

**DAYCARE SERVICES AND WOMEN'S PARTICIPATION IN INFORMAL  
EMPLOYMENT: A STUDY OF MUKURU KWA NJENGA**

**BY**

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**DECLARATION**

I, Ruth Mutheu Muendo, do hereby declare that this project is my original work and has not been submitted to any other institution for academic qualifications.

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This project paper has been developed with our supervision and submitted for examination with our approval as University Supervisors.

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## **DEDICATION**

This study is dedicated to all mothers who tirelessly work to ensure the wellbeing of their families.



## ACKNOWLEDGEMENT

I wish to express my sincere gratitude to all who have assisted throughout the journey of writing my project paper. I recognize my supervisors, Prof. Patrick. O. Alila and Dr. Mary Kinyanjui. Their mentorship, guidance and constructive criticism has helped shape my paper. Their contribution has been to say the least invaluable.

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## ABSTRACT

*Women's participation in informal employment is impeded by their perceived roles which include; productive, social and reproductive role. However, day care services present an opportunity to address the productive and reproductive roles. Generally, day care provision in most urban slum settings is highly informal owing to financial obstacles. In Kenya, little attention has been directed to day care provision and its effect on women's participation in informal employment. The study therefore focused on day care provision and women's participation in informal employment in MukuruKwaNjenga.*

*The overall research objective of this study was to find out how day care use influences women's participation in informal employment activities. To achieve the objectives, a household survey involving 60 women, seven key informants for in depth interviews and two focus group discussions were held. This yielded both quantitative and qualitative data. Furthermore, the hypothesis propositions advanced by the study were tested in view of the findings and a relationship drawn. The theoretical approach adopted for the study was used to assess day care as an intervention for the working poor; specifically women in informal employment activities. This proved useful in drawing informed conclusions observed from the study population.*

*Findings established that informal day care is well covered in MukuruKwaNjenga. Utilization of the services by women in informal employment was noted to be high; this can be attributed to flexibility and reasonable cost of the services. The issue of quality was a concern across the zones, because of the nature of the very institution of the centres; unregulated. Despite these concerns, day care presented the most viable option for most mothers. All in all, the ideology of day care in itself is a measure that has in a significant way contributed to women's participation in informal employment activities. The study advocates for deliberate efforts by all stakeholders in improving the quality of provision of day care in pursuit of enhancing sustainability of participation of women in informal employment services.*

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## LIST OF ACRONYMS AND ABBREVIATIONS

AECT	Association for Educational Communications and Technology
APDK	Association for the Physically Disabled of Kenya
CBO	Community Based Organization
CURI	Centre for Urban Research Institute
CWA	Catholic Women's Association
DoE	Department of Education
ECCD	Early Childhood Care and Education
FBO	Faith Based Organization
GoK	Government of Kenya
GTZ	Gesellschaft für Technische Zusammenarbeit
IFPR	International Food Policy Research
ILO	International Labor Organization
KNBS	Kenya National Bureau of Statistics
NGO	Non-Governmental Organization
NPO	Not for Profit Organization
OECD	Organization for Economic Development
SIDAREC	Slum Information Development and Resource Centre
UIP	Urban Innovation Project
UNESCO	United Nations Educational Scientific and Cultural Organization
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund
UNIFEM	United Nations Development Fund for Women
UNRISD	United Nations Research Institute for Development
WIEGO	Women in Informal Employment Globalizing and Organizing

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Introduction**

This chapter presents a general introduction and the background of the study by discussing the concept of Early Childhood Care and Development. Further the chapter contains statement of the problem, objectives of the study, research questions, definitions of concepts, the significance of the study and the scope and limitations of the study.

#### **1.1.2 Early Childhood Care and Development**

The outcome of Early Childhood Care and Development has lasting benefits to both the child and parents who make the decisions about care. The benefits to a child according to Doherty (1996) include better peer relationships, acquisition of classroom skills, cognitive stimulation, development of language skills and academic readiness for primary school. In general when young children are better educated as adults they are more likely to be productive, their health is likely to be better and they are likely to contribute to the overall economy (Melhuish, 2004). Benefits to mothers include freed time to engage in gainful employment and other activities as well as additional earnings due to allocation of more time to productive work (Cleveland and Kranshinsky, 1998).

The promotion of Early Childhood Care and Development is not entirely new. Throughout the 1960's UNESCO began gathering data on preschools, and in 1965 UNICEF's board reached a consensus that the first six years are a crucial missing link in human growth and development (UNICEF, 2007). Despite this realization many countries, particularly developing countries, consider preschool a luxury. Therefore, since the 1960s preschool has remained an afterthought, with budgetary allocation first done for primary and secondary education (Bernard van Leer Foundation, 2006). Furthermore the World Bank, a major player in developmental agenda, has not given much thought to preschool, instead concentration was confined to secondary and vocational education and the argument that investment in preschool could not be justified was advanced (Joneet *al.*, 2005; Kamerman, 2006). In the 1970's the OECD began to reflect on ECCD but with a link to gender equality and the care needs associated with women's rising labour force participation (Mahon, 2009).

A focus on provision of care through the lens of gender equality added impetus to the discourse of Early Childhood Education and Care. The Early Childhood development framework in Kenya acknowledges that provision of care from conception until 8 years is crucial for children and that this provides parents with an opportunity to engage in economic undertaking, therefore enabling them to provide quality care for their children (GoK, 2006). It further notes that provision of formal services addresses social inequalities by maximizing future human capital potential thus breaking the cycle of poverty. Although the importance of childcare is acknowledged, implementation and provision in Kenya from birth to the age 3 years remains questionable. Despite the government taking commendable steps such as signing international conventions and domesticating national laws and policies, limited resources are allocated to Early Childhood Education and Care programs in the annual budget (Indakwa and Miriti, 2010). Furthermore, not much thought goes into pre-school planning. For instance, there is no central organization mandated with registry of facilities which provide these services, and there are minimal efforts from the government to ensure quality and sustainability on the ground (Indakwa and Miriti, 2010). It is against this background that informal day-care services have emerged.

## **1.2 Background of Study**

Prior to colonization, child upbringing was a collective community responsibility with grandmothers playing a critical role (Woodhead, 1996). In Kenya formal preschools were introduced in the 1940's, but they were segregated along racial lines to serve white settlers and Asians (Kipkorir & Njenga, 1993). During the Mau Mau wars of independence, day care centres for Africans emerged. The content of these services included activities such as singing, dancing and stories. After attaining independence in 1963, community participation accelerated establishment of preschools (Kabiru, 1993). In fact community supported preschools currently account for an estimated 75% of preschools (Kipkorir & Njenga, 1993).

Due to cultural changes and urbanization, family responsibility now remains in the hands of women of the household. Their position in the household affects their availability for paid economic activities (Bruin and Liu, 2013). In the EU for instance, employment rates for women fall by an average of 12% when they have children (ILO, 2010). In Latin America, over 50% of non-employed women aged 20-24 established unpaid household work as the main reason that

they do not seek paid employment (ILO, 2010). Although provision of day care services enables women to participate in employment activities, in instances where women engage in the labour market, family responsibility informs the amount and type of paid work that they can undertake (Hallman *et al.*, 2002). Lack of skills and social & cultural barriers builds a case for the informal sector as the most viable alternative for most women the world over and more significantly in Africa (Bertufo, 2011). This leads women especially those in urban slum settings to participate in informal employment activities.

In MukuruKwaNjenga gaps appear particularly in the provision of services for children under three years (Kabiru, 1993). This situation arises because mainstream preschools cater for children aged between 4-6 years. These schools leave out children the ages 0-3 years whose demand for early childhood care continues to be on the increase due to an intensified engagement of women in work (Adams and Mburugu, 1994). As a result there has been a proliferation of informal individual owned day care centres, in order to address the growing need of women to engage in income generating activities. The existing culture in informal day care centres is mostly unregulated and without adequate supervision (Indigieogo, 2013). Based on this background, the study seeks to examine the contribution of provision of day care services for women in informal employment in MukuruKwaNjenga an urban slum setting.

### 1.3 Problem Statement

Where formal childcare is lacking mothers are faced with tough options because involvement in economic activities, caring for one's child and other social roles compete for a mother's time. Often the threefold roles required of women place a higher demand on their time than poor men (Peters, 2001). While engagement in informal employment offers a certain level of flexibility in terms of hours and the convenience of working from home or a short distance from home, the income for women is much lower than that of men (Chen *et al.*, 2005). Lack of job security and childcare provisions can leave such women and their children at a higher risk of poverty (IFPR, 2003). In the slums, children live in desperate conditions, with limited or no formal day care arrangements or policies to regulate the same. Women mostly work in informal employment activities and have limited options. They either leave their children with neighbours or utilize unregulated informal day care services. According to Indiegogo, (2013) the price of day care is Kshs. 50 per day in the slums. Professional operators are deterred from setting up day care centres because of high levels of insecurity and the low return on investment due to the poor economic status of the population, space to set up a facility is also a challenge (CURI 2012).

There are many gaps in knowledge about informal day care, limited data has been documented on the stability of childcare in Kenya. The study seeks to investigate the scope of day care facilities at MukuruKwaNjenga for instance the services offered, the schedule/hours that day care operates, caregivers competence and other quality measures. Another aspect that the study seeks to investigate is the nature of participation in informal employment activities for women accessing day care facilities. The study will also investigate the challenges that are faced by the women in terms of use of day care services. The profile of selected women will also be analysed this is because it is deemed an important intervening variable to utilization of day care and participation in informal employment activities.

## **1.4 Research Questions**

### **1.4.1 Overall Research Question**

How does use of day care services influence women's participation in informal employment?

### **1.4.2 Specific Research Questions**

1. What is the scope of day care services in MukuruKwaNjenga?
2. How does day care use affect women's participation in informal employment activities in MukuruKwaNjenga?
3. What are the challenges faced by the women?

## **1.5 Objectives of the Study**

1. To analyze the scope of day care services in MukuruKwaNjenga.
2. To examine the effect of day care use on women's participation in informal employment activities in MukuruKwaNjenga.
3. To investigate the challenges faced by the women.

## **1.6 Significance of the Study**

This study is relevant due to an increasing participation of women in employment activities; therefore, a rising need for alternative care givers is present in Kenya. It will avail useful information on the scope of day care services, nature of informal employment participation and the challenges faced by women in MukuruKwaNjenga area. Secondly, the findings of the study could act as a springboard for further research work. Lastly, it is anticipated that the research will yield information that could provide useful feedback to educational policymakers, implementers and in the current dispensation the county government that is tasked with provision of day care services.

## **1.7 Scope and Limitations of the Study**

The study was undertaken at MukuruKwaNjenga area therefore caution should be exercised in generalizing the findings to similar areas of Kenya. The sample was limited to 60 respondents due to financial and time constraints.

## **1.8 Definition of Concepts**

### **Day Care**

Broadly defined Early Childhood Care and Development (ECCD) is used to refer to the areas of discipline that concern the care, development and learning of children of the ages 0-5 years (UNESCO, 2005). Day care is a sub-unit of ECCD; it connotes the provision of care arranged by a person other than the child's legal guardians, usually offered during the day for specific periods when the mother is at work. Currently the major services under Early Childhood Education and Care include: nursery school, pre-unit, kindergarten, day nursery, playgroup, madrassa and home-based care (UNESCO, 2005). It is important to note that most of these services cater for children aged 4-6 years, before their transition to primary school. For purposes of this study, day care is adopted as childcare services covering the age 0-6 years outside the mainstream education system.

## **Informal Employment**

Broadly defined, the informal economy refers to irregular work, outside legal sanction, without any state regulation. The informal economy has been defined differently by various scholars. For instance Ferman *et al.*, (1973) referred to it as the irregular economy, Guttmann (1977) called it the subterranean economy while Simon (1982) referred to it as the underground economy. For this study, informal work will include own account operators, casual labourers, piece rate subcontracted workers and paid domestic workers (Reinecke *et al.*, 2006).

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

This chapter presents a review of existing relevant literature. The chapter aims at identifying gaps as well as adopting themes from previous studies. The first part reviews theoretical literature, on the informal economy and effect of child care on women. The second part examines theoretical approaches adopted for the study while the third part presents existing empirical literature. This section also contains a conceptual framework that guides the study.

#### 2.2 Theoretical Literature

##### 2.2.1 An Overview of Informal Economy

The economy of nations can be conceptualized along a formal and informal continuum (Losby *et al.*, 2002). Factors such as globalization, neo-liberalism and rural-urban migration are seen to have led to the prevalence of informal work on an international scale (Chant & Pedwell, 2008). According to Hart (1973) and Portes *et al.*, (1989) the formal economy is defined as that economic zone that is legally sanctioned, regulated through state intervention and marked by regular work. On the other hand Guttmann (1977) refer to the informal economy as a subterranean economy while Simon (1982) referred to it as the underground economy. To better grasp the phenomenon of informal employment, self-employment in informal enterprises and wage employment in informal jobs has been included in order to capture the dynamic concept (Chen *et al.*, 2004). The definition of informal employment continues to be a subject of continuous debate (Temkin, 2009). However, Sherifat (2011) asserts that the informal economy in developing countries should be analysed as social and historical processes as opposed to the prevailing paradigm that the sector is as a result of crisis.

The informal economy represents approximately three-quarters of non-agricultural employment in developing countries (ILO, 2010). The informal economy accounts for an estimated 80% and 72% of employment in Africa and Sub-Saharan Africa respectively. Chen (2002) asserts that over 60% of urban employment and 90% of new jobs in developing countries over the past

decade have emerged as a result of the informal economy. This underscores the importance of the informal economy in many developing countries and underlines its significance to the economy and more importantly to families. It is equally important to note that majority of the world's poor engaged in the informal sector earn not more than two dollars a day for their work (WIEGO, 2008). This is because of the inherent characteristics of the sector, including: uncertain incomes, greater financial risks, lower standards of living, high levels of hazards associated with the work as well as lack of social protection (Chen *et al.*, 2004). These characteristics imply that there are challenges associated with the informal economy regardless of the large size of labour force it absorbs.

### **2.2.2 Women and Informal Employment**

Women's engagement in gainful employment is an untapped source of economic growth (OECD, 2004). Their participation in the workforce has been fuelled by high levels of education and economic opportunities. For poorer households, the need for income compels women to participate in informal employment activities (ILO, 2004a cited in Chen *et al.*, 2004). In 2007 approximately 1.2 billion women around the world that worked were 18.4% more compared to the previous decade (ILO, 2002). Dismal economic conditions, perpetual discrimination against women in mainstream labour market and basically high unemployment rates propel women to initiate informal employment activities. This situation is emergent due to limitations in access to capital, credit and technology. In most instances women revert to the use of simple technology which requires minimal capital investment. This knowledge will be adopted for the study by assessing the type of informal employment activity. Moreover the informal sector is seen as a flexible undertaking that enables women to combine their productive and reproductive roles. Literature notes that informal employment is generally a larger source of employment for women than for men (Chen *et al.*, 2004). Of the developing countries Sub-Saharan Africa has the highest rate of informally employed women, at 84% (UNICEF, 2007).

The persistence of disadvantage for women in the labour market is evident in gender disparity and earnings. There is a close relationship between the quality of jobs and gender. Men mostly dominate the upper echelons while women are overrepresented in the lower echelons (Chen *et al.*, 2005). UNSRID, 2005 cited in Mora (2003) notes that female labour force participation in

non-agricultural wage employment in Sub-Saharan Africa stands at 84% compared to 63% of men (UNSRID, 2005). The single most important factor is child care which affects the nature of informal employment participation for women. According to ILO (1994) gender impacts more on women's entrepreneurial activities compared to men. This is because women have less control over their own time, labour and mobility. Despite women's increased participation in the labour market, family responsibilities specifically the reproductive role has not diminished (Cassirer, 2009). Traditional gender roles combined with societal expectations placed on women put them in a vulnerable position in terms of balancing work and family responsibilities. This implies that they have to work for longer hours (ILO, 2010). The study assessed whether this is true or if there were differences for women who use day care services in MukuruKwaNjenga. According to ILO estimates, women's earnings fell short of men's by 22.9% in 2008-2009. While the figure represents an improvement from previous years it would still take more than 75 years to achieve the principle of equal pay advanced by ILO (ILO, 2011).

### **2.2.3 Effect of Childcare on Women**

The way society has evolved it is mostly mothers who take primary responsibility for childcare needs (Himmelweit and Sigala, 2002). Accordingly, it is nearly always the mother who foregoes her career, works part time or declines career advancement opportunities. In this age, the work-family balance has been intensified by realities such as urbanization, internal and international migration which have ruptured extended family support networks. At the same time growth of single-mother households means that many women are assuming responsibility as the economic provider for their children. In instances where the extended family is close by, the capacity of family members to help each other is compromised especially among the poor where economic need compels all adult family members to engage in an income generating activities (Cassirer, 2009). Besides the dynamics of changing family structures, strong traditional views that care giving is the responsibility of the mother to manage privately with assistance from domestic workers still persist (Weisner *et al.*, 1997). This notion ignores the fact that the obstacle imposed by childcare is not uniform for all women; skilled women with a standard wage can meet the cost of childcare with ease compared to their less skilled counterparts (Seo *et al.*, 2005). Poor families are particularly disadvantaged when it comes to meeting the cost of engaging a child-minder; this is because it has an implication on a large proportion of their income (Anderson and Levine,

1999). In America, for instance when poor families pay for childcare they spend about 35% of their total income on childcare compared to 7% spent by non-poor families (Seo *et al.*, 2005). The study in context investigated the cost of day care as a proportion of the total household income.

In most instances, women find it a challenge to combine the reproductive and productive roles. This challenge is because employing a domestic worker is costly, besides cost other factors including rights, terms of employment, working conditions and representation of the domestic workers (ILO 2002a cited in Chen *et al.*, 2004) pose a challenge. The women are therefore forced to weigh options such as delegating the responsibility of care to older siblings (ILO, 2010). Involving school-going girls as caregivers contributes to child labour and lower educational opportunities; therefore, inhibits long-term employment prospects for the girls (ILO, 2010). As such most women opt to shorten their productive working hours or seek part time work that allows them to combine their productive and reproductive role (Hallman *et al.*, 2001; UNFPA and GTZ, 2007). Women in these settings are therefore trapped in a viscous circle of low productivity as they spend long hours in both paid and unpaid work. The study sought to find out if day care services releases women from child care tasks and the effect on productivity in informal employment activity.

## **2.3 Theoretical Framework**

### **2.3.1 Care Economy Approach (Unpaid Care Work)**

Unpaid care work refers to tasks done for the family such as housework, cooking and caring for children without agreed upon regular remuneration. Antopoulos, (2009) asserts that unpaid work constitutes all non-remunerated work activities, which often lack social recognition. Sometimes the definition is broadened to include volunteer work where individuals mostly women assist other households or the immediate community (Budlender, 2004). Unpaid care work affects the participation of individuals in paid work through diverse channels. For instance it dictates; the ability, duration and types of paid work that can be undertaken at any given time. Furthermore it does not offer monetary returns, which reduces the potential to accumulate savings and assets as well as voice in terms of decision making. In many societies childcare is regarded a woman's private sphere therefore making it her primary concern (Antonopoulos, 2009). A number of

factors have been pointed out as determinants of the overall division of time between paid and unpaid work. Among them are age, gender, type of household structure, social class, geographical location and the presence of children in a household. Of importance also is the level of development of the economy of a country as it affects the duration and the distribution of time between paid and unpaid work. When time is spent performing unpaid care work a linkage of unpaid work and the rest of the economy becomes apparent through its connection to public sector goods provision (Antopoulos, 2009). Often the work places constraints in terms of time for poor women, thus limiting socioeconomic engagement. In most instances it reduces the time spent in self-employment or market participation (Akintola, 2004). It is important to note that women are not a homogenous group and therefore their engagement in unpaid work is quite varied. Interventions required vary in some cases what is needed is provision of infrastructure to reduce time spent in unpaid work especially in the rural areas. In other cases interventions to promote gender equality by allowing women to devote more time to higher productivity in the labour market is deemed appropriate (Hirway, 2006).

Women's poverty lie at the heart of unpaid/paid work nexus (Valenzuela, 2003) this is because they devote more time to unpaid domestic work particularly women with children. While for better off households supervision of young children is associated with improved social and emotional development (MacNaughton and Frey, 2011). Among the poor, supervising young children is considered a secondary activity and is mostly done simultaneously with other household chores (Antonopoulos, 2009). Hochschild (2000) asserts that there is need for studies to examine the gendered operation of the series of personal links between people across the globe based on the paid or unpaid work of caring. Chant and Pedwell (2008) further note that an analysis of care chains would shed light on the gendered, classed and racialized relations of power structuring the reproductive division of labour transnationally and how it constrains women's participation in the labour market. The analysis should take into account the social and geopolitical locations. The current study sought to illuminate how use of day care services affects women's participation in informal employment activities in MukuruKwaNjenga area. This was assessed through the number of hours available, the services offered and the challenges the women face in utilization of the services.

### 2.3.2 Decent Work Approach

The concept of decent work was developed by the International Labour Organization in 1999 to describe ‘productive opportunities for men and women that promote freedom, equity, security and human dignity’ (Bell and Newitt, 2010). It also means sufficient work, whereby all have full access to income earning opportunities (Baccaro, 2001). ILO has shifted its focus away from labour to work, thereby recognizing that work encompasses all kinds of productive activities. Decent work is anticipated to allow workers to support themselves and their families (MacNaughton and Frey, 2011). ILO recognizes that:

*To promote decent work, there needs to be a comprehensive and integrated strategy. That cut across a range of policy areas that eliminates the negative aspects of informality, while preserving the significant job creation and income generation of the informal economy, and that promotes the protection and incorporation of workers and economic units in the informal economy into the mainstream economy. (ILO, 2007a:1)*

Work is a major route for escaping poverty for the working poor. Majority of the poor in developing countries already have jobs, but predominantly in the informal economy which is mostly characterized by inadequate incomes and insecure conditions. This suggests that it is not enough to generate employment opportunities but need to ensure growth and sustainability of the available work (OECD, 2009). The concept of decent work is a response to this challenge; it proposes fair and sustainable opportunities for the working poor. The decent work agenda provides a useful and flexible way of thinking about how to combine economic growth with social justice (ILO, 2010). Proponents of decent work argue that a major benefit of looking at development through the lens of decent work is that it can lead to integration strategies on economic growth with social development concerns in order to achieve sustainable outcomes (Bell and Newitt, 2010). ILO (2010) recognizes that poverty has a strong female dimension this is because women tend to be over-represented in the informal economy and they also undertake much invisible work in the home.

The decent work agenda asserts that measures to ensure that the informal economy is strengthened through access to social protection, for women addressing the issue of childcare is critical (MacNaughton and Frey, 2011). OECD, (2009) underlines the need to consider social protection and employment as mutually reinforcing. This is because employment helps to secure incomes while social protection programs help to stimulate involvement of the poor in economic development. According to research by the OECD (2009) social protection is cited to have a more intensified effect on women's labour market participation. The shift in definition by the International Labour Organization from labour to work informs the rationale of adopting the concept of decent work. A recognition that mechanisms that release workers be provided for so as to allow engagement in productive work is emphasized, in this case day care is deemed necessary in releasing women from much invisible work in the home in order to participate in informal employment activities.

## **2.4 Empirical Literature**

### **2.4.1 Profile of Women in Informal Employment**

Women comprise the majority of people who live in poverty particularly in developing countries. Carr and Chen (2004) established a link between working in the informal economy and being female and poor, a phenomenon that is now referred to as feminization of the informal economy. A study of Brazilian women in the formal and informal employment (Fox and Mendona, 2006) yielded the findings that women engaged in informal employment activities are among the most impoverished groups. An estimated 70% of the families are single-mother households. The income gap for this type of households was also noted to be greater than in male headed households. Women in this type of employment were also noted to be more susceptible to cultural and policy biases. The level of education of women in the informal sector is noted to be significantly lower than for those in the formal sector. The women in informal sector work on average for fewer hours per week in comparison to women in the formal sector. This situation occurs because of the unregulated and unprotected nature of the informal sector (Fox and Mendona, 2006). The nature of most informal employment activities tends to serve women who need to balance their care responsibilities with productive work. In terms of income, the average monthly income is low.

Women in informal employment are generally regarded as subordinate to their male counterparts. They are regarded as less autonomous. Furthermore, they have less voice, fewer opportunities and a lowered self-esteem (Barwark and Harland, 2008). These characteristics are informed by cultural norms which in turn promote inequitable practices and ideologies that affect the women's ability to secure their entitlements as well as access to opportunities (Rao and Kelleher, 2005). Economically, access to productive resources tends to be a greater challenge for women than for men. This leads to concentration in already saturated markets that serve poor populations (Mwaba, 2010). Additionally, women in informal employment activities contend with inadequate infrastructure and time constraints which impacts on their productivity (Lund and Srinivas, 2000). Women in informal employment are more likely to work from home than men, which can reinforce marginalization of female work (Reinecke *et al.*, 2006). Women informal workers also tend to be clustered towards the lower end of the informal sector they operate as own account owners, piece rate subcontracted labour, domestic servants and unpaid

family workers (Reinecke *et al.*, 2006). According to Amber *et al.*, 2007 poor women in the informal economy are vulnerable to a number of serious health and safety risks, including gendered violence and increased susceptibility to HIV/AIDS. This findings may not stand true across all settings, women have over the years come together to empower one another, in MukuruKwaNjenga local groups have gone a long way in empowering women economically, spiritually and emotionally. Access to economic opportunities has also been eased by table banking and chama's; therefore giving the women voice and increasing their capacity to be engaged productively.

Knowledge of the characteristics of the selected women helps one understand factors that affect use of day care service and engagement in informal employment activities. The profile of women is seen as an important intervening variable for participation in informal employment. Some of the aspects that the present study investigated included: level of education, type of informal employment activity, household demographic characteristics, hours of work allocated to paid and unpaid care, area of operation of activity, marital status and how it influenced participation in informal employment activity.

#### **2.4.2 Nature of Day-Care Services**

According to UNICEF, quality in education is perceived holistically to include a healthy, safe environment and a curriculum that emphasizes physical and social development of a child. Parameters of quality include an instructor's ability to handle, mould and train children which is highly informed by their qualifications and expertise. The staff-student ratio is also an important consideration due to its influence on the attention each child is able to get (DoE, 2013). Siegel and Loman (1991) cited in Lyons (2001) reveal that when parents consider program quality and convenience across informal child care centre arrangements no one type of care is considered ideal. This lack of consistency in needs is because parents vary in their definitions of quality care. Some emphasize a desire for nurturing, attentive care for their children while others stress their desire for educational and social development. This study will adopt some of the standard parameters of quality as advanced by UNICEF, to measure for quality. In assessing quality nutrition, space and student teacher ratio will be adopted for the study. Furthermore this present study sought to asses overall program quality from the parents and their levels of satisfaction or dissatisfaction with the services across MukuruKwaNjenga.

Empirical data suggests that the educational level of mothers, household income, household composition, employment status, receipt of public assistance and ethnicity have a direct relationship to the use of informal childcare (Lyons *et al.*, 2001). Lyons (2001) used demographic data to generate explanations on childcare decisions. Findings indicate that parents base childcare decisions on a wide range of considerations. In most instances the choices reflect trade-offs between perceived needs of the child and family needs as well as the constraints of the child care options available to them. Cost of day care is one of the key determinants on day care choice, and its effect is more significant when assessed alongside marital status. A comparative study by Michalopoulos and Robins (2000) on the effect of day care cost on married and single mothers in America and Canada, revealed that married and unmarried women differed substantially in the determinants of childcare expenditures. Estimated childcare costs had an effect on hours worked in the labour market. It was noted that unmarried mothers were more sensitive to the price aspects of expenditures while married mothers were more sensitive to the quality aspects.

The current study adopted some aspects from Lyons *et al.*, (2001) study to assess the relationship of day care use and background characteristics of the women and their households. Furthermore, this study investigated the considerations taken into account when choosing a day care facility perception of quality such as health, attention, cost, spread of the facilities, convenience from home and instructor's capacity among others in measuring what is perceived as quality day care services by different households. Besides the parameters of quality background factors that affect the choice of day care were also investigated.

### **2.4.3 Informal Employment: Participation of Women with Young Children**

Persistence in gender disadvantage is evident in that women increasing entry into paid work has not been accompanied by a commensurate change in the gender division of unpaid work particularly that of childcare (Kabeer, 2012). Evidence from literature suggest that women retain responsibility even if they accept paid employment. In turn, this situation leads to women working for longer hours each day than their male counterparts (Hirway, 2005). Although there is a marked rise of women in labour force participation, it has been occurring at a time when employment is generally becoming more insecure (Kabeer, 2012). Zammit (2010) asserts that

there has been an increasing entry of women into work on a temporary, casual, seasonal or part time basis in developing countries. Most of the activities are home based or subcontracted by intermediaries as part of global value chains. Within the informal economy, women's productive potential and capacity to access services that would enable them better develop their entrepreneurial skills is informed by family responsibilities (Magri, 2011).

Hank and Kreenfeld (2002) have confirmed a negative relationship between female education or employment on the one hand and fertility on the other. Further Brewster and Rindfuss (2000:271 cited in Hank and Kreyenfeld 2002) draw the conclusion that women's labour force participation lies at the heart of most explanations of reproductive health and family planning measures. In an earlier study (Rindfuss and Brewster 1996) advance the assertion that there is a changing positive relationship between female education and employment. Access to affordable care is considered an important structural condition to address the reproductive and productive roles of women. Literature suggests that having to care for a child while also trying to perform a job lowers the productivity of the worker (Bertulfo, 2011). Research on a multilevel analysis of childcare and transition to motherhood (Hank and Kreyenfeld, 2002) argues that childcare arrangements should be a central component regarding the compatibility of childrearing and women's employment.

One generalization emerging from literature review is that women with young children are more likely to be self-employed, often in household-based activity than single women or women without children (Kabeer, 2008). There are however two exceptions to this generalization; first for better off women who have a more stable source of income and certain rights such as maternity leave and childcare support. The second exception relates to very poor women who are household heads, who tend to have very limited option for childcare. This could have adverse consequences for themselves and their children for instance taking the children to work, leaving them with older siblings or leaving them unattended (Kabeer, 2012). The present study investigated how day care use affects women's participation in informal employment activities in MukuruKwaNjenga.

#### **2.4.4 Challenges faced by Women who use Day Care**

Findings from a study of the urban slums of Guatemala city on childcare, mothers work and earnings indicate that choices made by mothers regarding childcare arrangements affect the type of work they engage in and the amount of time they spend in paid work (Hallman *et al.*, 2002). Given the challenge of balancing their roles that has been echoed throughout the paper women in informal employment are constrained in their choice, particularly because of the responsibility of child care and lower level of skills and education (OECD 2009). A study by Himmelweit and Sigala (2002) that sought to investigate welfare implications on mothers decisions about work and childcare established that mothers of preschool children decide about their own employment and the care of their children. In all interviews of the 34 women they claimed responsibility for childcare arrangements. Additionally, financial constraints, personal identity and availability of child care were identified to be strongly interrelated. Participation in informal employment for most women in MukuruKwaNjenga is informed by availability of resources, demand and innate gifting. Consistent to the situation in Ghana, type of work and earnings informs choice of day care centre and number of hours of participation in informal employment activity.

Perception of one's role as a mother affected what sort of childcare was considered acceptable. A large group of mothers did not want their children to go fulltime to a child-minder or receive full time care by a relative; they believed their input was important. If they needed external childcare they used a mixture of different types of childcare. Further, all mothers accepted that the standard of living they considered acceptable affected what was deemed affordable. A study by Seoet *al.*, (2005) on mothers share of childcare in rural low income families established that childcare issues is a barrier to maternal employment in low income families. The study assessed mother's time as a proportion of total child care time. Data from 300 rural low income families with at least one child under age six was analysed using OLS regression. The study findings indicated that maternal employment hours, grandparent care, number of non-maternal childcare arrangements and child care subsidy influenced maternal childcare negatively. Parental confidence, number of children under three and presence of an employed partner were positively related.

Findings from the study Pathways of Women empowerment, that was aimed at exploring the empowerment potential of different kinds of work by women in Ghana, Egypt and Bangladesh (Kabeeret *et al.*, 2011; Assad *et al.*, 2010; Darkwah and Tsikiata, 2010). All three studies found that women who work generally reported more positive impacts in relation to empowerment indicators than economically inactive women. While formal employment was noted to have more significant transformative potential, various forms of informal work such as work within the home and off-farm, self-employment in Ghana did showed the importance of work that allowed women to keep some control over their incomes. The study sought to investigate the challenges faced by the women who utilize day care. Factors such as financial capacity will be assessed using monthly income and the general standard of living. Cost of day care, hours available and benefits of participation in an economic activity and patterns of investment by the women were assessed. Furthermore the study documented the challenges the women face in informal employment activities.

## **2.5 Summary of Literature Review**

This section has summarized the reviewed literature; from the discussions raised there is insight on the kind of relationship that may exist between day care services and women's participation in informal employment. There is general agreement that provision of day care releases women from the demands of child care. However, caution needs to be applied especially because the kind of participation in this case is informal in nature. Of importance is to note that discussions on empirical studies were carried out in different settings, using different sample sizes and methodology and were guided by different theoretical and conceptual frameworks. The study in context was carried out in an urban slum setting, using a sample size of 60 women and using a different set of theoretical and conceptual approach.

The findings from various studies provide an understanding on day care and women's participation in informal employment. What this study seeks to establish how day care use affects women's participation in informal employment activities in MukuruKwaNjenga. Aspects of informality, cost, perceptions on quality, personal characteristics and other demographic factors are seen as important factors that will provide a basis for the researcher to gain a general understanding on the scope and utilization of day care service. Further, choices on utilization of day care services can be examined in conjunction with mothers' participation in informal

employment activities. It is imperative to note that the study did not cover all the issues raised in literature review but concerned itself with investigating the scope of day care services, examining the women's participation in informal employment activities and documenting the challenges faced by the women.

## **2.6 Conceptual Framework**

### **Independent variable**

Day care is the independent variable in this study. For purposes of the study it is operationalized as baby care centres that enrol children from a few months to 4 years. The centres enhance availability and access for child care, which is at the core of releasing women from child care tasks.

### **Dependant variable**

#### **Women's Participation in Informal Employment**

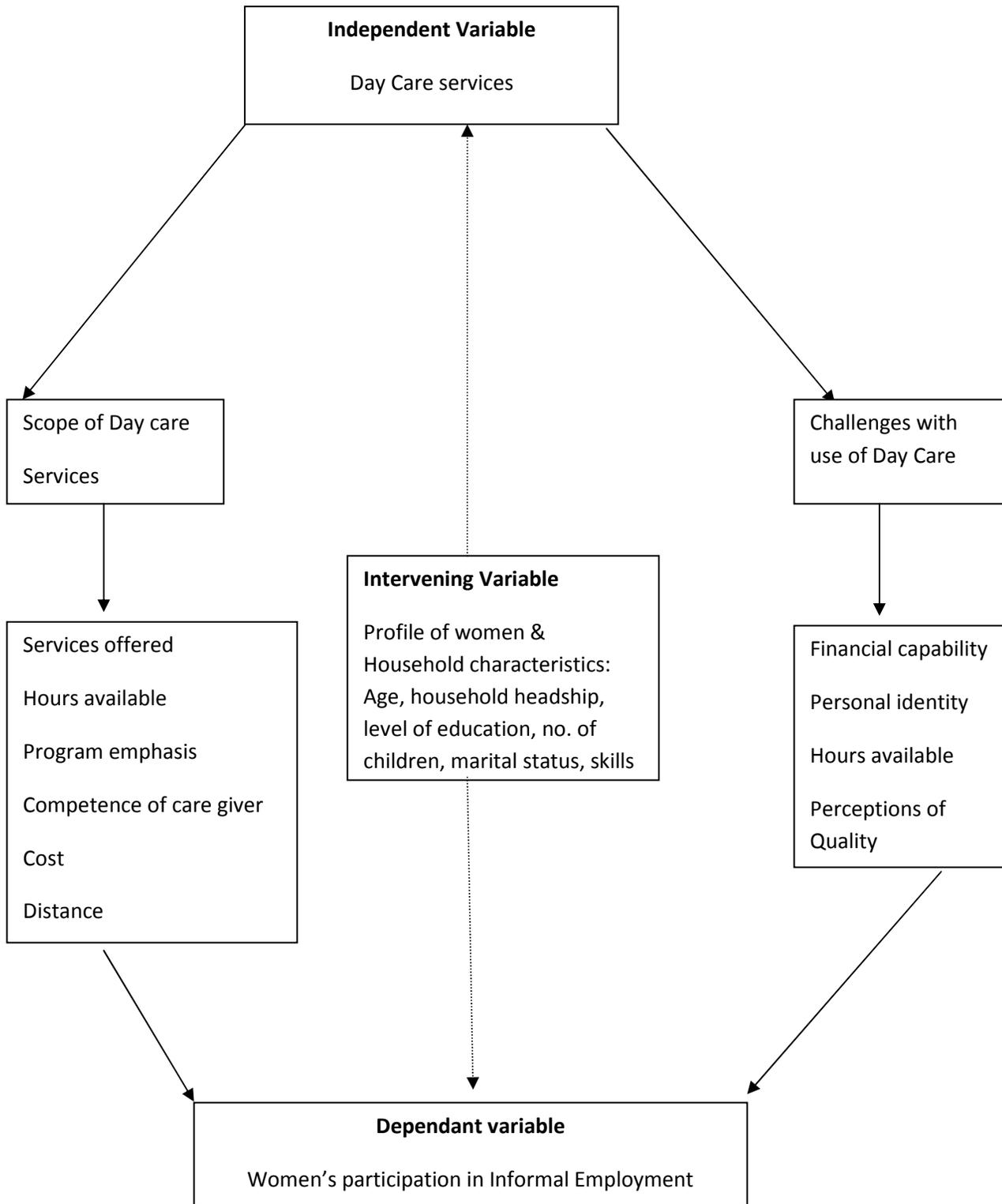
In this study participation in informal employment is operationalized as income generating activities by the women outside the formal economy. Informal employment activities in MukuruKwaNjenga include, casual employment, paid domestic work and small scale owners of informal employment activities.

### **Analysis of the conceptual framework**

The conceptual framework guides the study by showing a flow of the relationship between variables. Day care is conceptualized as the independent variable for the study. Scope and access to day care are the main sub variables which are further operationalized into indicators.

The dependant variable is women's participation in informal employment; this is because throughout the study day care is deemed a necessary pre requisite in releasing women from housework to engage in employment activities. The conceptual framework is therefore based on the assumption that day care releases women to be engaged in informal employment activities. However the effectiveness of the relationship is based on the background of the women and their household characteristics.

**Figure 2.1: Schematic Presentation of Conceptual Framework**



**Source: Authors Conceptualization 2014**

## CHAPTER THREE

### METHODOLOGY

#### 3.1 Introduction

This chapter outlines the methodology that was adopted for the study and a brief description of the study site, research design, sampling procedure, data collection tools and analysis techniques. The section also articulates the rationale of the proposed methodology.

#### 3.2 Study Site

MukuruKwaNjenga is one of the largest informal settlement area located within Nairobi's larger industrial zone. About 8km from the southeast of the central business district (CURI, 2012). MukurukwaNjenga is surrounded by three major roads: Mombasa road on the southern eastern side, Outer Ring Road on the North eastern side, and Airport North road on the south eastern side. The area is divided into eight zones, namely: Sisal, Wape Wape, Vietnam, MCC Zone, Area 48 (Kware), Riara, Milimani and Moto Moto. The zones have very different histories, Milimani as the name suggests is located on a soft hill; Vietnam emerged after confrontations by the GSU and informal settlers in 1996 after conflict erupted from an order by the government to demolish the settlement; Zone 48 emerged after an agreement by the settlers and land owners that all 48 Kenyan tribes were represented there; Riara and Wape wape emerged in 1998 and 1999 respectively; parts of Moto Moto was initially allocated to developers in 1995 by the Moi government, while the other section of Moto Moto was acquired by the Moto Moto group; MCC Zone started in 2000 to build more permanent structures and it acquired its name from the Mukuru Community Centre.

The population count of MukuruKwaNjenga varies across different census carried out. The table below shows a summary the population, the estimated number of households, the size of the area and the population density from three different counts; Urban Innovation Project (UIP), Kenya National Bureau of Statistics (KNBS) and Muungano Support Trust (MuST).

**Figure 3.1: Population Count of Mukuru Kwa Njenga**

VILLAGE	POPULATION			HOUSEHOLDS			AREA (EXCLUDING LARGE FACILITIES km <sup>2</sup> // acres)	POPULATION DENSITY (pers km <sup>2</sup> // pers acre)		
	CENSUS	UIP	MuST	CENSUS	UIP	MuST		CENSUS	UIP	MuST
SISAL	6791	11427	11900	2490	3809	3955	0.0920 / 22.73	73815 // 299	124203//503	129348 / 523
MILIMANI	4752	8657	9435	1697	2886	3145	0.0622 / 15.37	76399 // 309	139183//563	151688 / 614
VIETNAM	14979	26424	20958	5430	8808	6976	0.2171/ 53.64	68996 // 279	121714//493	96536 / 391
RIARA	8551	19655	14616	3172	6552	4872	0.1932 / 47.74	44260 // 179	101736//412	75652 / 306
WAPE WAPE	11631	17465	39708	4665	5822	13236	0.1418 / 35.04	82024 // 332	123164//498	280028 / 756
ZONE 48	10901	19275	16300	3686	6425	3308	0.1507 / 37.24	72336 // 293	127900//518	109489 / 455
MOTO MOTQ	8900	21690	20625	3195	7230	6875	0.1405 / 34.72	63345 // 256	154379//625	146797 / 594
TOTAL	66505	124593	130742	24335	41531	42367	0.9975 / 246.47	66672 // 270	124905//505	134077 / 538

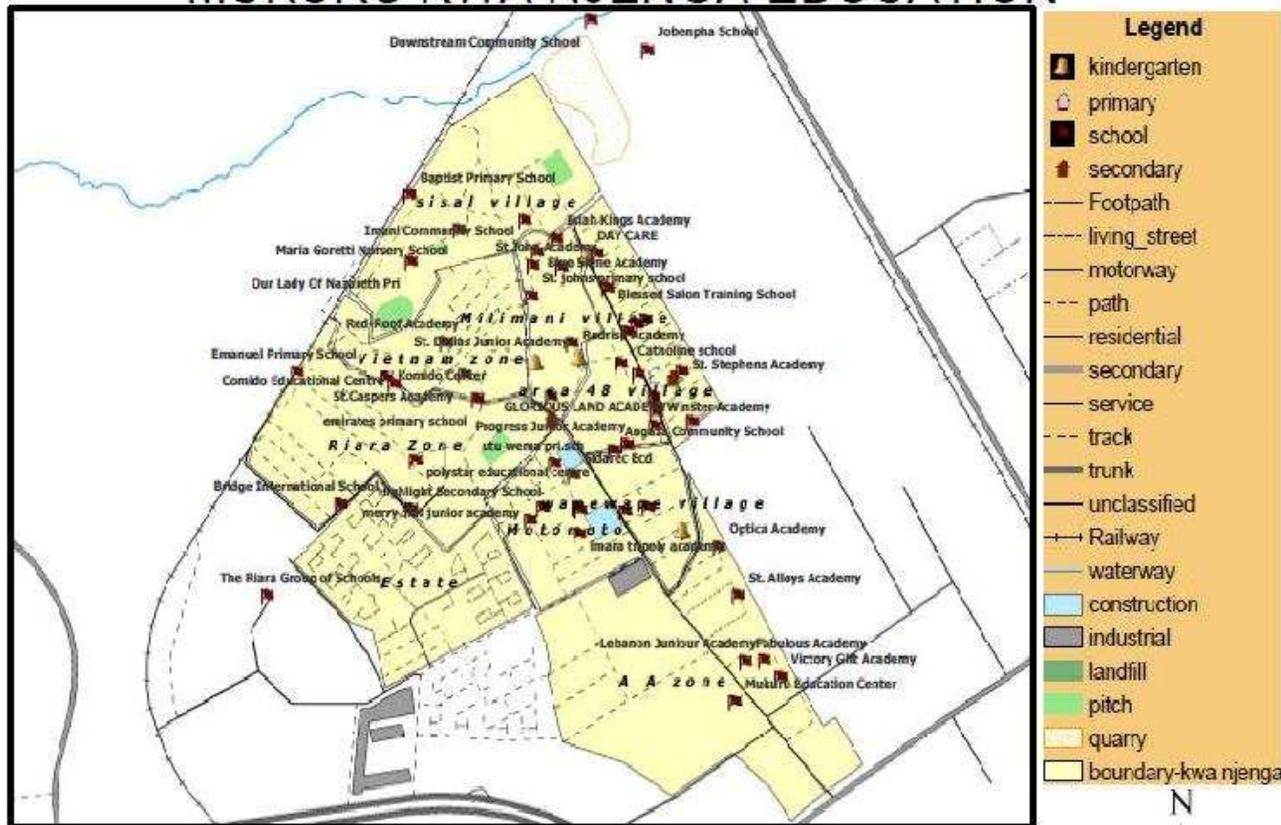
**CURI 2012: Population Census by KNBS, estimations by UIP & enumeration exercise by MuST 2012**

A mapping and enumeration exercise by Muungano Support Trust (Wairutu, 2010) revealed that 60% of the population in MukuruKwaNjenga are self-employed while 40% are casual labourers, most of the businesses are small scale. Majority of the women in MukuruKwaNjenga are low income earners whose main economic activity include: casual labour at industrial area, EPZ, some industries at the airport and domestic work in neighbouring estates [Fedha, Tassia, Avenue Park, Imara Daima, Tena & Donholm among others], changaa/illegal brew vendors, hawkers in Muthurwa and Gikomba, water and food vendors across the slum. Many also operate small scale businesses and shops within the area. The area is characterized by high levels of poverty, garbage disposal, inadequate shelter, poor infrastructure, high levels of insecurity, high crime rates and high unemployment rates.

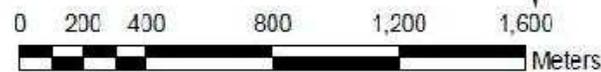
Initial conversations with the chief indicated that MukuruKwaNjenga has many day care centres that are run by individuals; he however pointed out that some are run by self-help groups and non-profit organizations. The individual operators run the day care centres as businesses while the nongovernmental organizations institute the programs as a way of giving the residents a powerful tool to end the cycle of poverty. Some of these nongovernmental initiatives include Slums Information Dissemination and Resource Centre (SIDAREC), Association for the Physically Disabled of Kenya (APDK). SIDAREC aims at enhancing the capacity of the residents, Chimanade Training Centre (CTC) is an initiative of the marianists which aims at ensuring that women who have young children from 9 months to 6 years are productively engaged, while APDK has a focus on the disabled. The rationale of picking the area was based

on availability of informal day care centres and high participation in informal employment activities. In addition, the area hosts several organizations that collaborate in empowering women economically. The study site map below shows the education situation however it does not show all the centres in the area.

# MUKURU KWA NJENGA-EDUCATION



Map produced by Map Kibera Trust  
 Get in touch for maps, corrections, ideas.  
<http://mapkibera.org/> [contact@mapkibera.org](mailto:contact@mapkibera.org)  
 Data: © OpenStreetMap contributors. ODBL licensed.  
 Created: 25th November 2012



*Map of MukuruKwaNjenga - Education adopted from Kibera Trust, 2012*

### 3.3 Research Design

This study used both quantitative and qualitative research strategies to obtain data and an understanding of the research problem. A questionnaire and an interview guide were the main data collection tools used to obtain data from the women and key informants respectively. Questionnaires had a mix of both closed and open ended questions. This is because of considerations of the population under study and the overall objective of the study which was to examine the influence of day care services on women's participation in informal employment activities. Furthermore, probing where necessary allowed for generation of details needed for qualitative analysis.

The study used cross sectional survey design, which is a research design that collects data to make inferences about a population of interest (Hall, 2008). This type of design best describes relationships and phenomenon as they exist Brickman *et al.*, (1998). Data is collected predominantly by questionnaires or by structured interviews on more than one case at a single point in time (Bryman, 2008). It typically employs a face to face interview and seeks to determine how things are for a fairly large population (AECT, 2001). The main aim was to provide insights on the effect of day care services on women's participation in informal employment activities.

The researcher began fieldwork by speaking to a few key informants (Local leadership [Chief, Women's leader and grass root development initiatives [CBO's/NGO's &FBO's] that serve women. This was deemed useful as it is one of the community assets in the area, this enabled the researcher gather information that would be useful in developing a strategy in selecting areas and day care centres that would reach different categories of women. After ascertaining the key issues as pertains to day care and women in informal employment the researcher embarked on a purposive identification of six different day care centres and three capacity building initiatives that have variations in approach and characteristics from which a sampling frame was generated.

### **3.4 Population and Sampling Procedure**

#### **3.4.1 Unit of Analysis**

The women were the main unit of analysis in this study. The target population for the study was women in informal employment, who have a child in day care. The study targeted 60 women, this sample size was deemed appropriate as it was neither too small nor too large and allowed for quantitative analysis. The researcher used criterion sampling by sampling only women with a child in day care and participated in informal employment activity. This sampling was used because the specific set of characteristics needed, whereby randomizing the procedure would not achieve this end.

#### **Stage One: Identification of Day Care centres**

The day care centres were purposively selected from across the different zones as clarified by the chief of the area. Two day care centres (Kwa Mama Jimmy and Jafra Academy) that varied in approach and age group were selected from *Kware* the area has the biggest share of day-care centres and it provides the area with the largest common marketplace for exchange of goods and services. The other day care centres were selected taking into consideration factors such as basis of foundation (Maria Goretti Nursery School) which addresses the need for women to engage in informal employment, variations in emphasis/age groups (Young Friends Centre), special needs (Shinning Star Centre for the Disabled), and differences in levels of poverty across the villages (Ebenezer Day Centre). This was to ensure that a difference in characteristics and activities across day care centres in the area was catered for. From previous discussions with key informants it was noted that some of the women who utilized day care were in a chama or a support group, this proved very useful in the next step of identifying the women.

#### **Stage Two: Identification of Women**

The researcher adopted two strategies to achieve the desired sample size of 60 women. Table 3.1 shows how the sample size was achieved. The sampling unit generated from the day care centre's had 15 names and contacts of mothers, the researcher enquired for contacts from the available list in order to get the remaining 20 names and contacts. The researcher also used women empowerment groups as sampling units. This was a useful strategy as it provided a common place where the women go to carry out informal employment activities. The women

were interviewed from these setting with permission from the administration of the not-for-profit organizations. The not-for-profit empowerment initiatives that were used for the study included Huru International and Micato Harambee Share where the women usually go to carry out casual activities 3-5times a week, Chimanade Training Centre where young women are empowered to acquire an entrepreneurial skill at a subsidized rate, Ujamaa Family Centre where women, mostly own account operators have micro-credit groups and use table banking to help them start, run, and improve their businesses and Runjekwa, a CBO that caters for orphans and other vulnerable children and has provision for a support group for women.

**Table 3.1: Identification of women**

No.	Name of Initiative and activity	Number of Cases	Percentage [%]
1.	Day Care Centres (Six of the centres)	35	58.3
2.	Huru International (Tailoring)	6	10.0
3.	Micato Harambee Share (Cleaning, making re-usable pads, small scale agriculture)	5	8.3
4.	Chimanade Training Centre (Hair dressing and knitting)	6	10.0
5.	Runjekwa and Ujamaa (Table banking)	8	13.3
	<b>Total</b>	<b>60</b>	<b>100.0</b>

*Source: Survey 2014*

### **Stage Three: Identification of Key Informants and FGD**

The study purposively selected seven key informants who were considered key stakeholders on matters of education, local administration and women leadership. Some of the key informants were pre-determined while the decision to include others was triggered by information obtained from selected key informants. The key informants were deemed appropriate in enhancing an in depth understanding of the subject, they also had over three years of experience working in the area. Table 3.2, outlines the key informants identified for the study and their designations. It was assumed that the local leadership and the different empowerment initiatives have a regular interaction with the women on issues of child care as well as informal employment activities. The nursery/pre-unit teacher represents the educational expert, who was assumed to be in a position to give a wide range of information concerning day care and its perceived benefits and

challenges. In the absence of the identified key informant the second in command e.g. assistant was interviewed. Two focus group discussions were conducted one with a group of women who are engaged in informal employment activities and have knowledge of and different experiences on day care. The other FGD was conducted with social workers who handle different groups of women at Ujamaa Family Centre. The researcher applied focussed interview technique to obtain information from the key informants and Focus Group Discussions. This entailed asking open ended questions in a conversational manner but ensuring the set questions are addressed. Informal discussions and non-controlled observation was employed across three different day care centres. Table 3.2 outlines the key informant and focus group discussion participants.

**Table 3.2: Key Informants and Focus Group Discussion Participants**

<b>No.</b>	<b>Key Informant Participants</b>	<b>Title/Description</b>
1.	Local administration	Area Chief
2.	Day Care Providers (6)	Owner/Teacher/Manager
3.	Next Level after day care	Nursery school teacher
4.	Women's Leadership	Sister in charge of all women's programs
5.	Sub County Children's Office	Social Worker
6.	Runjekwa (Community Based Organization)	Health Worker/Secretary
7.	SIDAREC (Not for Profit Organization)	Program Officer
	<b>Focus Group Discussion Participants</b>	<b>Title Description</b>
1.	Eight women from (CWA, Runjekwa and Ujamaa)	Have had child in day care in the past, presently has child, married, single, grandmother, special needs.
2	Women program heads at Ujamaa	Five social workers

*Source: Survey 2014*

### **3.5 Data Collection Methods**

Data was collected using a questionnaire and an interview guide. The main themes included women's characteristics, household characteristics, utilization of day care and the nature of informal employment participation of the women. A pre-test was conducted to gather how relevant the operational questions were to the research problem. The repetitive questions in the questionnaire were discarded while those that were unclear in the initial phase were reconstructed. The survey was conducted in Swahili for most of the women while interviews for the key informants were conducted in English. The questionnaire contained both open and closed ended questions. While closed ended questions had pre-coded responses, open ended questions allowed the researcher to get as much qualitative information as possible. All completed questionnaires were checked and cleaned daily to ensure completeness and accuracy. Qualitative data from the key informants was obtained through face to face interviews using an interview guide, this supplemented survey data obtained from the women. The administration of research data collection instruments was done by the researcher both at the pilot and main study phases. A research letter was also obtained from the Institute for Development Studies for identification purposes.

### **3.6 Data Analysis Procedure**

All completed questionnaires were coded in preparation for quantitative and qualitative analysis. Quantitative data was entered into SPSS and various functions used for analysis, this involved generating descriptive statistics based on study objectives. Notes obtained from interviewing key informants were also reviewed to verify that all relevant themes were captured. Microsoft Word tables and Microsoft Excel spreadsheets were used to thematically sort and code qualitative data (La Pelle, 2004). Emerging patterns were noted and analysis embarked on in view of study objectives. Table 3.3 illustrates the data collection and analysis methods for each of the research questions. Key Informant Guide is coded KIG while the Questionnaire is coded RQ.

**Table 3.3 Data Analysis Table**

<b>Research Question</b>	<b>Data Needs</b>	<b>Instrument</b>	<b>Analysis</b>
<b>Characteristics of study population</b>	<b>Profile of women</b> Age Marital status Religion Household headship <b>Household Characteristics</b> Household size Income Number of Children attending day care	RQ <sup>1</sup> Qs 1-5  RQ Qs 6-11	Univariate analysis and Bivariate analysis
<b>What is the scope of day care services</b>	Services offered Program emphasis Distribution Hours available Cost	RQ Qs 12-15 KIG <sup>2</sup> Qs 6-8, 13-18, 26-27 FGD <sup>3</sup> Qs 1	Univariate, Bivariate and thematic analysis
<b>How does day care use affect women's participation in informal employment activities in MukuruKwaNjenga.</b>	Type of activity Location of operation Number of days worked Level of participation Effect of day care on participation	RQ Qs 16-17 KIG Qs 10, 20, 23 FGD Qs 2-3	Univariate and thematic analysis
<b>What are the challenges faced by the women</b>	Challenges in use of day care Challenges on informal employment participation	RQ Qs 18-19, 36 KIG Qs 11-12 FGD Qs 4	Thematic analysis

*Source: Authors Conceptualization 2014*

<sup>1</sup> Respondent Questionnaire is coded as RQ

<sup>2</sup> Key Informant Guide is coded KIG

<sup>3</sup> Focus Group Discussions is coded FGD

## CHAPTER FOUR

### STUDY FINDINGS AND DISCUSSIONS

#### 4.1 Introduction

This chapter presents a summary of this study's findings. It analyses the use of day care and how it affects women's participation in informal employment activities. The issues presented include characteristics of the respondents, the nature and scope of day care services, the participation of women in informal employment activities and the challenges faced by women.

#### 4.2 Characteristics of the Women

##### 4.2.1 Demographic Characteristics

Demographic characteristics describe the particular women that participated in this study. Of the various demographic factors, age was an important factor that shows the trend of the age of women that use day care services and participate in informal activity. Table 4.1 indicates that 5.0% of the women in the survey were 20 years and below, 60.0% were aged between 21-30 years, 28.0% were 31-40 years and the remaining 6.7% were 41-50 years. The majority (88.3%) of the women were 40 years and below. The youngest woman was 16 years old while the eldest was 48 years. The mean age of the women was 29 years. Further, the findings show that 56.7% of the women interviewed were married, while 41.6% were single parent households. One of the respondents, who represents 1.7% of the study population, stated categorically that she was separated from the husband. Out of the 60 respondents, 55.0% were headed by males, 40.0% were single parent/mother households, and the remaining 5.0% were headed by grandmothers.

Comparative indicators based on a household sample survey of 1,755 households in Nairobi's informal settlement showed that there are more males than females, in informal settlement areas (World Bank, 2006). The cohort of the survey population is consistent with this finding as the survey shows (Table 4.1) a male to female ratio of 55:40.

**Table 4.1: Demographic Characteristics of the Respondents**

<b>Variable Name</b>	<b>Number of cases</b>	<b>Percentage [%]</b>
<b>Maternal Age</b>		
11 - 20 Years	3	5.0
21 - 30 years	36	60.0
31 - 40 years	17	28.3
41 - 50 years	4	6.7
<b>Total</b>	<b>60</b>	<b>100.0</b>
<b>Marital Status</b>		
Married	34	56.7
Single parent	25	41.7
Separated	1	1.7
<b>Total</b>	<b>60</b>	<b>100.0</b>
<b>Household head</b>		
Father	33	55.0
Mother	24	40.0
Other	3	5.0
<b>Total</b>	<b>60</b>	<b>100.0</b>

*Source: Survey 2014*

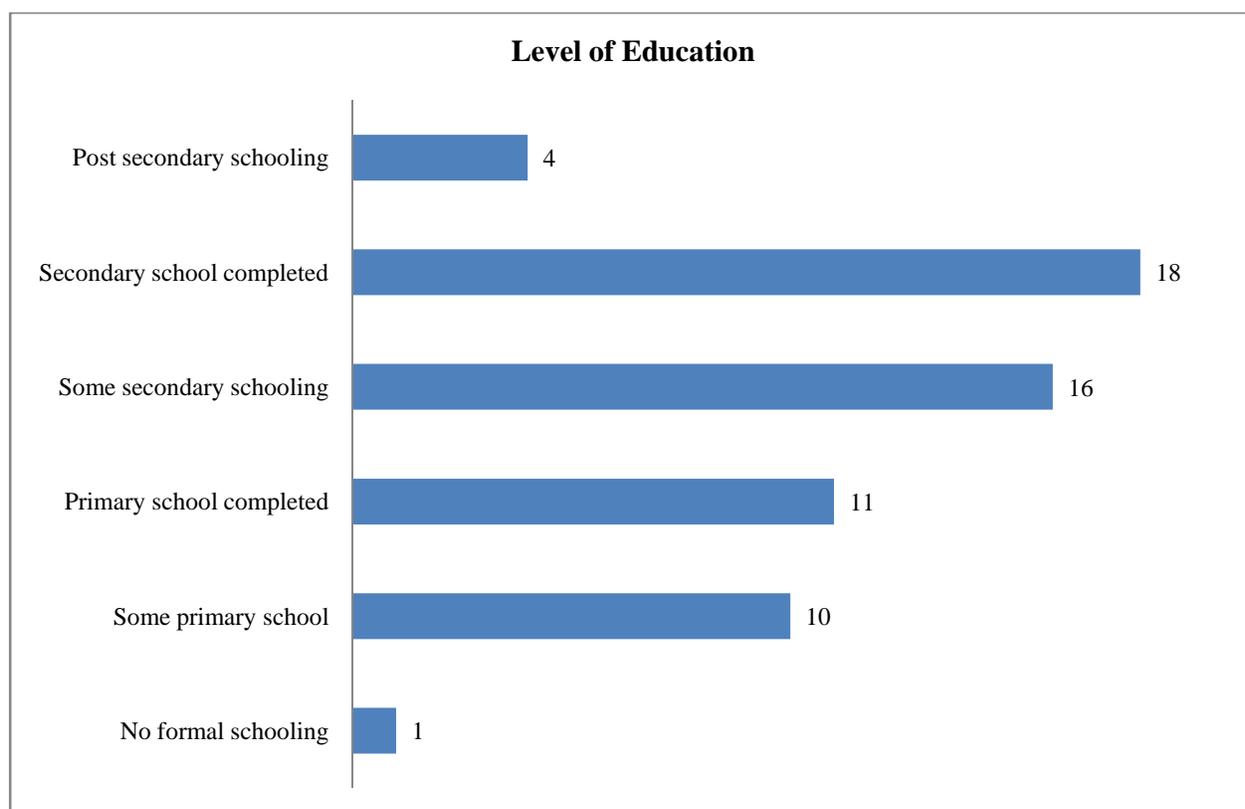
#### **4.2.2 Level of Education**

Mother's education level has been shown to play significant role in the family well-being and informal activity participation. Figure 4.3 displays the level of education attained by the women. Of the total respondents 6.7% had some form of tertiary training, 30.0% had completed secondary school while 26.7% had not. The remaining 18.3% had completed primary school, whereas 16.7% were primary school drop outs. One respondent (1.7%) revealed that she had no formal schooling. From the findings it can be noted that majority of the women had acquired at least some primary level education. The level of education attained revealed why most women were engaged in informal employment activities.

Educational levels in the slums compares closely with the national level, where only 50% of the population attains primary school level education (Oxfam, 2009). Slum-dwellers who go beyond secondary level drop to below a third, which is similar to the national level. Many people in the slums have basic education. Therefore literacy levels are likely to be relatively high. However, the drop in students after secondary level means that the urban population is likely to lack more sophisticated skills that are conducive for economic development (Oxfam, 2009). This situation renders informal sector the main source of employment generation. It is worthwhile to note that

informal employment rose from 5.5 million in 2003 up to 6.4 million in 2005, while in 2002, the 5.1 million people working in the informal sector accounted for nearly three-quarters of the total employed population in Kenya at that time (KNBS,2006).

**Fig 4.1: Education Status of the Respondents**



*Source: Survey 2014*

### **4.2.3 Religion**

Table 4.2 shows that out of the 60 respondents interviewed 53.3% were Protestants, 38.3% were Roman Catholics, 5.0% affiliated to the Seventh - day Adventist faith while the remaining 3.0% were Muslims. The findings show that all the respondents interviewed subscribed to a denomination. Another indication of religion was the researcher’s observation of the distribution of churches and mosques in the wider MukuruKwaNjenga area. Respondents stated that religion did not influence enrolment of child to any day care centre, participation in an activity or affiliation to groups.

**Table 4.2: Religious Affiliations of Respondents**

<b>Religion</b>	<b>Number of Cases</b>	<b>Percentage[%]</b>
Protestant	32	53.3
Catholic	23	38.3
Muslim	2	3.3
SDA	3	5.0
<b>Total</b>	<b>60</b>	<b>100.0</b>

*Source: Survey 2014*

#### **4.2.4 Household Characteristics**

Household characteristics describe the households of the particular women that participated in this study. Table 4.3 shows that majority of the households (70.0%) had from 2 to 4 members, the remaining 30.0% had from 5 to 9 members. Regarding source of income 78.3% of the respondents stated that informal employment activities served as the main source of income for the family while 21.7% reported to have formal employment as the main source of income. It was noted that out of the 21.7% of the respondents who stated formal employment as the main source of income for the household considered some types of casual permanent employment in an industry, as formal employment, due to the regular flow of income and the rules governing behaviour.

The study also sought to establish the number of children attending day care. Findings show that 93.3% of the households had one child attending day care while 6.7% had two children attending day care on a regular basis. According to a report by Oxfam(2009), it was noted that average household size in informal settlements have an average of 3 children, and possibly reflecting high infant and child mortality rates. Discussions with the women established that during school holidays some mothers who had children aged between 7-10 years enrolled the child in a day care centre.

**Table 4.3: Household Characteristics**

<b>Variable name</b>	<b>Number of cases</b>	<b>Percentage[%]</b>
<b>Household size</b>		
2-4	42	70.0
5-9	18	30.0
<b>Total</b>	<b>60</b>	<b>100.0</b>
<b>Main Source of Income</b>		
Formal	13	21.7
Informal	47	78.3
<b>Total</b>	<b>60</b>	<b>100.0</b>
<b>No. of Children in Day care</b>		
One	56	93.3
Two	4	6.7
<b>Total</b>	<b>60</b>	<b>100.0</b>

*Source: Survey 2014*

#### **4.2.5 Household Income**

Table 4.3 shows that 28.3% of the respondents fell within the Kshs.7,000-15,000 income bracket, followed by 18.3% of the respondents falling within the Kshs.1,000-6,000 income bracket. Of the remaining 60 respondents 26.7% could not give an approximate value of the total household income, even though they stated that they could meet the cost of living within MukuruKwaNjenga. For 5.0% of the women surveyed the average monthly income was the income bracket Kshs.26,000-35,000. For 1.7% was income bracket 46,000-50,000 and the remaining 1.7% was over 50,000. The most common range at the total income was therefore Kshs.7,000-15,000 per day which translates to Ksh.50-200 per day.

**Table 4.3: Table on Total household Income**

<b>Total Household income</b>	<b>Number of cases</b>	<b>Percentage [%]</b>
Cannot tell	16	26.7
Below 1,000	0	0.0
1,000-6,000	11	18.3
7,000-15,000	17	28.3
16,000-25,000	8	13.3
26,000-35,000	3	5.0
36,000-45,000	2	3.3
46,000-50,000	1	1.7
50,000+	2	1.7
<b>Total</b>	<b>60</b>	<b>100.0</b>

*Source: Survey 2014*

The personal characteristics of the mothers including age, education and marital status of the mothers did not influence use of day care services. However, household characteristics such as the household size, household income and number of dependants were noted to affect use of day care and the women's participation in informal employment activities. Particularly, family well-being and other dependants was established as important factors in influencing the decision by women in enrolling children into day care, and consequently women's participation in informal employment activities.

### 4.3 Nature of Day Care Services in MukuruKwaNjenga

It was a major objective of the study to find out the various types of day care services in MukuruKwaNjenga. This section presents the scope and nature of day care services in the area. First, it was found that the common term for most day care centres in the area was “baby care.” The centres are mostly residential premises that are modified to baby care centres. Basic services are offered for the very young children. Table 4.4 outlines the services offered. At this level it was observed that only one caregiver attended to the children. In depth interviews with the day care owners revealed that education level of the caregivers ranged from primary schooling to secondary school. Basic care day care centres account for the majority of day care centres in MukuruKwaNjenga. The next category catered for children who are slightly over 1.5 years to around 3 years, at this level there is a notable emphasis on learning and play. The day care centres engage a trainer who has relevant level of qualification to attend to the cognitive needs of the children.

**Table 4.4: Scope of Day Care Services**

Category	Day care centre name	Services offered
Basic Care	Kwa Mama Jimmy	Carry own food
4months-12months	Young Friends Centre	Changing of diapers/napkins/clothing
	Ebenezer Day care	Introduction to sounds, singing games
		Sleeping
Learning & Care	Jafra Academy	Introduction to learning
1 1/2 – 3years	Maria Goretti	Provision of food/snack
		Toilet/potty training
		Play
Special Needs	Shining Star academy	Special needs
1-5years	APDK	Physical/speech therapy

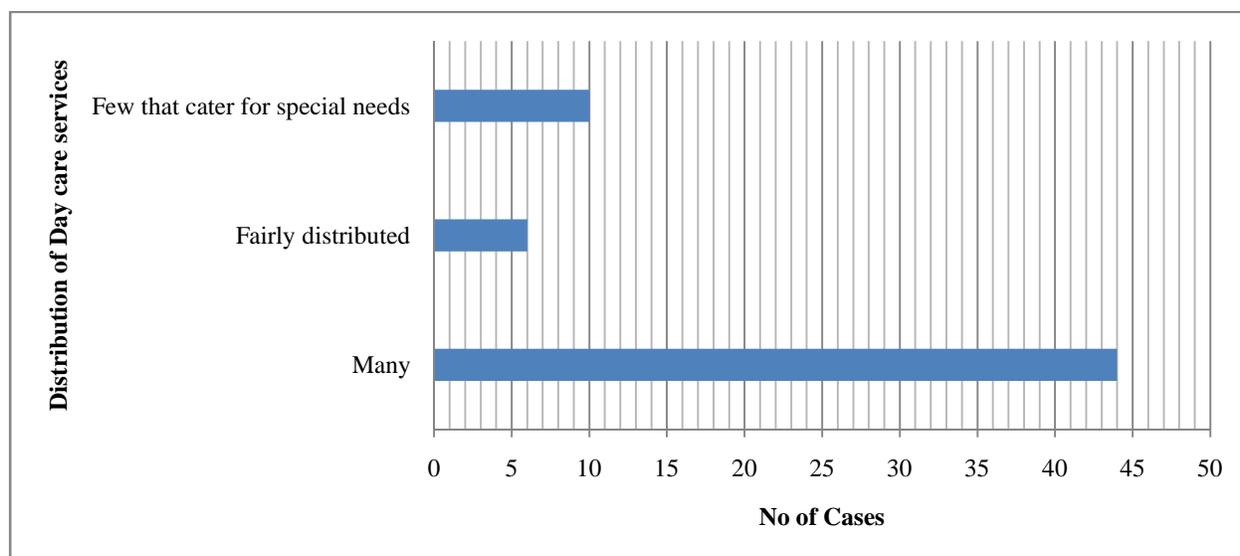
*Source: Survey 2014*

It emerged that there were special needs day care centres but very few in the area. They offer services that are similar to the regular day care centres but only handle special needs children. In the special needs centres, caretakers mashed or otherwise broke down food to aid in eating, regularly changed the children's clothes and undergarments and adhered to strict hygienic measures. It was noted that, all day care centres, regardless of age, educational level of care giver/teacher a component of educational value was incorporated in the program. Some indicators on learning included illustrations on rote counting, sounds and songs hang within the room. The centres advertise services using posters and word of mouth, different strategies are used to attract parents to the centres. The most notable include flexibility in payments and hours that services are available. The stated strategies remain the most relevant due to the informal participation of the women.

#### **4.3.2 Distribution of Day Care centres**

The demand for day care centres and the lack of institutional oversight on informal day care presents a business opportunity to women. Many mothers who previously stayed home to nurse a child were noted to have established a day care centre to enable them generate an income. Figure 4.2 displays the distribution of day care centres. It was found that there are many day care centres in the area. From in depth interviews some zones were identified as having more day care centres than others. The density can be attributed to the differences in poverty levels in the zones. Kware, MCC, and Vietnam zones do have a larger share of day care centres and the standards were higher compared Moto Moto, Wape Wape and Sisal zones, where distribution is sparse. It emerged that some women from the Moto Moto, Wape Wape and Sisal zones sometimes take their children to Kware and Vietnam where day care provision is more competitive.

**Fig 4.2: Distribution of Day Care Services in Mukuru Kwa Njenga**



*Source: Survey 2014*

The distribution of day care services was further corroborated by the approximation of distance of the nearest day care from the respondent’s home. Table 4.5 below shows that 66.7% of the interviewed women reported that there was a day care within a radius of 1km from their homes, 26.7% said that there were day care centres between 2-5km from their homes, while the remaining 6.6% stated that they had to travel over 5km before getting to a day care centre that met their need. This category largely represented mothers with physically challenged children. Despite the availability of day care centres, it was observed that some women still take their children with them to work.

**Table 4.5: Approximate distance from your house to nearest day care**

Distance in Km	Number of Cases	Percentage [%]
More than 10km	2	3.3
5-10km	2	3.3
2-5km	16	26.7
Less than 1km	40	66.7
<b>Total</b>	<b>60</b>	<b>100.0</b>

*Source: Survey 2014*

### 4.3.3 Cost of Day Care Services

Table 4.6 displays the cost of day care services per month. Majority of the day care centres (46.6%) charge a daily fee of Kshs.50 per day which totals to Kshs.1000-1200, depending on the number of days a mother uses day care in a given month. The findings are consistent with Indiegogo's (2013) assertion on the average cost of day care services at Kshs.50 per day in slum areas. Therefore Kshs.50 represents the very basic fee, additional services attract extra charges for instance meals or overtime attract a fee of Kshs.30 and Kshs.20 respectively. Overtime is common in Jafra Academy and Maria Goretti Nursery School, where opening and closing hours are regular. For the individually owned day care centres (Ebenezer Day Care Centre, Kwa Mama Jimmy and Young Friends Centre), 'understanding' is one of the assets that owners capitalize on. Verbal agreements between the mother and care giver is enough and no extra charge is imposed. The cost remains at Kshs.50 even though the hours may be extended to as late as 10pm in the night, as long as prior communication is adhered to. This strategy has in a great way facilitated retention of the children in the day care centres. However, other measures such as a lump sum payments for the month acts as security for such occurrences.

Out of the 60 respondents 16.7% represents women who stated no cost incurred for day care services. This proportion represents women with special needs children who came together as a self-help group and sought assistance from different stakeholders in establishing the day care centre. The Catholic Church (St. Bakhita and St. Mary's Catholic Church), voluntary groups, and individuals continue to assist the group in the everyday operations of the Shining Star Academy for the disabled. The other special needs centre, APDK charges a subsidized fee of Kshs.480 monthly. The remaining 5.0% of women indicated that they paid over Kshs.2,000 for day care in a month, amounting to Kshs.100 per day. In particular, these women had preference as to which day care they enrolled child. Some of the care centres that were given preference were Maria Goretti and Kwa Mama Jimmy.

**Table 4.6: Cost of Day care in a Month**

<b>Cost in Kshs.</b>	<b>Number of Cases</b>	<b>Percentage [%]</b>
0-50	10	16.7
51-300	1	1.7
301-1,000	18	30.0
1,001-2,000	28	46.6
2,001+	3	5.0
<b>Total</b>	<b>60</b>	<b>100.0</b>

*Source: Survey 2014*

#### **4.3.4 Household Income and Cost of Day Care**

A comparison of the total monthly fee on day care against the monthly total household income reveals that the cost is reasonably fair with most families within the cohort that was interviewed recording ability to meet the cost of day care in a month. In depth interviews carried out indicated a standard monthly fee of Kshs.1,000 if payment is made on a one off basis. Some of the households were comfortably able to meet this cost, but most of the women could not commit to pay a one off fee at the beginning of the month. One of the day care centres, Kwa Mama Jimmy, had an informal, verbal agreement with the women that payments be done when bringing the child, this was to deter cases of non-payments. Two out of the sixty women stated that cost of day care as posed a strain. As a result children from the two households did not attend day care regularly.

At two of the centres Maria Goretti and Jafra Academy, a standard fee structure and a daily program is set, non-payments was cited as one of the main challenges by the day care providers. This was attributed to the informal nature of operation of business in the area. Most parents were said to be capable of paying but delays and sometimes lack of payment was an experience echoed by many providers. Another possible explanation of lack of payment includes: the availability of a number of centres, the lack of policies to guard the institution and rights of the owner. With accumulation of debt in one particular day care, some parents could move a child

from one day care to another without clearing the debt. For women who lived in extreme poverty and could not meet the cost, there are not-for-profit organizations that assist such women meet the cost.

#### 4.3.4.1 Marital Status and Utilization of Day Care Services

Previous studies (Fox and Mendona, 2006) suggest that most women who are likely to utilize day care services are mostly single mother household, Table 4.7 shows that most households (56) indicated that they only had one child while a four indicated that they had two children attending day care. Findings show that 55.4% of the women who had one child were married, 42.8% were single while 1.8% was separated. For two children 75% were married and 25% were single mothers. Further the study sought to establish the relationship between marital status and use of day services. Findings from the cohort of the women who were interviewed indicated that 56.7% were married, 41.7% who were single mothers and 1.7% was separated from her spouse. Unlike previous studies, this finding reveals that majority of the women interviewed were married.

**Table 4.7: Cross Tabulation on Day Care Use and Marital Status**

Marital Status	Day Care Use Number of children attending day care				
	1		2		Total
	Frequency	Percent	Frequency	Percent	Frequency
Married	31	55.4	3	75.0	34
Single parent	24	42.8	1	25.0	25
Separated	1	1.8	0	0.0	1
<b>Total</b>	<b>56</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>60</b>

*Source: Survey 2014*

## 4.4 Informal Employment Participation of Women

### 4.4.1 Informal Employment Activities

The informal economy at MukuruKwaNjenga is no doubt vibrant; women are mostly owners of small scale informal employment activities, domestic workers or casual employees in the industrial area and at the airport. Most activities within MukuruKwaNjenga are conducted along the streets and the railway line and within homes. Table 4.8 shows the different types of informal employment activities in MukuruKwaNjenga. The category for goods includes: fruits and vegetables vendors, food operations, sales and processing, selling clothes and shoes (both new and old), kiosks selling various items, small retailers/hawkers (cereals/home supplies and fuel). Services includes: domestic work (washing clothes, daily household upkeep), hairdressers, casual labourers, waitress in hotels, midwives and repair of clothes. The category both connotes a combination of goods and service activities. For domestic workers neighbouring estates serve as the main source of employment. While for casual employees industries at the industrial area and the airport are the primary areas of operation. Table 4.8 shows that 35.0% of the women were engaged in selling goods while 45.0% were in service oriented activities the remaining 20.0% were engaged in both goods and services activities. From the findings it can be concluded that majority of the women depend on service and casual work to earn an income.

**Table 4.8: Categories of Informal Employment Activities**

<b>Informal Employment Activity</b>	<b>Number of cases</b>	<b>Percentage [%]</b>
Goods	21	35.0
Services	27	45.0
Both	12	20.0
<b>Total</b>	<b>60</b>	<b>100.0</b>

*Source: Survey 2014*

#### **4.4.2 Reasons for Participation in Informal Employment Activity**

Informal employment is one of the main sources of income for women in urban slum settings. Table 4.9 shows that majority of the women (68.3%) stated that an earning from their informal employment activity was the main source of income. One reason for participation in informal employment activity that was identified was family well-being at 53.3%. Each of the women interviewed indicated that they were responsible in the making of the decision to take the child to a day care centre. These women therefore are responsible in making the payments. Also, livelihood diversification and self-employment was positively recorded for 20.0% and 36.7%, respectively, as reasons to participate in informal activities. Women who stated self-employment owned a small informal employment activity. None of the women stated development of the economy as one of the reasons for participation in informal employment. The women viewed themselves far removed from the wider economy and said that their informal employment activities were mostly for subsistence.

**Table 4.9: Reason for Participation in Informal Employment Activities**

Reason for participation	Response					
	Yes		No		Totals	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Source of income	41	68.3	19	31.7	60	100.0
Profit Motivation	20	33.3	40	66.7	60	100.0
Family well being	32	53.3	28	46.7	60	100.0
Livelihood diversification	12	20.0	48	80.0	60	100.0
Self-employment	22	36.7	38	63.3	60	100.0
Development of the economy	0	0	60	100.0	60	100.0

Source: Survey 2014

#### 4.4.3 Type of Informal Employment Activity and Marital Status

Previous studies (Fox and Mendona, 2006) indicated that there is a relationship between the type of informal employment activity in which a woman can engage and their marital status. Table 4.10 shows that of the 21 women who were in informal employment activities that dealt with goods 61.9% were married and 38.1% were single, In regard to the single mothers, of the 27 women who were in service activities 51.9% were single. In total 12 women dealt with both goods and services. Only 1 mother who was separated was engaged in a service activity. Findings from this study did not confirm these claims, in that no one particular kind of activity was dominated by married or single mothers. Most women stated that their choice of activity was influenced by demand, availability of an opportunity and possession of a skill. The presence of table banking or economic empowerment groups was highlighted as a very important factor in accumulation of start-up capital. Furthermore, for married women, affiliation to an economic empowerment group was given more prominence than support from spouses.

Respondents stated that opportunity guided choice of the type of informal employment activity in which women engaged. Another observation was the presence of industries and nongovernmental organizations. Huru International, MicatoHarambee share and UjamaaFamily Centre represent some of the organizations where both married and unmarried women go to carry out casual work. The findings show an almost equal distribution of women in these activities, with services having a slight advantage over goods. However, findings showed that opportunity rather than marital status determined the type of informal employment activity to participate in.

**Table 4.10: Marital Status and Type of Informal Employment Activity Cross Tabulation**

Marital Status	Type of Informal Employment Activity						
	Goods		Service		Both		Total
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency
Married	13	61.9	12	44.4	9	75.0	34
Single	8	38.1	14	51.9	3	25.0	25
Separated	0	0.0	1	3.7	0	0.0	1
<b>Total</b>	<b>21</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>60</b>

*Source: Author 2014*

#### 4.4.4 Effect of Day Care Use on Informal Employment Participation

Table 4.11 shows the effect of day care use on informal employment participation. All the 60 respondents indicated that they are able to be productively engaged in informal employment activities. Their work in the informal sector was possible due to the availability of day care centres. The respondents were asked to explain how use of day care services has affected their participation in informal employment activities. Most of the women stated that day care services has relieved them of care work, and freed their time to be engaged productively.

**Table 4.11: Effect of Day Care Use on Informal Employment Participation**

<b>Effect of Day Care</b>	<b>Number of Cases</b>	<b>Percentage [%]</b>
Mobility	13	21.6
More hours of work/services	39	65.0
Work from home	4	6.7
Skill improvement	4	6.7
<b>Total</b>	<b>60</b>	<b>100.0</b>

*Source: Survey 2014*

The benefits of day care for the women were assessed depending on the type of activity they participated in. Women who participated in service activities indicated that their earnings had increased due to the possibility of attending to more clients. Women who were engaged with goods noted improvement in mobility to different locations for purchase, delivery and marketing of products. The single most important aspect that emerged was the number of hours. Of the total respondents 39 respondents indicated that they now had time at their disposal to engage in informal employment activities. Mobility was cited by 13 women, comfort of working from home was cited by 4 women, while ability to improve their skills, such as in hairdressing, at a tertiary institution was cited by another 4 women. Therefore, a strong relationship was recorded with the use of day care services and participation in informal employment activities.

Furthermore, the study sought to determine if the women’s involvement in their informal employment activity had been affected by use of day care. Table 4.12 indicates that majority of the respondents, 78.3%, reported more productivity, involvement with purchase or deliveries and ability to work from home with minimum distractions. Of the 21.7% who reported no significant change in number of activities, concentration and peace of mind associated with the use of day care had a positive effect in the general undertaking of informal activity. It was observed that majority of these women had a regular income and a permanent premise of operation.

**Table 4.12: Effect of Day care on Involvement in Informal Employment Activities**

<b>Can you be involved in more activities</b>	<b>Number of cases</b>	<b>Percentage</b>
Yes	47	78.3
No	13	21.7
<b>Total</b>	<b>60</b>	<b>100.0</b>

*Source: Survey 2014*

#### **4.4.5 Location of Operation**

Each of the 60 women indicated that they are able to be productively engaged in informal employment activities. Their work in the informal sector was possible due to the availability of day care centres. The respondents were asked to explain how use of day care services has affected their participation in informal employment activities. Most of the women stated that day care services has relieved them of care work, and freed their time to be engaged productively.

The benefits of day care for the women were assessed depending on the location they operated from. Women who participated in service activities on a mobile basis 43.3% indicated that their earnings had increased due to the possibility of attending to more clients. For 25.0% and 21.7% of the women who operated from market and home respectively, an improvement in mobility to different locations for purchase, delivery and marketing of products was noted. For those who worked from home, 21.7% concentration was stated as a benefit.

**Table 4.13: Location of operation**

<b>Area of operation</b>	<b>Number of Cases</b>	<b>Percentage[%]</b>
Market/street	15	25.0
Home	13	21.7
Not for Profit Organization	6	10.0
Mobile	26	43.3
<b>Total</b>	<b>60</b>	<b>100.0</b>

*Source: Survey 2014*

Flexibility in provision of day care services was reported to influence the number of days the women worked. Table 4.14 shows the number of days that the women work in a week. Most women run activities throughout the week with 50.0% of the women reporting that they work 7 days a week, largely due to demand and need for income. Meanwhile, 40.0% of women indicated that they work six days a week and designate a day, usually Sundays, for worship and household chores. This economising of time is as a result of not having a house help to assist in routine household tasks. These women without assistance in the household therefore have to plan to attend to household chores. The remaining 10.0% worked on specific days of the week on a casual basis, and had time remaining to tend to household responsibilities.

**Table 4.14: Number of Days worked**

<b>No. of days worked</b>	<b>Frequency</b>	<b>Percentage[%]</b>
Two	2	3.3
Four	2	3.3
Five	2	3.3
Six	24	40.0
Seven	30	50.0
<b>Total</b>	<b>60</b>	<b>100.0</b>

*Source: Survey 2014*

#### **4.4.6 Income Earned from Informal Employment Activities**

Informal employment activities give women some control over their incomes, thus empowering them economically. Table 4.15 shows that 36.7% of the women earned between Kshs.1,000-6,000 in a month, or approximately Kshs.50-200 in a day; 23.0% of the women make between Kshs.7,000-15,000 in a month; and the remaining 20.0% of the women could not tell how much they earn in a month. The women who could not tell how much they earn monthly was due to their hand-to-mouth way of living. In other words, these women faced high variation in daily incomes and lacked proper records of income and expenditure. This tendency was observed to be more pronounced among women who are engaged in service activities. Table 4.15 shows that 2.0% said that they earn less than Kshs. 1,000 in a month which led the researcher to probe on how they manage to sustain their households. The women reported that they had a working spouse, meaning that there was a source of income that sustained the family. For 8.3% of the women, the income earned was between Kshs.16,000-25,000 in a month while the remaining 11.0% made over Kshs.25,000 in a month.

All the women established that they are able to meet the very basic needs of food and shelter. However, two women stated that they sometimes struggle in meeting day care costs. As a result children from the two households did not attend day care regularly. It is important to note that 41.7% of the mothers were single mothers, therefore the household income and own income remained the same.

**Table 4.15: Income Earned from Women’s Informal Employment Activity**

<b>Women’s Income (in Kshs.)</b>	<b>Number of cases</b>	<b>Percentage [%]</b>
Cannot tell	12	20.0
Below 1,000	1	1.7
1,000-6,000	22	36.7
7,000-15,000	14	23.3
16,000-25,000	5	8.3
26,000-35,000	2	3.3
36,000-45,000	2	3.3
46,000-50,000	1	1.7
50,000+	1	1.7
<b>Total</b>	<b>60</b>	<b>100.0</b>

*Source: Survey 2014*

#### **4.6.6.1 Source of Income and Marital Status**

Informal employment activities present the biggest opportunity for women to be engaged productively. Table 4.16 shows a cross tabulation on marital status and source of income and as one of the main reasons that the women participate in informal employment activities. Findings show that 41 of the women surveyed stated source of income as a motivation. Of the total respondents, 23 out of the 25 single parent households stated source of income as reason for participation. Of the respondents who stated source of income as a motivation for participation in informal employment activity 41.5% were married, 56.1% were single awhile 2.5% was separated. The married women revealed that even though their spouses were engaged in casual employment; an income from spouse was mostly irregular and unpredictable.

**Table 4.16: Marital Status and Source of Income Cross Tabulation**

Marital Status	Motivation for Participation in Informal Employment Activity Source of Income				
	Yes		No		Total
	Frequency	Percent	Frequency	Percent	Frequency
Married	17	41.5	17	89.5	34
Single parent	23	56.1	2	10.5	25
Separated	1	2.4	0	0.0	1
<b>Total</b>	<b>41</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>	<b>60</b>

Source: Survey 2014

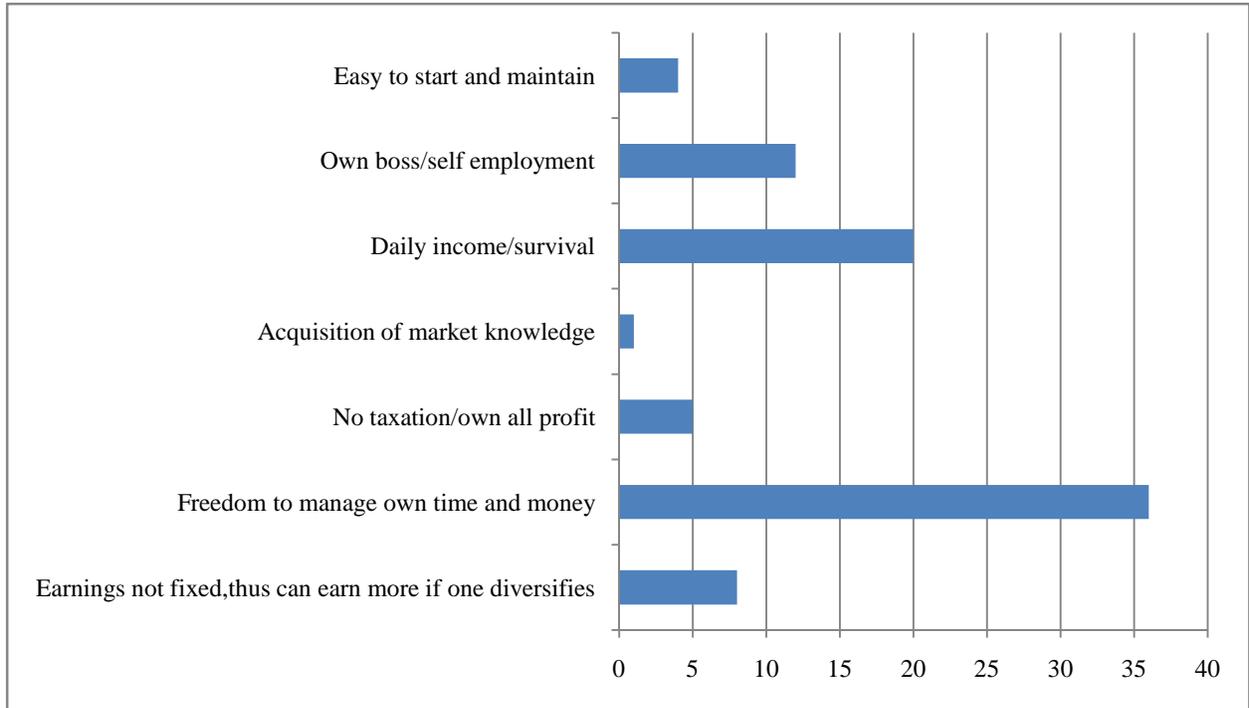
#### 4.4.7 Benefits of Operating Informally

The study sought to establish the advantage there is in operating informally among the women. This was assessed against their profiles and household characteristics. It emerged that informal employment activities presented great empowerment potential opportunity for the women. Most of the women stated that formal employment required some sort of tertiary certification. While majority of the women(75.0%) reported to have only acquired basic education. Therefore, this study shows that these women found difficulty in securing formal employment opportunities. For those who had acquired a tertiary certification rigid competition discouraged them from seeking and gaining formal employment.

The most recurrent response regarding benefits of operating informally was that it presented an economic opportunity and great flexibility for the women. The women stated that participation in informal employment activities gave them an opportunity to manage their money and time. Informal economic opportunities provided what women pointed out as “freedom” because it helped them to balance their productive employment with their traditional role as the home maker. Figure 4.4, presents the benefits as stated by the women. They include opportunity to generate earnings; which ensures that basic needs at the household level are met. At the same time, start up and maintenance of informal employment activities by owners of small scale businesses was also deemed to be relatively easy. Other benefits included self-employment

which was mostly reported by married mothers, profit motivation, diversification and acquisition of market knowledge.

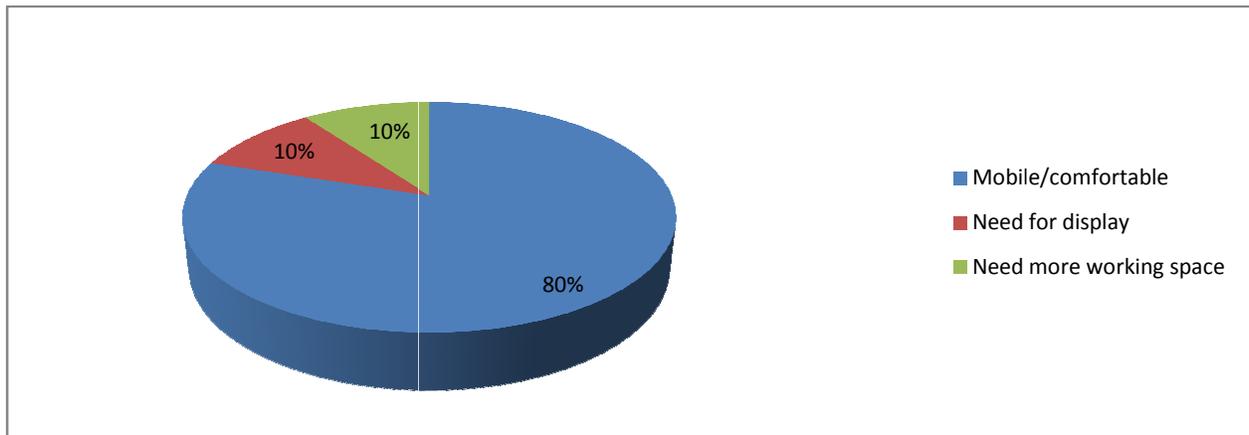
**Figure 4.3: Benefits of Operating Informally**



*Source: Survey 2014*

Women who operated within MukuruKwaNjenga indicated that if one has capital then space to start up an informal employment activity was available. At 80%, majority of the women indicated that the space they had available for their informal employment activities was sufficient. Figure 4.3 below shows responses on adequacy of space/premise of operation for informal employment activity. Most of the women indicated that they operate on a small scale or are engaged in an activity that does not need much space. The remaining 20.0% of women reported the need for more working and display space depending on the type of activity. However, women who have put up or rent a stall in market areas cited important challenges, including the threat of eviction and security of their assets/products.

**Figure 4.4: Adequacy of Premise/ Space**



*Source: Survey 2014*

#### **4.4.7.1 Number of Years of Participation in Informal Employment Activity**

Provision of day care as an intervention enabled women to participate in informal employment activities without taking long breaks. This over time ensured consistency and growth of informal employment activity. Table 4.17 shows the number of years the women have participated in informal employment activities. Findings show that 43.3% said that they had been in an informal employment activity between 5-10years, 41.7% indicated that they had worked between 1-4years, 8.3% stated that they had worked for less than a year and 6.7% revealed that they had worked for over 10 years. The number of years worked was regarded an important determinant in assessing the stability and growth of informal employment activity. A positive relationship was reported for length of period of time of participation and savings. For some cases, women were capable of assisting in some kind of investment to business or family.

**Table 4.17: Number of Years Worked**

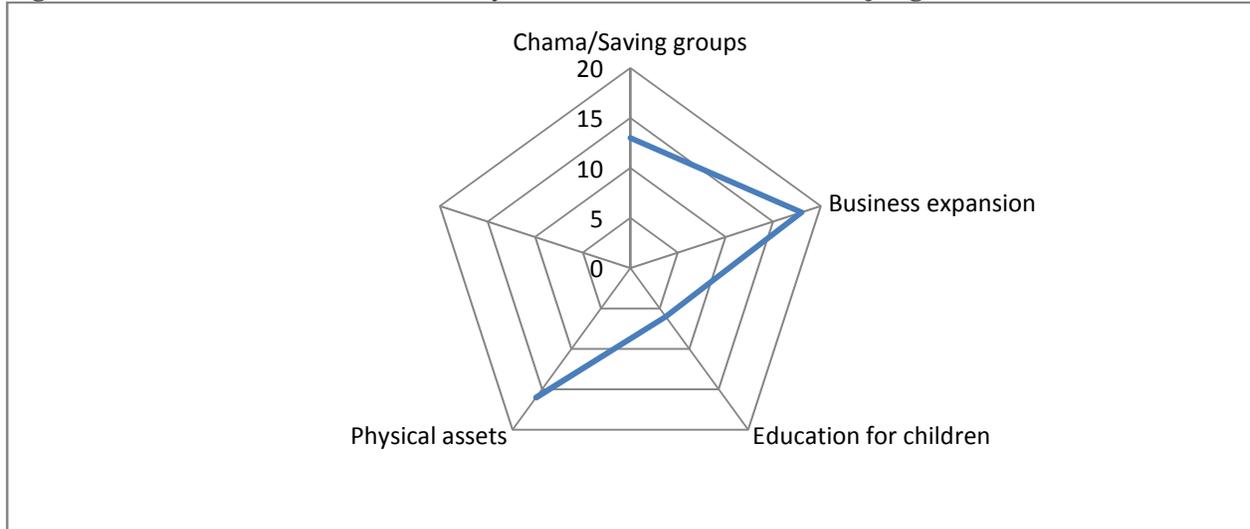
<b>Number of Years</b>	<b>Number of Cases</b>	<b>Percentage[%]</b>
Less than one year ago	5	8.3
Between 1-4 years ago	25	41.7
Between 5-10 years ago	26	43.3
Over 10 years ago	4	6.7
<b>Total</b>	<b>60</b>	<b>100.0</b>

*Source: Survey 2014*

#### **4.4.7.2 Pattern of Investment by the Women in MukuruKwaNjenga**

Investment for the women connoted aspects such as stock, human capital and expansion of business. Economic empowerment groups commonly referred to as ‘chamas’ represented the biggest and most accessible opportunity for accumulation of savings. The groups were noted to be very active in MukuruKwaNjenga, and majority of the women revealed that savings accrued from chamas had greatly helped in start up, maintenance and growth of business. For most women, the economic empowerment groups cited as the starting point for informal activity. Education of children was mentioned by many mothers as an important investment. However, investment in an employee was avoided at all costs. Nevertheless, in cases where the nature of work required team effort, it was inevitable to seek additional labour. Of the 60 respondents, 11 women indicated that they engaged an employee on a casual basis while 7 reported to have older children or a relative living with them who assist in these activities. In some instances the women worked until around 6pm, in which another child or the husband would take over so that she could have time to conduct household chores. Figure 4.5 shows the patterns of investment by the women in MukuruKwaNjenga.

**Figure 4.5: Patterns of investment by Women in MukuruKwaNjenga**



*Source: Survey 2014*

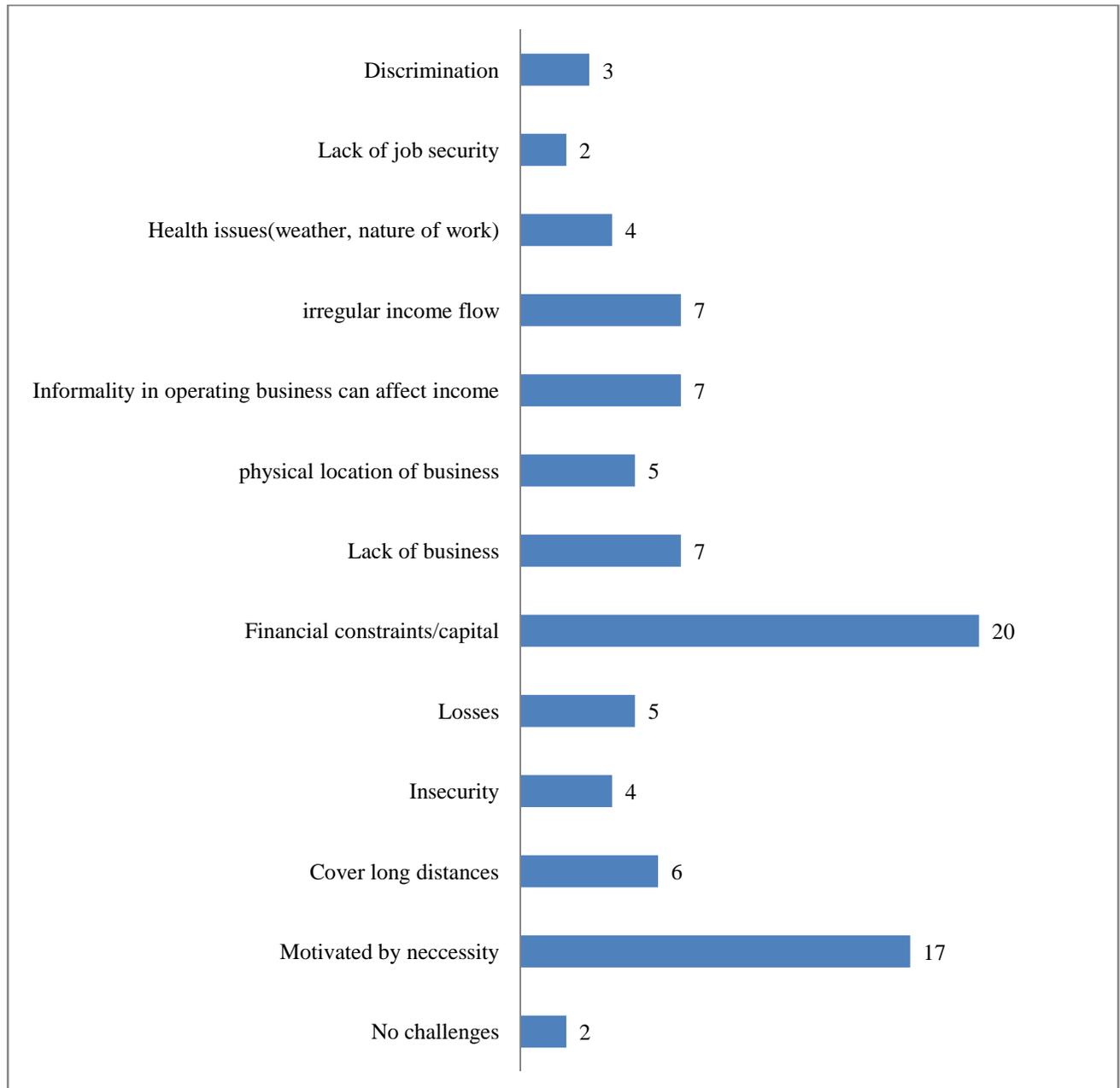
## **4.5 Challenges Faced by the Women**

### **4.5.1 Challenges on Participation in Informal Employment Activities**

Each of the 60 women in this study stated that the type of informal employment activity they carried out affected the choice of day care in which they enrolled the child. Additionally, day care is increasingly important to them as aforementioned the women were responsible for day care cost. Therefore, it was an aim of the study to investigate some of the challenges that the women faced in their day to day operations. Figure 4.6 shows challenges faced by the women in their informal employment activities. From discussions with the women, financial constraints mentioned out as a push factor to engage in informal employment activities. Lack of capital pushes women to take up service and casual work activities. This type of activities were cited as having their own set of challenges for instance lack of job security, irregular income, health issues and lack of business. Of those who owned a premise for their informal employment insecurity and lack of business due to stiff competition were cited as challenges. Fluctuating earnings was a constraint specifically for women who operated from the home. A challenge specific to women who had physically disabled children was discrimination. With three of the women stating that they faced stigma in their informal employment activity due to knowledge by

consumers of their child's condition. Particularly because most of them operated within their homes or just outside their houses and the consumers of their goods and services were neighbours or other community members who knew them well.

**Figure 4.6: Challenges on Participation in Informal Employment**



*Source: Survey 2014*

#### 4.5.2 Challenges with Use of Day Care Services

Despite the opportunity presented to the women that use of day care services, balancing between the needs of the child and of informal business activity comes with its challenges. Majority of the women 81.7%, indicated that they faced various challenges; while a few of the women, 18.3%, stated that they were content with the services delivered. Table 4.18 outlines the challenges stated by the women. Poor attention was cited as the main problem. This challenge could be attributed to the caregiver-to-children ratio. The age of the children is key in analysing the situation. Most of the children are very young thus their needs require attention to detail. Given the kind of services offered in the different day care centres, such as changing clothes and spoon feeding of the children, it is clear that it poses a strain on the caregiver to attend to the children promptly when the need arises. Discussions from in depth interviews revealed that the cost paid for day care could not cater for employees. Therefore, this situation leads to the trend of having one caregiver, or at most two, to take care of the children. This environment of poor staffing leads to poor attention, which was directly cited as a challenge by the women.

**Table 4.18: Challenges with Use of Day care**

Challenge	Frequency	Percentage [%]
No challenges/satisfactory	11	18.3
Health issues	13	21.7
Caregiver/children ratio	8	13.3
Poor attention	17	28.3
Cleanliness of centre	8	13.3
Space (strained space for play)	7	11.7
Communication/lack of phone by caregiver	1	1.7
Hours available-reporting time	7	11.7
During rainy season it is difficult to get to school	4	6.7
Services not comprehensive	5	8.3
Caregivers not trained	4	6.7
Cost of day care a challenge	4	6.7

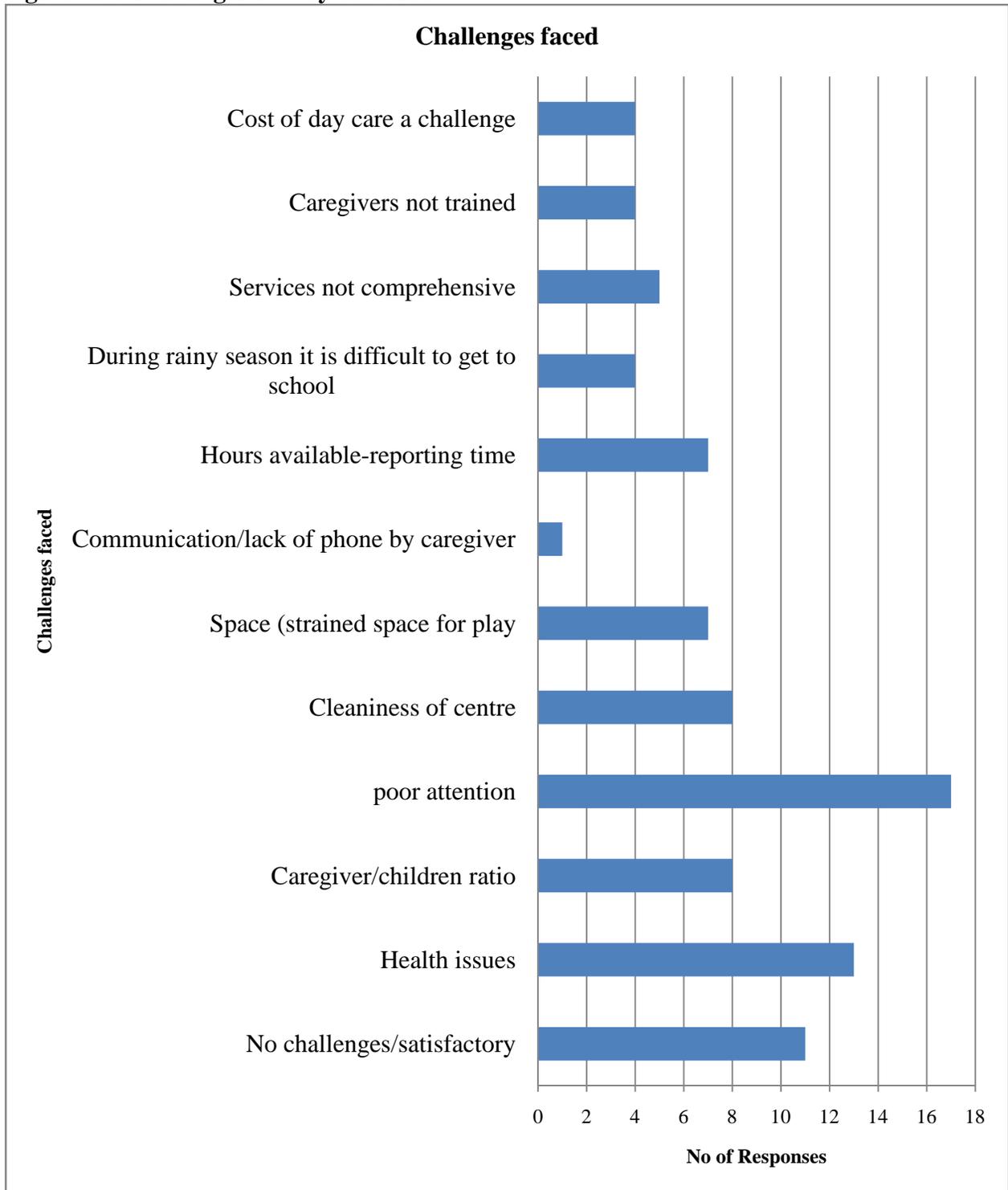
*Source: Survey 2014*

Additionally, cleanliness and hygiene was noted as a challenge that is common with most of the day care centres. It was observed that the area has water problems and as such very costly to clean the premises every so often. Most of the day care owners cleaned the area at least once a day. Ventilation was observed to be very poor for a majority of the day care centres particularly

individually owned centres (Kwa Mama Jimmy, Ebenezer Day Care and Young Friends Centre) due to the spacing of houses in the area. This day care environment in most instances was noted as facing the spread of infectious diseases (colds and skin diseases) among the children. At the same time, if a child fell sick they were not deterred from attending day care despite the threat of spread of colds or skin diseases to the other children. Due to the desire to not lose income from the absence of a child. Furthermore, it was interesting to note that the mothers were keen on social development needs of the children than the educational component; thus, they felt that some form of training touching on development needs of the child would make a difference in terms of the daily program of the day care centres.

Despite day care being a key intervention for women's participation in informal employment activities, for seven of the women the hours that day care provision still posed a challenge. More specifically, this challenge was most prominent during the opening hours. This challenge is because the nature of activity they were engaged in required that they leave the house as early as 5am, and most day care centres opened at 6-7am. Other challenges that were highlighted included: cost of day care, lack of communication, lack of adequate space and poor roads in the area, which became an even more significant challenge during the rainy season. Figure 4.7 shows the different challenges that the women face, in some instances the women gave multiple responses.

**Figure 4.7: Challenges on Day care Use**



Source: Survey 2014

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMENDATIONS

#### 5.1 Introduction

The study sought to investigate provision of day care and women's participation in informal employment. Specifically the study adopted three objectives to guide the study; scope of day care services, effect of day care use on women's participation in informal employment activities in MukuruKwaNjenga and the challenges faced by the women. Previous studies support the assertion that access to day care services releases women's availability for paid work (MacNaughton and Frey, 2011; OECD, 2009; Hirway, 2009). It emerged that day care centres in MukuruKwaNjenga are largely informal. The study began by recording the profile of the women and their households this was deemed imperative in assessing the relationship of the variables under investigation. This chapter gives a summary of the study findings, and further draws conclusions and recommendations based on research findings.

#### 5.2 Summary of Findings

##### 5.2.1 Introduction

This section presents a discussion of the findings. This is done in view of study objectives, adopted theoretical approach, and literature reviewed.

##### 5.2.2 Summary of Findings

The majority of day care centres, approximately 95.0% in MukuruKwaNjenga were administered by individuals, while the remaining 5.0% of centres were set up by self-help groups or community-based organizations. As such, the quality of services and ability to cater for the needs of the child is wanting. Mother's personal characteristics, ethnicity and religion did not have a significant effect on the decision to use day care. Also, ethnicity and religion did not influence participation in informal employment activities. However, household characteristics were seen to affect the use of day care services. Most notable of household factors that affected use of day care services includes number of dependants and total household income.

Regarding services provided, it was noted that the majority of the women (73.3%) were concerned with the care aspect of day care and other services provided, aspects such as introduction to learning were considered a bonus. Consistent with Michalopoulos and Robins (2000) study, married mothers were sensitive to issues of nurture while unmarried mothers were sensitive to cost. This concern was apparent from the married women's revelation that they preferred to take their children to a day care where they know the day care owner, while single mothers pointed out cost and proximity to home as the primary factors they consider in selecting a day care. For children over two years, a different observation was made: mothers were more concerned with the educational component. In-depth interviews and focus group discussions revealed the findings that although many households leave the decision of care to the mother, for some male headed households and for very young mothers it is expected that the mothers stay with the child until they are of school going age.

Earnings in the informal sector are in most instances proportionate to the time invested in undertaking activity. As such, it was noted that majority 90.0% of the women work for six to seven days a week and for longer hours. This finding is contrary to Fox and Meddona's (2006) findings which indicated that women in the informal sector work for less hours compared to women in the formal sector. One of the possible explanations could be the flexibility of hours, and especially of closing hours, offered in informal day care services. Also, social capital was noted as one of the contributing factors to number of hours contributed to informal work. Relatives, spouses, and even neighbours would take up the care role where day cares had regular closing times. In order to cater to household chores, 60.0% of the women reported to starting their day very early; while 40.0% of the women scheduled one day, usually Sundays, to attend to household chores. Consistent with literature, engagement of a domestic worker to assist in household chores was cited as an expense that these households could not sustain in consideration of the limitations of total household income (Anderson and Levine, 1999).

Some of the challenges in service quality investigated by the study included: space, caregiver/children ratio, hygiene and diet. For each of these parameters, this study indicated that most of the centres left much to be desired. For instance, in most of the day care centres where food was provided, the daily standard meal was rice and beans. The space catering for the

developmental needs of the children was limited to one room; where most of the activities, including feeding and sleeping occurred. Additionally, play which is considered an important aspect of child development did not happen often in the day care centres. Where it was incorporated as part of the program, the safety of the children was a concern. Despite these limitations, the findings of this study have implications for provision of day care services and women's participation in informal employment. It is important to design appropriate and realistic policies that are focused on improving the delivery of day care service in informal settlement areas.

### **5.3 Conclusion**

This study presents important findings on day care services and its effect on women's participation in informal employment activities. The study established day care provision in MukuruKwaNjenga to be informal. This calls for development of target driven policies aimed at bridging the gap between current quality of service provision and recommendations stipulated in the Basic Education Act (2013). Findings established that access to affordable childcare released women's time to participate in informal employment activities. For 78.3% of the women level of participation in informal employment activity had improved due to provision of day care services. It was established that despite the structural and institutional constraints that the day care centres experienced. It relieves the women of unpaid care work which would otherwise leave them in more desperate living conditions. This finding established that access to day care facilitated sustainability of the informal employment activities. This is in line with the decent work approach which advances a fair and sustainable approach to economic growth for the working poor.

## **5.4 Recommendations**

Day care services present a significant opportunity for women in informal employment; it addresses the care needs for women in the informal sector thus releasing them to be engaged productively. As such, improving the quality of the services would render a sense of sustainability in their informal employment activities. The study findings have important implications for day care provision and women's participation in informal employment activities, in the study area and other urban slum settings in Kenya. The recommendations also provide direction for further research.

### **5.4.1 Recommendations for Policy**

The study established that most of the day care owners/managers have primary or secondary education, not to mean that they are incapable of running the day care facilities. Further the findings established that quality on issues of nutrition, cleanliness and attention are challenges associated with use of day care for all mothers who participated in the study. In case of sickness, mothers have to spend some time away from their informal activities to attend to their child, this has implications on the women's time thus income. The government could explore already existing avenues such as women empowerment groups and community health workers to provide Early Childhood Development and Food, Nutrition and Hygiene courses among other relevant skill sets at a subsidized cost. This will greatly improve the quality of day care. Additionally regular check up campaigns/open days through hospitals/clinics in the area could also be incorporated by the government, particularly for the special needs children whose situation gets worse by the day due to lack of medical attention.

Moreover, projects that enhance day care could improve the time and quality of participation in informal employment activities. This is mostly because there is little or no variation in services offered in most day care centres. The researcher noted patches of public land across MukuruKwaNjenga. Some of these areas, particularly those that have a concentration of baby care centres could be translated to parks with very basic infrastructure to promote play and a section designated for special needs children. Play is one of the most important developmental needs of children therefore introducing it into the program addresses a myriad of needs including health, growth, play and social relations. Additionally it presents an opportunity for mothers to

spend more time in informal employment activities. The study therefore recommends that the government in collaboration with Non profit organizations advance this agenda. The government could avail land and the organizations mandated to include in their program development of the land to suit play needs of children among other community needs.

One of the most significant contributions of day care is that it releases women to participate in informal employment activities. However, the hours that day care is provided for was established as a challenge by some of the respondents. An opportunity that exists is to have more than one staff work in shifts to facilitate varied hours in provision of day care services. For instance have day care centres open as early as 5.00am and provide a standard affordable snack at 10am and have other staff takeover to feed the children and take care of them until agreed hours. These individuals could be volunteer's possibly young mothers.

#### **5.4.2 Recommendations for Further Research**

While this contributes to knowledge on nature of day care and women's participation in informal employment, there remains need for further interrogation. The study was limited to assessing the scope and nature of day care services and its effect on women's participation in informal employment activities. The study adopted a survey approach with 60 women and a qualitative approach with the key stakeholders in the area. A larger study covering all the zones in MukuruKwaNjenga would prove useful. This study highlighted the relationship between day care use and participation of women in informal employment. Studies on women who do not utilize day care could build an understanding on access issues for women.

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## APPENDIX 1: INTERVIEW GUIDE (KEY INFORMANTS)

My name is Ruth Muendo. I am an MA student at the Institute for Development Studies, University of Nairobi. I am undertaking a research project as part of the degree requirement. The topic of my research is, *'Day care services and Women's Participation in Informal Employment.'* The research focus is day care provision and use. The information provided will be used for academic purposes only and will be treated with complete confidence.

	<b>Key Informant</b>	<b>Title</b>
1	Local administration	Area chief
2	Day care providers (6)	Owners/Teacher
3	Next Level after daycare	Nursery teacher
4	Women's leadership	Head of all women programs (St. Mary's Parish)
5	Sub County Children's Office	Social worker
6	Runjekwa [CBO]	Secretary/Trained health worker
7	SIDAREC(NGO)	Head of programs/Program Officer

### Background information on Key Informants

<b>Q. No</b>	<b>Question</b>	<b>Response</b>	<b>Code</b>
1.	Sex of respondent	1.Male 2.Female	<b>1</b> <b>2</b>
2.	Designation/Title		
3.	Age in completed years		
4.	Highest level of Education	1.No formal schooling 2. Primary 3. Secondary 4. College 5. University	<b>1</b> <b>2</b> <b>3</b> <b>4</b> <b>5</b>
5.	Year that he/she started working in the area		

### General issues on Day Care

6 Describe day care services (i) you know (ii) you have used [*If applicable*]

7 How would you rate the quality of day care services in this area?

8 What how is the cost of day care services?

9 Do the opening hours affect women's participation in Informal Employment activities?

10 In your opinion has the use of day care benefitted women's involved in informal employment activities?

11 What are the challenges in provision of day care services for women who are engaged in informal employment activities in this area?

12 Please give some suggestions on how day care provision particularly for women engaged in informal employment activities may be improved

### **Day Care Provider**

13. What type of services do you offer? [Please explain]

14. How do you create awareness on your services?

15. What is the emphasis of the content under your day care program? [Please explain]

16. Please tell me about your fees structure

17. What are the considerations that you take into account when determining the cost of your services? [Please explain]

18. How many children are enrolled? [Please explain why]

19. How many employees/staff do you have? (b) Is that no. enough to cater for all the day care needs that you have? Yes No [Please explain]

20. In your opinion are the hours day care is provided adequate to serve the needs of the women in informal employment activities?

21. What are the challenges that you face?

22. In order to address the challenges what is needed/what can you do?

23. If you have specific improvement suggestions for how day care could better meet especially women's participation in Informal employment activities please, briefly explain

### **Nursery/Pre-unit Teachers**

24. Has day care influenced enrolment into your school? [Please explain your answer]

25. From your interaction with children who have been to day-Care, does day-Care adequately prepare children for pre-primary? [Please explain]

26. What is your overall view of the content covered in day care?

27. From your observation, which specific elements of day care have more potential in preparing children for pre-primary school?

(b) What would explain this particular kind of potential?

28. Do you think the government should invest in early childhood care and development? Explain

29. What specific roles would the government take up in promoting Early Childhood Care and Development (ECCD)/day-care?

### **Focus Group Discussion**

#### **(Women's Initiatives)**

1. Discuss the scope/nature of Day-care in this area
2. What is the nature of participation in Informal employment by women accessing day-care?
3. Explain the effect of day-care on women's participation in informal employment activities
4. What are the challenges that you face?
5. Discuss any social support institutions/interventions in this area.

## APPENDIX 2: QUESTIONNAIRE [WOMEN IN INFORMAL EMPLOYMENT]

My name is Ruth Muendo. I am an MA student at the Institute for Development Studies, University of Nairobi. I am undertaking a research project as part of the degree requirement. The topic of my research is, *'Day care services and Women's Participation in Informal Employment.'* The research focus is day care provision and use. The information provided will be used for academic purposes only and will be treated with complete confidence.

A1	Questionnaire no	
A2	Date of Interview	
A3	Name of interviewer	
A4	Duration of interview	
A5	Village	

### Personal details/profile of women

No	Question	Response	Code
1.	Age in completed years		
2.	Religion	1. Protestant 2. Catholic 3. Muslim 4. SDA 5. Other(Please specify.....)	1 2 3 4 5
3.	Marital status	1. Married 2. Single parent 3. Separated 4. Widowed 5. Other(please specify.....)	1 2 3 4 5
4.	Highest level of Education	1. No formal schooling 2. Some primary school 3. Primary school completed 4. Some secondary school 5. Secondary school completed 6. Post secondary schooling	1 2 3 4 5 6 7 8 9

		7. Some university 8. University completed 9. Post graduate	
<b>5.</b>	Who is the household headship	1. Father 2. Mother 3. Other(please specify)	<b>1</b> <b>2</b> <b>3</b>

### Household Information

<b>6.</b>	What is the total no. of household members	1. Male 2. Female Total	
<b>7.</b>	How many children are attending day care	1. Male 2. Female Total	
<b>8</b>	What is the main source of income for the household	1. Formal employment 2. Informal employment	<b>1</b> <b>2</b>
<b>9.</b>	If married what is the spouses main occupation	1. Formal employment 2. Informal employment	<b>1</b> <b>2</b>
<b>10.</b>	What type of informal employment activity are you involved in	1. Goods 2. Services 3. Both 4. Other (Please specify)	<b>1</b> <b>2</b> <b>3</b> <b>4</b>
<b>11.</b>	Why are you in Informal employment	1. Source of Income 2. Profit Motivation 3. Family well being 4. Livelihood diversification 5. Self employment 6. Developing the Economy 7. Other [Please specify]	

### Utilization of Day care

<b>12.</b>	What services are offered in the day care you take your child		
<b>13.</b>	How would you describe the distribution of day care centres in this area		
<b>14.</b>	What is the distance from your house to the nearest day care facility	1. More than 10km 2. 5-10km 3. 2-5km 4. Less than a km	<b>1</b> <b>2</b> <b>3</b> <b>4</b>
<b>15.</b>	How much do you pay for day care in a month		
<b>16.</b>	Are you able to carry out informal employment activities  b) Can you take on more activities	1. Yes 2. No Please explain your answer above	
<b>17.</b>	Has use of day care affected your informal employment earnings	1. Yes 2. No Please explain your answer above	
<b>18.</b>	What are the challenges of using day care centres		
<b>19.</b>	What kind of actions can be taken to overcome the challenges identified in Q. 18 above		

### Women's participation in Informal employment

<b>20.</b>	When did you start	1. Less than one year ago 2. Between 1-4years ago 3. Between 5-10years ago 4. Over 10years ago	<b>1</b> <b>2</b> <b>3</b> <b>4</b>
<b>21.</b>	Where do you operate from	1. Market 2. Home 3. Other(Please specify)	<b>1</b> <b>2</b> <b>3</b>
<b>22.</b>	Do you own the premise	1. Yes 2. No	<b>1</b> <b>2</b> <b>3</b>
<b>23.</b>	If No to Q. 22 How much do you		

	pay for the premise		
24.	Is the premise adequate for your operations	1. Yes 2. No Please explain your answer	1 2
25.	Are you engaged in more than one informal employment activity	1. Yes 2. No Kindly explain your answer	
26.	How many locations do you operate from		
27.	If more than one, why is this necessary		
28.	Do you have employees/relatives working for you	1. Yes 2. No	
29.	Do you pay them	1. Yes 2. No Please explain your answer above	
30.	Which days of the week do you work [Please explain why]		
31.	What time do you close [Please explain why]		
32.	What are the advantages of operating informally		
33.	On average what is the income from all sources in your household		
34.	What is the average monthly income from your informal employment activity/activities over the last month		
35.	Has your business been able to invest over time		
36.	What are the challenges of operating informal employment activity/activities		
37.	What kind of actions can be taken to overcome the challenges identified		

**THANK YOU FOR YOUR PARTICIPATION**