

UNIVERSITY OF NAIROBI

FACULTY OF ARTS

DEPARTMENT OF SOCIOLOGY

**IMPACT OF SMALL AND MEDIUM ENTERPRISES ON THE LIVELIHOODS
OF WOMEN: A CASE STUDY OF WOMEN-OWNED MEAT AND HARDWARE
BUSINESSES IN KIBERA SLUM, NAIROBI-KENYA**

BY

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REG. NO.: C50/P/7847/2004

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**A PROJECT PAPER PRESENTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE AWARD OF MASTER OF ARTS DEGREE IN**

SOCIOLOGY

(RURAL SOCIOLOGY AND COMMUNITY DEVELOPMENT OPTION)

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DECLARATION

This M.A Project Paper is my original work and has not been submitted for a degree in any other University.

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ACKNOWLEDGEMENTS

I avail myself of this opportunity, with pleasure, to follow the good tradition of recognizing all those, who in one way or the other, contributed to the successful completion of this project paper.

First and foremost, I greatly value the intellectual guidance, thought-provoking and invaluable comments as well as incisive and constructive criticism I got from my Supervisor, Mr. Geoffrey R. Njeru. I'm greatly indebted to his assistance from the beginning till the end of this project paper.

Several other persons helped me in different ways. I am grateful to my colleagues Mrs. Lucy Simiyu and Mrs. Rose Kitur of the Ministry of Lands, for reading my draft chapters and making useful suggestions.

Last but not least, my special thanks go to my dear wife, Priscah Bonareri, and our children: Brian, Brenda and Eugene, for their understanding and encouragement during my studies.

DEDICATION

This Project Paper is dedicated to my father, Ibrahim Ayuma Nyaosi, and my late beloved mother, Ebisibah Bonareri who, exactly 14 years ago, passed away. May God rest her soul in eternal peace. She shouldered the responsibility of taking care of and taking me to school. Together, they happily fulfilled their parental responsibilities. I'm sure, that one day, I would reach this stage.

ABSTRACT

This project paper documents the findings of a case study of women entrepreneurs operating small and medium enterprises in meat and hardware in the Kibera slums of Nairobi. The Small and Medium Enterprises discussed here (i.e. meat and hardware) have been dominated by men for many years. Socio-cultural beliefs in some communities made it “taboo” for women to operate businesses such as meat shops. Such businesses are now open to women as new sources of livelihood. The study analyses the factors, which make women, venture into such businesses, what types/kinds of women these are, the management strategies they put in place to grow their businesses, and the contributions of such businesses to their livelihoods/welfare and those of their households and relatives. The study’s main hypothesis was that women’s livelihoods are improved by their venture into the traditionally men-dominated activities. Women have generally been confined to conventional businesses, which conformed to their traditional roles in the family such as groceries, food kiosks, hawking sweets, etc). More recently, women in Kibera, as women elsewhere, have ventured into “unconventional” or previously male-dominated businesses such as meat and hardware and this is giving them more financial empowerment and greater latitude of freedom to make decisions on the control of family incomes.

The study found out that despite the constraints faced by women who venture into male-dominated businesses, they have unveiled hitherto untapped entrepreneurial aptitudes, ideas, and knowledge that rival those of men. For rapid socio-economic growth and development, these qualities need to be supported and nurtured. The study has also found out that women’s entry into male-dominated businesses is having positive effects on family incomes and household welfare in general. Men, on the other hand, though initially envious and hesitant to recognize women’s business prowess, are slowly beginning to appreciate the positive social and financial benefits accruing from women who choose to go into business. The study corroborates other studies on the fact that women’s entry into business has a positive contribution to the household economy and poverty reduction at the macro level.

ABBREVIATIONS AND ACRONYMS

APHRC	Africa Population and Health Research Centre
CBD	Central Business District
CBS	Central Bureau of Statistics (Now Kenya National Bureau of Statistics)
MSEs	Micro and Small Enterprises
SMEs	Small and Medium Enterprises
ILO	International Labour Organization
ROSCAs	Rotating Savings and Credit Associations
KIPPRA	Kenya Institute for Public Policy Research and Analysis
KSVA	Kenya Street Vendors Association
SPSS	Statistical Package for Social Scientists
NSA	Nairobi Situation Analysis
BDS	Business Development Services
IMF	International Monetary Fund
GoK	Government of Kenya
SAPs	Structural Adjustment Programmes
DFID	Department for International Development (UK)
AMREF	African Medical and Research Foundation
UNICEF	United Nations Children’s Fund
NGOs	Non-Governmental Organizations
KWFT	Kenya Women Finance Trust
TSHS	Tanzania Shillings
SSA	Sub-Saharan Africa
IGAS	Income-generating Activities
MSMES	Micro, Small and Medium Enterprises
DVD	Digital Video Disc
MFIS	Micro Finance Institutions
CWBW	Commonwealth Business Women
USAID	United States Aid for International Development

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CHAPTER ONE: INTRODUCTION

1.0 Introduction

This introductory chapter is divided into the following sections: background to the study; problem statement; research questions; objectives of the study; significance/justification of the study; scope and limitations of the study; and organization of the report.

1.1 Background to the Study

In much of Sub-Saharan Africa (SSA), economic and social development has not benefited women relative to men. This anomaly has led to the rise of income-generating activities (IGAs) for and by women across the continent. The growing involvement of women in IGAs may be seen as an attempt to transform their livelihoods, long disregarded by men and policy.

In SSA, women have for a long time been confined to the traditional women's activities such as caring for children and working in the kitchen. To a large extent, men have remained the determinants of whether a particular enterprise will make a financial contribution to the family, or if the idea warrants investment by the community (Nachum, 2007). To some, women's entry into business is a breach of age-old traditions and that have perpetuated gender inequality. For women to engage in traditionally male-dominated small and medium enterprises, is, from a conservative point of view, rebellious on the part of women and threatens the very structure of society.

The question of how women actors find, identify or define new frameworks for their livelihoods in male dominated small and medium enterprises was a core concern for this study. They have ventured into fields that were closed to them such as mechanics, engineering, driving, mending shoes, bus/matatu conducting, and security guards, among others. They have ventured into businesses such as selling of building and construction materials, hardware stores, and meat, among others, thus indicating their ability to make decisions on investments (Wikham, 2007). This means that women are slowly but

steadily breaking gender barriers in their quest to diversify livelihoods and stem over-reliance on their spouses.

In Kenya, among the hawkers and other itinerant workers, the majority are still women. In the Kibera slums, for instance, women earn their livelihoods through participation in petty trades ranging from hawking, sale of foodstuffs, fried fish, tailoring and dress making, sale of illicit local liquor and commercial sex which were risky and less profitable (NSA, 2001; APHRC, 2002).

The findings of this study will help augment earlier studies on the livelihood of women (Kennedy and Cowgil, 1987). The role of women in meeting household expenditure was substantial, and in some cases exceeded the contributions of men. In some cases, women contributed a higher proportion of their income to family subsistence and less to personal consumption than men did. In other cases, the mother's rather than the father's income was more related to children nutrition, health care and general household food expenditures while men searched for profits (Downing, 1991).

With the growing importance of small and medium enterprises in Kenya and the contribution made by such enterprises on the gross domestic product (GDP), women's income-generating activities are increasing. Accordingly, women have been very active in the small and medium enterprises since the 1980s, which tends to be the only source of income for women though not men. Early studies indicated that the activities were small scale, traditionally feminine, service oriented and they utilized traditional skills with small capital investment and low returns and hence continued to support oppressive gender relations (Mullei et al, 1999; McCormick, 1988).

Although the activities met women's real and critical need for cash, they had not improved the livelihoods of women engaged in them. The outcome is constrained to some degree by women's lack of access to capital, raw materials and skills. There are also gender related limitations which include free time; restricted mobility; misuse of

resources by spouses; various forms of bureaucracy; welfare orientation of activities; and dependence on grants.

This study is based on the argument that the involvement of women in male dominated small and medium enterprises will improve their livelihoods. This study confirms that non-conventional businesses were more profitable than petty trade. However, the impact of small and medium enterprises on the livelihoods of women entrepreneurs required an investigation.

1.2 Problem Statement

Transforming the socio-economic status of women both within and outside their homes has been one of the major concerns of development practitioners (Boserup, 1970). A number of strategies have been put in place over time, for example, raising women's status through education, training, access to health care and family planning services as well as access to legal counselling. Economically, the most popular strategy, especially since the 1990s, has been involvement and participation of women in microfinance programmes to assist small and medium enterprise owners (Milgram, 2000:212; Damball et al, 2002:24).

Women have been previously depicted as poor business managers. There has been an assumption that women were unlikely to manage profitably businesses as men do. However, emerging realities in urban areas where women are owners of big businesses (meat/butcherries, transport, schools, hardware, building and construction, etc), seem to increasingly challenge this assumption.

The male dominance verses minority women actors in small and medium enterprises had feminine implications and affected women relative to men. Women, for instance, have to seek permission from spouses to pledge their property as collateral, harassment and withdrawal of spouses' moral and financial support, unequal access to resources such as credit and forced to rely on merry-go-rounds, decision on where to invest by their spouses, lacked self-confidence and ability (ILO, 2003:34-35; Rutashobya, 1997:4-5).

Another common challenge or constraint in women's businesses is the frequent confiscation of wares and harassment by city council law enforcers which often reduces their savings and profit margins due to paying of bribes (Gitau, 1996).

While there are many studies on constraints faced by women entrepreneurs in small and medium enterprises (ILO, 2003:34-35; Omari, 1995:26:33 Rutashobya, 1997:4-5), studies on the impact of small and medium enterprises on the livelihoods of women entrepreneurs have not been fully studied. The aim of this study was therefore to analyse the impact of enterprises on the livelihoods of women owners. The study area was Kibera slums of Nairobi.

1.3. Research Questions

The major research question for the study was:

What are the impacts of small and medium enterprises on the livelihoods of women entrepreneurs engaged in meat and hardware businesses?

The study was guided by the following secondary research questions to obtain data for answering the main research question:

1. What are the socio-demographic characteristics of women owners/operators of small and medium enterprises?
2. What are the factors that determined or influenced their entry into such businesses?
3. How do these women grow and sustain their businesses in male-dominated small and medium enterprises?
4. What are the impacts of meat and hardware on the livelihoods of women engaged in them?

1.4. Objectives of the Study

The primary objective of the study was to examine the impact of meat and hardware businesses on livelihoods of women entrepreneurs.

The following secondary objectives were formulated to contribute to meeting the main objective of the study:

1. Establish the socio-demographic characteristics of women-owned small and medium enterprises.
2. Examine the factors that determined or influenced choice of entry into such businesses.
3. Investigate mechanisms put in place by women to grow and sustain their businesses in a male-dominated world.
4. Ascertain the impact of meat and hardware businesses on the livelihoods of women entrepreneurs.

1.5 Justification of the Study

The study provides an important basis for testing the validity of the proposition that women's involvement in small and medium enterprises has led to entrepreneurship development among women and was a superior way of improving livelihoods and achieving economic security comparative to petty trade.

Initially, women's businesses were mainly home-based due to the need to attend to household chores and this limited the growth and expansion of businesses. However, as this study demonstrates, women have moved away from home to more permanent locations and some no longer rely exclusively on family labour. In this case, women have managed to break from the traditional household roles to supplement the needs of their livelihoods and that of other family members. This study intended to bring this fact out more clearly.

From earlier studies, it is evident that petty trade tends to constrain women's ability to do business and this subsequently undermines their efforts at improving their livelihoods (McCormick, 1988). This study is thus relevant in focusing on the potential of women entrepreneurs and the dynamics of juggling between their household roles and the demands of business.

In addition, the constantly changing nature of livelihood diversification behavior by urban households in sub-Saharan Africa brings into focus new forms of entrepreneurial skills among women that need to be studied (Nachum, 2007). There is need to understand this and inform development policy such as that of slum upgrading by the Kenya government. The rampant poverty levels in slums and informal settlements like Kibera also keep reorienting the direction of livelihood diversification as women and their households respond to new challenges and opportunities. This study addressed this gap in the existing body of knowledge on the subject.

1.6 Scope of the Study

The study was carried out in Kibera slums with its socio-demographic challenges which might have forced women to venture into business for other reasons other than economic gains. The study cannot therefore be applied/ generalised to small towns.

In the recent development, women have ventured into male dominated businesses as entrepreneurs and managers. For instance, women have engaged in small and medium enterprises in meat and hardware. This study provides an important basis for testing the validity of the proposition that women's involvement in small and medium enterprises has led to entrepreneurship development among women and was a superior way of improving livelihoods and achieving economic security comparative to petty trade.

The primary goal of the study was to analyse factors that governed the impact of small and medium enterprises on the livelihood of women involved in them. The sample of 20 women (i.e.10 for meat and 10 for hardware) was entrepreneurs were purposely selected for the study.

1.7 Limitation of the Study

One of the anticipated challenges in this study was lack of a sharp distinction as to who owned a given business. In some instances women managed businesses on behalf of or in partnership with their employed spouses or other male relations and this affected data interpretation of this study. This was to be addressed by disaggregating the data according to ownership, financing and management of the businesses.

There was a conflict between expectation and reality with regard to the number of women actors in meat and hardware businesses. At the time of the study, many of them were no longer in business due to the post-2007 general election violence. This adversely affected Kibera where many businesses were destroyed and subsequently closed albeit temporarily affecting representativeness of businesses owned by women.

This was to be addressed by interviewing, where possible, women whose businesses may have been destroyed as part of key informant interviews. To deal with possible inter-ethnic hostilities and suspicions in the aftermath of the post-election violence, the researcher used the services of trusted friends and the provincial administration to help with striking a rapport with them.

CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This chapter focuses on the literature for this study. Section two focuses on theoretical perspectives, under which major concepts are defined and discussed. They include informal sector, micro, small and medium enterprises (MSEs), entrepreneurs, livelihood, livelihood diversification and livelihood activities. Section three focuses on findings from previous studies on women in income-generating activities on their livelihood. Section four focuses on a conceptual and analytical framework.

2.2 Theoretical Perspectives

2.2.1 Informal Sector defined

The International Labor Organization (ILO) first coined the term informal sector in reference to unregistered economic activities engaged to earn livelihoods in small non-farming activities in urban centers as an immediate alternative to lack of formal employment (ILO, 1972). The Central Bureau of Statistics describes the sector as “semi organized and unregistered activities undertaken by self employed persons in markets, stalls, undeveloped plots, street pavements in urban centers and have or do not have local authority licensing”(Coughlin et al, 1996:310).

According to Sethuraman (1991), the sector can be looked at in terms of economic activities undertaken; mode of production, organization and operations. The sector is characterised with free entry and exit with minimal government regulation and monitoring. The sector also relies on the family labour with minimum capital investment and as a means of earning a livelihood in the absence of formal employment (CBS, IECG and K-REP, 1999).

The sector has been described as a free entry and exit and has small scale of activities, self-employment with a high proportion of family and labor. It needs little capital and equipment; low skills (CBS, IECG and K-REP, 1999). Many people have seen this sector as a means of earning a livelihood in the absence of formal employment. They engage in activities that are mainly non-agricultural and market oriented run as household enterprises in that there was very little separation between the owner and the enterprise. However, there is need for specific policies to streamline the sector activities for government and any institution for assistance since lack of rules and regulations will lead to the abuse of the sector.

2.2.2 Micro, Small and Medium Enterprise (MSMEs)

The acronym MSES refers to micro and small enterprises while SMEs) refers to small and medium enterprises. In the literature, these are also referred to as *Jua Kali*, informal sector and subterranean economy (Hope 2001, King and McGrath, 1999). In defining MSMEs, the most frequently used indicators are capital investment, legality, number of employees and sales volume (Mbilinyi and Shundi, 1999:512). For instance, in terms of the employment criterion, micro enterprises are those that employ 1 to 5 workers, small enterprises 6-10 workers and medium enterprises 11-100 workers (Antoine, 2004, CBS et al, 1999).

The International Labour Organization (ILO) is credited with having coined the term informal sector in a 1972 study on Kenya in reference to unregistered economic activities where people are engaged to earn livelihoods in small non-farm activities in urban centers as an immediate alternative to lack of formal employment (ILO, 1972). CBS (1999) describes the sector as semi organized with unregistered activities in markets, stalls, undeveloped plots, street pavements in urban centers and have or do not have local authority licensing (Coughlin et al, 1996:310). In many cases, outright hostility and harassment characterized government response to this sector (Gitau, 1996; King, 1993). This report recommended that the government should stop official harassment, remove the preventive regulations on the sector and limit demolition of shanty establishments and ease the licensing system.

According to Rutashobya and Nchimbi (1999:211), SMEs are those employing 1-5 paid or unpaid employees plus the owner. In this study, small enterprises were taken as those employing between 1 and 5 persons. The selected women entrepreneurs are also owner-managers who operate and control meat and hardware businesses.

2.2.3 Who is an Entrepreneur?

The concept of entrepreneur has been variously defined but all definitions revolve around either the activities/functions performed or committing capital and taking risk or the psychological disposition of the actors (Rutashobya and Nchimbi, 1999:211). Definitions that focus on the activities/functions are more common and presuppose/assume that an entrepreneur undertakes new things; does things in new ways; carries new combinations, discovers new markets and engineers change as well. In short, an entrepreneur brings about innovation. For instance, Bonu (1999:87) defines an entrepreneur as innovative, imaginative, skilful, predictive, optimistic and venturesome. An entrepreneur takes the initiative and exploits the business environment through an economic activity.

By entering the previously male domain of meat and hardware businesses, women entrepreneurs are changing the face of that industry as they seek to improve their livelihoods. Wickham (2001:35, 36) indicates that an entrepreneur seizes an opportunity to utilize the existing market environment to do business differently for economic gain or mere psychological satisfaction. It represents the potential to serve customers better than they are being served at present.

2.2.4 Livelihood

Chambers and Conway (1992) define livelihood as comprising “the capabilities, assets (stores, resources, claims and right of entry) and activities required for a means of living”). Capabilities refer to social networks and individual or collective endowments or achievements such as education and skills. Assets include natural, physical, financial and social capital. Activities are the actual undertakings of the individual or household in earning or making a living.

2.2.5 Livelihood Diversification

Livelihood diversification, on the other hand, is defined as the “process by which urban families construct a diverse portfolio of activities and social support capabilities in their struggle for survival and in order to improve their standard of living” (Njeru, 2003). Livelihood includes “income (in both cash and kind) as well as social institutions ...gender relations and poverty rights required to support and sustain a given standard of living”.

2.2.6 Livelihood Activities

Livelihood activities may be composed of, for instance, water fending, year-around or seasonal formal-sector employment, informal trading or sale of labour, home gardens and food processing, borrowing, scavenging, stealing, and begging. Livelihood may be categorised as farm, off-farm and non-farm, include local or international migration, involved elderly household members or children and can be legal or illegal (Chambers, 1997). To address poverty, it is important to understand these multiple activities in the context of livelihood and livelihood diversification.

2.2.7 Gender and Gender Relations

The issues of gender came up in 1970s when feminist scholars worked at conceptualizing the social structure of masculinity and femininity (Mbilinyi, 1992). The concept of gender refers to “socially acquired notions of masculinity and femininity” (Desai et al, 2002:323). The concept gender refers to sexual characteristics, sexual category, masculinity, femininity and sex.

2.3.1 Micro, Small and Medium Enterprises Development

The informal sector has become popular in most third world countries like Kenya, Nigeria, Uganda, Zambia and Zimbabwe as a solution to massive unemployment and rampant poverty today. Formal employment strategies did not offer a lasting solution to the poorest people in the third world countries. The sector can be looked at in terms of economic activities undertaken; mode of production, organization and scale of operation

(Sethuraman, 1991). Sethuraman indicated that the sector had a lot of freedom in entry, easy exit and minimal government regulation and monitoring.

In Kenya, for instance, women have been participating in enterprises for a long time and have in the recent past ventured men dominated businesses. The main group consisted of women entrepreneurs from rural areas who made regular visits to the city to conduct business. More recently, another group has emerged comprising of women who are settled in Nairobi. This group is growing rapidly and is keen on participating in mainstream small and medium enterprises in the city (Ngau and Keino, 1988).

Women have been economically productive in the home for many centuries. Most of the female tasks such as that of grinding flour by hand has been mechanised. According to Sullerot (1971:79), mechanization had brought a shift from handcraft and cottage industries based on the family to industry sited away from home and largely employing wage earners.

The shift from household work to wage earners has been largely due to the technically and economic change. To play a complementary role in the household, women have been conducting petty trade. This was done through buying wholesale and then selling on retail, either on specific bases or hawking goods in the neighbourhood. By working, women can improve not only the family's welfare, but also its social standing or at least that of the children (CWBW, 2002).

A study by Rosa et al (1994) indicated that factors affecting women were complex and depended on environmental as well as social considerations. However, Ngau and Keino (1996) indicated that the societal norms and gender roles have been changed over time.

According to the World Bank Report (1990), economic contributions of women to the welfare of their households increased during the SAPS of the 1980s. UNICEF for example in that report has drawn attention to the "invisible adjustments" made by women in poor households in their attempts to cope with the economic crisis. This report

indicated that there were a large number of single-mothers. To raise women's incomes directly is a good way to reach children and economic security within the household.

In the recent years more and more women are getting involved in small and medium enterprise. This indicates a significance shift from the traditional petty businesses to traditionally men dominated business development such as meat and hardware businesses. In view of this shift, this study aims to evaluate the impact of this shift on the livelihoods of women in Kibera slum of Nairobi. McCormick (1988) indicates that the major constraint in small enterprises in Nairobi has been funding and that it affected women more than men. Women were required for instance, to have securities and the husband's signature for consent even when such collaterals were their names, which did not favour women and mainly in urban slums (CWBW, 2002).

2.3.2 Livelihood Development

Sustainable livelihoods approaches have evolved from three decades of changing perspectives on poverty, how poor people earn their living, and the importance of structural and institutional issues. The idea of livelihoods has become increasingly popular in development thinking as a way of conceptualizing the economic activities poor people undertake.

The reality of poor people in sub-Saharan is that survival and prosperity depended on the pursuit of diverse and multiple activities, by different family members, taking the advantage of different opportunities and resources at different times. By so doing, they maintained portfolio of activities. Different members of the family seek and find different sources of food, fuel, animal fodder, cash and support in different ways in different places at different times of the year. In this case, their living could be improved and sustained through their livelihood (Chambers, 1997:163).

The activities of women entrepreneurs in urban areas and in this case Kibera fall under non-farm and include among others, water vendors, vegetable sellers, fishmongers, charcoal sellers and mitumba sellers. The social and economic hardships in slum/informal

settlements have led to livelihood diversification by women. Most of the female tasks such as that of grinding flour by hand have been mechanised (Sullerot, 1971:79). This paradigm shift from household work to wage earners has been largely due to the change in ways of earning livelihoods.

Kibera in Kenya for instance, is home to people from diverse ethnic backgrounds from all the eight provinces of Kenya (CBS, 1999; Aloo, 2004). Ethnic factors and forces are quite evident in the forming and “norming” of social groups, affiliations, and networks in each of the villages. Kibera is divided into twelve villages with largely similar characteristics. Vegetable selling (groceries), operating housed kiosks and open-air food bazaars, hair salons, tailoring and dress making, represent a large proportion of businesses in the slum.

In a study done in Ireland, women (compared to men) tended to be young, married and better educated; but, as the authors point out, there was considerable heterogeneity within the sample of self employed women (Booroch et al, 1997). The study however, did not indicate if this was the case in the same businesses so as to give an indication of whether women ventured into what was perceived to be male domains. However, this is an indication that women have not been left behind in business. This study investigates whether the same applies to Kenya.

In Kinuthia’s study (1997), more than 7,300 enterprises exist in Kibera and as at the time of our study, the number was certainly higher. Most of the businessmen operated between one and three enterprises at one point or same time to diversify sources of income since engaging in only one activity increased the risk of failure to sustain livelihoods. The study identified sale of vegetables, water vending, and barbers as some of the businesses carried out alongside others in Kibera. However, there were very few people in the manufacturing sector (carpentry, tailoring, shoe making, etc) due to the relatively high capital outlays needed as well as absence of essential technical skills. This situation has been changing over time, as today there is evidence of women cobblers, butchers and hardware owners and operators in Kibera as in other areas.

2.3.3 Profile of Female Entrepreneurs

One of the confounding claims in the 1970s and 1980s was the feminisation of poverty. The understanding by then was that the poorest households were those headed by women. This was arrived at from the number of female-headed households among the poor who were largely responsible for meeting their family's basic needs (World Bank, 1990:13).

Demographic changes have raised both the absolute and relative numbers of poor women in most urban areas in Africa. Similarly, in the urban areas, rapid socio-economic changes have drastically altered traditional patterns of gender roles with women increasingly participating in SMEs. For instance, changes in urban family structure have led to the emergence of the single-parent family. The changes have also removed the restrictions on women involvement in income generating activities and working outside the home as well as maintaining domestic roles (Sullerot, 1971).

Moore (1990:276) defines a female entrepreneur as the female head of a business who takes the initiative of launching a new venture, who is accepting the associated risks and the financial, administrative and social responsibilities and who is effectively in charge of its day-to-day activities. Most of the business activities carried out in Kibera have low value-added thereby generating low incomes and are mainly aimed at earning a living. Earlier comparative studies indicated that women's businesses tended to operate in more varied sub-sectors than those of men. Women entrepreneurs were more likely to be found in the service sectors associated with women's traditional gender roles.

Most female entrepreneurs in Africa are married with extended families (Ngau and Keino, 1996). The two authors further pointed out that most female entrepreneurs have a limited level of formal education, which limits their participation in formal enterprises, have parents who are farmers and most of the husbands are employed. With regard to experience, type and age of activity, Rutashobya in Rutashobya and Nchimbi (1999:212) notes that African female entrepreneurs lack business experience; choose activities that are compatible with their reproductive roles and the majority of their businesses are micro or small, young and home-based. However, this is not always the case. As for

performance and type of activity, female entrepreneurs in Africa operate in low growth, less profitable and traditionally female activities. This makes this study relevant in showing enterprise development among women (Downing, 1999). This comes out clearly in this study on women-owned meat and hardware businesses.

2.3.4 Operational Design

Variables Investigated

A dependent variable is one that the researcher is interested in explaining and predicting. In this study, the dependent variable was the livelihoods of women in Kibera slums.

Independent variable was women’s entrepreneurship or involvement in business. This is what explains or predicts changes in the dependent variable(s) as shown in the table 1 below:

Variable		Indicators
Independent	Enterprise chosen	Capital invested and asset size Licensing compliance Location and quality of premises Finance Business assurance Competitiveness
Dependent	Women’s livelihoods	Profit and low level of indebtedness Financial obligations and commitments met Increased membership in business associations Growth and sustainability of business

There are some requirements needed for the start of a business, which have financial implications such as registration fee and licensing and business location or premises, which have to be rented or purchased. Unlike in a slum area, obtaining a license and a premise for women is not easy when compared to men and needs extra money. In case of an official document and assurance for loan repayment, the location/ premises and the ability to pay rent could facilitate funding, as the enterprise can be easily located. A clean environment is needed for meat shops and even hardware business to attract customers.

In terms of business assurance, this study sought to find out the period of sustainability of the business. Some businesses experience closure or live a shorter time compared to others. This is important because the period taken by a business will ensure a sustained livelihood. The ability of women businesses to operate side by side with those of men is important as it shows the level of competitiveness.

The levels of indebtedness affect women's livelihoods. This is also related to capital invested and number of financial obligations. Borrowing money for business and failure to pay back certainly affects financial commitments for business operations and household upkeep and can lead to business closure as profit is spent on clearing debts. Knowing one's customers is one of the prerequisites for business success.

Frequent change of location to hide from creditors or failure to meet financial obligations negatively affects many women's businesses. Recently, the Kenya Street Vendors Association (KSVA) was formed for collective bargaining for better services as vendors operated in sites which lacked infrastructure, were congested, unfavourable, and insecure or had fewer customers (Mitullah, 2003:17).

2.4.1 Feminist Theory

The concept of gender examines the relations between women and men with the purpose of increasing our understanding of their status and inequalities, roles and capacity. As a social structure, gender coincides with other differentiation axes like age, race and urban-rural location and global location to characterise women's life situations and considerations (Pearson, 1992:292).

This study explores the applicability of feminist theory to women engaged in small and medium enterprises, mainly meat and hardware businesses in Kenya. The theory focuses on analyzing gender inequality, and the promotion of women's rights, interests and issues. Despite the engagement of women in male dominated businesses, they are faced with challenges from some male or socially imposed disadvantages as some of the factors governing the impact of small and medium enterprises on the livelihood of women.

Feminist scholars had an intention of creating a scope to situate the sex variable in a wider socio-economic context. Those discrediting women as poor business managers do it from gender perspective. The study confirms that as social change take place, women have proved to be equally good business managers given equal opportunity.

The way people behave is not predetermined, but rather is dependent on their experiences and the possibilities open to them. In this case, men were not born entrepreneurial relative to women but made through social interactions.

2.4.2 Conflict Theory

Decision making, on where to invest, who will manage the business and on how to spend the income, have been areas of conflict in the household. The study discusses various livelihood activities in which women are engaged in to earn a livelihood. Women have been previously confined to their household chores and therefore were not bread winners (Sullerot, 1971). The venture into small and medium enterprises places them at a stage of decision-making and hence at conflict with their spouses. It has been argued that waged

work enables women to earn a livelihood and increases chances of socio-economic autonomy.

The rigidity of roles, norms and practices that mediate the relationship between earnings within the household has been an obstacle to the engagement of women in small and medium enterprises. These enterprises enables women to earn a livelihood thereby giving them more decision –making power within the household and this causes conflict with spouses as sole bread winners (Kabeer, 1997:265).

According to Kabeer, the control over and disposal of both spouses' earnings is influenced by their roles and responsibilities as defined by familial ideologies. In this case, women tend to be self-less. This is one of the factors governing the impact of the small and medium enterprises on livelihoods of women engaged in them.

This study considers conflict as a factor in household decision-making in the household where aspects of gender relations are expressed. This is explicitly done by the relationship between spouses, parents and children. Households are sites of gender struggle and negotiations where trade-offs are negotiated in response to pressures that derive from internal changes in domestic style and from external changes in which the household is located.

2.4.3 Achievement Orientation

This theory is used by researchers who subscribe on human motivation (McClelland, 1961). In the achievement orientation school of thought, someone's choice of work-tasks and the time and energy devoted to these tasks, is dependent on the individual's motivation to perform different tasks. The theory argues that running a business requires people to take moderate risks, assume personal responsibility for their own performance, pay close attention to feedback in terms of costs and profits and find a new or innovative ways to make a new product or provide a new service (Davidson et al, 1999).

This view implies that most of the growing small and medium enterprises are managed and operated by the owners with a need to achieve growth of their enterprises. In this respect, the theory predicts that people with high need for achievement, value particular work-task situation and performs well in these, while their counterparts will perform poorly. Consequently, the high need for achievement should make people particularly interested in, and able to perform well as entrepreneurs. In developing countries like Kenya, women are considered to be risk reluctant compared to men.

In this regard women's businesses are not expected to perform better compared to those of men because of the argument that the riskier businesses are expected to have higher returns than less riskier businesses (Mosley, 2001). From this discussion one could have hypothesized that enterprises owned and operated by men have higher growth potentials than those owned women. However, this argument is not only erroneous but also misleading given the number of women who have ventured into business (Nachum, 2007).

2.5 Hypotheses

The study will be guided by two main hypotheses as follows.

- (a) That women's participation in traditionally men-dominated enterprises improves their livelihoods.

- (b) That women's participation in traditionally men-dominated enterprises increases their financial freedom and decision-making ability.

CHAPTER THREE: METHODOLOGY

3.1 Research Design

The study was designed to collect both primary and secondary quantitative and qualitative data. The small-selected sample or a case study method of research was used to investigate the ways in which businesses, especially those owned by women. Micro, small and medium enterprises (MSMEs) form the backbone of the livelihoods of most slum dwellers in Kenya. The underlying philosophical assumption of this method was to reveal the meaning of phenomena for the participants. The researcher first compiled an inventory of all women-owned meat and hardware enterprises.

From this, 20 women business owners were purposively selected. The cases selected were based on the researcher's own judgement and purpose into sampling frame. In this case, 10 cases in meat and 10 cases in hardware were selected. This was supplemented by in-depth interviews of 3 meat and 3 hardware operators selected on the basis of performance (2 good and 1 not-too-good from each type of business). The other criterion that guided sample selection was age of business and ownership. This is why the enterprises in the sample varied in age from one to fifty years and while the respondents solely owned some, others were jointly owned in partnership with their spouses.

3.2 Study Site Description

This study was done in the Kibera slums in Nairobi, Kenya. Kibera slum has been associated with the Nubian community who settled there between 1912 and 1934 when Nubian Soldiers were informally given the right to occupy Kibera by the colonial government (Kamau, 2000). Makina village remains predominantly Nubian. Members of other Kenyan communities began moving into Kibera in 1956 as squatters. Kibera is also referred to as the "bus-stop", as it is one of the settlements where people first settle when they enter Nairobi from their rural homes in search of better livelihoods. Its proximity to Nairobi's Central Business District (CBD) and the Industrial Area also makes it attractive to many unemployed and low-income earners who start micro and small enterprises to

supplement their income from casual work. Kibera is also a main supplier of cheap casual labour to the CBD and Industrial Area.

Kibera is divided into twelve villages namely Soweto, Lindi, Laini Saba, Mashimoni, Makina, Katwekera, Kianda, Kambi Muru, Kisumu Ndogo, Kichinjio, Raila, and Silanga (Kamau, Ibid). The villages have almost similar characteristics that include water scarcity and poor sanitation, environmental pollution, high HIV/AIDS prevalence and a myriad of religious persuasions. Kibera is also densely populated with a population estimated to be over half a million people. It would be interesting therefore to investigate how women entrepreneurs operate in a poor neighborhood and still make profit and earn their livelihoods.

3.3 Study Population

The study population is women in meat and hardware enterprises in Kibera slums. These are small and medium enterprises, which employ between 1 and 10 workers.

3.4 Unit of Analysis

The unit of analysis was the effects of small and medium enterprises on the livelihood women.

3.5 Unit of Observation

The unit of observation was women entrepreneurs who owns and/or operates a meat or hardware business in Kibera. They represent those women who have broken gender barriers by shifting from the traditional petty trading activities (food stuff sellers, fish fryers and groceries, etc) and gone into serious business.

3.6 Sampling Techniques

As mentioned above, Kibera slum is divided into twelve villages. However, meat and hardware shops owned/operated/run by women are not found in all the ten villages or clusters. The researcher used purposive sampling in selecting cases for this study. Purposive sampling is mainly used due to lack of accurate and up-to-date sampling frames (Nchimbi and Rutashobya, 2002:60).

However, it is pertinent to point out here that since the number of women who have ventured into male-dominated businesses in Kibera is small, the researcher decided to first go round the slum ascertaining ownership of all meat and hardware businesses then compiled an inventory. Eventually, the researcher managed to get 20 and luckily they were evenly distributed between the two types of business (10 in meat and 10 in hardware). The researcher decided purposively sample all 20 since it is an adequate number for the study.

3.7 Key Informant Interviews

This aspect of the methodology aimed at collecting qualitative data. It involved holding in-depth interviews with 8 businesswomen. These were picked from the purposive sample of 20 on the basis of performance (4 from meat and 4 from hardware businesses).

3.8 Data Collection Methods and Tools

Qualitative and quantitative data were collected.

a) **Secondary data** were gathered through perusal of all documents/data from business associations where available, relevant records and literature on the topic and study area.

b) **Primary data** were gathered through personal interviews with businesswomen using a structured questionnaire to obtain quantitative data. A semi-structured discussion or interview guide was used to collect qualitative data from the key informants. Throughout the research period, additional information was collected through direct observation, where the researcher's eye was the data collection tool.

The researcher administered the questionnaires to the respondents. This minimized information bias in cases of illiteracy among respondents. In this case, face-to-face interviews using unstructured questionnaires with pre-coded/closed and open-ended questions were conducted.

3.9 Data Analysis

This study yielded both quantitative and qualitative data. The random sample yielded mainly quantitative data. After data collection, the information was cleaned and entered into a spreadsheet and analysed using the Statistical Package for Social Sciences (SPSS). Qualitative data from in-depth interviews were analysed using content analysis. The output is presented in this paper mainly in form of descriptive statistics (tables), frequency distributions and other measures of central tendency.

CHAPTER FOUR: STUDY FINDINGS

4.0 Introduction

The main aim of this study was to analyze the impact of small and medium enterprises (SMEs) on the livelihoods of women in the Kibera slums of Nairobi. The main focus was on women-owned and/or managed meat and hardware businesses. Men have for a long time dominated hardware and meat businesses. Women who ventured into them were seen as deviants.

The study found out that some of the bold women entrepreneurs have successfully carried out these two activities despite the predominance of men and the harsh slum conditions that sometimes adversely affected their businesses. The study also noted that some of the meat and hardware women entrepreneurs were involved in a diversity of business activities all geared towards the improvement of their livelihoods. This is livelihood diversification, which provides the much needed risk cushions on which to fall back to in case the mainstream business fails or experiences instability.

4.1 Socio-demographic Characteristics of Respondents

4.1.1 Basic Characteristics of Respondents

A total of 20 businesswomen were interviewed. Out of these, 10 women owned and/or operated/managed meat businesses and 10 owned and/or operated/managed hardware businesses. During the course of the interviews, it was noted that some women were reluctant to provide information. The researcher attributed this to secretiveness of household financial and business details; aloofness, and fear due to the post-election violence and in other cases, the expectation of monetary incentives before they could provide information.

To get over this, the researcher had to clarify the aim of the research to indulge their consent. The researcher also had to seek the support of a village elder to take him round

the slum areas and explain the aim of the research. In the sub-sections below, we examine some of the main respondent characteristics studied namely age, marital status, level of education and family background or parentage.

4.1.2 Age of Respondents

As summarized in table 4.1, the youngest women entrepreneurs in both types of business were 25 years old while the oldest were around 50 years old. However, those in the meat business tended to be older than those in hardware. This suggests that meat businesses require older people with longer experience, boldness and bargaining ability to secure supply contracts to markets such as institutions.

In contrast, hardware businesses do not require as much aggressive marketing and contract negotiations. Being relatively fixed, hardware business requires simple induction of operators or employees in basic arithmetic and bookkeeping and this way, younger persons can operate them with relative ease.

Table 4.1: Age Distribution of Respondents in Meat and Hardware Businesses

Age Bracket	No. of Respondents
20-25	2
26-30	3
31-35	2
36-40	2
41-45	4
46-50	7
TOTAL	20

Source: Field Study, 2008.

4.1.3 Marital Status

11 of the respondents were married and this supports the view that most female entrepreneurs in Africa are married with extended families (Ngau and Keino, 1996). 4 women were single; 2 widowed; another 2 divorced and 1 separated. These figures suggest that 9 of the respondents did not benefit from spousal support and had excelled in their respective businesses on their own (see Table 4.2).

This finding does not correlate with the claims of the 1970s and 1980s where poverty was the feminised. The understanding by then was that the poorest households were those headed by women. This was arrived at from the number of female-headed households among the poor who were largely responsible for meeting their family's basic needs (World Bank, 1990:13). A majority of the women (11) owned their businesses alone and were doing well.

Moore (1990:276) defines a female entrepreneur as the female head of a business who takes the initiative of launching a new venture, who is accepting the associated risks and the financial, administrative and social responsibilities and who is effectively in charge of its day-to-day activities. Achievement and need to earn a livelihood is the main drive to women engagement in small and medium enterprises as the study indicates.

Comparing this finding and that in Table 4.5 below on business ownership and management, spousal financial support appears to be minimal. This is because only 6 of the businesses were co-owned with the spouse. This indicates clear financial empowerment of women through engagement in business and the trend appears to be on the rise as opposed to the World Bank findings of 1990. This is corroborated by the fact that businesses owned solely by the male spouse constituted only 3.

Table 4.2: Marital Status of Respondents

Marital Status	No. of Respondents
Married	11
Single	4
Widowed	2
Divorced	2
Separated	1
TOTAL	20

Source: Field Study, 2008.

4.1.4 Level of Education

A majority of the respondents (women entrepreneurs) had secondary or post-secondary education (see Table 4.3). 2 had university education and only 3 had primary level education. This fact points to two possibilities. First, it appears that the two enterprises are knowledge-based such that people without formal education may have difficulties of entry and second, lack of formal employment may have pushed some of the women into these types of business to earn a living. As pointed out earlier, most of the entrepreneurs have diversified their income sources such that those with post-secondary and university education were found to be involved in other activities including formal employment and were running these businesses on a part-time basis.

Table 4.3: Respondent's Level of Education

Level of Education	No. of Respondents
None	-
Primary	3
Secondary	12
Post-Secondary/College	3
University	2
TOTAL	20

Source: Field Study, 2008.

4.1.5 Reasons for Starting Enterprise

10 of the respondents indicated that they started their business to avoid competition from their fellow women; 10 of the respondents to avoided waking up early and only 1 had inherited the business from family members. 6 of the respondents indicated that the business was easy to set up and run and that they were attracted by the potentially high returns and high growth potential. Some of the respondents had set up two butcheries, a bar and a shop to reinforce their incomes. Although some of the 20 respondents had prior experience and skills in business, this was not a prerequisite for success in business. A majority learnt business skills through on-the-job training and/or apprenticeship.

In the retail trade sub-sector, experience and skills are much less relevant for starting and/or running a business than in manufacturing and services. Other respondents indicated that they started such businesses because of the non-perishability of the goods/items on sale, and their demand was high and as one respondent put it, “no day passes without people buying meat”. Such businesses were also easy to manage and the respondents wanted to avoid congestion in areas like selling vegetables and fish.

Most of the businesses studied have been in operation for an average of 9.15 years. This is a long period compared to the findings obtained by Ng’ethe and Ndua (2000) in their study of Nakuru town and that of Kaimenyi et al (2004) of an average of 4.9 years in Meru. This is an indication that women in the Kibera slums have been operating businesses as a means of earning their livelihoods for a longer period of time. Three of the respondents indicated that they have been in business for almost thirty years.

The responses gave reasons for starting business, which were not mutually exclusive. We solved this problem by asking what the most important reason was as to why they started the business. Four main responses were registered i.e. own decision, advice from spouse, peer pressure and imitation. Individual decision scored highest at 45% followed by advice from spouse (8). Peer pressure was mentioned by 10% and imitation of neighbours, friends and relatives accounted for 1 of the respondents.

The figures tend to suggest that the greater number of women meat and hardware entrepreneurs in Kibera did not find themselves in business by accident. Rather, it appears to have been free individual calculations and deliberate choice, another index of women's empowerment. Spousal advice came second came a strong second while peer pressure and imitation seem to have played a minor role in the decision to start business. This information is summarized in Table 4.7.

Table 4.4: Reasons for Starting Business

Reason	No. of Respondents	% of Total (n=20)
Own decision to fight poverty	9	45.0
To gain financial independence	8	40.0
Peer Pressure	2	10.0
Imitation	1	5.0
TOTAL	20	100.0

Source: Field Study, 2008.

Findings from in-depth-interviews

Data from in-depth-interviews of 6 key informants (successful women entrepreneurs) indicated that the respondents started their businesses because of various reasons: ease of entry; easy to manage; availability of demand/market for their goods and services; to avoid the already saturated businesses by other women; to reduce poverty and improve household welfare; commodity not affected by bad weather; and non-perishability of goods (e.g. hardware); Prior experience and possession of skills in business were not among the key reasons for starting business.

4.2.0 Factors Determining or influencing choice of Entry into Enterprises

4.2.1 Family Background

Studies have shown that family background is an important factor in determining whether one is likely to become an entrepreneur or not (Gersick et al, 1997; McGoldrick et al,

1993; Brodsky, 1993). The above studies and many others argue that early exposure to business plays a pivotal role in the entrepreneurial future of siblings. In our study, 8 out of the 20 or 40% of the respondents had their parents as entrepreneurs.

This is a rather high proportion of those who had had a childhood orientation in business and may have been propelled by the desire to continue the family tradition. The rest 60% were pushed into business by other reasons, which included lack of desired employment after school, influence by spouse and the desire for financial empowerment and autonomy. This finding therefore seems to corroborate the findings of earlier studies. The finding also tends to explain how and why some women not only become entrepreneurs but also why they excel to become owner-managers of enterprise.

4.2.2 Professional Training

Out of the 20 respondents, only 6 reported having had some form of professional training though not in business. Two had some training in accounting, one in hairdressing, one in cookery and two were teachers (one primary and the other secondary). Though we did not run correlations, there was nothing to indicate that those who had some form of professional training were doing better in their respective businesses than those who had had no professional training.

This seems to suggest that success in business is not necessarily pegged on professional training. There are other factors that influence or determine business success such as amount of time spent on the business interacting with customers and competitors (dedication to business), market conditions, access to new markets, level of support by spouse, etc.

4.2.3 Spouse's Level of Education

The findings presented in Figure 4.4 tend to indicate that more of our respondents' spouses had secondary school education or higher. Only 4 were primary leavers and only one male spouse had not been to school. It was noted that businesses owned solely by or in partnership with male spouses tended to be more stable financially.

This goes to support the finding that about 3 of the women entrepreneurs received some form of support from their spouses (financial, material or psychological), either at inception of business or continuously. However, the number of solely women-owned businesses that exhibited signs of financial stability was high.

Table 4.5: Spouse's Level of Education

Education Level	No. of Respondents
None	1
Primary	4
Secondary	8
Post-secondary and University	7
TOTAL	20

Source: Field Study, 2008.

4.2.4 Spouse's Professional Training and Occupation

13 out of 20 respondents reported that their spouses had some form of professional training. These were doing business to augment their salaries. In terms of occupation, 60% of the spouses were practicing businessmen. However, though the spouse's occupation may have had a bearing on how and why some of the women found themselves in business, the finding on spouse's professional training did not appear to have any association with the women's decisions to go into business.

4.3.0 Enterprise Characteristics and Operation

4.3.1 Amount of Initial Capital Invested and Operational Costs

Meat business started with less initial capital to hardware businesses. Most of the former category businesses started with a capital base of less than Ksh.500,000. In contrast, most hardware businesses began with start-up capital of up to Ksh.1million and above. This implies that hardware businesses are more capital-intensive and this requirement constitutes a major barrier to entry into the business. Meat businesses are less expensive

to start and run and may therefore attract more entrants. Table 4.10 summarizes this finding.

Table 4.6: Levels of Initial Capital Investments in Business

Amount Invested (Ksh.)	No. of Respondents	% of Total (n=20)
Up to 100,000	6	30.0
100,001-500,000	4	20.0
500,001-1,000,000	4	20.0
1m-1.5m	3	15.0
1.5m-2m	2	10.0
>2m	1	5.0
TOTAL	20	100.0

Source: Field Study, 2008.

4.3.2 Sources of Initial and Operational Capital

Many respondents indicated that they obtained their initial capital from a combination of sources, which included own savings, spouse, relatives, friends, banks and micro-finance institutions. To get a clearer picture, the researcher decided to disaggregate the sources and asked the respondents what was their greatest source of initial or seed capital. The responses are summarized in Table 4.8.

Table 4.7: Greatest Source of Initial Capital

Greatest Source	No. of Respondents	% of Total (n=20)
Own savings	3	15.0
Spouse	3	15.0
Relatives and friends	2	10.0
Commercial bank	3	15.0
Microfinance Institution	5	25.0
Merry-Go-Round	4	20.0
TOTAL	20	100.0

Source: Field Study, 2008.

As Table 4.8 indicates, microfinance institutions (MFIs) were the greatest source of initial capital for 5 of meat and hardware operators. This underscores the importance of MFIs as financiers of micro and small enterprise growth. The merry-go-round, which is usually patronized by women, came second while commercial banks tied at 3 each with spouse and own savings. Relatives and friends were the least source of initial capital having benefited only 2 of the respondents.

In terms of the MFIs, Faulu Kenya, Jamii Bora Trust and Kenya Women Finance Trust (KWFT) were cited as the most important sources of initial capital while Equity Bank was ranked highest among the commercial banks.

Findings from in-depth-interviews

Findings from in-depth-interviews indicated that the 6 respondents did not borrow money from the banks due to high interest rate, fear for failure to repay the loans and the need for collaterals. They therefore chose to re-invest or to plough their profits into the business.

4.3.3 Compliance with Business Regulations

18 of the businesses studied were registered in compliance with Caps 497 (Trade Licensing Act) and 499 (Registration of Business Names Act) of the Laws of Kenya. This legal backing helped the businesses to remain open most of the time, as there was no fear of harassment from the authorities. This in turn translated into bigger sales and subsequently higher profit margins. Those without business licenses indicated that they had to close their businesses to avoid harassment from law enforcers. Currently, most of those interviewed have acquired and operate under the Single License facility recently introduced by the government as an incentive to micro, small and medium enterprises.

4.3.4 Age of Enterprise

As indicated in Table 4.6 below, majority of the women-owned businesses (10) were more than five years old. Some of these were 10 years old. This suggests that women have been in these businesses for quite a long time and have acquired the necessary

knowledge and skills in the areas of sales/marketing, stock-taking, balancing of accounts, and contracting, skills that are vital to business growth, competitiveness and sustainability. With some having started as micro enterprises with initial capital of less than Ksh.100,000 (especially meat), there are indications that such businesses have graduated through small to medium enterprises and could be well on their way to becoming large enterprises.

Table 4.8: Age of Business

Age (Years)	No. of Respondents	% of Total (n=20)
0-2	3	15.0
>2-3	2	10.0
>3-4	1	5.0
>4-5	4	20.0
>5	10	50.0

Source: Field Study, 2008.

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4.4.0 Managing Competition and Marketing

Managing competition and marketing require innovation, dexterity and shrewdness on the part of the entrepreneurs. Meat and hardware businesses have mushroomed in Kibera in the last 10 years as more of the unemployed continuously throng the slum in search of cheap shelter. Except for hardware businesses, which have a more restricted leeway in terms of attracting customers (prices are more or less fixed and latitude of discounting is much less), there is more of innovative marketing in the meat business.

4.4.1 Pricing

Meat businesses demonstrated that an entrepreneur could display considerable flexibility in pricing and still break even. The secret appears to lie in identifying and conquering various market niches among poor customers mainly by varying the product and introducing differential price tagging depending on the purchasing power of the customer. For instance, close to 90% of the meat businesses studied had compartmentalized their premises depending on the product on offer.

4.4.2 Compartments

The main compartment sold steak and bone meat while a second compartment sold “ready-made” meat as roasted, fried or boiled. This goes for Ksh.20 (or more) less than the price of meat on over-the-counter order. This is probably because the meat in question may have stayed overnight from the previous day. A third compartment, which is usually along the corridor of the main butchery or an adjoining room with seats and tables, sells boiled or roasted stomach contents (stomach, intestines, liver, kidneys, heart and lungs, pancreas, etc). Two accompanying products are also on sale here. These are the popular “*Mutura*” or goat or cow stuffed bowels, and soup.

In some instances, chicken lower legs and intestines are also sold and these are popular among consumers of cheap brews. To add value (and attract a little more money on pricing), the meat sellers offer “*kachumbari*” (a combination of tomatoes, onions, pepper and coriander or *dania*) together with roast meat while fried and boiled varieties are usually accompanied by *dania*, spinach, kales, tomatoes, Irish potatoes and sometimes pepper or chilli.

4.4.3 Business Linkages

Besides creating linkages with other women-dominated businesses notably groceries, this marketing strategy demonstrates considerable innovation and dexterity in the conquest of small but important market niches by which the meat entrepreneur gains through economies of scale. It should however be born in mind that these marketing strategies for meat are not unique to businesses in the Kibera slums but what is of importance is the issue of value adding and market broadening as classic examples of entrepreneurial innovation which, according to Schumpeter, Kirzner and others, are major characteristics of good entrepreneurs.

4.4.4 Customer Care

Display of quality meat, use of environment-friendly practices such as cleanliness and collection of waste, user-friendly business language, regularity of availability in business premises to foster customer confidence, and extension of credit to known and honest

customers were other marketing techniques employed by meat businesses. Another is the acceptance of flexible customer bargains for larger pieces in the sale of *mutura* and other stomach contents.

4.4.5 Assurance

Hardware business operators on the other hand appeared to have less latitude in innovative marketing. A commonly used strategy was the giving of guarantees or warranties on certain items. The respondents indicated that they observed opening and closing hours (usually 8.00 am-8.00 pm though some opened as early as 7 am) and kept most of the items their customers required to boost their confidence and loyalty. The trademark hardware items commonly traded were iron sheets, nails, cement, iron bars, wheelbarrows, machetes and spades. An assortment of other hardware is also on sale in these businesses. 2 of the respondents were operating motor vehicle spares shops.

4.4.6 Extension of Credit Facility to Customers

To attract customers, 7 meat operators indicated that they offered credit facilities to their customers while 3 respondents did so in hardware businesses. Many respondents indicated that they did not offer credit facilities, as by so doing was likely to chase away genuine customers. On how to recover debts or deal with defaulters, a few respondents indicated that they wrote them off as bad debts to avoid incurring more costs in pursuing the defaulters.

4.4.7 Transportation

Dropping wares at the buyer's door was another marketing strategy used by both meat and hardware businesses that used pick-up trucks for this purpose. However, if the drop off point was far, this escalates the operational costs.

4.4.8 Business and Livelihood Diversification

Some of those posting good profits reported having opened branches in other parts of Nairobi. 3 of the respondents had diversified their businesses as well as livelihoods by establishing other businesses alongside meat or hardware. These included charcoal

selling, bar, other shop, water vending, kerosene pump, salon and green grocery. These provided a much needed risk floor on which they could fall back on during hard times or if the core business failed.

4.4.9 Business Growth and Sustainability

Some respondents reported having put in place cost-cutting measures so as to boost their savings. Most of the expenses were incurred in transport of meat from Dagoretti Market to Ngumo, Olympic or Karanja Road where they got casual workers (usually shoulder porters) who transported the meat to their shops. Hardware businesses on the other hand incurred most expenses in transport from the suppliers most of whom operated from Gikomba market and/or Industrial Area in Nairobi.

The other major operational cost for hardware businesses was in the area of rent and salaries for workers (especially permanent workers). On the whole, most businesses showed signs of growth and profitability especially in terms of stock levels, number of employees, monthly turnover and opening of new branches. These are all indicators of sustainability.

The period a business has been in operation is an indicator of sustainability. Apart from business closure for personal commitments, 16 of the businesses surveyed had experienced closure due to the 2007 post-general elections violence. Personal commitments and lack of stock (e.g. the case of meat when Dagoretti slaughter houses were closed) also affected business operations as prices of meat went up. The clashes also led to destruction and theft, which affected several businesses many of which temporarily closed down.

4.4.10 Membership in Business Associations

14 of the respondents indicated that they were members of at least one business association. The majority was in merry-go-rounds and some were also members of financial institutions like Faulu Kenya. However, 6 of the respondents indicated that they did not belong to any business association and had not benefited from any.

It appears therefore that owning and/or running a business exposes individuals to financial and social institutions some of which may have positive implications for the business. Thus, besides knowledge acquisition and access to credit, membership in such associations or organizations consolidates the social capital necessary for forging business networks and linkages.

4.4.11 Security of Business

Most of the businesses surveyed had paid guards, usually Maasai. 16 of the business operators reported that they paid about Ksh.2,000 per month for the guards. 5 of the respondents did not pay any charges because their businesses were located within their residential areas and had good neighborhood relations. In some cases, the guards were enlisted to guard more than one premise so they would eventually earn a consolidated amount of Ksh.6, 000 or more. Although this is an additional expenditure item, it creates employment for additional workers.

4.5.0 Impact of Enterprise on Livelihoods of Operators

In accordance with study objectives (see 1.4), the main objective was to analyse the impact of the small and medium enterprises on the livelihoods of women participating in them. This study analyses variables which include; profit; low level of indebtedness; financial obligations met; increased membership in business associations; ability to own bank account; ability to subsidize for household needs; among others.

4.5.1 Household Welfare

As expected, few people are likely to disclose their incomes. The researcher encountered this problem especially since the study took place immediately after the 2007 post-election violence when tension was still high not only in Kibera but also in the rest of the country. However, by asking secondary questions such as how incomes were used or allocated, and what kept the women in these businesses, the researcher was able to deduce that most of the businesses surveyed were making profits.

2 respondents indicated that their monthly profit was less than kshs. 2,000; 4 of the respondents between kshs. 2,000 to kshs. 4,000; 7 respondents had a profit of between kshs.4, 000-6,000; 3 respondents; 4 of the respondents' profit was above kshs.10,000. 12 respondents indicated that out of the profit earned, they were able to contribute less than kshs.10,000 for household up-keep; 5 respondents between kshs. 10,000 to kshs. 15,000; 1 respondent between kshs. 15,000 to kshs. 20,000 and 2 respondents had above kshs. 20,000. However, one respondent would not be able to disclose the profits earned. This is an indication that women actors in enterprises were able to contribute to household income, a thing most of them were previously unable to do.

Findings from in-depth- interviews

1 respondent indicated that the spouse was a casual worker and relied mainly on what came from the business; 4 of the respondents indicated that they were equal contributors to the household while 1 of the respondents indicated to have contributed more than the spouse. The 6 key-informants were in agreement that they were able to complement to the spouses' income to their households hence improving their livelihood.

11 respondents indicated that apart from their immediate families, they had relatives who depended on them for their livelihoods. One respondent indicated that she had 4 relatives plus her family adding up to 12 members, which exerted undue pressure on her savings. To manage such a family, she had to run a grocery. 9 respondents stayed with their spouses and their children only. This is an indication that a good number (11) of the respondents were able to meet their household needs and assist others in the society.

4.5.2 Business Ownership and Management

The growing financial empowerment and independence of women became clearly visible when the researcher probed the status of business ownership. The results were that 12 of the women entrepreneurs interviewed owned and/or managed their businesses alone or with minimal spousal support. 7 of the respondents jointly owned and/or managed the business with their spouses and only 1 of the respondents managed businesses solely

belonging to their spouses (see Figure 4.9). The co-owned businesses were doing better because of spousal support.

The large number of women owned enterprises is a clear indication that women in sub-Saharan Africa, unlike in the previous years, have an opportunity to decide on where to invest. This is a great improving when compared to early studies (Nachum, 2007)

Table 4.9: Status of Business Ownership

Type of Ownership	No. of Respondents	% of Total (n=20)
Self (sole ownership)	12	60.0
Jointly with spouse	7	35.0
Spouse alone	1	5.0
TOTAL	20	100.0

Source: Field Study, 2008.

4.5.3 Bank Accounts

Owning a bank account was an indication of surplus on income and savings for future. The argument is that there is no savings which can be made before meeting the household needs. 16 out of the 20 respondents interviewed indicated that they had bank accounts. Only 4 of the respondents did not have bank accounts.

13 of the bank accounts were operated by women entrepreneurs solely, 1 operated by spouse while 2 were jointly operated. When the researcher investigated further, the respondents indicated that they opened the accounts courtesy of the income from the enterprises. The idea of most banks requiring those who needed loans from them to have accounts with them might have encouraged women entrepreneurs to open bank accounts.

It can therefore be suggested that women entrepreneurs were gaining financial autonomy courtesy of their businesses and hence impacting positively on their livelihood.

4.5.4 Business Income Expenditures

Business income expenditures were mainly in the areas of rent for business premises, education (school fees), family upkeep, savings and further investments. This clearly shows that womens' businesses contribute significantly to household wellbeing.

Table on Income Expenditure

Item	Number
Rent	18
School fees	16
Food	16
Investment	3

Source: Field Study, 2008.

NB: The above figures do not add up to 20 respondents as they spent money in more than one item.

Findings from in-depth-interviews on expenditure

Findings from in-depth-interviews revealed that most of the income from enterprises was used for food-processing equipment and in-puts as well as educating their children by paying school fees, paying rent, clothing, furniture, all meant for household up-keep.

4.5.5 Ability to Purchase Capital Assets

15 respondents indicated that they did not own any assets at all before starting their business. However, after an average of 3 years in operation, many had made some savings with which they began acquiring capital assets. 3 of the meat entrepreneurs and 11 of hardware entrepreneurs respectively reported that by the fifth year of business operation, they had invested mainly in assets like vehicles, land and investment buildings within and outside Nairobi, housing, electronics furniture and others.

12 of the respondents had purchased a vehicle (mainly pick-up); 10 had bought land or building; another 10 had bought electronic gadgets such as fridge, microwave, music

system or DVD; 6 had modernized the furniture usually in their residential house, and another 6 reported having constructed their own house. Overall, close to 18 of the respondents in both enterprise categories reported ploughing back a substantial proportion of their profits into the business. This, points to the increasing financial empowerment of women through engagement in business. Table 4.9 indicates the main assets acquired courtesy of business incomes.

Table 4.9: Main Trends in Asset Acquisition with Business Income

Main Asset	No. of Respondents	% of Total (n=20)
Vehicle	12	60.0
Land and investment buildings	10	50.0
Electronics	10	50.0
Furniture	6	30.0
Own house	6	30.0

Source: Field Study, 2008.

NB: The column totals do not add up to 100% due to multiple responses.

4.5.6 Business Premises

Rent paid for the business premises appeared to be one of the biggest users of business profits. Most of the respondents reported that they did not initially own the premises and were paying a monthly rent, which ranged from Ksh. 1,500 to 3,000. 16 respondents paid rent while only 4 had their own premises purchased from their landlords/landladies through profits accrued from their businesses or from other real estate dealers. This is one of the strategies put in place by women enterprise operators to minimize costs and increase profit margins.

4.5.7 Financial Emancipation

12 out of the 20 studied businesses were solely women-owned; 7 were owned jointly and only 1 by spouse. 4 of the key-informant respondents indicated that they equally contributed with their spouses to the welfare of their households.

How the income from enterprise is spent gives a picture of freedom to use own income. This is because owning an enterprise and benefiting from it are two different things as the findings indicated.

4.5.7.1 Disposal of Assets

12 of the respondents indicated that they would sell their assets without consulting their spouses while 5 indicated that they needed consultations with their spouses before making any purchases/expenditures. 3 respondents indicated that they could buy/spend business income without informing their spouses but avoid being extravagant.

This suggests that a greater number of women entrepreneurs are increasingly gaining financial autonomy from their spouses by having wider latitude in decision-making at the household level. The freedom to decide how, on what and when to spend one's income is a major indicator of women's empowerment and independence of livelihood.

4.5.7.2 Decisions on Income Expenditure

Findings from in-depth-interviews indicated that there was consensus in the family on where to spend income. 2 of the key informants indicated that their spouses were highly respected as they gave direction on where to spend, when and on what. When the researcher probed further on their responses, they attributed this to the idea of nurturing relationships and understanding between their spouses and themselves.

12 of the respondents indicated that they did not have the right spending until consultations are made. 7 of the respondents indicated that they could spend but spend wisely while 1 respondent did not give any position. This correlates to the preposition that women are gaining freedom on where and when to spend unlike in the past.

4.5.7.3 Financial Support

Findings from key informants indicated that 4 out of the 6 respondents did not require any financial support from either spouse or relatives. They revealed that they were able to

meet household needs with or without support from spouse. This is an indicator of financial autonomy on women entrepreneurs who were interviewed.

4.5.8 Employment Creation

The women-owned meat and hardware businesses studied were found to be major labour employers. 10 of the respondents had employed 1-2 casual workers; 1 respondent had hired 3-4 casual workers and 1 of the respondents had engaged more than 4 casual workers. On the other hand, 3 of these businesses had hired 1-2 permanent workers and 1 respondent had employed 3-4 permanent workers.

No business had more than 4 permanent workers (see Table 4.11). Meat businesses were the bigger employers on average while hardware businesses tended to be the more stable employers of permanent labour. All the 20 businesses surveyed had employed at least one casual worker. This indicates that these two types of business are major labour absorbers and more of such businesses would play a significant role in alleviating the chronic unemployment problem in the slum.

Table 4.11: Job Creation by Women Meat and Hardware Businesses

Employee Status	No. of Employees			TOTAL
	1-2	3-4	>4	
Casual	50.0%	10.0%	5.0%	65.0%
Permanent	45.0%	5.0%	-	50.0%

Source: Field Study, 2008.

Casual employees were paid between Ksh. 100-150 per day while permanent workers were paid an average of Ksh.5, 000 per month. The main tasks attracting and/or absorbing labour include driving, porting, cutting, weighing and selling meat, sanding, measuring, cutting to size, and grinding timber, folding and packing sold hardware items, running errands etc.. It is the owner's responsibility to inspect, superintend and receive cash payments and do the banking. 7 of all the businesses had opened new branches in other parts of the city's environs thus opening up new job opportunities.

Hardware businesses had established linkages mainly by providing employment to *mikokoteni* (hand cart pullers), shoulder porters, and lorry owners. Meat businesses had linkages with groceries that in turn had links with farm produce retailers and farmers.

Most of the businesses surveyed had paid guards, usually Maasai. 16 of the business operators reported that they paid about Ksh.2,000 per month for the guards. Although this is an additional expenditure item, it creates employment for additional workers.

4.5.9 Increased Enterprise Linkages

By extension therefore, meat businesses were linked to farmers who supplied farm products such as potatoes, bananas, tomatoes, kales, spinach, coriander, pepper, etc. Instead of having to run to the grocer every time there was an order for fried, boiled or roast meat, most of the studied meat businesses were found to be stocking these items usually purchased from groceries or directly from farmer hawkers.

This suggests that the studied businesses were important in providing employment directly or otherwise to a variety of people. This is a significant contribution not only to household wellbeing but also to the entire economy as they provided a market niche to some of the farm produce.

4.5.10 Increased Membership in Business Associations

Membership to business associations was an implication that women actors in enterprises were no longer isolated because they have a forum to exchange views and networks. Such a situation was conducive to confidence building among women entrepreneurs and could engender the growth of their businesses by opening up new business opportunities. Thus, besides knowledge acquisition and access to credit, membership in such associations or organizations consolidates the social capital necessary for forging business networks and linkages. In this study, for instance, 14 of the respondents indicated that they were members of at least one business association.

4.6.0 Constraints faced by women Entrepreneurs

4.6.1 Access to Credit Facilities

13 of the respondents had acquired a loan at least once in the last 3 years. The significance of credit was underscored by many who also indicated that they would not do without it. Micro-finance institutions (MFIs) such as merry-go-rounds, Faulu Kenya, Jamii Bora Trust, KWFT and Equity Bank dominated the list of credit sources. A few of the respondents accessed their loans from mainstream commercial banks. 3 respondents indicated that they had not accessed a bank loan because of high interest rates and need for collateral such as logbooks. It was reported that Faulu Kenya lowered the interest rate to 15 % when one borrows for a third round. This finding indicates that there is active interaction between entrepreneurs and financial institutions, a fact that contributes to the vibrancy of the economy.

4.6.2 Setting up Business

17 respondents indicated that they experienced problems in setting up their businesses, which ranged from lack of premises/site, initial capital, running losses, lack of customers that made meat to perish, and income fluctuations. Only 4 respondents indicated that they did not find any obstacle in setting up their businesses.

Other obstacles included lack of continued business financing, uninterrupted management of the business as one had to go to Dagoretti for meat, clean the shop and know how to handle different customers especially drunken ones. Lack of stock like happened during the recent closure of Dagoretti slaughterhouses was another constraint, which led to the need for more capital investment to inject into the business.

4.6.3 Experiences

During start-up and routine management of their businesses, the women reported encountering various constraints, which varied according to individual experience and approach. Finding adequate initial capital was one of the commonly cited constraints. Lack of business experience and skills was another. The relatively younger women (40

years and below), especially those with primary and some secondary education, lacked the requisite experience and skills and to solve this problem some trained as apprentices, sometimes assisting relatives for no pay before setting up their own businesses.

To deal with competitors, they used good language to woo new customers, reduced prices and showed courtesy to their customers.

4.6.4 Gender Related Constraints

Women who have been in business for long and are well established adopted a strategy of 'de-personalization' to overcome gender-related problems. Most of the key informants indicated that they never wanted to behave or operate like men but were willing to exploit their femininity in certain types of negotiations to gain competitive advantage. Unlike men, women have an advantage of coming together to share ideas. This kind of networking was not only an effective management strategy but also used as a mechanism to raise the initial capital for business, gather advice and research the market.

4.6.5 Operational Constraints

Operational constraints included maintaining captive markets especially for meat customers who kept shifting due to multiplicity of meat points; maintaining dependants (own children and relatives); operating in meat, which is a perishable commodity, lack of site, income instability and incurring losses, among others. These problems however were not unique to only women-owned businesses. Under-pricing to attract new customers was a short-term rather than long-term strategy. Some of these constraints tend to persist due to the women's poor access to conventional business networks and support services.

4.6.6 Debtors

Lack of assertiveness in collecting debts, seen by some women entrepreneurs as having a gender dimension. A few respondents indicated that they were unable to demand payment of debts and subsequently declared them bad debts. Some chauvinist male customers were reported to exhibit low confidence in the women entrepreneurs and would make any purchases only if the spouse was around and if not they left. This was compounded by poor access to male-dominated business networks.

4.6.7 Returns

Some of the women entrepreneurs were unable to achieve the desired results within the first two years and others said they had to do away with their employees especially the permanent one who they thought could have been stealing from them.

4.6.8 Family Reactions

Family reaction towards self-employment varied substantially. Family support was very important to the start of an enterprise. This kind of support increased self-confidence in business operations. In the past, family relationships were affected by conflicts between traditional female roles and the needs of business. However, while women can rely on the support of their spouses, hard economic times have forced those in slum areas into businesses besides their domestic commitments.

A good number of the married women indicated that their relationships with their spouses had improved because they were contributing to the upkeep of their households. In the light of previous studies, this result was unexpected, but may be explained by a number of factors. As emphasized by Tellegen (1997), SMEs are important for women since they provide an important means of earning an income and improving their livelihoods. Poor people without any activity to generate income are shunned and despised by their relatives for staying idle.

Many women belonging to poor families have ventured into small businesses to diversify their livelihood sources. The support extended to them by their spouses is a big asset to the realization of their livelihood goals. More importantly, this study has demonstrated that spousal support for women entrepreneurs is decreasing and the latter are increasingly gaining financial independence.

4.6.9 Chapter Conclusion

This main objective of this case study was to investigate the impact of enterprise on the livelihood of women entrepreneurs. Women entrepreneurs from both meat and hardware businesses were interviewed. The 6 key informants successfully responded to the interview guide while the 20 questionnaires were respondent. The research questions and objectives were met.

The key informants were asked to indicate if the business had improved their livelihood. 5 out of the 6 respondents indicated that the enterprises had greatly improved their livelihood. They were able to educate their children, own/property and generally raise the standard of living of their livelihood and that of their household. However, one respondent indicated that there was nothing to be happy about since the enterprise was not doing well as expected.

The findings correlates with the premise/hypotheses that women's participation in traditionally men-dominated businesses has greatly improved their livelihoods. This has also increased their financial freedom and decision making ability.

CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

This study demonstrates that women-owned MSMEs (especially meat and hardware) in the Kibera slums of Nairobi have greatly improved their livelihoods and those of their relatives. In spite of the constraints they faced, they have managed to stabilize their livelihoods and the incomes derived have helped them diversify their livelihoods by investing in other businesses to spread or reduce the risk. Many of the women entrepreneurs have acquired fixed assets like land and buildings. Many respondents started such businesses because they did not require any experience and that they were easy to start and operate/manage. Currently, there is a move towards financial autonomy for the women and reliance on male spouses is on the decline. Over 80% of the women entrepreneurs have their own bank accounts and have exclusive control of these accounts and other assets.

Although many MFIs are charging high interest rates on their loans and make it difficult for many aspiring women entrepreneurs to access initial or seed capital, this does not seem to dissuade determined women entrepreneurs whose interaction with these institutions appears to be on the rise.

The study found out that there were certain strategies that women-owned meat and hardware businesses employed to directly or indirectly counter competition from men. These varied from enterprise to enterprise and often depended on the age and experience of the owner/manager.

For married women entrepreneurs, decision-making was still dominated by male spouses but in consultation with the former. Some of the respondents indicated that they still regarded their spouses as heads of their families. Some indicated that they gave ideas on how to spend the business income while they undertook bank transactions. The study also found out that even where women were in business partnerships with their spouses, they also had to undertake domestic chores and still manage to break-even in their businesses. This confirmed the findings of earlier studies that self-employed women often carried out

domestic and trading activities while men spent little time at home (Peil and Oyeneeye, 1998). Most of the respondents indicated that they spent their business incomes in improving the lives of their families. The study indicated that more men than women used whatever they earned on themselves even when they generated the income together. Some respondents indicated that the business was to support them and their children. This is especially so because the spouse was a polygamist and had to share the resources which were not enough.

This study is a clear indication that wage employment is still dominated by males both in urban and rural areas. The finding also confirms that women ventured into meat and hardware businesses that were more profitable in earning livelihood in the absence of formal employment. This also explains why women during Structural Adjustment Programmes (SAPS) of the 1980s increased their activities to counter the retrenchment of their spouses (World Bank Report, 1990). This was a situation where the United Nations Children's Emergency Fund (UNICEF), indicated that women made invisible adjustments in poor households in their attempts to cope with the economic crisis. This report indicated that there was a large number of women who worked to feed their families, albeit, in conventional businesses.

The women-owned businesses have proved to be employers of labour. Apart from meeting their livelihoods needs, they improved the livelihoods of others through offering them employment directly or indirectly through forging business linkages with other businesses. Through engagement in business, women have not only improved their livelihoods but also those of the community at large. Some women lived with relatives who were depending on them for either employment or education or both.

Lastly, the involvement of women in MSMEs had improved their status to that of significant contributors to household wellbeing and increased the latitude of independence in making decisions on control of business income and disposal of assets. This seems to have reduced conflict in most households.

5.2 Recommendations

First, the government of Kenya should create public awareness among women to increase their participation in business development and management. Modalities for easing access to the Women's Enterprise Fund need to be worked out to improve availability of initial or seed capital to aspiring women entrepreneurs.

Second, revision of interest rates needs to be undertaken for MFIs and commercial banks to make credit affordable to interested women for the improvement of their businesses. Third, the government should offer training opportunities to women on business management.

Fourth, political support should be given at the local level to mobilize resources and amend legal framework affecting businesswomen. Lastly, there is need for the government to use part of the proceeds from the payment of taxes from businesses to improve transport and communication networks.

5.3 Areas of Further Research

This study identifies three main areas of further research. First, further research on policies on gender and entrepreneurship should be undertaken with a view to improving women participation in business.

Second, strategies employed by businesswomen in managing their enterprises need further investigation so as to shed more light on issues of business growth, competitiveness, profitability and sustainability.

Thirdly and finally, the dynamics of graduation of women-owned businesses from micro through small and medium to large enterprises vis-à-vis those of men need to be examined and documented.

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APPENDICES

APPENDIX I: QUESTIONNAIRE

QUESTIONNAIRE FOR DATA COLLECTION ON THE IMPACT OF SMALL AND MEDIUM ENTERPRISES ON THE LIVELIHOODS OF WOMEN: THE CASE OF MEAT AND HARDWARE BUSINESSES IN KIBERA SLUM, NAIROBI.

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INTRODUCTION

THE PURPOSE OF THIS QUESTIONNAIRE IS TO COLLECT DATA THAT WILL ENABLE THE RESEARCHER TO ANALYZE THE IMPACT OF SMALL AND MEDIUM ENTERPRISES ON THE LIVELIHOODS OF WOMEN IN KIBERA SLUM. THE RESEARCH IS PURELY FOR ACADEMIC PURPOSE. YOU HAVE BEEN SELECTED TO PARTICIPATE IN THE SURVEY BECAUSE OF YOUR POTENTIAL TO GIVE THE REQUIRED INFORMATION. REST ASSURED THAT THE INFORMATION YOU WILL GIVE WILL BE TREATED AS CONFIDENTIAL AND WILL BE USED FOR THE PURPOSE OF THIS STUDY ONLY. PLEASE KINDLY ASSIST IN CIRCLING THE STATEMENT/PHRASE THAT ANSWERS THE QUESTION BEST AND GIVE DETAILS WHERE REQUIRED.

I REQUEST YOUR COOPERATION IN ORDER TO MAKE THIS EXERCISE A SUCCESS.

THANK YOU.

Part 1: Personal Characteristics

1. State your age (years)
 - 15-20years
 1. 20-25 years
 2. 25-30 years
 3. 30-35 years
 4. 35-40 years
 5. 41-50
 6. Over 50 years

2. State your marital status
 1. Married
 2. Single
 3. Separated
 4. Divorced
 5. Widowed

3. Please state your highest level of education
 1. None
 2. Primary
 3. Secondary
 4. Post-Secondary/College
 5. University

4. Please state your spouse's education level
 1. None
 2. Primary
 3. Secondary
 4. Post-Secondary/College
 5. University

5. Do you have any professional training?

1. Yes
2. No

If yes, please specify

6. What is your spouse's occupation?

1. Civil servant
2. Peasant/farmer
3. Businessman
4. Retired
5. Other : Please specify

7. Do you stay with any person apart from family members?

1. Yes
2. No

8. If yes, how do you support them?

1. Education
2. Looking for employment
3. Other, specify

Part II: How and why Business was set up

1. When did you start your business?

1. Two years ago (2005)
2. Three years ago (2004)
3. Four years ago (2003)
4. Five years ago (2002)
5. Other: Please specify

2. Please state the ownership status of this business

1. Owned personally
2. Jointly owned with spouse

3. Owned by spouse
4. Other, specify

3. Where did you get start-up capital for your business?

1. Self savings
2. Financed by spouse
3. Relatives
4. Financial institution
5. Other, specify

4. How much was it?

1. Less than 10,000
2. 10000-20000
3. 20000-30000
4. 40000-50000
5. Above 50,000

5. How did you reach a decision to start this business?

1. Advice of spouse
2. Own decision
3. Advice of friends
4. Other, please specify

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6. Did you face any obstacle during the time you were starting your business?

1. Yes
2. No

7. If the answer to Qn. 6 is yes, please explain how you solved it.....

Part III: Business Operations, Profitability and Sustainability

1. Do you have a business license?
 1. Yes
 2. No
2. How long does it take to renew your license/certificate?
 1. 6 months
 2. 1 year
 3. More than one year
 4. Other, specify
3. Do you pay any rent/fee for business operations?
 1. Yes
 2. No
4. If the answer to Qn 3 is yes, how much rent do you pay per month?
 1. 500-1000
 2. 1000-1500
 3. 1500-2000
 4. 2000 and above
5. If the answer to Qn 3 is no, please explain.....
6. Do you have any business training/skills?
 1. Yes
 2. No

If the answer is no, please explain how you manage your business.....

.....
7. If the answer to Qn.6 is yes, please specify.....
8. If the answer to Qn.6 is No, please explain on how you run your business.....

.....

9. Do you receive any service from the government?
 1. Yes
 2. No
10. If the answer to Qn 9 is yes, please specify.....

11. Do you have permanent employees/workers in your business?

- 1. Yes
- 2. No

12. If the answer to Qn 8 is yes, please state the number.....

13. Do you currently engage the services of casual workers in your business operations?

- 1. Yes
- 2. No

If yes, how many? What do they do?

14. If you do not have permanent employees/casuals, explain how you operate your business.....

15. Do you operate a bank account?

- 1. Yes
- 2. No

16. If the answer to Qn 15 is yes, how is the account operated?

- 1. By self
- 2. Spouse
- 3. Jointly

17. Please state the amount of profit obtained from your business per month.

- 1. Less than shs.2, 000
- 2. Shs.2,000-Shs.4,000
- 3. Shs. 4,000-Shs. 6,000
- 4. Shs. 8,000- Shs. 10,000
- 5. Above kshs. 10,000

18. Please state the amount of your contribution to the household's monthly income.

- 1. Less than shs.10, 000
- 2. Shs.10,000-Shs.15,000

3. Shs. 15,000-Shs. 20,000

4. Shs. 20,000- Shs. 25,000

5. Other, please specify

19. Please name three ways as to how you spend your income from your business.

1).....

2).....

3).....

20. Did you personally own any assets before starting your own business?

1. Yes

2. No

If yes, please name three that you consider most important and give their approximate value

Asset	Value (kshs)
1.
2.
3.

21. What assets have you bought using profits from your business?

Name three that you consider most important and their value

Asset	Value (kshs)
1.
2.
3.

22. Would you sell any of these assets without getting permission from your spouse?

1. Yes

2. No

23. If you wanted to spend some or all of the income of your business,

would you feel free to do it without consulting your spouse?

1. Yes

2. No

Please explain your answer.

.....
.....

24. What strategies do you use to ensure that you control income from your business?

Please name three of the strategies;

1.....

2.....

3.....

25. If you wanted to increase your stock in business, do you have to seek consent from your Spouse?

1. Yes

2. No

26. Do you have any other business apart from this one?.....

1. Yes

2. No

27. If the answer to Qn.26 is yes, state the type of business.....

28. If the answer to Qn. 26 is no, does your business meet all your financial needs?

1. Yes

2. No

29. How long does it take to add new stock to your business?

1. Less than one week

2. Two weeks

3. One month

4. More than one month

30. Do you incur any transport expenses?

1. Yes

2. No

Please explain your answer.....

31. How do you attract and maintain your customers?

Please name any other five ways of doing it.

1.....

2.....

3.....

4.....

5.....

32. Do you give credit to your customers?

1. Yes

2. No

33. If the answer to Qn. 32 is yes, do you have genuine creditors?

1. Yes

2. No

34. How do you deal with defaulters?.....

.....

35. Has your business ever experienced closure?

1. Yes

2. No

Please explain your answer.....

36. How do you ensure the safety of your business?.....

37. Are you a member of any business association?.....

1. Yes

2. No

Thank You for Your Co-operation.

APPENDIX II: INTERVIEW GUIDE FOR KEY INFORMANTS

IN-DEPTH INTERVIEW GUIDE FOR KEY INFORMANTS

APPENDIX 3: In-depth interview guide

THE IMPACT OF MICRO AND SMALL ENTERPRISE DEVELOPMENT ON THE LIVELIHOODS OF WOMEN: THE CASE OF MEAT AND HARDWARE BUSINESSES IN KIBERA SLUMS OF NAIROBI KENYA.

IN-DEPTH INTERVIEW GUIDE

Introduction

The purpose of this in-depth interview is to get some more/deeper insights into issues that were raised in the survey in which you participated. You have been selected for in-depth interviews because of your good participation in the survey. I request you to freely talk about the issues raised. Rest assured that the information you will provide will be treated as confidential and will be used for the purpose of this study only. I therefore request you to cooperate in making this study a success. Thank you.

The Guide

1. What influenced your decision to venture into this type of business initially dominated by men?
2. Did you encounter any challenge in regard to the start and management of your business? Please explain.
3. How do you deal with your competitors? Explain.
4. What strategies have you put in place to attract and maintain customers?
5. Did you get any loan to beef up your business? Explain.
6. What benefits do you get from your business? Please focus on both financial and non-financial benefits.
7. Please, describe your household expenditures from your business income.

8. How much does this compare with your husband's share/contribution to the same? Are you satisfied with this trend?

9. Business activities sometimes entail regular traveling and absence from home. To what extent are you free to move without thinking what your spouse will say? Explain.

10. Who in your household decides/determines how income from your business is used?

11. To what extent has this business improved your livelihood?

Thank You for Your Cooperation.