

**FACTORS INFLUENCING PERFORMANCE OF BUSINESSES
RUN BY WOMEN STREET VENDORS IN NGARA WARD,
STAREHE SUB-COUNTY, KENYA**

BY

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DECLARATION

This research project is my original work and has not been presented for any examination in any other institution.

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This research project has been presented with my approval as the University Supervisor

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DEDICATION

I dedicate this work to the Almighty God granting me victory through the academic journey and to my husband Moctar Mohamadou and my children Ibrahim and Zahra Moctar for their encouragement and support throughout my studies. I also dedicate this work to my parents Dedan Gatere and Nancy Gatere whose support has made it possible for me to come this far in the academia process.

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TABLE OF CONTENT

DECLARATION.....	II
DEDICATION.....	III
ACKNOWLEDGEMENT.....	IV
TABLE OF CONTENT	V
LIST OF TABLES	IX
LIST OF FIGURES	X
ABBREVIATIONS AND ACRONYMS	XI
ABSTRACT.....	XII
CHAPTER ONE: INTRODUCTION	1
1.1 Background of the Study.....	1
1.2 Statement of the Problem.....	2
1.3 Purpose of the Study	3
1.4 Research Objectives	3
1.5 Research Questions.....	4
1.6 Significance of the Study	4
1.7 Limitations of the Study.....	4
1.8 Delimitation of the Study	5
1.9 Assumptions of the Study	5
1.10 Definition of Significant Terms	5
1.11 Organization of the Study	6
CHAPTER TWO: LITERATURE REVIEW	7
2.1 Introduction.....	7
2.2 Street Vending in Kenya	7
2.2.1 Women Street Vendors in Kenya	8
2.3 Influence of Location on Performance of Businesses Owned by Women Street Vendors.....	9

2.4 Influence of Financial Capability on Performance of Businesses Owned by Women Street Vendors	10
2.5 Influence of Entrepreneurial Expertise on Performance of Businesses Owned by Women Street Vendors	12
2.6 Influence of Family Obligations on Performance of Businesses Owned by Women Street Vendors.....	14
2.7 Influence of Policies and Regulation on Performance of Businesses Owned by Women Street Vendors	16
2.8 Theoretical Review	17
2.8.1 Resource Based View Theory.....	17
2.8.2 Theory of Performance	18
2.9 Conceptual Framework	19
2.10 Summary of Literature Review and Research Gap.....	20
CHAPTER THREE: RESEARCH METHODOLOGY	22
3.1 Introduction.....	22
3.2 Research Design.....	22
3.3 Target Population	22
3.4 Sampling Procedures and Sample Size.....	23
3.5 Data Collection Instrument	23
3.6 Pilot Study.....	24
3.6.1 Validity of the Research Instrument	24
3.6.2 Reliability of the Research Instrument	24
3.7 Data Collection Procedures.....	25
3.8 Data Analysis Techniques.....	25
3.8.1Operationalization of Variables	28
3.9 Ethical Considerations	30

CHAPTER FOUR: DATA ANALYSIS, PRESENTATION AND INTERPRETATION	31
4.1 Introduction	31
4.2 Questionnaire Return Rate	31
4.3 Demographic Characteristics of the Respondents	31
4.3.1 Age of the Respondents	31
4.3.2 Level of Education of the Respondents	32
4.3.3 Marital Status of Respondents	32
4.3.4 Number of Years in the Street Vending Business	33
4.4 Descriptive Statistics.....	33
4.4.1 Location	33
4.4.2 Financial Capability	35
4.4.3 Entrepreneurial Expertise.....	36
4.4.4 Family Obligations.....	38
4.4.5 Policies and Regulations	39
4.4.6 Performance of Business Owned by Women Street Vendors	41
4.5 Inferential Statistics	42
4.5.1 Regression Analysis.....	42
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS..	46
5.1 Introduction.....	46
5.2 Summary of Findings.....	46
5.2.1 Location and Performance of Business Owned by Women Street Vendors	46
5.2.2 Financial Capability and Performance of Business Owned by Women Street Vendors	47
5.2.3 Entrepreneurial Expertise and Performance of Business Owned by Women Street Vendors.....	48

5.2.4 Family Obligations and Performance of Business Owned by Women Street Vendors	49
5.2.5 Moderating Effect of Policies and Regulations	50
5.3 Conclusion	50
5.4 Recommendations.....	52
5.5 Areas for Further Studies	52
REFERENCES.....	53
APPENDICES	60
Appendix II: Research Questionnaire.....	60
Appendix IV: Approval Letter.....	67
Appendix V: Research Permit	68
Appendix VI: Research Authorization Letter	68

LIST OF TABLES

Table 3.1: Reliability	25
Table 3.2: Operationalization of Variables	28
Table 4.1: Response Rate.....	31
Table 4.2: Age of respondents	32
Table 4.3: Level of education of respondents	32
Table 4.4: Marital status of respondents	32
Table 4.5: Number of Years.....	33
Table 4.6: Influence of Location.....	33
Table 4.7: Location	34
Table 4.8: Influence of Financial Capability	35
Table 4.9: Financial Capability.....	36
Table 4.10: Influence of Entrepreneurial Expertise	36
Table 4.11: Entrepreneurial Expertise	37
Table 4.12: Influence of Family Obligations	38
Table 4.13: Family Obligations	39
Table 4.14: Influence of Policies and Regulations	39
Table 4.15: Policies and Regulations.....	40
Table 4.16: Rating Performance of Businesses Owned by Women Street Vendors	41
Table 4.17: Performance of Businesses Owned by Women Street Vendors	42
Table 4.18: Model Fitness.....	43
Table 4.19: Analysis of Variance.....	43
Table 4.20: Regression of Coefficients.....	44

LIST OF FIGURES

Figure 1:	The Conceptual Framework.....	19
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ABBREVIATIONS AND ACRONYMS

CBD	Central Business District
FGDs	Focus Group Discussions
ILO	International Labour Organization
KNBS	Kenya National Bureau of Statistics
MSEs	Micro and Small Enterprises
NACOSTI	National Commission for Science, Technology and Innovation
NCBDA	Nairobi Central Business District Association
SMEs	Small and Medium Enterprises
SPSS	Statistical Package For Social Sciences
UDEC	University of Dar es Salaam Entrepreneurship Centre
VRIN	Valuable, Rare Inimitable and Non-Substitutable
WFV's	Women food vendors'

ABSTRACT

Street vending represents a significant share of the urban informal economy. Poverty and high levels of unemployment in Nairobi City have seen the number of women street vendors increase as they take up street trading as a means of survival and a livelihood strategy. In spite of employment opportunities offered by the sector, incomes within the sector especially from micro enterprises such as street vending are very low. Generally, informal street traders face four common constraints: economic pressures; socio-cultural challenges; adverse political conditions and policies; and operational challenges. The main purpose of the study was to establish the factors influencing performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County, Kenya. Specifically, the study sought to establish the influence of location, financial capability, entrepreneurial expertise and family obligations on the performance of businesses run women street vendors in Ngara ward, Starehe Sub-County. The study also sought to establish the moderating effect of policies and regulations on the relationship between various factors influencing performance of businesses run by women street vendors and the performance of women street vendors in Ngara ward, Starehe Sub-County. The study adopted a descriptive design. The study population comprised of all the street vendors in Ngara ward, Starehe Sub-County. The target population was all the 120 women street vendors in Ngara ward, Starehe Sub-County. The study did not sample but rather conducted a census of the entire population. The study used primary data collected using a structured questionnaire. The questionnaire was self administered. The questionnaire was pilot tested on 10% of the sample population to enhance reliability and validity. Data was analyzed using the Statistical Package for Social Sciences (version 21) software and Microsoft Excel. Data analysis consisted of both descriptive and inferential statistics. Descriptive statistics included frequencies and percentages while the inferential statistics included a multiple linear regression analysis. The results were presented in form of tables and figures. The study concluded that location of a woman street vending business, financial capability, entrepreneurial expertise and family obligations influenced the performance of businesses run by women street vendors in Ngara Ward, Starehe Sub-County. The study also concluded that the policies and regulations of the government have a moderating effect on the relationship between the various factors influencing performance of businesses run by women street vendors and the performance of women street vendors in Ngara Ward, Starehe Sub-County. Based on the study findings the study recommended that the government of Kenya should evaluate the policies and regulations governing the street vending businesses with an aim of creating a more conducive environment. The study suggests that a similar study can be conducted in another area that is outside Nairobi County for comparison purposes.

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Women in Kenya comprise of slightly over 50% of the country's estimated population of 40 million (KNBS, 2015). Their numerical strength suggests that women do indeed contribute to a great extent to the economic growth and development in Kenya (Walelign & Wondim, 2012) providing up to 80% of the labour in the informal sector. However, women's labour is not remunerated or recognized which poses a great challenge to women. This has contributed to women being disproportionately affected by poverty all over the world (Kariuki, 2010). Additionally, the unemployment rate among women in the formal sector is higher compared to that of men where men occupy over 70% of all jobs. With this diminished options women especially in the urban areas have ventured to business such vending in the streets to enable them earn an income (Suda, 2012).

Women however face significant gender related challenges in the establishment of new business and growing existing businesses. These challenges yield from cultural practices and tradition which sets them apart from men in various fields including that of business. They lack finances and the proper management skills to operate businesses. Women have also reported to face more harassment from various council officials than their male counterparts. These challenges pose a threat to the success of businesses operated by women (Bowen et al., 2011).

Street vendors are businesses that are owned by either individuals or a family unit (Butale, 2011). Additionally, Bharan (2014) argues street vendors are persons offering merchandise and ventures available to be purchased to the general population without a lasting developed structure yet with transitory static structure. Street Vending gives underestimated individuals access to a salary, however unpredictable, it is still key for family unit survival (Bunjun, 2012).

In Kenya, street vending businesses remain a wellspring of vocation for many Kenyans in the urban areas. However, the conditions under which the vendors operate are not conducive. They operate on open grounds, have exceptionally constrained provision for credit, have no storerooms for their products and are not furnished with

the essential services in business. Additionally, they lack proper structures which deny them access to policy makers who can help to improve their operational policies (Alila, 2013).

Street vending businesses are categorized as Small and Micro Enterprises [SMEs]. A Baseline Survey of SMEs demonstrated that the sector accounts for 20 per cent of the GDP. However, taking into account the labour contributed by informal sector, which is not considered in most instances, the cumulative contribution of the sector to the GDP would increase up to 30.2 per cent (Kenya National Bureau of Statistics 2014).

In Kenya, within the Central Business District [CBD] of Nairobi city, 6,000 street vendors with a daily capital stock of 1 million line the streets and alleys. According to the socio-economic survey on street vendors in Nairobi, most of the informal traders are young adults (aged 24 -35 years) in the most productive stage of life. Almost all of them (98.2%) have some level of education with more than half (51.7%) having secondary education. Only 5% have post-secondary education (NCBDA, 2010). The history of street trading in Kenya backs to many years. Until 1990's street trading was a male domain. However, this has changed with many women joining the trade. Currently, most vendors are women balancing between the income generation from vending in the streets with child care duties and traditional household (Mwangi, 2012; Akinyele, 2007). This has given the trade of street vending a new face whereby they station themselves at strategic points such as near supermarkets, restaurants, streets and other outlets with large human traffic (House, 2011).

1.2 Statement of the Problem

Street vending is a representation of constitutes a large proportion of the informal urban economy. Due to increased unemployment and poverty rates In Nairobi, many people, particularly women, have opted to run street vending businesses. These businesses act as a source of livelihood (Muiruri, 2010). However, despite the fact that this sector creates employment, the amount of income earned is very low. This can be attributed to the constraints that hamper their operations. The major constraints that affect street vendors include; operational challenges, socio-cultural challenges, adverse political conditions and policies and economic pressures (Tambunan, 2012).

Past studies have attempted to establish the factors affecting the performance business run by women. For instance, a study by Wube (2010) assessed the factors affecting women entrepreneurs' performance in MSEs, Mwanja (2015) sought to assess the determinants success of women entrepreneurial ventures in small and medium enterprises in Kongowea market Mombasa, Ogaro (2011) established how entrepreneurial skills in management affect how women perform in group projects of Nyaribari Chache Constituency, Kisii central district. These studies revealed both contextual and conceptual gaps. Conceptual gaps existed since these studies focused on different objectives from this study. Similarly, contextual gaps existed since these studies were based in different locations and focused on different groups of people. Hence this study sought to fill in these gaps and establish the factors influencing performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County, Kenya.

1.3 Purpose of the Study

The studies' aim was to establish the factors influencing performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County, Kenya.

1.4 Research Objectives

This specific objectives guided the study:

- i). To establish the influence of location on businesses performance run by women street vendors in Ngara ward, Starehe Sub-County.
- ii). To investigate the influence of financial capability on businesses performance run by women street vendors in Ngara ward, Starehe Sub-County.
- iii). To determine the influence of entrepreneurial expertise on the performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County.
- iv). To assess the influence of family obligations on businesses performance run by women street vendors in Ngara ward, Starehe Sub-County.
- v). To establish the moderating effect of policies and regulations on the relationship between various factors influencing performance of businesses run by women street vendors and the performance of women street vendors in Ngara ward, Starehe Sub-County.

1.5 Research Questions

- i). What is the influence of location on businesses performance run by women street vendors in Ngara ward, Starehe Sub-County?
- ii). What is the influence of financial capability on businesses performance run by women street vendors in Ngara ward, Starehe Sub-County?
- iii). What is the influence of entrepreneurial expertise on businesses performance run women street vendors in Ngara ward, Starehe Sub-County?
- iv). What is the influence of family obligations on businesses performance run by women street vendors in Ngara ward, Starehe Sub-County?
- v). What is the moderating effect of policies and regulations on the relationship between various factors influencing businesses performance run by women street vendors and the performance of women street vendors in Ngara ward, Starehe Sub-County?

1.6 Significance of the Study

The study is intended to benefit the women street vendors in that the results of this study will inform women street vendors on the factors that influence their performance. Hence, they can take the necessary measures, which would help to improve their business performance. The study would also benefit the government policy makers who will use the information in this research to develop new policies or make reforms on the existing ones in a bid to create a good environment where the businesses owned by women street vendors can thrive well. Further, this study is intended to add knowledge to previous studies done on factors influencing performance of businesses run by women street vendors. The study shall therefore serve as a reference for further research by academicians and researchers on this topic.

1.7 Limitations of the Study

This study encountered a lot of limitations. To start with, there was difficulty in gaining access to the sampled respondent, who were women street vendors in Ngara ward. The limitation was mitigated by use of two research assistants. Additionally, the researcher encountered reluctance by respondents to fill questionnaires for fear that the information would be used against them. To mitigate this, the researcher obtained

an introductory letter from the university that assured the respondents that their information would be used for the purposes of academics only and would be held in confidence.

1.8 Delimitation of the Study

This study was tied to establishing the factors influencing performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County, Kenya. Specifically, it established the influence of location, financial capability, entrepreneurial expertise and family obligations on performance of businesses run by women street vendors in Ngara ward, Starehe Sub County, Kenya. The study also established the moderating effect of policies and regulations on the relationship between various factors influencing performance of businesses run by women street vendors and the performance of women street vendors in Ngara ward, Starehe Sub-County. The study focused on all the women street vendors in Ngara ward. The study was conducted in the year 2016.

1.9 Assumptions of the Study

The study was based on two assumptions. To start with, the study assumed that policies and regulations, financial capability, entrepreneurial expertise and family obligations influence performance of businesses run by women street vendors. Secondly, the study assumed that the respondents provided sufficient information that assisted in achieving the research objectives.

1.10 Definition of Significant Terms

Factors – in the context of this study these are the various aspects that influences businesses run by women street vendors.

Business performance – in relation to the study, this is the success of businesses run by women street vendors in terms of profitability.

Street vending – in this study it was considered as the act of canvassing for sale of items carried by the street vendor along the street or in the public places in the town.

Policies and regulations – in this study these was considered as rules that have been put in place to govern the business operation of women street vendors.

Financial capability – in the context of this study this was regarded as the ability to raise enough capital to start up a street vending business and to maintain its day to day operations.

Entrepreneurial expertise –this was considered as the skills that are pre-requisite for effective business operation guaranteeing some positive outcome.

Family obligations – this was considered as the various responsibilities that women take up in their families as they are expected to by the society.

Location – this was considered as the strategic placement of street vending business.

1.11 Organization of the Study

Chapter one outlines the study background, purpose of the study, statement of the problem, research questions, objectives of the study, scope of the study, importance of the study, delimitation and limitations, assumptions of the study and defines major terms.

Chapter reviews similar study findings previously done by other researchers and how each variables in each research question was addressed. A theoretical review and conceptual framework of the study is also provided.

Chapter three lays out the research methodology to be undertaken for this particular study. This includes the target population, research design, sampling size and sampling procedures, data collection instruments, analysis techniques and ethical considerations.

The fourth chapter presents the results of the data collected from the field, analyzed and interpreted by the researcher while the fifth chapter deals with the findings summary, the conclusion and recommendations.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter presented a review of literature related to factors influencing performance of businesses run by women street vendors. The researcher specifically reviewed literature on the four distinct factors which influence businesses run by women street vendors such as policies and regulations, financial capability, entrepreneurial expertise, family obligations and location. Finally, this chapter also anchored the study on theoretical and conceptual framework.

2.2 Street Vending in Kenya

In Kenya, most street vendors operate under a restrictive environment. Apart from lack of capital, and stable site of operation, the vendors are subjected to serious harassment, especially from urban authorities. The situation is worse for the women who operate with children on their backs, laps and side (Graham et al., 2008). Like other street vendors, women work under harsh terms and conditions and are largely blamed for making the urban centre's untidy and operating in un-authorized sites or locations since they hardly have premises (Mbugua 2007; Muiruri 2011).

Majority of the urban authorities have a biased attitude towards street vending businesses and thus do not issue substantial vending licenses. The latter has contributed partly to their inability to come up with appropriate responsive policies and regulations able to address the problems of vendors. The regulatory framework is linked to performance and growth of the sector. Majority of vendors contend that they are exposed to unnecessary harassment by authorities. They are moved from one location to another and their goods are confiscated on the grounds that they are operating in the wrong place or they do not have a license. At times, they are beaten, fined and imprisoned, although the common norm is to bribe the urban enforcement officers who often are seeking bribes rather than genuinely enforcing regulations (Graham et al., 2008).

To a large extent, street vendors are owned by informal groups which support savings' sectors, credit and welfare. The organizations are not legal entities and cannot sue or be sued. Although the organizations are good forms of social capital,

they cannot transact any binding legal formal deals. Most of the associations are political and do not engage in advocacy and organizational activities. On rare occasions when there is extreme harassment, self appointed individuals might confront the local authorities on the vendors' behalf (Graham et al., 2008).

2.2.1 Women Street Vendors in Kenya

Among street vendors, women have been noted to be more disadvantaged than their male counter-parts. In most instances, businesses owned by women begin small, grow slowly and end up smaller than men's (Parker & Torres 2009; McCormick & Mituliah, 2012). Women earn less income in their economic activities, in comparison to men, even in cases where they are in the same commercial activities as men. A number of reasons have been used in explaining women's poor economic performance. They include women's limited access to resources (capital, information and skills), mobility (Graham, 2004), ownership of more productive assets compared to men (Obbo 2010), economic associations, life and sex stereotyping of occupations and lack of training opportunities. These factors apparently limit women's choices by blocking their entry into more viable economic activities (McCormick & Mitullah, 2012).

A baseline survey of Women Street Vendors (WSV) in Kenya which interviewed street vendors, held Focus Group Discussions (FGDs) and key informant interviews; showed that the performance of businesses run by women is generally poorer compared to those of men. This was explained by the fact that men trade in more than one commodity, while women have limited commodities and also work for less hours. They have to attend to other domestic chores, including taking care of children. This demands that they close their businesses early enough, with others closing during lunch hour in order to attend to children and other household chores. On the other hand, men open their businesses early and continue trading throughout the day. In cases where women trade throughout the day they have to make alternative arrangements, which are often costly in terms of finance and the risks involved (Graham et al., 2008).

2.3 Influence of Location on Performance of Businesses Owned by Women Street Vendors

A strategic location draws in a bigger number of clients, permits accessibility and increases potential offers of a retail outlet. Consequently, the ease of access influences catchment populace of a shopping center. The decision of a retail location area has a noteworthy and big effect on execution of the business. A wrong decision in many circumstances could mean disappointment, though a decent decision could make the business not meet its achievements (Kocaili, 2010).

A business strategic location could incorporate the proximity to raw materials, better roads, ease of access of business premises and the economic flexibility of the area. Despite the fact that the location of a firm's impacts performance positively, Greening, Barringer, and Macy (2006) noted that location has been disregarded. Yasuo and Llian (2005) posited that location is the decision method of going into business. Along these lines, the study considered location in terms of type which could be neighborhood or global area. Likewise, Kala et al. (2010) characterized location as the decision of where a business is to be found which could be small, medium and huge urban or rural areas. This definition is concurrent with the assertions of Esteban, Yancy and Christian (2010) who alluded that location is a decision of situate one business either in the country or urban focus, taking keen interest on the kind of service or product to be offered by the firm.

Orloff (2002) asserted that there exists a link between location and the performance of small business. Analyzing the moderation roles of social self-domain centrality, self-guide importance and location significance on the link between self-discrepancies and emotion, Jennifer and Jill (2010) found that location significance has a moderating effect on the relationship between self-discrepancies and emotion. They noticed that among all the moderating factors used in the review, location significance was the most critical.

Kanoga, Njugana and Bett (2015) investigated the effects of place mix dimension on performance of shopping malls in the Kenyan context. The unit of analysis was nineteen shopping malls while the unit of observation was tenants, marketing

managers and shoppers. Results revealed that the place mix dimension influenced the quality of services, number of visits by the shoppers' and purchase decision. Nevertheless, the strategic location of the mall, safety of mall made the greatest contribution to the place mix dimension factors affecting shoppers' and purchase decision.

Herman (2011) engaged in a review entitled impact business area, business technique character and business execution of small industries in Northern Sulawesi, the review focused on the 6 local/urban communities. The review utilized polls as a part of research including 200 respondents, and afterward dissected the information utilizing structural equation modeling and descriptive analysis .The study concluded that competition, regulations by the government and business area fundamentally impact business methodology.

2.4 Influence of Financial Capability on Performance of Businesses Owned by Women Street Vendors

The best obstruction confronting women business people is access to fund on account of prerequisites of guarantee. In Kenya, very few women own property which makes it exceptionally troublesome for women to give security to banks. Most women who engage in business in the rural set up and are in need of financing often lack the required insurance to empower them secure bank advances (Athanne, 2011).

Makokha (2012) also posit that other than the need for startup capital for their businesses, business women have other money related social requests which results to a redirection of capital far from business needs. A few business visionaries feel that it is hard to acquire credits. This can be attributed to the requirement to demonstrate past credit records and lack of comprehension of the prerequisites of acquiring and paying up credit (Kinyanjui, 2006). Credits from microfinance institutions can be characterized by their limitation in amounts, lack of grace periods, high interest rates and are fleeting in outline. According to Women Entrepreneurs in Kenya (2008), most business women have various short term loans meant to cater for both business and social needs. Apparently, financial aid from formalized financial institutions is

excessively costly which makes most business women to consider it as the last resort (Stevenson and St-Onge, 2009).

A study by Thiga (2013) sought to explore the major challenges that women entrepreneurs face in establishing and operating micro enterprises in Mathare slums. This study used a cross sectional descriptive design. The study population comprised of all women who run grocery and food kiosks in the area. The study used convenience sampling method which involved selecting participants from whatever cases that happen to be available at any given time or place. A sample of 25 female participants was selected from the study population. The main instrument used in the collection of primary data was a semi-structured questionnaire constructed to provide both open and closed ended questions. The study found that respondents' current enterprises had been in operation for less than 6 months. The challenges that women in the area faced in trying to access credit included not accepting items used at home collateral, lack of collateral and loan officers' negative Perception about female entrepreneurs. Financial aid from formalized financial institutions is also excessively costly. Challenges facing women entrepreneurs included low purchasing power of the local population; lack of suitable location or sales outlet; seasonal nature of the business; stiff competition; lack of marketing knowhow; inadequate infrastructure; lack of market information; shortage of raw materials; inadequate working capital and shortage of time (due to multiple tasks). The results reveal that success of women enterprises depends on the formal education and the training received.

Further, the study by Thiga (2013) found out that main challenge faced by this women was establishing and growing the business were finance, managing the business and making decisions about the business. Most women entrepreneurs in the area had very little or no education making it hard to run the business well. They were not able to manage business funds and ended up spending the funds on family needs which could lead to business bankruptcy. The study recommended that the role played by women in the society (especially in the rural areas) ought to be embraced in a bid to eradicate poverty in Kenya. The study also recommends support to married women by the family unit in their businesses. Further, the study recommended that the formal financial organizations and public sector should have the right perception about women entrepreneurs.

This study by Wube (2010) was designed to assess the factors that affect the performance of women entrepreneurs in MSEs. The consequences of the review showed that the key economic factors that dampen the performance of women entrepreneurs in MSEs included lack of land, stiff competition, inadequate finances, inadequate technology, inadequate access to training and unavailability of raw materials. Results also showed that major social factors influencing women entrepreneurs included conflicting gender roles; social adequacy and poor networking. Further, legal/ managerial factors such as high amount of tax and interest, access to policy makers, bureaucracies and red tapes influenced the performance of their businesses.

2.5 Influence of Entrepreneurial Expertise on Performance of Businesses Owned by Women Street Vendors

Amin et al, (2010) argues that in the developing countries, young women and girls face various challenges which affect their ability to acquire the requisite skills for entrepreneurship. They need to be prepared through education in meeting life events activities such as marriage and birth to cope with emergencies and take advantage of opportunity when they present themselves. According to Demirbas and Matlay (2011), continuous innovation and improvement are also important in success of business. Inefficient business activities are expensive since they can lead to the collapse of business, limiting competing ability against more established competitor. Men are more special to more wellsprings of data by temperance of their system and position in the general public. Skills shortage emerges as a major variable affecting innovation decisions of women medium and small enterprises.

As indicated by Women Entrepreneurs in Kenya (2008), in the recent past education preference was given to boys which explains the low education levels for most women entrepreneurs. In return, this has created a boundary for them in getting to preparing and different business advancements administrations. Absence of adequate instruction and preparing is accordingly a noteworthy obstruction to smaller scale business achievement. Socially, and particularly in the up-country setting, girls were not given equivalent chance to study like the boys; subsequently they had restricted instruction and preparing (assuming any) which makes them less prepared to deal

with a business (Commonwealth Secretariat, 2002). Namusonge (2006) additionally noticed that entrepreneurial instruction and preparing assume a key part in invigorating business enterprise and independent work. Notwithstanding the nearness of business development benefits in Kenya very few business women utilize it on account of cost, need, or accessibility (Steven et al., 2005).

Mwania (2015) sought to assess the determinants success of women entrepreneurial ventures in small and medium enterprises in Kongowea market Mombasa. The researcher relied on both direct observation and questionnaires to collect data. A sample of 200 women entrepreneurs was chosen for the study by means of stratified and simple random sampling. The descriptive survey design was used in this study. Information from the participants was analyzed and translated into important information using SPSS. From the study, the major economic factors affecting women small and medium enterprises are inadequate financial accessibility, elevated interest and insufficient savings. It was found out that many women entrepreneurs were not member of professional organizations which made it difficult for them to acquire relevant information.

The study by Mwanja (2015) also revealed that women lacked entrepreneurial training and management skills. Domestic commitment was also a major challenge where women on average spent more than five hours in household chores only at the expense of their businesses. Many women lacked house helps to assist at home and only few women had supportive spouses who could assist at home. Based on the key results, the researcher recommended that financial service providers should come up with products and services tailor made for women to bridge the gap of financial accessibility among women entrepreneurs. There is also a need to boost the technical and vocational training institutes so that they are able to equip women with relevant skills and professional entrepreneurship. The researcher also recommended on the need to boost women networks through creation of women trade association, women groups, mentorship programmes and integrating women in the existing male dominated networks.

A study by Ogaro (2011) established entrepreneurial skills' influence in management on women performance group projects of Nyaribari Chache Constituency, Kisii

central district. From a population of 2130 women in 213 women groups, a simple random sample of 327 was used based on the table of sampling given by Krejcie and Morgan (1970). Data was collected by use of a questionnaire specifically tailored for women group respondents. Data collected was analyzed by descriptive statistical methods. Information from the analyzed data was used to draw conclusions and generate recommendations. From this data, it was realized that women lacked simple entrepreneurial skills such as auditing, accounting, marketing, planning and public relations. These skills had a direct influence on their current situation. It was also noted that more women had been trained on record keeping skills and communications as opposed to other skills under study. The study concluded that the need to train women on entrepreneurial skills surpasses the need to give them financial aid without the skills. It was therefore recommended that there was urgent need for policy makers to consider this aspect to enable women perform in their activities.

2.6 Influence of Family Obligations on Performance of Businesses Owned by Women Street Vendors

Women entrepreneurs in most cases assume the liability of accommodating the more distant relatives and family. A lot of micro enterprise finance resources are not generally disengaged from individual funds and consequently these family commitments are met from assets attained in the business. Their requests tend to deplete the investment funds and pay made by the business, since such funds would somehow have been utilized as a part of the endeavor for extension and development. In spite of the fact that some of them do help with giving services in the undertaking , the monetary commitments in supporting them generally surpasses the services they give (Thiga, 2013).

Ahmad et al. (2011) additionally asserts that women are over-burden with business and family duties and might not have room schedule-wise to join these advantageous affiliations and this consequently constrains them since gatherings are held when they are caring for their family. Similar reviews demonstrate that women engage in business at a more established age than men after having family and children which turns into an incredible test (Zororo, 2011).

Momanyi (2014) aimed at exploring women entrepreneurial future plans, problems of venturing in business and the motivation for entering entrepreneurial jobs among women in Eldoret. The study used a descriptive research design. The study targeted 200 respondents/ women entrepreneurs from the selected salons in Eldoret town. The researcher employed Census sampling technique. A sample size of 132 was selected from the target population. The study employed the use of questionnaires as the main tool of data collection. Data collected was subjected to quantitative analysis to find out the major problematic factors and a test applied to find the statistical significance of the research questions. The study found out that many women entrepreneurs in Uasin- Gishu County were married women. This might have been because of the support that these women get from their husbands in terms of capital and moral support and guidance in business. The study also revealed that women with small households were more involved with business than those with large households.

The study by Momanyi (2014) found out that majority of women entrepreneurs were those women with a relatively high level of education like those with college and university education were more involved in business. This is partly because of their literacy level is high. The study found out that career interest in women lowered their involvement in business ventures. This is probably because of the little time left on their disposal that is used as family time thus hinder their involvement in entrepreneur ventures. It is evident that the involvement of women in entrepreneurial ventures is faced with so many huddles that the majority of women have surpassed to be equivalent in business with the male. The mothering role of women is seen as a hindrance to performance in entrepreneurial ventures due to the work life balance that comes with their role. On the other hand majority of the respondents saw women as having the same capabilities in performing in business if given an equal opportunity with men. It was also seen that the women lack basic managerial skills like self-concept, managerial competence and commitment to business.

As per (UDEEC, 2013), the work area based optional research in Tanzania recognized various snags to the execution of women owned businesses. These included restricted access to bolster administrations, including money, specialized and administration preparing; constrained human limit as far as aptitudes and learning; challenges alluding from family commitments; restricted promotion limit and a social situation

which makes it more troublesome for women to begin and run undertakings. The discoveries of ILO (2013) uncovered that sex related issues incorporate business women to being subjected to demands to offer sexual favors to degenerate government authorities; absence of trust in ladies by bank officers; overpowering family commitments; absence of property rights over resources which could be sworn as security (notwithstanding being denied to utilize claim properties as insurance); demoralization from men when beginning or formalizing organizations and lacking administration cover amid maternity take off

2.7 Influence of Policies and Regulation on Performance of Businesses Owned by Women Street Vendors

Commonwealth secretariat (2002) records that women frequently have few or no contacts in the administration, and there might be an inclination against businesses owned by women. Additionally, women have little representation on policy making bodies, in light of the fact that they tend not to have a place with or achieve administration positions in standard business associations. Bindra (2006) reiterates that numerous Kenyan MSEs are secured by some formal enrollment. The cost of such enlistment is ostensible yet business people observe the process to be used and data about workplaces to be visited for essential structures and enrollment to befuddle. There is no "one-stop shop" to advise a yearning business person what is required of him or her as far as directions to be taken after for permitting (Bindra, 2006).

City council has likewise turned out to be a major test to business women in Kenya. Business authorizing is an issue for some business women who see the procedure as extensive and complicated (Athanne, 2011). Being a lady appears to misrepresent that reality since most ladies are irritated by the city council authorities when the city council officials come to examine the business premises. Additionally, women might be less inclined to meet and negotiate bribes with the overwhelmingly male council officials (Athanne, 2011).

Madichie and Nkamnebe (2010) presumed that denied 'working conditions' subsequent from policy disappointments could hinder casual merchants from

accessing casual exchanging. As indicated by Hansenne (2006), informal traders run on the edges of the law. They are regularly connected with criminal exercises and are therefore subjected to badgering. Casual merchants confront significant challenges, for example, dread of savagery, wrongdoing and burglary of stock (Neves, 2010).

Njau and Komba (2014) analyzed the difficulties confronting business women in Tanzania. The review discoveries uncovered that profit picked up by WFVs were utilized for supporting the family unit individuals and different relatives. It additionally show the difficulties experienced by WFVs in Tanzania included lack of finances, poor working premises, absence of training, client related imperative, family requirement and ominous government controls and laws.

2.8 Theoretical Review

This is a collection of concepts that are related. It acts as a guide for the research to be certain about what to measure and the statistical relationships to investigate (Defee et al., 2010). A good study should be conducted according to the theory of (Mentzer et al., 2008). This study was guided by the theory of performance and resource based view theory.

2.8.1 Resource Based View Theory

This theory provides an influential theoretical framework which explains how a firms' competitive advantage is achieved within a constrain of resources and how this advantage can be sustained over time (Barney, 1991; Penrose, 1959; Peteraf, 1993; Hitt, Ireland & Hoskisson, 2011; Pearce et al., 2012).

This theory postulates a firms' resource availability can be used to conceptualize firms. That resources equally distributed different firm resource availability are persistent over time (Amit & Schoemaker, 1993; Penrose, 1959). With the use of these assumptions, researchers have agreed that firms achieve sustainable competitive advantage when they have valuable resources.(Barney, 1995; Peteraf 1993; Eisenhardt & Martin, 2000). This theory informed this study as it focused on the resources necessary to develop and maintain competitive advantage implying that the theory is linked to performance which is the dependent variable in this study.

2.8.2 Theory of Performance

The Theory of Performance comprises and relates its six foundational concepts to develop a framework to explain performance and its improvements. The theory was propounded by Campbell, McCloy, Oppler, & Sager in 1993. Performance is the act of producing valued results. Besides, there must be a performer who can be an individual or a group of people that engage in a collaborative effort. The performance in a firm depend on the context, level of skills, level of knowledge, personal factors, level of identity, and fixed factors. The theory also argues that the effective performance improvements arise and involves the performers' mindset, enriching environment that allow immersion, and a practice to engage in reflective practice.

In this study, the six components allowed the researcher to assess the businesses owned by women street vendors that have all or some of the components and how they promote performance. First, in the level of identity, the study assessed the mission, ways of doing business, and uniqueness of these businesses. Second, in the level of skills, it assessed specific actions that individuals, groups, and organizations apply in multiple types of performance. Third, in the level of knowledge, it highlighted the facts of information, concepts, and principles that individuals and groups have acquired through education and experience. Fourth, in the context of performance, it assessed the variables associated with the situation under which an individual or organization performs in. The component mainly involves the availability of resources to enhance business performance. Fifth, personal factors assessed the characteristics of women street vendors and how they run their businesses. Finally, it assessed the role of fixed factors such as the variables unique to an individual business that cannot be altered such as access to the best pool of workforce (Campbell, McCloy, Oppler, & Sager, 1993). This theory informed this study as it puts emphasis on the importance of having the necessary resources to ensure better business performance. In this case various factors such as location, financial capability, family obligations and entrepreneurial expertise influenced the business performance of businesses owned by women street vendors.

2.9 Conceptual Framework

A conceptual framework is a structure of concepts and theories which are put together as a map for the study and it shows the relationship of research variables (Mugenda & Mugenda, 2008). The conceptual framework is used to explain how the independent variables affect the dependent variable. The independent variables were; location, financial capability, entrepreneurial expertise and family obligations. The dependent variable was performance of businesses owned by women street vendors. The moderating variable was policies and regulations. Figure 2.1 illustrates the relationship between the research variables.

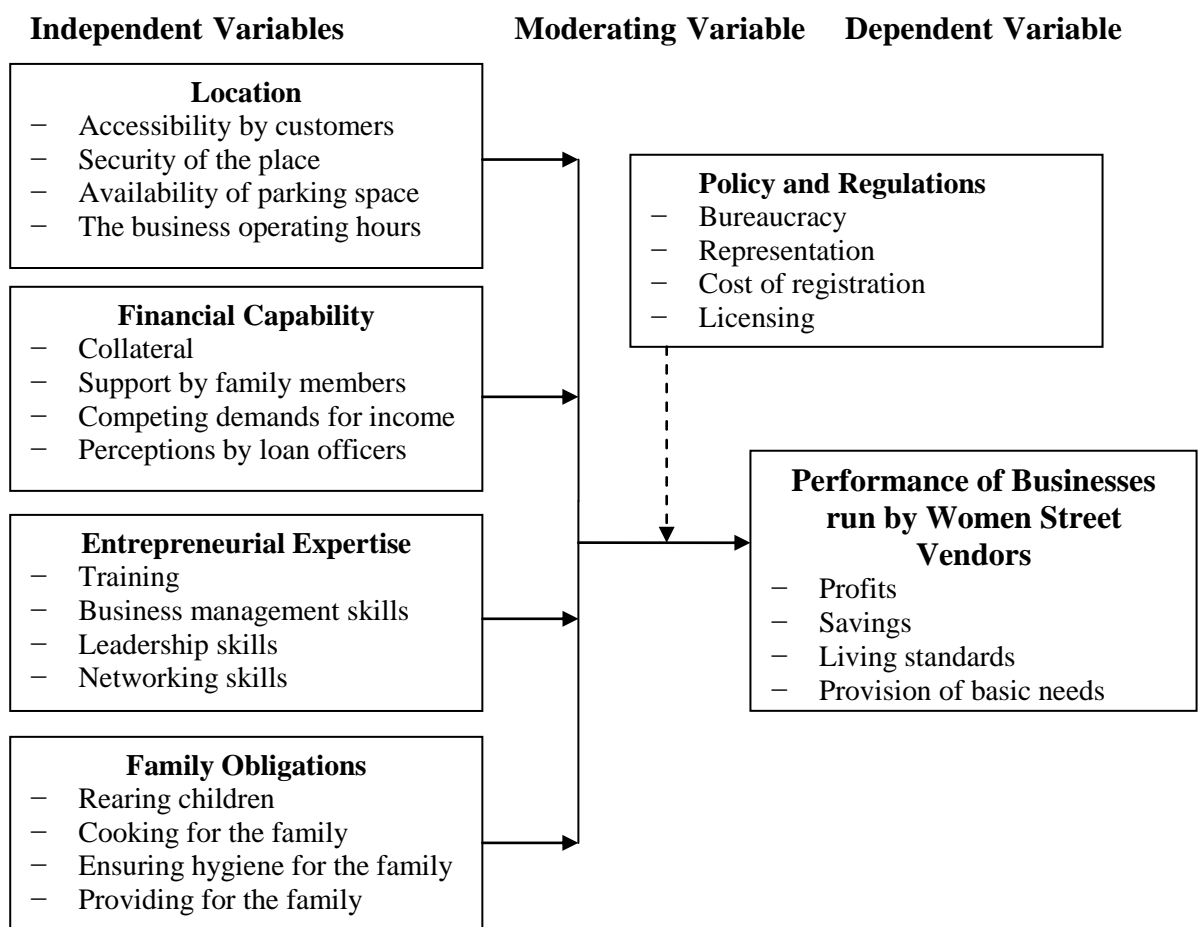


Figure 1: The Conceptual Framework

2.10 Summary of Literature Review and Research Gap

The chapter was organized into ten sections. The first section introduced the chapter. Section two discussed the concept women street vendors in Kenya. Section three, four, five, six and seven explored the factors influencing business performance which included policies and regulations, financial capability, entrepreneurial skills, family obligations and location. Section eight looked into theoretical framework whereby two theories were outlined, resource based view theory and theory of performance while the last section was the conceptual framework where the factors influencing business performance were explained in a diagram.

Past studies have attempted to establish the factors affecting the performance business run by women. For instance, a study by Wube (2010) was designed to assess the factors that affect the performance of women entrepreneurs in MSEs. assess the factors that affect the performance of women entrepreneurs in MSEs. The consequences of the review showed that the key economic factors that dampen the performance of women entrepreneurs in MSEs included lack of land, stiff competition, inadequate finances, inadequate technology, inadequate access to training and unavailability of raw materials. Mwanja (2015) sought to assess the determinants success of women entrepreneurial ventures in small and medium enterprises in Kongowea market Mombasa. From the study, the major economic factors affecting women small and medium enterprises are inadequate financial accessibility, elevated interest and insufficient savings. It was found out that many women entrepreneurs did not member themselves professional organizations or other networks hence often found it complex to access information. The study also revealed that women lacked entrepreneurial training and management skills.

Ogaro (2011) sought to establish the influence of entrepreneurial skills in management on performance of women group projects of Nyaribari Chache Constituency, Kisii central district. The study revealed that women lacked simple entrepreneurial skills such as auditing, accounting, marketing, planning and public relations. These studies reveal both contextual and conceptual gaps. Conceptual gaps exist since these study focused on different objectives from this study. Similarly, contextual gaps exist since these studies were based in different locations and focused

on different groups of people. Hence this study seeks to fill in these gaps and establish the factors influencing performance of businesses run by women street vendors in Ngara market, Nairobi County, Kenya.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter articulates methodology for research. It includes the research design used, sampling design, target population, sample size, data collection methods and procedures and data analysis methods. According to Hungler and Polit (2003) methodology is defined as the method of acquiring, organizing and analysis of data.

3.2 Research Design

Yang (2008) defined research design as a product and process used to facilitate the creation of sound arguments. This study utilized a descriptive research design. Churchill (1991), mentioned that this design is used when the study describes certain group characteristics and estimate the number of respondents possessing certain attributes and come up with predictions. Furthermore, Hopkins (2000) described descriptive studies as part of quantitative research design. In quantitative research designs, the researchers' aim is to establish how the dependent variable (outcome) and the independent variable within a population relate and establish how causality and variables associate.

3.3 Target Population

Grove and Buns (2003) state a population must possess certain characteristics for it to be included in a study. The population to be studied must consist of every member of an hypothetical or real set of events ,people or objects to be used by the researcher in generalizing the results findings while the population to be studied consist of all those who could be possibly included in the sample. (Gall & Borg, 2007). The study population comprised of all the street vendors in Ngara ward, Starehe Sub-County while the target population was all the 120 women street vendors in Ngara ward, Starehe Sub-County (County Council of Nairobi; Licensing Department, 2015).

3.4 Sampling Procedures and Sample Size

The term “sample” has been described differently by various scholars. Kombo and Orodho (2002) define a sample as a finite and to represent the number objects in the study population. Gerstman (2003) a sample is required so as to save on money and reduce time waste.

The study did not sample but rather conducted a census of the entire population. Hence, all the women street vendors in Ngara ward were respondents in this study (County Council of Nairobi; Licensing Department, 2015). This implied that the study had 120 respondents. According to Kothari (2004), a census approach is an enumeration of each item in a population. It is assumed that when all items are covered in such an inquiry no elements skipped and leading to the attainment of the desired accuracy. This method is suitable when the study population is small or manageable and therefore there is no need of using a sampling survey. According to Gupta (1994), in the census method, we resort to 100% inspection of the population and enumerate each and every activity; therefore it provides more exact information compared to the sample enumeration, which involves drawing a representative and adequate fraction of the population. A census approach therefore conducts more detailed and extensive studies.

3.5 Data Collection Instrument

Primary data was used in the study as it is naturally descriptive and quantitative. This type of data is perceived to be new as it is directly obtained from the respondents chosen for the research (Collis & Hussey, 2013). According to Schmittmann et al. (2013) questionnaires have advantages over other instruments of research since they are affordable and require less effort compared to others as the telephone or verbal surveys and usually have standard answers that make data compilation process easy.

The study used structured questionnaires with both open and close ended questions in data collection. The close ended questions served as a guide for the answers of the respondents within the given choices while the open ended questions were important in for detailed response acquirement especially when the researchers has no options determined in advance.

3.6 Pilot Study

Pilot study is the activity which ensures that errors are avoided at the lowest cost. It was conducted in this case to establish the reliability and validity of the questionnaire (Saunders, Lewis & Thornhill, 2009). The pilot study was conducted in Nairobi Central Ward since all the women street vendors in Ngara ward were respondents for the main study. The subjects that participated in the pilot study were not added in the final study to avoid fatigue.

3.6.1 Validity of the Research Instrument

Validity is the extent to which the components to be measured is measured by the test. The questionnaire must rhyme with the purpose of the research. The results of a reliable measure can be correctly understood and utilized (Elstak, 2013). According to Turner (2010), The degree by which the sampled items represent the content of the items tested.

Both content and construct validity were used in this study. The questionnaire was split to different sections in construct validity to ensure that information for specific objective is assessed by each section and that also ensured that its closely tied to this study's' conceptual framework. To ensure the validity of the content, the questionnaire the supervisor closely studied the questionnaire. The supervisor evaluated the statements in the questionnaire for relevance. The instrument was then appropriately studied on evaluation basis and appropriately adjusted before being subjected to the final exercise of data collection.

3.6.2 Reliability of the Research Instrument

Reliability is the stability, internal consistency or the repeatability of a questionnaire (Clarke and Jack, 1998). The alpha by Cronbach was applied in reliability testing of the questionnaire measures (Cronbach, 1951). Sekaran (2003), Schindler and Cooper (2006), Cronbach's alpha possesses alot of utility for multi item scales at measurement interval levels and only require single administration and provide quantitative, unique estimates for the internal consistency of the scale. To increase

the questionnaires' reliability, different Cronbach alpha domains of the questionnaire were used rather than the whole questionnaire.

10% of the sample questionnaires were tested on to ascertain its relevance and effectiveness. It was pilot tested on 12 respondents.

All the variables possessed the Cronbach's Alpha coefficient exceeding 0.7, which indicated the reliability of the variables. The findings in Table 3.1 indicate that location had a cronbach alpha coefficient of 0.704, financial capability had a cronbach alpha coefficient of 0.769, entrepreneurial expertise had a cronbach alpha coefficient of 0.714, family obligations had a cronbach alpha coefficient of 0.725, policies and regulations had a cronbach alpha coefficient of 0.709 and performance of businesses owned by women street vendors had a cronbach alpha of 0.876.

Table 3.1: Reliability

Variable	No of Items	Respondents	α=Alpha	Comment
Location	5	12	0.704	Reliable
Financial Capability	6	12	0.769	Reliable
Entrepreneurial Expertise	7	12	0.714	Reliable
Family Obligations	6	12	0.725	Reliable
Policies and Regulations	7		0.709	
Performance of businesses owned by women street vendors	6	12	0.876	Reliable

3.7 Data Collection Procedures

Two research assistants self administered the questionnaires. The research assistants guided the women street vendors to fill the questionnaires. The research assistants carried the questionnaires at the same time they administered the questionnaire so as to maximize on the response rate. The questionnaires consisted of both open ended and closed ended questions.

3.8 Data Analysis Techniques

Grove and Bans (2003) define data analysis as data reduction and organizing mechanism which produces results that require researchers' interpretation. Hyndman (2008) describes the components of data analysis as coding, editing, and data entry.

Data collected was subjected to SPSS version 21. The statistics generated were inferential and descriptive in nature. The descriptive statistics specifically included percentages and frequencies while the inferential statistics entailed multiple linear regression. A multiple linear regression model was used to test the hypothesis of the study. This assisted in establishing the existence of a significant relationship between dependent and dependent variable. The multiple linear regression model is as laid below.

Equation (i) shows the independent variables' linear regression model against the dependent variables.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + e$$

Where:

Y = the value of the dependent variable

i. $\{\beta_i; i=1,2,3,4,5\}$ = The coefficients for the various variables

ii. X_i for;

X_1 = Location

X_2 = Financial Capability

X_3 = Entrepreneurial Expertise

X_4 = Family Obligations

X_5 = Policies and Regulations

iii. X = Factors influencing the performance of businesses run by women street vendors

iv. e is the assumed error term to be distributed normally with constant and mean zero variance.

v. Y = Performance of businesses run by women street vendors

To be able to determine the causal relationship between the dependent and independent variables, F statistic, beta/regression coefficients and R^2 statistic were studied to determine significance using p values. The critical p value was estimated at 0.05. The results were presented in form of tables and pie chart.

The moderating effect was the joint effect of policies and regulations and factors influencing the performance of businesses run by women street vendors. The joint effect was a product of policies and regulations composite and factors influencing the performance of businesses run by women street vendors composite. The significance of the joint/interaction effect was evaluated for significance at a p value of 0.05. If reported p value was less than 0.05, the moderating effect was considered to be significant.

3.8.1 Operationalization of Variables

The operationalization framework served a significant purpose since it explained how each of the variables mentioned in the study was measured. The variables were operationalized as shown in Table 3.1.

Table 3.2: Operationalization of Variables

Objectives	Type of Variable	Indicators/ Measurement	Measurement Scale	Methods of Data Collection	Data Collection Tools	Tool of Analysis
To establish the performance of businesses run women street vendors in Ngara ward, Starehe Sub-County.	Performance of Businesses run by Women Street Vendors (Dependent Variable)	<ul style="list-style-type: none"> – Profits – Savings – Living standards – Provision of basic needs 	Ordinal	Administration of questionnaires	Questionnaire	<u>Descriptive statistics</u> Frequencies Percentages <u>Inferential statistics</u> Multiple linear regression
To establish the influence of location on the performance of businesses run women street vendors in Ngara ward, Starehe Sub-County.	Location (Independent Variable)	<ul style="list-style-type: none"> – Accessibility by customers – Security of the place – Availability of parking space – The business operating hours 	Ordinal	Administration of questionnaires	Questionnaire	<u>Descriptive statistics</u> Frequencies Percentages <u>Inferential statistics</u> Multiple linear regression
To investigate the influence of financial capability on the performance of businesses run women street vendors in Ngara ward, Starehe Sub-	Financial Capability (Independent Variable)	<ul style="list-style-type: none"> – Collateral – Support by family members – Competing demands for income 	Ordinal	Administration of questionnaires	Questionnaire	<u>Descriptive statistics</u> Frequencies Percentages <u>Inferential statistics</u> Multiple linear

County.		– Perceptions by loan officers				regression
To determine the influence of entrepreneurial expertise on the performance of businesses run women street vendors in Ngara ward, Starehe Sub-County.	Entrepreneurial Expertise (Independent Variable)	<ul style="list-style-type: none"> – Training – Business management skills – Leadership skills – Networking skills 	Ordinal	Administration of questionnaires	Question naire	<u>Descriptive statistics</u> Frequencies Percentages <u>Inferential statistics</u> Multiple linear regression
To assess the influence of family obligations on the performance of businesses run women street vendors in Ngara ward, Starehe Sub-County.	Family Obligations (Independent Variable)	<ul style="list-style-type: none"> – Rearing children – Cooking for the family – Ensuring hygiene for the family – Providing for the family 	Ordinal	Administration of questionnaires	Question naire	<u>Descriptive statistics</u> Frequencies Percentages <u>Inferential statistics</u> Multiple linear regression
To establish the moderating effect of policies and regulation on the relationship between various factors influencing performance of businesses run by women street vendors and the performance of women street vendors in Ngara ward, Starehe Sub-County.	Policy and Regulations (Moderating Variable)	<ul style="list-style-type: none"> – Bureaucracy – Representation – Cost of registration – Licensing 	Ordinal	Administration of questionnaires	Question naire	<u>Descriptive statistics</u> Frequencies Percentages <u>Inferential statistics</u> Multiple linear regression

3.9 Ethical Considerations

Ethical issues were studied in the study process and the respondents were assured confidentiality on any information provided. Any data from any organisation or relevant authority was used with their permission.

CHAPTER FOUR: DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter consists of data findings, analysis and its interpretation. The Results were presented in form of diagrams and tables according to the objectives of the research.

4.2 Questionnaire Return Rate

120 questionnaires were administered by the study. 96 were fully filled and returned back which gave a 80% response rate as shown in Table 4.1. Babbie (2004) categorized 50% rate of return as acceptable to publish and analyze, 60% to be good and 70 percent as extremely good. Thus 80% rate of return was perfect.

Table 4.1: Response Rate

Response	Frequency	Percent
Returned	96	80%
Unreturned	24	20%
Total	120	100%

4.3 Demographic Characteristics of the Respondents

It provides details on the basic features such as age of the respondents, level of education of the respondents, marital status of the respondents and the years spent in the street vending business.

4.3.1 Age of the Respondents

Results in Table 4.2 reveal that 31.3% respondents aged between 31-40 years. 30.2% were aged between 21-30 years, 19.8% were aged between 41-50 years, 10.4% were aged less than 20 and only 8.3% aged more than 50 years. This indicates that most women street vendors in Ngara Ward are middle aged.

Table 4.2: Age of respondents

Age	Frequency	Percent
Less than 20 years	10.0	10.4
21-30 years	29.0	30.2
31- 40 years	30.0	31.3
41-50years	19.0	19.8
Above 50 years	8.0	8.3
Total	96.0	100.0

4.3.2 Level of Education of the Respondents

Results in Table 4.2 reveal that 50% of the respondents had acquired primary education, 38.5% had acquired secondary school level, while 11.5% had acquired education up to tertiary college level. Thus most women street vendors in Ngara Ward are not very educated. This could also explain why they engage in street vending businesses, as it is not easy to get formal jobs.

Table 4.3: Level of education of respondents

Level of Education	Frequency	Percent
Primary school	48.0	50.0
Secondary school	37.0	38.5
Tertiary college	11.0	11.5
Total	96.0	100.0

4.3.3 Marital Status of Respondents

Results in Table 4.4 reveals that 51% of the respondents were married, 28.1% were single, 12.5% were separated while 8.3% were divorced. This shows that most of the women street vendors were married, separated or divorced which means that they had various family obligations to attend to. This also implies that they could be having responsibilities to provide for the family.

Table 4.4: Marital status of respondents

Marital Status	Frequency	Percent
Single	27.0	28.1
Married	49.0	51.0
Separated	12.0	12.5
Divorced	8.0	8.3
Total	96.0	100.0

4.3.4 Number of Years in the Street Vending Business

Results in Table 4.5 reveals that 55.2% of the respondents indicated 1-3 years, 30.2% indicated 4-6 years, 11.5% indicated less than 1 year while only 3.1% indicated more than 6 years. This is an indicator that most of the women street vendors had operated the street vending business for a short period of time. This could be explained by the nature of the job, which at times has adverse challenges.

Table 4.5: Number of Years

Number of Years	Frequency	Percent
Less than 1 year	11.0	11.5
1 to 3 years	53.0	55.2
4 to 6 years	29.0	30.2
More than 6 years	3.0	3.1
Total	96.0	100.0

4.4 Descriptive Statistics

This section presents the descriptive results on location, financial capability, entrepreneurial expertise and family obligations, policies and regulations and performance of businesses run by women street vendors.

4.4.1 Location

The study sought to establish the influence of location on the performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County. Results in Table 4.6 show that 81.3% of the respondents agreed that location influenced the performance of businesses run women street vendors in Ngara ward, Starehe Sub-County.

Table 4.6: Influence of Location

Response	Frequency	Percent
No	18.0	18.8
Yes	78	81.3
Total	96	100

The respondents also rated the influence of particular aspects of location on a likert scale and the results presented in Table 4.7. A majority of 55.2% of the respondents agreed that accessibility by customers affects the performance of my street vending business, 47.9% agreed that the security of my place of operation affects the performance of my street vending business, 60.4% agreed that availability of parking space at my place of operation affects the performance of my street vending business while 75% agreed that their business operating hours affects the performance of my street vending business. The mean of the respondents was 3.5 which is approximately 4.0. This is an indicator that most respondents agreed to the statements on location. The SD of 0.9 implied varied responses.

Table 4.7: Location

Statement	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)	Mean	Std Dev
Accessibility by customers affects the performance of my street vending business.	14.6	40.6	33.3	8.3	3.1	3.6	1.0
The security of my place of operation affects the performance of my street vending business.	3.1	44.8	32.3	9.4	10.4	3.2	1.0
Availability of parking space at my place of operation affects the performance of my street vending business.	7.3	53.1	29.2	6.2	4.2	3.5	0.9
My business operating hours affects the performance of my street vending business.	13.5	61.5	18.8	4.2	2.1	3.8	0.8
Average						3.5	0.9

4.4.2 Financial Capability

The investigated the influence of financial capability on the performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County. Results in Table 4.8 show that 89.6% of the respondents agreed that financial capability influenced the performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County.

Table 4.8: Influence of Financial Capability

Response	Frequency	Percent
No	10	10.4
Yes	86	89.6
Total	96	100

The respondents were also asked to rate influence of particular aspects of financial capability on a likert scale and the results presented in Table 4.9. A majority of 78.1% of the respondents agreed that the women street vendors lack collateral to secure loans from formal financial institutions, 69.8% agreed that shylocks exploit women through lending money at exorbitant interest rates, 83.3% agreed that the support from the family in business is minimal, 63.6% agreed that social needs which compete for income with the street vending business dampen the growth of the business while 65.7% agreed that loan officers in the formal financial institutions have wrong perception about women borrowing. The average mean of the responses was 4.0. This is an indicator that most respondents were agreeing to the statements on financial capability. The SD of 0.9 implies varied responses.

Table 4.9: Financial Capability

Statement	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)	Mean	Std Dev
Women street vendors lack collateral to secure loans from formal financial institutions.	42.7	35.4	17.7	0.0	4.2	4.1	1.0
Shylocks exploit women through lending money at exorbitant interest rates.	32.3	37.5	30.2	0.0	0.0	4.0	0.8
Support from the family in business is minimal.	32.3	51.0	13.5	3.1	0.0	4.1	0.8
Social needs which compete for income with the street vending business dampen the growth of the business.	24.0	39.6	33.3	0.0	3.1	3.8	0.9
Loan officers in the formal financial institutions have wrong perception about women borrowing.	29.2	36.5	28.1	6.2	0.0	3.9	0.9
Average						4.0	0.9

4.4.3 Entrepreneurial Expertise

The also determined the influence of entrepreneurial expertise on the performance of businesses managed by women street vendors in Ngara ward, Starehe Sub-County. Results in Table 4.10 show that 83.3% of the respondents agreed that entrepreneurial expertise influenced the performance of businesses run women street vendors in Ngara ward, Starehe Sub-County.

Table 4.10: Influence of Entrepreneurial Expertise

Response	Frequency	Percent
No	16.0	16.7
Yes	80.0	83.3
Total	96	100

The respondents were also asked to rate influence of particular aspects of entrepreneurial expertise on a likert scale and the results presented in Table 4.11. A majority of 58.4% of the respondents disagreed that financial institutions organize training forums for women street vendors’ often, 86.4% disagreed that through training women street vendors have acquired the relevant business management skills, 65.6% disagreed that through training women street vendors have acquired the relevant leadership skills, 70.8% disagreed that through training women street vendors have acquired the relevant networking skills, 83.4% disagreed that through training women street vendors have acquired the relevant accounting skills while 68.8% disagreed that networking with other women street vendors has improved my entrepreneurial expertise. The responses had an average mean of 2.1 which is approximately 2.0. This is an indication that majority of the respondents were disagreeing to the statements on entrepreneurial expertise. The SD of 0.9 implies the varied responses.

Table 4.11: Entrepreneurial Expertise

Statement	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)	Mean	Std Dev
Financial institutions organize training forums for women street vendors’ often.	3.1	4.2	34.4	39.6	18.8	2.3	0.9
Through training women street vendors have acquired the relevant business management skills.	1.0	3.1	9.4	38.5	47.9	1.7	0.8
Through training women street vendors have acquired the relevant leadership skills.	0.0	4.2	30.2	56.2	9.4	2.3	0.7
Through training women street vendors have acquired the relevant networking skills.	5.2	1.0	22.9	65.6	5.2	2.4	0.8
Through training women street vendors have acquired the relevant accounting skills.	2.1	0.0	14.6	36.5	46.9	1.7	0.9
Networking with other women street vendors has improved my entrepreneurial expertise.	9.4	1.0	20.8	59.4	9.4	2.4	1.0
Average						2.1	0.9

4.4.4 Family Obligations

The study sought to assess the influence of family obligations on the performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County. Results in Table 4.12 show that 84.4% of the respondents agreed that family obligations influenced the performance of businesses run women street vendors in Ngara ward, Starehe Sub-County.

Table 4.12: Influence of Family Obligations

Response	Frequency	Percent
No	15.0	15.6
Yes	81.0	84.4
Total	96	100

The respondents were also asked to rate influence of particular aspects of family obligations on a likert scale and the results presented in Table 4.13. A majority of 78.1% of the respondents agreed that the parental role of rearing children affects the performance of my street vending business, 62.5% agreed that the parental role of providing for the family affects the performance of my street vending business, 66.7% agreed that domestic chore of cooking affects the performance of my street vending business, 72.9% agreed that domestic chores of ensuring hygiene for the family affects the performance of my street vending business while 62.5% agreed that lack of support by the family in meeting various family responsibilities affects the performance of my street vending business. The average mean of the responses was 3.9 which is approximately 4.0. This is an indication that majority of the respondents were agreeing to the statements on family obligations. The standard deviation of 0.9 implies that the responses were varied.

Table 4.13: Family Obligations

Statement	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)	Mean	Std Dev
The parental role of rearing children affects the my street vending business performance.	28.1	50.0	15.6	6.2	0.0	4.0	0.8
The parental role of providing for the family affects the productivity of my street vending business.	33.3	29.2	34.4	0.0	3.1	3.9	1.0
Domestic chore of cooking affects the outcome of my street vending business.	21.9	44.8	30.2	3.1	0.0	3.9	0.8
Domestic chore of ensuring hygiene for the family affects the performance of my street vending business.	32.3	40.6	22.9	4.2	0.0	4.0	0.9
Lack of support by the family in meeting various family responsibilities affects the performance of my street vending business.	25.0	37.5	34.4	1.0	2.1	3.8	0.9
Average						3.9	0.9

4.4.5 Policies and Regulations

The study sought to establish the influence of policies and regulations on the performance of businesses operated by women street vendors in Ngara ward, Starehe Sub-County. Results in Table 4.14 show that 86.5% respondents agreed that policies and regulations influenced the performance of businesses run women street vendors in Ngara ward, Starehe Sub-County.

Table 4.14: Influence of Policies and Regulations

Response	Frequency	Percent
No	13	13.5
Yes	83	86.5
Total	96	100

The respondents also rated the influence of particular aspects of policies and regulations on a likert scale and the results presented in Table 4.15. A majority of 61.4% of the respondents agreed that the procedures for registering a street vending

business are bureaucratic and confusing, 96.1% agreed that women are not well represented on bodies involved in policy making, 77.1% agreed that the cost of registering a street vending business is high, 72.9% agreed that licensing of business greatly affects many women entrepreneurs due to the complexity and length of the process .84.3% agreed that provision of relevant information with regard to business registration and licensing is inadequate while 88.5% agreed that they face harassment by the city askaris. The average mean of the responses was 3.9 which is approximately 4.0. This is an indicator that majority of the respondents were agreeing to the statements on policies and regulations. The SD of 1.1 implied varied response.

Table 4.15: Policies and Regulations

Statement	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)	Mean	Std Dev
There procedures for registering a street vending business are bureaucratic and confusing.	45.8	15.6	1.0	18.8	18.8	3.5	1.6
Women are not well represented in policy making bodies.	31.2	60.4	2.1	5.2	1.0	4.2	0.8
The cost of registering a street vending business is high.	16.7	60.4	2.1	17.7	3.1	3.7	1.0
Licensing of business is affecting many women entrepreneurs due to the complexity and length of the process.	41.7	31.2	3.1	20.8	3.1	3.9	1.3
Provision of relevant information with regard to business registration and licensing is inadequate.	28.1	56.2	2.1	9.4	4.2	3.9	1.0
The women face harassment by the city askaris.	30.2	58.3	1.0	7.3	3.1	4.1	0.9
Average						3.9	1.1

4.4.6 Performance of Business Owned by Women Street Vendors

The respondents were also asked to rate the performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County. The output in Table 4.16 indicates 66.7% respondents to have indicated poor performance.

Table 4.16: Rating Performance of Businesses Owned by Women Street Vendors

Response	Frequency	Percent
Poor	64	66.7
Good	32	33.3
Total	96	100

The respondents also responded to questions on performance on a likert scale and the results presented in Table 4.17. A majority of 50% of the respondents were neutral that the performance of businesses run by women street vendors is profitable, 50% agreed that running a street vending business has helped them to cultivate a culture of saving, 66.6% disagreed that running a street vending business has improved the living standard of their family while 50% disagreed that running a street vending business has helped me to provide for my family. The average mean of the responses was 2.6. This indicates that most respondents were disagreeing to the statements on performance of businesses run by women street vendors. The SD of 1.1 implies the varied responses.

Table 4.17: Performance of Businesses Owned by Women Street Vendors

Statement	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)	Mean	Std Dev
The performance of businesses run by women street vendors is profitable.	0.0	16.7	50.0	33.3	0.0	2.8	0.7
Running a street vending business has helped me to cultivate a culture of saving.	0.0	50.0	16.7	16.7	16.7	3.0	1.2
Running a street vending business has improved the living standard of my family.	0.0	33.3	0.0	33.3	33.3	2.3	1.3
Running a street vending business has helped me to provide for my family.	0.0	16.7	33.3	16.7	33.3	2.3	1.1
Average						2.6	1.1

4.5 Inferential Statistics

Inferential analysis was carried out to come up with model of fitness, variance analysis and regression coefficients analysis was also conducted.

4.5.1 Regression Analysis

Results in Table 4.18 below show that policies and regulations, financial capability, entrepreneurial expertise and family obligations were considered satisfactory in explaining businesses performance run by women street vendors in Ngara ward, Starehe Sub-County. This is proved by coefficient of determination also defined as 0.808 R^2 . This means that policies and regulations, financial capability, entrepreneurial expertise and family obligations explain 80.8% of the variations in the performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County. It further implies that this model used to link variables relationships is adequate.

Table 4.18: Model Fitness

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.899	0.808	0.797	0.44658

a Predictors-Constant, Moderating Effect of Policies and Regulations, Location, Financial Capability, Entrepreneurial Expertise, Family Obligations

Results in Table 4.19 prove that the entire model was statistically significant and this is shown by F statistic of 75.599 and 0.000 p value. This results show that the independent variables are good indicators of businesses run by women street vendors in Ngara ward, Starehe Sub-County.

Table 4.19: Analysis of Variance

Indicator	Sum of Squares	df	Mean Square	F	Sig.
Regression	75.384	5	15.077	75.599	0.000
Residual	17.949	90	0.199		
Total	93.333	95			

a Dependent Variable: Performance of business owned by women street vendors

b Predictors: (Constant), Moderating Effect of Policies and Regulations, Location, Financial Capability, Entrepreneurial Expertise, Family Obligations

Regression coefficients results in Table 4.20 show that that there is a positive and significant relationship between location, financial capability, entrepreneurial expertise and performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County as supported by beta coefficients of 0.329, 0.495 and 0.476 respectively. This implies that the better the location of a woman street vending business the higher the chances of an increase in the performance of businesses run by women street vendors by 0.329 units. These results also show that an increase in the unit change in the women street vendors financial capability was more likely to increase the performance of businesses run by women street vendors by 0.495 units. Further, these results also show that an increase in the unit change in the women street vendors' entrepreneurial expertise had higher chances of increasing the performance of businesses run by women street vendors by 0.476 units.

Results in Table 4.20 also show that that there is a negative and significant relationship between family obligations and performance of businesses run by women

street vendors in Ngara ward, Starehe Sub-County as supported by beta coefficients of -0.537. These results show that an increase in the unit change in the women street vendors family obligations was more likely to decrease in performance of businesses run by women street vendors by 0.537 units.

Further, results in Table 4.20 also reveal that policies and regulation has a negative and significant moderating effect on the relationship between various factors influencing performance of businesses run by women street vendors and the performance of women street vendors as supported by a beta coefficient of -0.237 and a p value of 0.000. These results show that an increase in the unit change in policies and regulation had higher chances of decreasing the performance of businesses run by women street vendors by 0.237 units.

Table 4.20: Regression of Coefficients

Variable	B	Std. Error	t	Sig.
(Constant)	1.888	0.523	3.611	0.001
Location	0.329	0.082	-3.994	0.000
Financial Capability	0.495	0.124	3.978	0.000
Entrepreneurial Expertise	0.476	0.224	2.126	0.002
Family Obligations	0.537	0.164	-3.272	0.002
Moderating Effect of Policies and Regulations	0.237	0.032	7.336	0.000

a Dependent Variable: Performance of business owned by women street vendors

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X^* X_5 + e$$

Where:

Y = Performance of businesses run by women street vendors

{ β_i ; $i=1,2,3,4,5$ } = The coefficients for the various variables

X_1 = Location

X_2 = Financial Capability

X_3 = Entrepreneurial Expertise

X_4 = Family Obligations

$X_5 = \text{Policies and Regulations}$

$X = \text{Factors influencing the performance of businesses run by women street vendors}$

e is the error term

Performance of businesses run by women street vendors = $1.888 + 0.329 \text{ Location} + 0.495 \text{ Financial Capability} + 0.476 \text{ Entrepreneurial Expertise} + (-0.537) \text{ Family Obligations} + (-0.237) \text{ Policies and Regulations}$

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter gives a summary of the findings, the conclusions and the suggested recommendations. This is done according to study objectives.

5.2 Summary of Findings

This section summarizes the findings right from analysis. This is performed according to study objectives.

5.2.1 Location and Performance of Business Owned by Women Street Vendors

The first study objective was to establish the influence of location on the performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County. Results revealed that location influenced the performance of businesses run women street vendors in Ngara ward, Starehe Sub-County. The specific aspects of location that influenced performance included accessibility by customers, security of the place of operation, availability of parking space at the place of operation and the business operating hours. These results are consistent with those of Kocaili (2010) which states that a good location enables accessibility and attract many customers thus increasing sales of a retail outlet.

The results of regression revealed that location has a positive significant relationship with women performance of street vendors with performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County as indicated by a 0.329 beta coefficient and a 0.000 probability value. This shows that the better the location of a woman street vending business the higher the chances of an increase in the performance of businesses run by women street vendors by 0.329 units. These findings agree with those of Barringer, Macy and Greening (2006) who noticed that location is a critical factor that affects firm performance.

5.2.2 Financial Capability and Performance of Business Owned by Women Street Vendors

The second study was to investigate the influence of financial capability on the performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County. The descriptive results revealed that the financial capability of the women street vendors does influence the performance of businesses run women street vendors in Ngara ward, Starehe Sub-County. The specific aspects of financial capability that influence the performance of businesses run by women street vendors included lack of collateral to secure loans from formal financial institutions, exploitation by shylocks through lending money at exorbitant interest rates, minimal support from the family in business, existence of social needs which dampen the growth of the business by competing for income with the street vending business and wrong perception by loan officers in the formal financial institutions about women borrowing. These results are concurrent with those of Silbat (2013) who investigated the significance of the Ethiopian Economies' informal sector and identify risks and constrains of undertaking this task. The study showed that most limitations of the vendors in the streets was capital shortages and problems arising from Government departments and other fields.

The results from regression show that financial capability have a significant positive relationship with businesses performance run by women street vendors in Ngara ward, Starehe Sub-County as shown by beta coefficients of 0.495 and a probability value of 0.000. These results show that an increase in the unit change in the women street vendors financial capability would result in performance increase of businesses run by women street vendors by 0.495 units. These results show that an increase in the unit change in the women street vendors financial capability was more likely to increase the performance of businesses run by women street vendors by 0.495 units. These findings are consistent with those of UDEC (2013) who in their secondary research in Tanzania conducted by desk-based means noticed many barriers that lead to poor performance of entrepreneurs who are women. This include inadequate human capacity in terms of knowledge and skills; lack of proper support services such as technical, management training and finance. These findings agree with those of Thiga

(2013) found out that the major limitation facing women entrepreneurs in the establishment and growth is limited finance accessibility.

5.2.3 Entrepreneurial Expertise and Performance of Business Owned by Women Street Vendors

The third study objective was determining the effect of entrepreneurial expertise on the performance of businesses run women street vendors in Ngara ward, Starehe Sub-County. The descriptive results revealed that the entrepreneurial expertise of the women street vendors influences the performance of businesses run women street vendors in Ngara ward, Starehe Sub-County. The specific aspects of entrepreneurial expertise that influence the performance of businesses run women street vendors included lack of organized training forums for women street vendors' by financial institutions, lack of relevant business management skills, lack of relevant leadership skills, lack of relevant networking skills, lack of relevant accounting skills and poor networking among the women street vendors. These results are consistent with those of Mwanja (2015) who sought to assess the determinants success of women entrepreneurial ventures in medium and small size enterprises in Kongowea market Mombasa. The study revealed that women lacked entrepreneurial training and management skills.

Regression results showed that entrepreneurial expertise have a significant positive relationship with businesses performance run by women street vendors in Ngara ward, Starehe Sub-County as supported by beta coefficients of 0.476 and a probability value of 0.002. These results show that an increase in the unit change in the women street vendors entrepreneurial expertise would result to an increase in performance of businesses run by women street vendors by 0.476 units. These results imply that an increase in the unit change in the women street vendors' entrepreneurial expertise had higher chances of increasing the performance of businesses run by women street vendors by 0.476 units. These findings are supported by Namusonge (2006) who posited that entrepreneurial instruction and preparing assume a key part in invigorating business enterprise and independent work.

5.2.4 Family Obligations and Performance of Business Owned by Women Street Vendors

The fourth objective of the study was to assess the influence of family obligations on the performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County. The descriptive results revealed that the family obligations taken up by women street vendors influence the performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County. The specific family obligations that influence the performance of businesses run by women street vendors included the parental role of rearing children, the parental role of providing for the family, domestic chores of cooking, domestic chores of ensuring hygiene for the family and lack of support by the family in meeting various family responsibilities. These results are same with those of Ahmad et al. (2011) who posited that women are over-burden with business and family duties and might not have room schedule-wise to join these advantageous affiliations and this consequently constrains them since gatherings are held when they are caring for their family.

Regression results revealed that family obligations have a negative and significant relationship with performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County as supported by beta coefficients of -0.537 and a probability value of 0.002. These results show that an increase in the unit change in the women street vendors' family obligations was more likely to decrease in performance of businesses run by women street vendors by 0.537 units. These findings are consistent with those of UDEC (2013) who in their work area based optional research in Tanzania recognized various snags to the execution of women owned businesses. These included restricted access to bolster administrations, including money, specialized and administration preparing; constrained human limit as far as aptitudes and learning; challenges alluding from family commitments; restricted promotion limit and a social situation which makes it more troublesome for women to begin and run undertakings.

5.2.5 Moderating Effect of Policies and Regulations

The fifth objective of the study was to establish the moderating effect of policies and regulations on the relationship between various factors influencing performance of businesses run by women street vendors and the performance of women street vendors in Ngara ward, Starehe Sub-County. The descriptive results revealed that indeed policies and regulations influence the performance of businesses run women street vendors in Ngara ward, Starehe Sub-County. The specific aspects of policies and regulations that influence the performance of businesses run by women street vendors included the bureaucracy of the procedures for registering a street vending business, little representation of women on policy making bodies, high cost of registering a street vending business, lengthy and complex process of business licensing is an issue, inadequate provision of relevant information with regard to business registration and licensing and harassment by the city askaris. These results are consistent with those of Madichie and Nkamnebe (2010) who presumed that denied 'working conditions' subsequent from policy disappointments could hinder casual merchants from accessing casual exchanging.

Regression results revealed that policies and regulation have a negative and significant moderating effect on the relationship between various factors influencing performance of businesses run by women street vendors as supported by beta coefficients of -0.237 and a probability value of 0.000. These results show that an increase in the unit change in policies and regulation had higher chances of decreasing the performance of businesses run by women street vendors by 0.237 units.

5.3 Conclusion

The study concluded that location of a woman owned street vending business influenced the performance of businesses run by women street vendors in Ngara Ward, Starehe Sub-County. Aspects of location that informed this conclusion include accessibility by customers, security of the place of operation, availability of parking space at the place of operation and the business operating hours.

The study concluded that financial capability influenced the performance of businesses run by women street vendors in Ngara Ward, Starehe Sub-County. The

conclusion was informed by the realization that there were various aspects of financial capability that influenced performance of businesses run by women street vendors such as lack of collateral to secure loans from formal financial institutions, exploitation by shylocks through lending money at exorbitant interest rates, minimal support from the family in business, existence of social needs which dampen the growth of the business by competing for income with the street vending business and wrong perception by loan officers in the formal financial institutions about women borrowing.

The study concluded that entrepreneurial expertise influenced the performance of businesses run by women street vendors in Ngara Ward, Starehe Sub-County. The conclusion was informed by the realization that there were various aspects of entrepreneurial expertise that influenced performance of businesses run by women street vendors such as lack of organized training forums for women street vendors' by financial institutions, lack of relevant business management skills, lack of relevant leadership skills, lack of relevant networking skills, lack of relevant accounting skills and poor networking among the women street vendors.

The study concluded that family obligations influenced the performance of businesses run by women street vendors in Ngara Ward, Starehe Sub-County. The conclusion was informed by the realization that there were various aspects of family obligations that influenced performance of businesses run by women street vendors such as the parental role of rearing children, the parental role of providing for the family, domestic chores of cooking, domestic chores of ensuring hygiene for the family and lack of support by the family in meeting various family responsibilities.

The study also concluded that policies and regulations had a moderating effect on the relationship between the various factors influencing performance of businesses run by women street vendors and the performance of women street vendors in Ngara Ward, Starehe Sub-County. The conclusion was informed by the realization that there were various aspects of policies and regulations that influenced performance of businesses run by women street vendors such as existence of bureaucracy in the procedures for registering a street vending business, little representation of women on policy making bodies, high cost of registering a street vending business, lengthy and complex

process of business licensing is an issue, inadequate provision of relevant information with regard to business registration and licensing and harassment by the city askaris.

5.4 Recommendations

Based on the study findings the study recommended that the government of Kenya should evaluate the policies and regulations governing the street vending businesses with an aim of creating a more conducive environment. This would go along way into enhancing the performance of these businesses. The study also recommended that formal financial institutions should create frameworks that allow women street vendors to access credit with an aim of curbing exploitation by shylocks. Further, these financial institutions should organize training forums for women street vendors aiming at equipping them with the right credit and business management skills. The study also recommended that women street vendors should endeavor to acquire the relevant business management skills in a bid to enhance the performance of their businesses.

5.5 Areas for Further Studies

This study sought to establish the factors influencing performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County, Kenya. The study suggests that a similar study can be conducted in another area, which is outside Nairobi County for comparison purposes. The study also suggests that a study can be conducted seeking to investigate the direct effect of policies and regulations on the performance of businesses run by women street vendors.

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APPENDICES

Appendix II: Research Questionnaire

Kindly answer the following questions as honestly and accurately as possible. The information given will be treated with a lot of confidentiality. Please do not write your name anywhere on this questionnaire. You are encouraged to give your honest opinion.

SECTION A: DEMOGRAPHIC CHARACTERISTICS

1. What is your age?

Less than 20 years () 21-30 years () 31- 40 years ()

41-50years () Above 50 years ()

2. What is your highest level of education?

No education () Primary school () Secondary school ()

Tertiary college () University ()

3. What is your marital status?

Single () Married () Separated ()

Divorced () Widowed ()

4. How many years have you practiced street vending?

Less than 1 year () 1 to 3 years ()

4 to 6 years () More than 6 years ()

SECTION B: LOCATION

5. Does the location of your business have any influence on the performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County?

Yes () No ()

If Yes, to indicate your agreement with the following statements.

Strongly Disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, Strongly Agree = 5

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Accessibility by customers affects the performance of my street vending business.					
The security of the my place of operation affects the performance of my street vending business.					
Availability of parking space at my place of operation affects the performance of my street vending business.					
My business operating hours affects the performance of my street vending business.					

Does the location influence performance of businesses run by women street vendors in Ngara ward in any other way?

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SECTION C: FINANCIAL CAPABILITY

6. Does financial capability influence performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County?

Yes () No ()

If Yes, to indicate your agreement with the following statements.

Strongly Disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, Strongly Agree = 5

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Women street vendors lack collateral to secure loans from formal financial institutions.					
Shylocks exploit women through lending money at exorbitant interest rates.					
Support from the family in business is minimal.					
Social needs which compete for income with the street vending business dampen the growth of the business.					
Loan officers in the formal financial institutions have wrong perception about women borrowing.					

Does financial capability influence performance of businesses run by women street vendors in Ngara ward in any other way?

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SECTION D: ENTREPRENEURIAL EXPERTISE

7. Does entrepreneurial expertise influence performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County?

Yes () No ()

If Yes, to indicate your agreement with the following statements.

Strongly Disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, Strongly Agree = 5

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I use skills that I acquired in school to run my business.					
Financial institutions organize training forums for women street vendors' often.					
Through training women street vendors have acquired the relevant business management skills.					
Through training women street vendors have acquired the relevant leadership skills.					
Through training women street vendors have acquired the relevant networking skills.					
Through training women street vendors have acquired the relevant accounting skills.					
Networking with other women street vendors has improved my entrepreneurial expertise.					

Does entrepreneurial expertise influence performance of businesses run by women street vendors in Ngara ward?

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SECTION E: FAMILY OBLIGATIONS

8. Do family obligations influence performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County?

Yes () No ()

If Yes, to indicate your agreement with the following statements.

Strongly Disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, Strongly Agree = 5

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The parental role of rearing children affects the performance of my street vending business.					
The parental role of providing for the family affects the performance of my street vending business.					
Domestic chore of cooking affects the performance of my street vending business.					
Domestic chore of ensuring hygiene for the family affects the performance of my street vending business.					
Lack of support by the family in meeting various family responsibilities affects the performance of my street vending business.					

Do family obligations influence performance of businesses run by women street vendors in Ngara ward in any other way?

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SECTION F: POLICIES AND REGULATIONS

9. Do policies and regulations influence performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County?

Yes () No ()

If Yes, to indicate your agreement with the following statements.

Strongly Disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, Strongly Agree = 5

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
There procedures for registering a street vending business are bureaucratic and confusing.					
Women have little representation on policy making bodies.					
The cost of registering a street vending business is high.					
Business licensing is an issue for many women entrepreneurs as the process is lengthy and complex.					
Provision of relevant information with regard to business registration and licensing is inadequate.					
The women face harassment by the city askaris.					

Do policies and regulations influence performance of businesses run by women street vendors in Ngara ward in any other way?

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SECTION G: PERFORMANCE OF BUSINESSES RUN BY WOMEN STREET VENDORS

10. Please rate the performance of businesses run by women street vendors in Ngara ward, Starehe Sub-County.

Good () Poor ()

Please indicate the level of your agreement with the following statements. **Strongly Disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, Strongly Agree = 5**

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The performance of businesses run by women street vendors is profitable.					

Running a street vending business has helped me to cultivate a culture of saving.					
Running a street vending business has improved the living standard of my family.					
Running a street vending business has helped me to provide for my family.					

Are there any other factors that influence the performance of businesses run by women street vendors in Ngara ward?

Yes () No ()

If Yes, please explain which

.....

.....

.....

Appendix IV: Approval Letter



UNIVERSITY OF NAIROBI
COLLEGE OF EDUCATION AND EXTERNAL STUDIES
SCHOOL OF CONTINUING AND DISTANCE EDUCATION
DEPARTMENT OF EXTRA-MURAL STUDIES
NAIROBI EXTRA-MURAL CENTRE

Your Ref: Main Campus
Our Ref: Gandhi Wing, Ground Floor
P.O. Box 30197
NAIROBI
Telephone: 318262 Ext. 120
10th November, 2016

REF: UON/CEES/NEMC/24/375


TO WHOM IT MAY CONCERN

RE: MARY GATERE - REG NO L50/69068/2013

This is to confirm that the above named is a student at the University of Nairobi, College of Education and External Studies, School of Continuing and Distance Education, Department of Extra- Mural Studies pursuing Master of Arts in Project Planning and Management.

She is proceeding for research entitled "factors influencing [performance of Businesses run by women street vendors in Ngara ward, Starehe sub-county, Kenya.

Any assistance given to her will be appreciated.




CAREN AWILLY
CENTRE ORGANIZER
NAIROBI EXTRA MURAL CENTRE



Appendix V: Research Permit

CONDITIONS

1. You must report to the County Commissioner and the County Education Officer of the area before embarking on your research. Failure to do that may lead to the cancellation of your permit.
2. Government Officer will not be interviewed without prior appointment.
3. No questionnaire will be used unless it has been approved.
4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.
5. You are required to submit at least two(2) hard copies and one (1) soft copy of your final report.
6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice.


REPUBLIC OF KENYA

NACOSTI
National Commission for Science, Technology and Innovation
RESEARCH CLEARANCE PERMIT
Serial No. **11928**
CONDITIONS: see back page

THIS IS TO CERTIFY THAT:

MS. MARY WAIRIMU GATERE
of UNIVERSITY OF NAIROBI, 105576-101
Nairobi, has been permitted to conduct
research in Nairobi County
on the topic: FACTORS INFLUENCING
PERFORMANCE OF BUSINESSES RUN BY
WOMEN STREET VENDORS IN NGARA
WARD, STAREHE SUB-COUNTY, KENYA
for the period ending:
16th November, 2017

Permit No : **NACOSTI/P/16/38548/14788**
Date Of Issue : **16th November, 2016**
Fee Received : **Ksh 1000**


Applicant's Signature



Director General
National Commission for Science,
Technology & Innovation

Appendix VI: Research Authorization Letter



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone: +254-20-2213471,
2241349,3310571,2219420
Fax: +254-20-318245,318249
Email: dg@nacosti.go.ke
Website: www.nacosti.go.ke
when replying please quote

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

Ref. No. **NACOSTI/P/16/38548/14788**

Date:

16th November, 2016

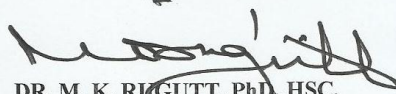
Mary Wairimu Gatere
University of Nairobi
P.O. Box 30197-00100
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on "*Factors influencing performance of businesses run by Women street vendors in Ngara Ward, Starehe Sub-County, Kenya,*" I am pleased to inform you that you have been authorized to undertake research in **Nairobi County** for the period ending **16th November, 2017.**

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

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


DR. M. K. RUGUTT, PhD, HSC.
DIRECTOR-GENERAL/CEO

Copy to:

The County Commissioner
Nairobi County.

The County Director of Education
Nairobi County.