</b>	<b>Frequency</b>	<b>Percent</b>
Chama/women group	30	7.5
Equity bank	13	3.3
Sacco	7	1.8
KWFT	5	1.3
Religious organisation	3	.8
MUSONI Microfinance <sup>16</sup>	2	.5
Cooperative Bank	1	.3
Faulu bank	1	.3
Women Enterprise Fund (WEF)	1	.3
Shylock	1	.3
N/A	334	83.9
<b>Total</b>	<b>398</b>	<b>100.0</b>

Table 15: Types of technology do you use in running your business

<b>Technology use</b>	<b>Frequency</b>	<b>Percent</b>
Mobile phones for communication	145	58.9
Mobile money transfer	95	38.6
Computer for record keeping	3	1.2
Mobile phone to get market information	3	1.2
<b>Total</b>	<b>246</b>	<b>100.0</b>

<sup>16</sup> Musoni Investments supports best practice microfinance institutions serving micro-entrepreneurs in the developing world < <http://musoni.eu/musoni-kenya/>>

Table 16: Social security schemes that WSSTs belonged to

<b>WSST enrollment in medical and social protection schemes</b>		<b>Frequency (N=398)</b>	<b>Percent</b>			
Proportion of WSSTs who had enrolled in a scheme		113	28.4			
<b>Type of schemes WSST had enrolled in</b>						
NHIF		104	26.1			
NSSF		17	4.2			
Mbao Pension Plan		5	1.3			
Britam <i>Kinga ya Mkulima</i>		1	0.2			
Mission of Hope medical scheme		1	0.2			
ICEA		1	0.2			
Other medical insurance		1	0.2			
<b>Main contributor</b>						
Spouse		55	13.8			
Self		52	13.1			
Parent		2	0.5			
Other (sponsor, relative)		5	1.3			
<b>Frequency of contribution by self</b>		5	1.3			
Annual		3	0.8			
Monthly		42	10.6			
Weekly		1	0.3			
No regular mode		6	1.5			
<b>Cross tabulation of main contributor versus respondents marital status</b>						
Marital status		Main contributor				<b>Total</b>
		<i>Spouse</i>	<i>Self</i>	<i>Parent</i>	<i>Other</i>	
<i>Married</i>	195	52	36	0	3	<b>286</b>
<i>Single/never married</i>	37	1	5	1	0	<b>44</b>
<i>Divorced/separated</i>	31	1	7	0	1	<b>40</b>
<i>Widowed</i>	20	0	4	1	1	<b>26</b>
<i>Cohabiting</i>	1	1	0	0	0	<b>2</b>
<b>Total</b>	<b>284</b>	<b>55</b>	<b>52</b>	<b>2</b>	<b>5</b>	<b>398</b>

Table 17: Risks WSSTs foresee affecting their business

<b>Perceived Risk</b>	<b>Frequency (N=294)</b>	<b>Percent</b>
Fire	107	36.4
Theft	60	20.4
Demolition	47	16.0
Financial loss	29	9.9
Heavy rains	25	8.5
Illness	18	6.1
Stock loss due to perishable goods	4	1.4
Sewage blockage and electric shocks	4	1.4
<b>Conditions for insuring</b>	<b>Frequency (N=132)</b>	<b>Percent</b>
If affordable	83	62.9
If business is profitable	66	50.0
If educated on importance of insuring business	32	24.2
If given a loan to insure	14	10.6

Table 18: Challenges faced by WSSTs

<b>Challenge</b>	<b>Frequency</b>	<b>%</b>
Funds to expand business	81	36
Flow of customers is sometimes low	61	28
Security challenges	27	12
Regulatory/licensing challenges	21	9
Water challenges	7	3
Not enough fund to pay employees	1	1
Customer escape without paying/theft	25	11

## ENDNOTES

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<sup>i</sup> <http://www.tradingeconomics.com/sub-saharan-africa/rural-population-growth-annual-percent-wb-data.html>

<sup>ii</sup> <http://www.tradingeconomics.com/sub-saharan-africa/rural-population-growth-annual-percent-wb-data.html>

<sup>iii</sup> World Development Indicators: Rural environment and land use. <http://wdi.worldbank.org/table/3.1#>

<sup>iv</sup> World Development Indicators: Urbanization. <http://wdi.worldbank.org/table/3.12>

<sup>v</sup> World Development Indicators: Urbanization. <http://wdi.worldbank.org/table/3.12>