

**FACTORS INFLUENCING THE PARTICIPATION OF
WOMEN IN THE INFORMAL SECTOR IN FUNYULA
DIVISION OF BUSIA DISTRICT**

BY

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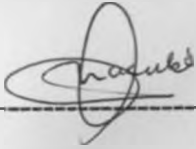
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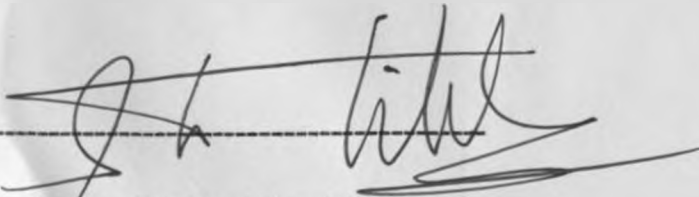


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This thesis has been submitted with my approval as a university supervisor.



Professor Simiyu Wandibba

25/8/08

Date

DEDICATION

This thesis is dedicated to my family and every woman trader who is trying to earn a living for her family and finding it virtually impossible but continues to labour on.

TABLE OF CONTENTS

	PAGE
List of Maps and Tables	iv
Abbreviations/ Acronyms.....	v
Acknowledgements.....	vi
Abstract.....	vii

Chapter One: Background to the study

1.1 Introduction	1
1.2 Statement of the Problem.....	4
1.3 Objectives of the study	6
1.4 Rationale of the study	6
1.5 Scope and limitations	7

Chapter Two: Literature review

2.1 Literature review	9
2.1.1 The informal sector perspective	9
2.1.2 Historical background to the informal sector.....	14
2.1.3 Growth of the informal sector	15
2.1.4 Socio-cultural barriers women face in entering the informal sector	17
2.1.5 Socio-economic barriers women face in the informal sector	20
2.1.6 Petty trade, poverty and growth linkages	21
2.1.7 Women empowerment	24
2.2 Theoretical framework	26
2.2.1 The relevance of the empowerment approach to the study	27
2.3 Hypotheses	29
2.4 Operational definition of variables	29

Chapter Three: Research methodology

3.1 Introduction	31
3.2 The study site	31

3.2.1 Economic activities	33
3.2.2 Socio-cultural aspects.....	33
3.3 The study design	34
3.4 The study population and unit of analysis	34
3.5 Sample size and sampling procedure.....	35
3.6 Data collection methods	35
3.6.1 Structured interviews	35
3.6.2 Key informant interviews	36
3.6.3 Case studies.....	36
3.6.4 Focus group discussions.....	36
3.6.5 Secondary data	37
3.7 Data analysis and presentation.....	37
3.8 Problems encountered and their solutions.....	37
3.9 Ethical considerations.....	38

Chapter four

Factors influencing participation of women in the informal trade in Funyula division

4.1 Demographic characteristics of the study population	39
4.1.1 Age of the respondents.....	39
4.1.2 Marital status and number of dependants.....	41
4.1.3 Perceptions and beliefs	42
4.1.4 Conflict between domestic roles and trade	45
4.2 Socio-economic factors and their impact on informal trade	46
4.2.1 Educational levels	47
4.2.2 Training levels.....	48
4.2.3 Property ownership	50
4.2.4 Husband's main occupation	52
4.3 Empowering women to become self-reliant	52
4.4 Differences in age, marital status and number of dependants.....	55
4.5 Differences in education and training	57
4.6 Differences in education and property ownership	58
4.7 Community perceptions and women traders.....	59

Chapter five: Summary and conclusion

5.0 Introduction61

5.1 Demographic and socio-cultural factors61

5.2 Economic Factors.....63

5.3 Conclusions.....64

5.4 Recommendations65

Bibliography66

Appendices73

Appendix 1: Survey questionnaire.....73

Appendix 2: Interview guide for key informants80

Appendix 3: Guide for case studies81

Appendix 4: Guiding questions for focus groups discussions82

List of Maps and Tables

Map 3.1: Busia district: Administrative boundaries	32
Table 2.1: Share of non-agricultural workforce in the informal sector and Women's share of informal sector	13
Table 4.1: Age distribution of respondents.....	40
Table 4.2: Marital status.....	42
Table 4.3: Respondents' views on taboos associated with trading.....	43
Table 4.4: Conflicts between trade and domestic roles	45
Table 4.5: Educational levels of the respondents	47
Table 4.6: Training before start of trade	48
Table 4.7: Training after start of trade	49
Table 4.8: Property ownership.....	51
Table 4.9: Land ownership	52
Table 4.10 Reasons for starting trade	53
Table 4.11: Start-up capital.....	54
Table 4.12: Marital status and age of the respondents.....	56
Table 4.13: Number of dependants and age of the respondents	56
Table 4.14: Training before starting trade and school level attained	58
Table 4.15: Property and school level attained.....	59

Abbreviations/ Acronyms

DFID	Department for International Development
DAWN	Development Alternatives with Women for a New Era
ECA	(UNECA) United Nations Economic Commission For Africa
GAD	Gender and Development
GNI	Gross National Income
GNP	Gross National Product
ILO	International Labour Organization
KHDR	Kenya Human Development Report
KDHS	Kenya Demographic and Health Survey
K-REP	Kenya Rural Enterprise Programme
SAPs	Structural Adjustments Programmes
SSE	Small Scale Enterprises
UN	United Nations
UNDP	United Nations Development Programme
WID	Women in Development

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ABSTRACT

This study was on the factors that influence women's participation in the informal sector in Funyula Division of Busia District. The study aimed at investigating the socio-cultural and socio-economic factors that influence informal trade among women. Specifically, the study sought to examine the following factors: demographic factors such as age, marital status and number of dependants; cultural factors as beliefs and perceptions and economic factors such as education and training, husband's occupation and property ownership.

Primary data was collected between the months of December 2006 and February 2007. The study design was cross-sectional and adopted both qualitative and quantitative methods of data collection where both interview guides and structured questions were used. In-depth information was obtained through focus group discussions and case studies, which collaborated the findings from the structured questionnaires. Secondary data was obtained through the review of the existing literature on the informal sector. The literature consisted of documents, books, journals and the Internet.

Qualitative data was analysed thematically and the findings presented in direct quotations and ethnographic summaries. On the other hand, quantitative data was analysed using the SPSS computer programme and findings presented in tables of frequencies and percentages.

The study findings suggest that factors like age, marital status, number of dependants, husband's occupation, property ownership, level of education and training, affect women's trade activities in a significant way. However, factors such as beliefs and perceptions do not bring about any significant drawback on trade. This could be attributed to factors such as change in socio-economic trends and disintegration of

social networks like the extended families, which were important avenues for families to live cohesively by sharing resources with other family members.

The study, therefore, recommends that policies should be designed by the government to involve other sectors in the promotion and growth of the informal sector. The study also recommends further research in other areas of the country so that issues of economic empowerment of women can be documented and their problems tackled from a national perspective.

CHAPTER ONE

BACKGROUND TO THE STUDY

1.1 Introduction

The situation of women in the informal sector was brought to international attention in the Nairobi Forward-Looking Strategies for the Advancement of Women according to the UN Economic commission for Africa (1988) These strategies called on governments to recognize the importance of improving conditions and structures of the informal sector for national industrial development and the role of women in it. This was to be done by providing women with access to credit, training facilities, marketing opportunities and technological guidance. It was observed that particular attention needed to be developed to the informal sector, since it is a major employment outlet for a considerable number of women both in rural and urban areas. Accordingly, because of the current economic crisis there is a tremendous shift to and emphasis on the informal sector, as it continues to absorb more and more of the unemployed (UNECA 1988).

Before the 1970s mainstream research, policy and planning virtually ignored the economic role of women. Development plans and policies worldwide were based on men and then generalized to all people on plans which prescribed a development in which men were assumed to be the sole breadwinners and women and children their dependants. The practical outcomes of such policies and programmes adversely affected their welfare and even conflicted with the interests of other policies. The dominant view was that women's participation in development was outside the economic mainstream, thereby being restricted to stereotyped activities like domestic work and childcare (Jones 1993; Keino and Ngau 1996).

An informal sector, according to Njoka and Njeru (1998), is one that uses simple technology mostly owned by family and common use of family labour in the production process, often without permanent business premises.

Kuper and Kuper (1996) view the informal sector as follows:

The informal sector was coined in the early 1970's, it relates to third world countries and is used to describe small scale non-agricultural activities which provide a livelihood for people who make simple goods such as chairs, paraffin lamps or who provide a range of basic services like carrying water from a stand pipe. Unlike those who work in factories, government offices or large commercial undertakings, their activities tend not to be recorded in official statistics, nor was their economic significance or importance properly recognized until the 1970's (Kuper and Kuper 1996: 409).

The two scholars add that the informal sector exists because it produces goods and services that ordinary people want to buy, and at prices they can afford. However, the informal sector has tended to respond rather than to lead. It has responded to the growth of incomes in agriculture and in urban activities, but has in turn added to the growth of consumer expenditures. It has also provided innumerable income earning opportunities in countries where industrial development has failed to generate much employment (Kuper and Kuper 1996).

Currently, in Kenya there is widespread support for the informal sector business and also small-scale establishments, given its benefits and in view of the growing need to create more jobs. Kenya is also in a period of global economic changes that have seen corporations downsizing, creating mergers and introducing new technologies like computers and so rendering personnel redundant. To this extend, financial institutions such as the Women's Finance Trust and the Equity Bank /UNDP Programmes have focused on empowering women to enable them earn a living and thus reduce poverty especially in the rural areas.

Poverty in the rural areas has been on the increase and the woman has been hardest hit; in fact, the poorest of Kenyan households tend to be those headed by women. For example,

according to Pala et al. (1978) and Aspaas (1991), more than three quarters of the poor live in rural Kenya and women are a large majority of the rural poor, constituting 66 to 67 percent of the population. Manuh (1988) also observes that women constitute the majority of the poor and the illiterate in both urban and rural areas in Africa. The woman's income from the business ends up meeting the daily needs of the family, through provisions of education for the children, food and other basic necessities. In many cases men still take control of women's finances and have the final say on how it should be spent (Jones 1993; Boserup 1990).

Busia District has a high prevalence rate of poverty, and at the beginning of this century the prevalence of food poverty and hardcore poverty was 61.4 per cent and 50.64 per cent, respectively (ROK, 2002). The major causes of poverty in the district were stated as being low levels of investment and trade, low levels of education and food poverty. Budalangi and Funyula divisions recorded high levels of poverty due to frequent crop failure as a result of drought. The manifestation of poverty is diverse, but the socio-economic indicators show that out of the 81,691 households in the district, 27,522 are female-headed, a sign of poverty (ROK, 2002).

According to K-Rep (1991, cited in Osore 2003) much emphasis has been placed on economic aspects at the expense of other issues that are important to economic development, therefore leading to inadequate attention being given to some critical socio-cultural issues to the growth of business in the informal sector. Yet economic and non-economic factors have complementary functions in the development of small-scale enterprises (Osore 2003).

The equal participation of women and men is an absolute necessity for a balanced economic growth. Some structural and gender focused efforts such as those manifested in women in development programmes have, for instance, supported participation of women in basic income generating activities through informal sector programmes which are largely welfare oriented, operating at the subsistence level of production and designed to cater more for enhanced confidence and awareness than to create sustainable profits.

Such programmes are based on the premise that women can successfully develop themselves along the traditionally welfare-oriented roles (McCormick 1996; Moturi 2003; UNECA 1988).

According to the International Labour Organization (ILO 1972), Kenyan social systems are known to be biased against women, and give only marginal attention to women's needs. Consequently, women face problems that are often qualitatively different from those encountered by men with regard, for example, to information, training, and credit. Given the changing societal norms and economic environment, the traditional gender division of labour has been drastically altered and women have to work and earn an income so as to provide for their families. These changes can only be meaningful if women are empowered to participate in economic activities. It is therefore in this perspective that this study sought to identify factors that affect the participation of petty traders in the informal sector in Funyula division of Busia District in western Kenya.

1.2 Statement of the problem

Women in the informal sector are faced with challenges, which are determined by their gender. These challenges include scarce resources, illiteracy, and lack of information. In most African societies women do not inherit valuable property like land, which would enable them invest effectively as land serves as collateral in obtaining loans in financial institutions. Gender stereotypes that confine the woman in the home, lead to lesser participation in the informal sector. This is because most of their time and resources are needed to take care of the children as well as look for ways and means of meeting the family's daily needs. This study looked at some of these gaps to generate the necessary information on the informal sector in Funyula Division.

Research on women as entrepreneurs is compounded by lack of disaggregated data on women's real participation and contributions to the economy. Keino and Ngau (1996:114) note that because women's work is not officially accounted for, their contribution gets undervalued and the data from such accounts for development planning

constitute a bias against women's participation in the activities they engage in. Lack of savings and capital make it difficult for many poor women to become self-employed and to undertake productive employment generating activities, while those already in income generating activities in the informal sector are constrained by other factors such as lack of requisite skills in business management due to the high rates of illiteracy.

Women's level of participation in the informal sector business activities is also affected by the multiple roles they have within and out of the household. The problem can largely be attributed to cultural discrimination that impedes women's access to property ownership and employment opportunities. These have contributed immensely to the low status of employment among women as published in the ILO report of 1972, thus making them vulnerable to poverty.

Studies carried out in Kibera, Nyeri, Mumias and Eldoret (Mugo 1991; Osore 2003; Njoka and Njeru 1998; Otunga et al.1998) attribute the problem to socio-cultural and economic factors such as level of education, marital status, number of dependants and gender inequalities and also lack of modern business management skills. This study, therefore, attempted to establish if there is a positive or negative relationship between a trader's educational achievement, age, marital status, household tasks, number of dependants, property ownership, perceptions and the participation of women in the informal sector in Funyula division.

The study explored the following research questions:

1. What socio-cultural factors influence the participation of informal women traders in Funyula division?
2. What are some of the economic factors that influence women's participation in petty trade in the division?

1.3 Study Objectives

The overall objective of the study was to establish the socio-cultural and economic factors that influence the participation of petty women traders in Funyula Division.

The following were the specific objectives of the study:

- 1.3.1 To determine how differences in education levels of women in the informal sector affect participation of women traders in Funyula Division.
- 1.3.2 To examine the extent to which age, marital status and number of dependants influence how women contact informal trade in Funyula Division.
- 1.3.3 To examine property ownership and how it affects the participation of female petty traders in the division.
- 1.3.4 To investigate how perceptions and beliefs influence the participation of women traders in the division.

1.4 Rationale of the study

The study was deemed justifiable because it highlights the importance of empowering women to participate in the informal sector, and thereby assist them to participate in the development process. The informal sector absorbs most of the labour force and this means creation of income for those involved. Empowerment here refers to strengthening women's roles by increasing their ability to contribute to the family income and helping them establish their identity outside the family, through giving them experience and self-confidence in the public sphere.

Several studies on the role of the informal sector worldwide indicate its importance to a nation's economic development. However, studies on women's role in the informal sector in Kenya are compounded by lack of disaggregated data on women's real participation, since their activities are considered invisible and as part of the traditional

roles assigned to them by society. Research was needed to identify the discrimination and inequalities against rural women in the informal sector; therefore, the study adds its contribution to research done in other places.

In addition, the study provides information to organizations focused on business development services, to understand some of the factors influencing informal sector businesses when designing and implementing projects to assist small-scale business/entrepreneurs. The study provides the necessary data that is useful in policy formulation, which will empower the growth of business at rural markets such as those in Funyula division. The study also contributes to academic knowledge in understanding gender issues in entrepreneurship. It provides a ready literature for other researchers and gender activists. The study findings should thus be of great use to sociologists, anthropologists, economists and other social scientists.

1.5 Scope and limitations

The study focused on petty women traders and established the social, cultural and economic factors that hinder the effective participation of women in the informal sector. The research was carried out at market centres and so the manifestation of poverty and its causes within the respondent's households were not studied. Concern with gender equity entails recognizing that needs may be prioritized differently by men and women. Kabeer (1994:161) argues that tackling poverty only in its observable and measurable dimensions carries the danger of leaving intact those dimensions that arise out of the deep-rootedness of poverty in the social structure. The research was also carried out during the formative stages of the implementation of the constituency development fund and the intended upgrading of Funyula market, both of which could have affected the findings of the research had they been fully operational or implemented.

The study did not look into other factors that may influence business which were beyond its scope, for example, family income within the household and religious affiliations, poor

infrastructure though they could be relevant to the study. However, the income from trade is mainly used within the household

CHAPTER TWO

LITERATURE REVIEW

This chapter reviews the available literature on the informal sector in general and specifically on how rural women have been affected by poverty due to socio-economic and cultural barriers. Some of the economic resources include land, equipment, credit/financial, education while the socio-cultural issues include property ownership, gender division of labour, and social attitudes. The theoretical framework, hypotheses and the operational definition of the variables are also included in this chapter.

2.1.1 The informal sector perspective

The informal sector makes an invaluable contribution to economic and social development in Africa. According to the UN (1996), this sector accounted for over 20 per cent of Africa's GDP, and provided 60 to 70 per cent of employment. The sector is an important contribution to GDP as a source of jobs, income and social services. It also provides a training ground for human development. These factors combine to make the informal sector an important tool for poverty alleviation (UN 1996, 2005; Snyder 2000; Chen 2000; ROK 1999).

Similarly, studies carried out in Kenya indicate the significance of the informal sector to the economic development of the country (ILO 1994; McCormick 1996, 1998; Keino and Ngau 1996; UNECA 1988; Billetoft 1996; Aspaas 1991; Ondiege 1995). The 2006 economic survey (ROK 2006) indicates that the informal sector created 414,400 new jobs, which constituted 90.3 per cent of all new jobs arising from activities outside small-scale agriculture.

However, these studies look at the informal sector from a broader perspective, where the role of the small enterprises takes centre stage that, in most cases, is dominated by men. Research on rural women's contribution to the informal sector, especially petty

traders, has not been factored into the national economic sphere. Women's activities are still considered to fall within the conventionally accepted 'female activities' concepts linked to the conventional belief that women belong to the household or private domain, while the men belong to the public domain. The Kenyan social systems are inherently biased against women, hence giving marginal attention to women's needs. As such women face problems that are often qualitatively different from those encountered by men, with regard, for example, to access to information, training and credit. ILO (1994), Keino and Ngau (1996), UNECA (1988), and Dulansey and Austin (1985) recognize this but fail to adequately address the existence and impact of some adverse African traditions like the non-inheritance of family property by women and their non-participation in the decision making process within and out of the family that constitute barriers to women's participation in the informal sector. They also fail to address the constraints faced by petty traders such as lack of business skills, poor infrastructure, legal frameworks that hinder women from getting loans especially in rural Kenya. Their perspective of the informal sector mainly focuses on women entrepreneurs with characteristics of a small business that has the potential to employ and diversify to other activities.

Chen (2004) argues that the informal sector is even larger than official statistics suggest. Her argument is based on the fact that much of women's paid work (not just their unpaid housework) is not counted in official statistics. She also notes that if the magnitude of women's invisible paid work, particularly home based remunerative work, were to be fully counted, both the share of women and the share of informal workers in the work force would increase. Recognizing and, more importantly, counting women's invisible remunerative work would challenge our empirical understanding not only of the informal sector but also of the economy as a whole (Chen 2004). The Kenya Human Development Report of 1999, in analyzing poverty situations in the country, recognizes that women have not been empowered to participate in the development process and considers gender inequalities as the single most important cause of poverty among women and men (ROK/UNDP 1999). Inequalities could be in the ownership of land, in

the distribution of wealth and income, in access to economic and social goods and services as well as remunerative jobs, in the participation in social and political process, and in other life choices (Manuh 1998; Kabeer, 1994; Chen2004).

Marcelle and Merle (1995) describe the informal sector as petty retail traders, market women, as prepared food sellers or as family workers in the household enterprises. The majority are on the borderline of survival, supplementing family income if they are part of a married household and providing family income when they are unmarried, divorced or widowed heads of household. The two scholars outline four characteristics that define women's enterprises: invisible, in that the contributions are not recognized, counted or valued; small-scale in so far as women are most likely to be self-employed in family concerns or as piece workers in large enterprises; informal, in the sense that the enterprises are unorganized, unprotected and operate without benefits or privileges and subject to legal and institutional barriers that in turn limit productivity and economic returns.

According to Cross (1998), the term "informal sector" generally applies to small or micro businesses that are the result of individual or family self-employment. As such, it is conceptually, methodologically and theoretically difficult to define it in terms of its precise nature, size and significance, leading some authors to criticize the term for lack of clarity.

Many people have offered definitions and labels of the SME sector and the informal sector economy. However, none of the descriptions is completely satisfactory, particularly when applied to women's activities. Africa's informal sector has to take into consideration its cultural background, as discussed by participants at a UN (1996) workshop on the informal sector in New York, that in Africa the informal sector is a way of doing things, which are deeply rooted in the past, and sometimes in customs and culture. The participants also noted the remarkable strength shown by informal sector enterprises despite a hostile environment and lack of access to state support or funding based on its ability to reconcile socio-cultural values with the needed economic

efficiency. Reconciling traditional values with economic requirements will lead to a form of development, which will not generate or require the disintegration of African societies under the burden of inequalities induced by classical models. Case studies of small enterprises from informal to the formal sector in Burkina Faso, Ghana, Guinea, Senegal and Togo, show that such reconciliation is possible (UN 1996). Nevertheless Cross (1998) indicates that there is a widespread agreement, that the sector represents a growing proportion of economic activity, particularly in less developed countries, and has therefore been placed at the centre of debate about its role with respect to economic development.

According to the UN (1995, cited by Snyder 2000:6), "The economic activity of women is often substantially understated because of stereotypes held by census and survey interviews and respondents lead to errors in the reporting and recording of economic activity".

In addition, in many countries women account for the major portion of persons engaged in those economic activities that are the most difficult to measure (UN 1996). Furthermore, the prevailing survey and statistical practice of using the household as the primary unit of analysis, thereby representing household income in a lump sum rather than disaggregating its various sources by gender, supports the myth that the male is invariably the provider. This argument is supported by Table 2.1, which indicates that in a number of countries in Africa, Latin America and Asia, the contribution of women in the informal sector in the late 1990s was much higher than that of men.

Table 2.1: Share of non-agricultural workforce in informal sector and women's share of informal sector.

	Percentage of non-agricultural labour force that is in the informal sector, 1999/1997		Women's share of the informal sector in the non-agricultural labour force, 1999/1997
	Women	Men	
<u>Africa</u>			
Benin	97	83	62
Chad	97	59	53
Guinea	84	61	37
Kenya	83	59	60
Mali	96	91	59
South Africa	30	14	61
Tunisia	39	52	18
<u>Latin America</u>			
Bolivia	74	55	51
Brazil	67	55	47
Chile	44	31	46
Colombia	44	42	50
Coast Rica	48	46	40
El Salvador	69	47	58
Honduras	65	51	56
Mexico	55	44	44
Panama	41	35	44
Venezuela	47	47	38
<u>Asia</u>			
India	91	70	23
Indonesia	88	69	43
Philippines	64	66	46
Thailand	54	49	47

Source: The United Nations 2000; The World Women 2000: Trends and statistics (Cited by Chen 2005).

The composition of the female informal workforce varies somewhat across regions. In many African countries, almost all women in the informal sector are either self-

employed or contributing family workers. In many countries in Latin America and Asia, although the majority of workers are self-employed or contributing family members, at least 20 per cent of women in the informal sector are casual wagedworkers. Since they are not fully captured in official statistics, an unknown additional per cent work as industrial outworkers or home workers. But differences between men and women outweigh differences between women in the informal sector (Chen 2005).

2.1.2 Historical background to the informal sector

According to Ogutu (1985), the informal sector has existed in Africa since time immemorial. He states that there was barter trade in and along the African coast before the money economy came into existence, and that women were the active participants in this trade, which mainly involved agricultural products. However, with the coming of the money economy and the concept of formal employment men became active participants at the expense of women. Very few women were enrolled in schools to take up education as key to any development and that explains why even in top level jobs, we have fewer women as compared to men, hence giving marginal attention to women's needs.

Hafkin and Bay (1976), base their argument on the fact that African women's involvement in trade goes a long way back as early as the 15th century. Similarly, Horn (1995) relates the motivation for Zimbabwean women's participation and implications for development to Malinowski's work in the western Pacific where she notes that the islanders produced certain commodities for home consumption but certain others for exchange with the people on the other islands. Exchange served two purposes, one practical and the other symbolic. Practically, many of the items exchanged were foodstuffs for survival. She also adds that women's trading networks enhanced their status, which is not the case today for rural women, due to economic stresses brought about by poverty.

Studies by various scholars on African market women in Kenya, Nigeria, and Ghana indicate that women traders were predominant in the village and town markets and their activities were many, from preparation to actual selling and buying (Midamba and Ekechi 1995). These scholars demonstrate that trading is a very important occupation particularly for West African women, since it is considered an important aspect of their culture. They add that in many cases, cultural beliefs influence action; hence cultural factors are important in studies of women's trade. The African woman as an entrepreneur is not a twentieth century phenomenon, but an aspect of reality deeply rooted in the history of African social, economic and political structures (Midamba and Ekechi 1995). This shows the importance of women in the economic development of their communities and that they have been active players since early times. Yet their contribution, especially in the informal sector, has not been recognized to warrant any meaningful interventions in support of the sector.

Africa is now presented with an opportunity to use the creative energies of the informal sector for socio-economic transformation. It is now essential to come up with policies and programmes to promote indigenous entrepreneurship and industrialization that would stimulate the process of sustainable and self sustained growth.

2.1.3 Growth of the informal sector

After their independence, African countries faced the delicate challenge of choosing a development strategy. Therefore, for most of these countries, influenced by the classical development theory, growth was measured by the GNP growth, which was used as the criterion for economic growth and welfare. Growth was supposed to generate desirable outcomes, such as higher levels of employment and quality of life. The African countries pursued strategies aimed at modernizing the rural sector and developing the modern industrial and service sectors.

The development model and strategies did not prove efficient, despite being applied over the past few decades. Two well-defined private sectors emerged during the period,

the formal sector legislated by the state, local and international donor support and an informal sector usually ignored or rejected by authorities and marginalized by development policies (UN 1996).

A number of factors explain the growth of the informal sector. The growth of population and hence of the labour force has been rapid, but despite increases in agricultural output, employment in agriculture has not increased significantly; rather it has been stagnant or falling. The pressure to create additional jobs outside agriculture has therefore been mounting. In recent years, some countries, particularly those committed to structural adjustment programmes, have sought to reduce budgetary expenditures by retrenching employees in government service, which has also contributed to the expansion of the informal sector, since the retrenched employees have to find work somewhere. Structural factors such as sparse infrastructure and low levels of education also explain why certain activities remain low in the informal sector (UN 1996; ROK 2006; Chen 2000).

In Kenya there is widespread support for the informal sector business and also for small-scale establishments, given their benefits and in view of the growing need to create more jobs (ROK 2006). The country has also experienced global economic changes that have seen corporations downsizing, creating mergers and introducing new technologies like computers and so rendering personnel redundant (Anderson 1995). Manuh (1998) and McCormick (1996:301) further observe that due to SAPs, women have been among the worst affected by cuts in social sector spending, where substantial costs have been shifted from the state to the household. As a consequence, women have been forced to take on an increasing burden of unpaid work in caring for the sick, obtaining food and ensuring the survival of their families more generally.

Poverty in the rural areas has been on the increase and women have been hard hit, as they have become heads of their households, either because their husbands have gone in search of employment in the urban centres and left them to care for the family or they are single mothers or widows who have to take care of the family. Thus, Kabeer

(1994:156) argues that the numbers of female heads of household are also indicative of the erosion of the male normative commitment. In addition, she observes that micro level and national statistics document this departure from the social norm of patriarchal by organized households and establish its links with poverty. This explains the changing societal roles that viewed the men as the sole providers and the women as net receivers.

Such circumstances challenge researchers to start focusing on data on intra-household differences in resource use and control, which will act as an entry point to alleviating poverty in society. While men may control more resources and earn higher incomes, this does not necessarily translate into improved family or household welfare. Rather, women's incomes and spending patterns are better indicators of the welfare of household members since women spend more of their increased earnings on food, medicine and education for their children and dependants. Snyder and Tadesse (1995) observe that most projects providing assistance to women have taken a welfare approach, without much success in promoting women's economic independence and growth. The projects are often incorporated into programmes that are usually very broad, encompassing such other components as family planning, maternal and child health, nutrition and home-based appropriate technologies. Further, training programmes have tended to be expensive and inefficient in terms of both the costs and numbers of women to be reached.

2.1.4 Socio-cultural barriers women face in entering the informal sector

In Africa, according to Birdsall and McGreevey (1983), women have been noted to be largely in the rural and other related activities. However, over the past two decades, women have continued to take up both formal and informal non-agricultural activities. However, women have been noted to earn less income in their economic activities in comparison with men. This is partly due to having fewer resources (capital, information and skills), limited mobility because of their gender roles and lack of access and control of resources as opposed to men (Birdsall and McGreevey 1983; Everts 1998; Jahan 1995).

McCormick (1996), Moturi (2003) and Anderson (1995) argue that women tend to dominate enterprises that are labelled as traditional business such as tailoring, dressmaking, selling of foodstuffs and clothing. Women with entrepreneurial talent face more constraints in creating micro and small enterprises, than their male counterparts. Therefore, there is enough reason to redress historical imbalances and to ensure more constructive engagement of women entrepreneurs in the national micro and small enterprises development strategy and programmes.

The roots of marginalization of women in Kenya go deep into the traditional cultures where women were always placed second to men (Ogutu 1985). He argues that women were denied the rights to own property as customs and traditions did not allow them. The ILO report of (1972) on employment, incomes and equality also give a similar situation and argue that the Kenyan social systems are known to be inherently biased against women, hence marginal attention to women's needs. The full dignity of the woman is never fully recognized unless she is affiliated to a man – usually a husband. A World Bank policy paper on enhancing women's participation in economic development, views women's dual roles at home and in the market place as a barrier to performance in the informal sector (World Bank 1994). The demands on children and marriage tend to take most of their time. Therefore women lag behind men in the accumulation of human capital as a result of discontinuity in employment (World Bank 1994; Chen 2000).

Mookodi (2004) and Kamau (2002) argue that women's performance in domestic work, especially the case of children within the home, both expresses their dependence and subordination within the marriage and also weakens their position within the labour market. Women in most cases remain marginalized at the household level, and are expected to return home at a specified time in order to attend to their family responsibilities. The social attitudes attached to women who engage in business are sometimes negative, in that they portray the woman to be unladylike, not marriageable especially if single, and competing within the male domain, thereby attracting a lot of criticism from both men and women within the community. However, due to the

changing socio-economic trends, such attitudes are no longer a hindrance and women only lack the capital and the necessary skills to venture into business. Further the World Bank (2000/2001) gives reasons such as low incomes, landlessness, and inequalities in the labour force, and structural adjustment programmes that have created a rise in poverty among African countries. Therefore, social attitudes may not play a significant role in hindering women from starting a business.

The Kenya Demographic and Health Survey (CBS et al. 2004) established that women, who are divorced, separated or widowed are most likely to be employed (76%) followed by those who are married (65%). Forty-two per cent are engaged in agricultural occupations, 9% employed Kenyan women do domestic work, while only 7% per cent work in professional technical or management fields. Three in five working women are self-employed with only 27% employed by a non-family member. The survey shows that women are more prone to seasonal and occasional work if they are employed in agricultural activities (45 %) than if they are in non-agricultural occupations (26%) and, conversely, continuity of employment is more assured for women who are engaged in non-agricultural work.

Jones (1993:41) and Boserup (1990:6) observe that men still take control of women's finances and have the final say on how it should be spent. Among most traditional African families the man in the household is the decision maker because of the traditional structures that gave the role of provision and care for the family to the man. The women looked upon their husbands to provide for the family, while they took care of the home. These roles are, however, slowly changing with the emerging of single families and female-headed households.

Education has also played a significant role in enlightening and minimizing the gap created in the traditional set up where in some communities girls were not given the chance to attend school. The Kenya Demographic and Health Survey points out that two in three working women make decisions on how their earnings are used, while 23 per cent make decisions jointly with someone else (CBS et al. 2004). Married women,

compared with unmarried women, are more likely to involve another person in making the decision, while urban women are more independent in making their own decisions than rural women. In rural areas 25 and 13 per cent of the decisions on the use of women's earnings are made either jointly or by someone else, respectively. This may be due to the fact that women most likely rely on someone for the start-up capital. It is also true that in the rural areas the African set up of families still plays a significant role in decision making, taking into consideration that most of the women do not have assets such as land.

2.1.5 Socio-economic barriers women face in the informal sector

According to UNESCO/Kenya (1991), the imbalance in formal education began with the restrictive colonial practices and continued to and beyond independence. This imbalance continues to secondary and technical schools, and even university level. The same study showed that only a few girls complete higher education, even after enrolling in large numbers at primary level. This has been attributed to the fact that some of them are married off at an early age or they drop out of school to enable their brothers to complete school, as tradition favours education for boys than for girls. The government acknowledges these disparities despite the free primary education for all. The government initiative programme in 2004 estimated that there were 1.7 million children and youth who, for various socio-economic reasons, had been unable to access education through formal school channels. This problem is particularly acute in urban settlements and rural areas. The introduction of free primary education by the Narco government in 2003 created greater opportunities for boys and girls to enroll in school.

However, despite these efforts, disparities are still evident in secondary and higher levels of education. The realization of girls' and women's empowerment through education has been impeded by a number of factors such as cultural and religious attitudes and practices, infrastructure limitations, inadequate policy guidelines, poverty, HIV/AIDS, lack of community awareness as well as lack of adequate female role models, especially in the rural areas (ROK 2005).

Research carried out by the United Nations Educational, Scientific and Cultural Organization (UNESCO) points out that lack of access to education hampers women from embarking on non-traditional entrepreneurial activities and limits them in linking up with technological innovation in production (UNESCO/Kenya 1991). Many rural petty traders, both women and men, seem to be unfamiliar with new technologies or have no way of gauging the appropriateness of different technologies. Although the market is dynamic and changes quickly to different tastes, the ability, especially of women, to respond to quick innovations is restricted because of lack of marketing information and skills (Kamau 2002).

Women's petty trading activities usually revolve around the skills and knowledge gained through their traditional roles as household and child care providers, as already pointed out. Most of them work under difficult circumstances with no basic structures, as they have to move with their wares from one end to the other, while local authority officials in charge of the markets harass them daily (Moturi 2003).

The other predicament that rural women face is marketing their commodities. Infrastructure in rural areas is a nightmare especially during the rainy season when most of the goods sold by women flood the market. This forces them to sell their goods cheaply to middlemen because of lack of proper networks to sell them beyond the local market. Dulansy and Austin (1985) support this view, and observe that marketing proves to be one of the most difficult obstacles to creating viable economic enterprises based on the small-scale production of most rural women's projects. Inequalities in resource distribution and mobilization hampers economic growth as most poor women do not own property such as land, equipment and buildings.

2.1.6 Petty trade, poverty and growth linkages

A study prepared for the Department for International Development (DFID) points out that macro-economic policy and women have become a critical topic of research. The debt crisis has made obvious the connection between global trends and women's

poverty even when exact causality is difficult to establish (Fontana et al. 1998). The Kenya human development report for 1999 reflects a similar situation of increasing inequality and poverty, slow economic growth and traditional beliefs and practices (ROK /UNDP 1999).

What are the links between being a woman, working in the informal sector and being poor? There is an overlap between working in the informal economy and being poor: a higher percentage of people working in the informal sector, relative to the formal sector, are poor. This overlap is even greater for women than for men. However, there is no simple relationship between working in the informal economy and being poor or working in the formal economy and escaping poverty.

Informal workers typically lack the social protection offered to formal paid workers, and therefore work under irregular and casual contracts. However, the precise relationship between informal employment and the intensity of poverty appears only when informal workers are disaggregated by sub sectors of the economy (UN 2005).

According to Tamale (2004) numerous studies have identified lack of access to land and the control over resources by African women as the single most important cause of inequality on the continent. Socio-economic and political implications have also been repeatedly highlighted. The contradictions that African women currently face in this era of globalization and African renaissance have inevitably developed into a particular form of political and resourceful consciousness. The most important resource that they possess currently is their labour, which is exploited by the patriarchal state and its patriarchs. The gender division of labour in general, leaves women more vulnerable to poverty.

Tamale (2004) further observes that in most of Africa, land ownership is a gateway to markets and other resources. The division of power between men and women is reflected in the unequal distribution of land. African states deliberately pursue policies that deny women ownership of land.

Inequalities are also experienced as a result of lack of formal education for most of the rural women. Capacity building is a key component to the improvement of skills for the better management of the business. While men will simply attend business meetings and seminars, the rural women tend to keep away because of lack of education or fear to comprehend the information. And this hinders their ability to update themselves on any current issues that may affect their business. Household chores may also deny the woman the opportunity for her to leave her homestead for a number of days due to fear of having nobody else to take care of the home. Research by Birdsall and McGreevey (1983:2) indicates that women with young children work more hours per day and their burdens are usually greater, for they must care for children and the household and also contribute to the family income. The study findings make a clear view that poverty is very much a women's issue and this is attributed to women's double roles. Moturi (2003) describes women's poverty situations in the developing countries as an arena where gender inequalities are perpetuated to deny them the needed resources to invest, thus the term feminization of poverty. The home production activities of women are not included in conventional household and labour force surveys in poor countries, yet they are a critical part of the poor household's total production and are important to any understanding of the dynamics of poverty.

Discrimination is also rampant in business where women are meant to compete against the men who have resources and are able to take up most of the spaces. The working environment in most markets is not conducive to trading as most women work in open spaces without any shed, under harsh conditions, leading to exposure of their goods to harsh weather conditions, thus forcing them to move from one place to another and in the process losing some goods. Local authority officials also harass the women, with their demand for the market fee whether one has sold or not and if one does not pay, it leads to the confiscation of one's goods (Manuh 1998; UN 2005).

Time as a resource in doing business is not fully utilized, due to the multiple roles and this affects trading even where one has succeeded, the community brands that person all sorts of names (Moturi 2003). Archer and Meer (2001) comment that the role of the

woman in the house pushes her out of the community and add that due to stereotypes men discourage women from taking part in meetings with comments such as do you want to wear trousers?

We also find inequalities in resource distribution and mobilization. Financial institutions have made it almost impossible for women to get loans without security. And since they do not own property, getting loans to improve their business from financial institutions is always treated with suspicion, making them lack the confidence and therefore feel unqualified.

The informal sector has shown some dynamism in creating new jobs. In Zimbabwe, for example, it is estimated that job creation in the informal sector may average 25,000 to 35,000 a year. The sector also provides needed linkages among small-scale manufacturers, promotes labour-intensive production processes and integrates local and regional markets. However, women's lack of access to affordable credit, information, technical advice and services prevents them from expanding their enterprises. This sector is characterized by low productivity and disguised unemployment. Fontana et al. (1998) support this view by stating that women's vulnerability to poverty is strongly linked to their pattern of employment and to their disadvantaged position in the labour market. Women workers in developing countries are concentrated in jobs that bring low earnings, are irregular and insecure and are beyond the effective reach of labour and social protection laws.

Providing credit, information services and infrastructure to the informal sector would enhance its productivity, thus supporting women's efforts to maintain their families.

2.1.7 Women Empowerment

To understand women's empowerment, a brief background is provided on how the empowerment approach developed. From the 1970s, there was the emergence of theories and approaches concerned with women and parallel theories on development. These included the women in development (WID) approach and gender and

development (GAD) approach. WID emerged in the 1970s and its birth was influenced by the new wave of feminism in the west, which also emerged in the wake of civil rights and the anti-colonial struggles of the 1960s. It provided a critique to development theories, which concentrated on men as household heads and providers and completely ignored women's roles in development and only saw them as housewives and recipients of welfare (Snyder and Tedesse 1995). This approach had the objective of including women in the development process in order to make them more efficient (March et al. 1999) However, it was criticized, as it did not address the existing social structures of inequalities and women's subordination, but instead focused on women's role in production. This saw the shift from WID and GAD to gender analysis frameworks, empowerment being one of them. Gender analysis frameworks recognize the need to mainstream gender in development by involving both men and women but also acknowledge that women have been marginalized for a long time and are behind in the development process, thus the need to empower them to improve their status.

According to Kabeer (1994:223), empowerment should start at the grassroots' through identification of the needs and defining the priorities. While citing Antrobus she, states that:

...people, especially poor women, are capable of promoting their own development if their own efforts and initiatives are recognized and supported. The first steps must be to build the infrastructures, the context in which women can feel some sense of control over their lives.

Strategies for empowering women include giving them power in the decision-making process especially within the household, acknowledging their role in the contribution of household income and thus development as a whole, reduction of the work load assigned by society by virtue of their gender, and equalities in property ownership. However, Kabeer (1994) observes that while women may successfully bargain over certain aspects of household expenditure, what remains non-negotiable is men's overall control over household land, capital and other valued resources. Women in the informal sector need these resources as collateral in acquiring loans to improve their status from

petty trading to small-scale entrepreneurs, to compete successfully in a globalized economy. She argues that all these activities will do little in themselves to address the broader context of women's lives unless they are translated into organizational power. Organization and mobilization are a key route by which women can link up with the broader struggle for a more accountable development and start to challenge the allocation of resources at the policy level. Thus, the long-term sustainability of empowerment strategies depend on the extent to which they envision women struggling within a given set of policy priorities and the extent to which they empower them to challenge and reserve these priorities. It is only when participation of poorer women goes beyond participation at the project level to intervening in the broader policymaking agenda that their strategic interests can become an enduring influence on the course of development (Kabeer 1994).

2.2 Theoretical framework

This study utilized the empowerment approach, which is one of the gender analysis frameworks. The empowerment approach came into its own in the mid-1980s. Its champion was Development Alternatives with Women for a New Era, the third world women group that calls itself DAWN. Its African founding members included Fatima Mernissi (Morocco), Achola Pala Okeyo (Kenya) and Marie-Angelique Savane (Senegal). DAWN saw women's experiences as varying with their race, class, colonial history and position in the economy. It challenged some prevailing development paradigms like women in development by questioning whether women wanted to be integrated in societal systems that oppress both women and men.

DAWN'S view of society was from the vantage points of poor and oppressed women and it was in this perspective that it regarded the poor. DAWN emphasized mobilization and consciousness rising with women's organizations, especially grassroots groups, as the means of facilitating women's access to productive resources such as land, credit, education and training. The approach calls for participation and seeks to create self-

reliance, ensuring that targeted measures reach women through autonomous women's organizations (Snyder 2000).

The empowerment framework has the objective of including women in the development process in order to make them more efficient. Longwe defines women's empowerment as the means of enabling women to take an equal place with men and to participate equally in the development process in order to achieve control over the factors of production on an equal basis with men. The framework emphasizes that empowerment cannot be given; it must be self-generated by creating policies that will provide women with the enabling resources, which will allow them to take greater control of their own lives (March et al. 1999).

In addition, the framework articulates the purpose of empowering women through supporting their own initiatives, thus fostering self-reliance. The approach openly acknowledges the centrality of power, and therefore asserts that women have to get more of it in order to change their position. The framework also recognizes the triple roles of women (reproductive, productive and community work) and seeks to meet such issues with the strategic gender needs indirectly, through grassroots mobilization of women (March et al. 1999).

2.2.1 The relevance of the empowerment approach to the study

Empowerment is about expanding opportunities open to people and especially to the women in the spheres of economic, social and political life through access to productive resources and addressing inequalities in the distribution of resources, expanding their human capabilities through education, health and nutrition, water and sanitation and enabling them to acquire a voice in development.

Inequality is considered the single most important cause of poverty among men and women in Kenya (ROK/UNDP 1999) and it is through empowerment that these inequalities can be addressed. It entails access to market opportunities and public

services and the government's need to develop and implement strategies that are responsive to the needs of the poor (World Bank 2000/2001).

In this study empowerment should not be taken for equality's sake, but we need to go further and look into its impact on development, especially in women's participation in the informal sector. Expanding women's capabilities through education, for instance, will eventually translate into better trading and growth of their business.

Rules of kinship inheritance determine ownership of the assets in the community. Such inheritance is gendered such that men inherit valuable properties such as land, livestock, and building equipment, while women are left out of such inheritance, depriving them of the collaterals needed for securing loans. For example, in her study of women and children's labour in a rural economy in the Western Province of Kenya, Nasimiya (1991) described the situation of inheritance as a process in which males predominate authority and decision making in the society. The males decide on how the resources of production are allocated and utilized. Thus, any rights a woman may exercise in respect of land are derived from her male relations and in respect of land belonging to her husband's clan.

Kabeer (1994:141) argues that even when women have apparently independent entitlements, for instance, through ownership of assets or sale of their labour power, they prefer to realize them in ways that do not disrupt kin-ascribed entitlements, their primary source of survival and security. Therefore, it is necessary to create an enabling environment by discouraging traditional beliefs and practices that hinder women from ownership of property, and thus support women's role in economic development. Empowerment for women traders entails education, availability of credit, and reduction of their workload, improving their status, participation in decision making and making the state responsive to women's needs in sustainable development as seen in programmes like the women development fund initiated by the government.

Empowerment will therefore give women traders in Funyula Division more control and confidence to tackle their daily life experiences. Joekes and Weston (1994) assert that women's economic empowerment is central to development and the potential of trade reform to enhance or worsen women's economic prospects is significant. Thus, it requires immediate and proactive attention and dialogue by wide ranging groups, from those active at the grassroots- where trade policies are translated into every day's realities- to those meeting at high level from where trade policies are hammered out.

The approach was useful to this study, since it helps us to understand the socio-cultural and economic factors that hinder the effective participation of women in trade and how these constraints can be overcome through the empowerment approach. These factors include lack of property ownership which can allow them to acquire loans to develop their businesses, the multiple roles assigned by the society which prevents them from fully participating in the informal sector and lack of capacity building in areas like education and training. The government realizes these handicaps and has therefore started by setting up structures that may improve the situation for rural women traders.

2.3 Hypotheses

- Level of education and training, property ownership and husband's occupation significantly influence the participation of women petty traders.
- Social factors such as age, marital status and number of dependants determine women's participation in trade.
- Community perceptions of women traders affect the way they operate their businesses.

2.4 Operational definition of variables

Socio-cultural factors: in this study, this refers to beliefs and practices in the community, including the perceptions of women traders by the community, the

decision-making process within the household, marital status, number of dependants, and women's multiple roles.

Economic factors: this study focused on the level of education and training, income derived from petty trading, husband's occupation and property ownership.

Level of education and training- refers to the number of years spent in acquiring formal knowledge and skills in an educational institution such as school or college. The level of education influences the choice of trade within the markets.

Marital status- refers to whether married at the time of study, single (never married before), divorced, separated or widowed. For the married women questions were asked on whether their husbands assisted them financially to boost the trade or gave them finances to start business.

Age-refers to the women traders' age at the time of study.

Perceptions –refer to attitudes, assumptions, feelings, beliefs and norms that influence the effective participation of women in the informal sector.

Property ownership- refers to women owning resources that are able to assist them get the required loans to expand their businesses. Such properties include land.

Number of dependants- refers to persons whose livelihoods depend on the women traders. This include their children, and other relatives.

Husband's occupation –Husband's current employment status.

CHAPTER THREE

RESEARCH METHODOLOGY

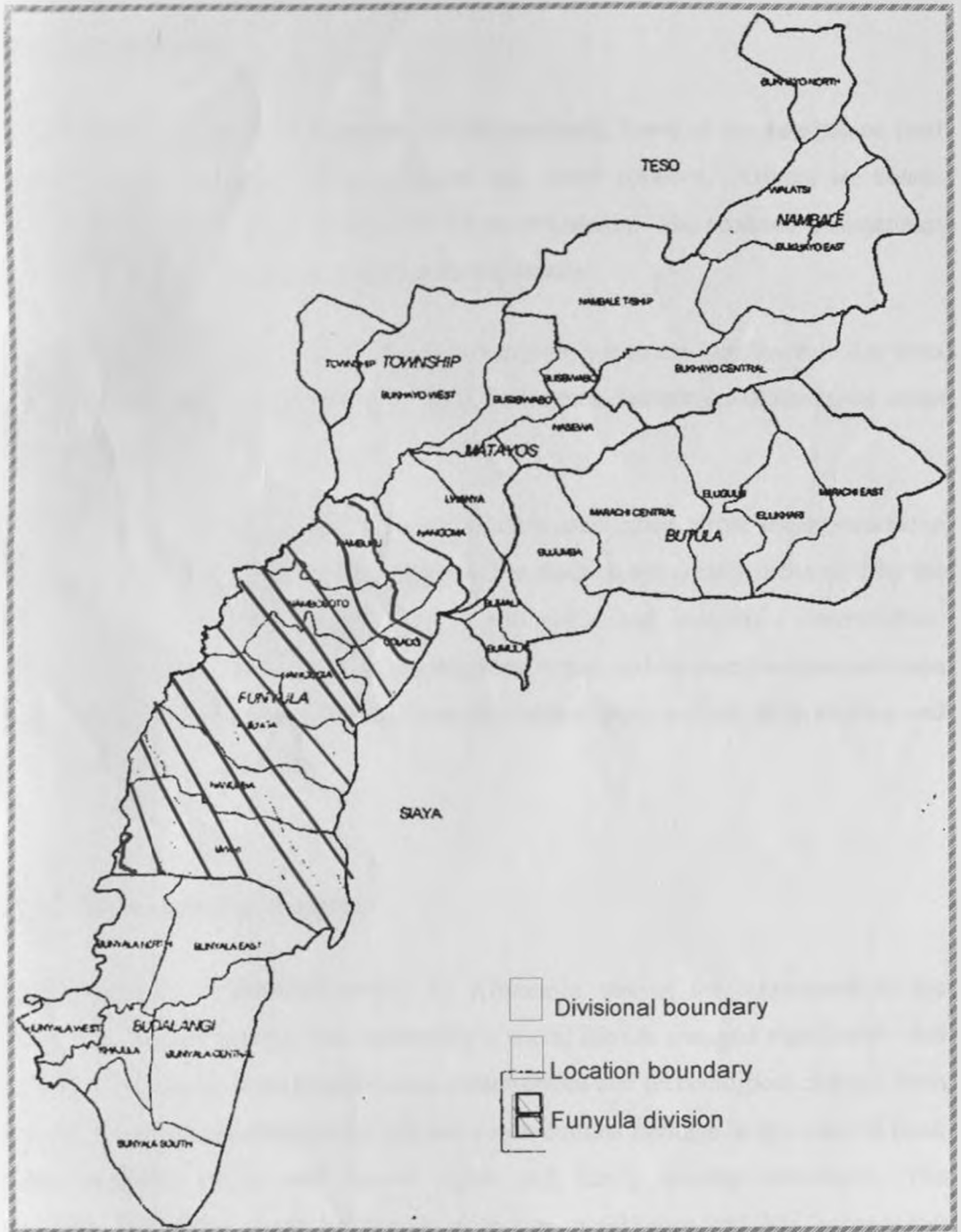
3.1 Introduction

This chapter describes the study site, the study population, the study design, sample selection, methods of data collection and data analysis. The problems encountered in the process of fieldwork are also presented.

3.2 The study site

The study site was Funyula Division of Busia District (Map 3.1). The Division covers Nangosya, Odiado, Ageng'a, Namboboto, Nambuku, Nanguba and Bwiri locations. Busia District is situated at the extreme western edge of Kenya in western province and is bordered by Teso, Bungoma, Butere-Mumias and Siaya Districts. The 1999 population and housing census reported a population of 370,608 for Busia district while Funyula had a population of 73, 875 persons (ROK 2001).

The district falls within the high rainfall savanna ecological zone with generally well-distributed rainfall throughout the year. Out of the total 168,000 ha of land, 151,900 ha are available for agriculture. A total of 145,600 ha constitute high potential land, 3,100 ha medium potential and 3,200 ha low potential land characterized by rockiness and poor soils. The remaining 16,100 ha cover land not immediately available for agriculture, such as the low lying land around the lower reaches of Rivers Nzoia and Yala and extending to the shores of Lake Victoria, which is annually covered by floods (ROK 1997).



Map 3.1: Busia District: Administrative boundaries. (Source: CBS 1999)

3.2.1 Economic activities

Peasant farming is the main occupation of the residents. Some of the subsistence food crops are maize, cassava, millet, sorghum and sweet potatoes. Others are beans, cowpeas, groundnuts, simsim and several kinds of bananas. The produce is sometimes sold for petty cash, and also used as food for the family.

Non- food crops that used to be grown include cotton, sugarcane, sunflower, a few trees of robusta coffee, but due to the fall in prices, and erratic climatic conditions these crops are no longer grown.

In addition, there is also livestock farming but on a small-scale, while fishing is done in the lower parts of the division. The people in the division are greatly influenced by the existence, accessibility and distribution of the social and economic infrastructure. Cattell (1997) observed that regular employment is rare and so many women and men of all ages earn small sums of money from day labour, petty trading, shop keeping and other entrepreneurial activities.

3.2.2 Socio-cultural aspects

Funyula division is inhabited mostly by Abasamia, one of the sub-nations of the Abaluyia of western Kenya. The community's social life has changed significantly due to cultural influences from neighbouring communities and technological changes from the west. However, the community still has a rich cultural heritage in the areas of food, rituals medicine, spirits and funeral rights and family kinship inheritance. The community maintains close links with their Luo neighbours and has incorporated significant cultural elements through long interaction and intermarriage (ROK 1986). Examples are the common occurrence of Luo personal names that are found in both communities. A greater number of them are fishermen; this is due to the proximity of

Lake Victoria, which determines and influences the type of food used at the household level.

The erosion in the support systems and networks may also be a factor contributing to the increasing number of women in the informal sector, since traditionally women were expected to stay at home and not engage in income generating activities.

3.3 Study design

The study design was cross-sectional and adopted both qualitative and quantitative methods to elicit information on the demographic indicators, as well as socio-cultural and economic factors that influence women in the informal sector. Interview guides and structured questionnaires were used to collect data from the informal traders on their age, marital status, educational level, number of dependants, and gender division of labour and property ownership. Quantitative data was analyzed using the Statistical Package for Social Sciences (SPSS) computer programme to give frequencies and percentages.

The study was carried out in two phases. The first phase involved the use of in-depth studies with key informants using interview guides to obtain detailed information on the issues under study. The second phase of the research involved the use of structured interviews, using a structured questionnaire with closed and open-ended questions to collect data from individual women traders. Focus group discussions and case studies were also used to obtain qualitative data and to further explore the underlying reasons as to what influences informal trade especially petty women traders.

3.4 The study population and unit of analysis

The study population consisted of informal women traders in the division who were identified from the selected locations and markets. The unit of analysis was the individual woman trader at the market.

3.5 Sample size and sampling procedure

Using simple random sampling three locations were identified from the seven locations in the division, and the markets were selected based on the size, population and activities carried out. The women traders were drawn from the various markets using purposive sampling, which was used to select the 60 respondents. The choice was arbitrary and not based on a sampling theory with an expected confidence level; this is because there were no existing lists from which to draw the sample. Most activities were carried out during the market days, except for Funyula market, which had trading activities daily mainly targeted at the working class. Secondly, traders in Mulukhoni and Sio Port markets spread their wares on the ground and as such there is a lot of movement. The local authorities concerned have not put up permanent structures to accommodate the traders.

Judgmental sampling was used in selecting the key informants and participants in focus group discussions. On the other hand, snowball sampling was used to identify case studies.

3.6 Data collection methods

3.6.1 Structured interviews

A structured interview schedule (Appendix 1) was administered to all the respondents. The questionnaire was composed of open and closed ended questions and was used to collect information on demographic factors, socio-cultural and economic factors in reference to the research problem that influence trade, as well as questions on specific trade issues to enable the respondents to give as much information as possible and also to allow the researcher to probe. The questionnaire was standardized to ensure that questions were presented in the same wordings and the same order to allow the respondents to answer appropriately. The open-ended questions were designed to permit free responses from all the respondents without providing or suggesting any structure

for the replies to encouraged the respondents to talk freely and fully in response to the questions and verbatim recording of the replies made.

3.6.2 Key informant interviews

Eight key informants were interviewed using an interview guide (Appendix 2), with questions focusing on women's participation in the informal sector, local people's perceptions of women who are involved in informal trade and the problems that face such traders. The people interviewed included the Funyula council clerk, market superintendents, women leaders and assistant chiefs.

3.6.3 Case studies

The researcher using the information gathered from key informants was able to select a few women traders to narrate their experiences. The case study approach allowed the researcher to select examples that illustrate the points raised by the respondents and the objectives of the research using a case study guide (Appendix 3).

3.6.4 Focus group discussions

Focus group discussions were used to collect data on various themes like attitudes towards women traders and the constraints faced in trade and how to overcome these constraints. This was done through discussions with two women groups, whose members were engaged in trading and also a group involving both men and women whose objectives were to assist each other financially through the "*chamas*".

This method was important to the study since the researcher used the information gathered to compare and relate with the responses from the questionnaires. The researcher prepared a guiding schedule of questions, which guided the discussions (Appendix 4).

3.6.5 Secondary data

Library research was a major source of data for this study particularly at the formulation stage; relevant literature concerning women and the informal sector was reviewed to provide background information to the study and it was also from the written works that the research problem and theoretical framework were identified.

The documents that were reviewed included books, journals, theses, project papers and articles. Other relevant materials on the Internet were also consulted.

3.7 Data analysis and presentation

The study employed both qualitative and quantitative methods of data analysis. In the quantitative approach the study made use of descriptive statistics whereby percentages and frequencies of various responses were calculated and presented in tables. Cross tabulations were worked out to determine the strength of the relationship between the variables involved. Data collected through the questionnaire were analyzed using the Statistical Package for Social Sciences (SPSS) Computer programme.

Qualitative data obtained from key informants, focus group discussions, case studies and responses to the open-ended questions were classified and coded according to the analytical categories based on issues pertaining to perceptions, attitudes, taboos and gender roles in regard to the participation of women in the informal trade. The methods used included thematic analysis from direct quotations, selected comments, narratives and discussions. All the information gathered was integrated into the interpretation of the results.

3.8 Problems encountered and their solutions

The researcher experienced some problems during the course of the fieldwork, which necessitated immediate solutions in order to carry on with the assignment. Some respondents asked the researcher why they have never received any assistance despite

the many research projects carried out in the division. They claimed people come around to do research and promise them financial aid but which they wait for in vain. Others thought this was a project financed by the government to give loans to women traders. To solve these problems the researcher endeavoured to explain the purpose of the research and how the traders would benefit by volunteering the information. I also explained to them that the study would be documented in a report, which may be used by institutions that would want to offer them assistance. This removed suspicion and motivated them to cooperate throughout the research process.

Some respondents were not willing to give information and gave excuses of being busy, thereby making the researcher move to the next respondents. Likewise the men felt left out in the questionnaire interview sessions but were easily accommodated during the in-depth studies involving focus group discussions and key informants.

The researcher faced transportation problems because of the poor transport network. To solve this problem she resorted to *boda boda* to reach the research areas in time, since markets in Funyula division only operate for a few hours.

3.9 Ethical considerations

As an ethical consideration in research, the researcher asked for the consent of the respondents. I informed them why I was carrying out research and what the research involved. A social scientist has an obligation to the research subjects, not to injure the people being studied; therefore data was kept in confidence by using code numbers to conceal the identity of the respondents, unless specific arrangements had been made with the participants themselves. The respondents were informed that the results would be made available for use in other areas.

CHAPTER FOUR

FACTORS INFLUENCING PARTICIPATION OF WOMEN IN THE INFORMAL TRADE IN FUNYULA DIVISION

This chapter is concerned with the analysis and presentation of data in line with the objectives of the study. The main objective of this study was to establish the socio-cultural and socio-economic factors that influence the participation of women in the informal trade in Funyula Division. The findings are grouped into three main factors, that is: demographic, socio-cultural and socio-economic characteristics and how they influence the participation of petty women traders and the empowerment of women. The findings from the survey are presented in tables of frequencies and percentages.

4.1 Demographic characteristics of the study population

4.1.1 Age of the respondents

The age of the women traders was assessed and they were grouped into categories as shown in Table 4.1. The middle-aged women of between 30 and 45 were more than the other two categories of young and old, since they constituted 53.3% of the respondents, while the young of between 20 and 29 constituted 23.2% and the old 23.4%.

Table 4.1: Age distribution of the respondents

Age	Frequency	Percentage
20-25	5	8.4
26-30	14	23.6
31-35	8	13.4
36-40	12	20.0
41-45	7	11.7
46-50	8	13.4
51-55	3	5.0
56-60	0	0
61-65	2	3.3
66-70	0	0
71-75	1	1.7
TOTAL	60	100.0

The respondent's age is important in accessing women's involvement in informal trade since it is closely related to business experience and access to resources, through personal acquisitions, inheritance and social contacts. It also enables one to see where most of the traders at the market are in terms of their involvement in the business. This may indicate that the very young may not have enough income to start business or they may not own the business, thus acting on behalf of the family. In addition, the very young and very old may not have similar responsibilities like those in their childbearing ages and thus we see fewer younger and older women engaging in the informal sector as narrated in the following case studies.

Case 1: *I have been a petty trader since 1974. I come to this market (Mulukhoni) daily to sell vegetables. I started this business after my husband moved back home from town where he used to work as a watchman. He married two more wives younger than me; this led him to start neglecting me, and therefore I have no one to take care of me. The only son I had, passed away in the seventies. To survive I have to sell vegetables and get money to meet other necessities. Selling vegetables does not require so much money to begin, because at times I get the vegetables from my garden (Maria,* 75 years old).*

Case 2: *I started selling vegetables and fruits in this market (Funyula) in 2001. My husband is a carpenter. I started trade so as to have money to contribute to the chammas (merry-go-rounds) because I needed money to buy utensils and other household items and I didn't want to ask my husband every time I was required to give my share, so instead I asked him to give me money to start business. Sometimes I do not come to the market, when the sales are low, like during the rainy season when few people buy vegetables because they can easily get them from their shambas. In future I would wish to sell dry cereals like maize and beans unlike vegetables you don't worry that they will rot, the losses are fewer (Hilda, 20 years old and married with one child).*

*Note that the names used are not the interviewees' real names but pseudonyms.

4.1.2 Marital status and number of dependants

Sixty-three per cent of the women interviewed were married; this could imply that more married women are engaged in informal trade due to family obligations like paying fees for their children and buying food. Data collected on the reasons as to why they started trade confirms that family obligations were the main reasons (See Table 4.10 p. 55).

Table 4.2: Marital status

Marital status	Frequency	Percentage
Single	2	3.3
Married	38	63.3
Widowed	16	26.7
Separated	3	5.0
Divorced	1	1.7
TOTAL	60	100.0

Eighty-eight per cent of the women traders live with dependants, in this case their children and other relatives. On this basis, it could be argued that dependant responsibilities of the women traders limited their opportunities for making savings, business expansion and diversification. The results, when looked at in the context of the respondents' ages, suggest that the middle age bracket are those that have more dependants to look after (see Table 4.13 p. 64) and the reason why they have to look for ways of survival through the informal trade. However, some of the respondents indicated that the dependants at times assist in running the businesses when their relatives were engaged in other community activities. Information from the key informants also added that majority of the traders are women who engage in petty trade to meet basic needs like food, soap fees for the children and other family obligations. The major characteristic was that most of the petty women traders were poor and thus their income was obtained from trading.

4.1.3 Perceptions and beliefs

Respondents were asked whether the communities, where they come from, have accepted their role as traders. Fifty-six of them said yes, while three said they did not know and one said no. Similarly some of the key informants when asked how different communities perceive women traders, indicated that some communities still perceive

women traders as prostitutes but this does not deter women from trading. On this basis, it could be argued that most of the women engaging in informal trade have no fear of how people describe them. As one respondent put it, "They do not assist me, so I would not care if somebody said anything about my being a trader and the fact that I spend most of my time at the market".

This also indicates that those women's roles as housewives and homemakers are slowly changing to those of income earners who contribute to the family income. These findings are similar to those expressed by Mookodi (2004) and Kamau (2002) who argue that due to the changing socio-economic trends, negative attitudes are no longer a hindrance to women who venture into business. This was further confirmed by asking the respondents on who made the decision for them to start trading; most of them said they made the decision after realizing that family obligations were many. One respondent put it as follows, "I don't get any financial support from my relatives and I need money for so many things like paying fees, meeting medical expenses and even buying clothes".

However, when the respondents were asked if there were any taboos that hinder women from engaging in business they replied as follows (Table 4.3)

Table 4.3: Respondents' views on taboos associated with trading

Taboos	Frequency	Percentage
Yes	25	41.7
No	33	55.0
Don't know	2	3.3
Total	60	100.0

From Table 4.3, it can be seen that 55% said there were no taboos hindering women from engaging in trade. Those who said yes (41.7%) stated that husbands felt that engaging in business would turn their wives into prostitutes or the wives would run away. Others said that there was the fear of who will do the housework if their wives

went to trade. This question was also asked during the focus group discussions and similar views were expressed that women who trade engage in prostitution, others said that women should work at home and rely on their husbands. There was also the fear that women become big-headed when they have their own income, while husbands are usually jealous. Further analysis of the data obtained from key informants showed that there were no taboos except people's negative perceptions of and beliefs about women who trade at market places. As one key informant put it, "women still do not inherit any valuable property but it is not a taboo, because today they can buy property if they have the money". When asked whether men were better traders than women, data obtained from the focus groups and key informants reveals that women are better traders but lack financial support, while their household chores prevent them from competing effectively.

The researcher was referred to successful women traders who started their trade from humble beginnings as narrated in the following case study.

Case 3: *I started trading in 1994 by selling small quantities of paraffin and matchboxes. Later in 1996 I started a small shop and continued selling paraffin but added more stock like soap, sugar and salt. I then realized that I was not making enough profit and therefore decided to start selling local brews, from which I got money and bought 2 cows, 10 goats and chicken. From the profits got I ventured into livestock trading in markets such as Bumala and Busia. This business earned me good profits but involved a lot of travel and handling of animals and at the same time I had small children to look after and could be forced to carry them along when going to far off markets. In 1998 I decided to trade in the selling of new clothes, which did well and I was encouraged to take a loan to expand my business. Today I own a well-stocked shop and a salon having paid off the loan (Adeti, *32years old).*

4. I.4 Conflict between domestic roles and trade

Domestic chores are still considered to be a woman's responsibility and this affects their participation in the informal trade. The group discussions supported this statement and added that majority of the women traders participate in the informal sector to support family obligations but their contribution and efforts even for the married women is considered a waste of time. Trade is time consuming and demands that one be flexible and able to move from one point to another. Women's multiple roles and time spent on the care economy (community and household) have led to their marginalization and exploitation in trade (Moturi 2003; March et al.1999). However, most (84.7%) of the respondents did not see much conflict between their role in trade and their domestic work. This could be attributed to the traditional roles of women being socialized to perform the roles as assigned by society. These duties include taking care of the children, preparing food for the extended family and farm work (Table 4.5).

Table 4.4: Conflict between domestic roles and trade

How often?	Frequency	Percentage
Sometimes	9	13.6
Rarely	50	84.7
Never	1	1.7
Total	60	100

The results in Table 4.4 indicate that more than 84% of the respondents did not see much conflict between their domestic roles and trade. Those who felt that women's roles did not affect the performance of their business argued that a woman should efficiently manage her time so as to satisfactorily handle both business and domestic chores. According to one informant, "Household duties do not affect my business in any significant way; am able to do most of the work before 10.00am, as nobody goes to the market that early. Every woman has to do her housework before proceeding to the

market". Most of the women (84%) felt that it is one's responsibility to take care of the household chores. It is also important to note that most of these women operate from the nearest markets and therefore are able to close during lunch hours to attend to their school going children.

However, data obtained from the focus group discussions and key informants indicated that women traders have to divide their time between trade and domestic chores, thereby missing the opportunity to sell to customers during this period. The traders' multiple roles do not allow them to expand trade activities or increase the range of their products. Women are not able to cover wide geographical areas or undertake cross-border trade. These views are similar to those presented by Birdsall and McGreevey (1983), which indicate that married women with young children work more hours per day than, married men. The two scholars add that unmarried women are much more likely than men (married or unmarried) to be poor and their burdens are usually greater, for they must care for children and the household and also contribute to the family income. The focus group discussions indicated that many of the women trade to enable them meet family obligations but they have to participate in farm work, as whatever they get from business is not enough. Asked what their duties are from morning to evening when they retire to bed, most of the respondents indicated they first go to the farm in the morning. They argued that having food in the family is important as you earn respect from the society.

4.2. Socio-economic factors and their impact on informal trade

Factors investigated to establish the socio-economic characteristics of petty women traders included level of education and training, husband's main occupation and property ownership. Each of these is discussed in turn.

4.2.1 Educational levels

Table 4.5 illustrates the level of literacy among the respondents as low, with only nine (15%) having attained secondary school education. A large number of the respondents have primary level (60%) or no formal education (21.7%) and these make them unable to participate in formal employment due to lack of the necessary skills that are obtained through education. These findings are an indication of the fact that educational levels among petty traders are very low in Funyula Division. Lack of formal education hinders the women's entrance into formal wage employment and therefore pushes them to look for alternative means of livelihood. Illiteracy makes it difficult for women to take advantage of any of the new opportunities that trade could potentially offer. For any person to make progress in trade there is need for high levels of literacy useful in accounting losses and profit and accessing information on market availability and technology.

According to Moturi (2001), female traders have disproportionate access to education than their male counterparts. Thus, they lose many opportunities of trade due to their high illiteracy levels.

Table 4.5: Educational levels of the respondents

Level of Education	Frequency	Percentage
None	13	21.7
Nursery	2	3.3
Lower primary	12	20.0
Upper primary	24	40.0
Secondary	9	15.0
Total	60	100.0

The data shows that twenty-four (about 40 %) of the respondents had upper primary education while 15% had secondary education, and 21.7% had no formal education.

Case 4: I went to school up to class two and dropped out due to lack of school fees .Later I moved to Mombasa to stay with my aunt who got me a job as a housemaid. After working for three years and saving some little cash, I decided to move back home and start my own business so as to assist my parents who were taking care of my children. I started selling fish at the local market, which I buy locally from those who bring from the lake.

Asked what she would do to improve her business she replied as follows:

Most of us traders who sell fish in this market do not have money to buy fish directly from the fishermen at the lake; we are therefore exploited by middlemen. If I could get a way of buying the fish from the lake this could improve my business.

Anna, 25 years old and a single mother of three children, explained her case as follows:

4.2.2 Training levels

Table 4.6: Training before starting trade

Training	Frequency	Percentage
Yes	5	8.3
No	55	91.7
TOTAL	60	100.0

The results in Table 4.6 indicate that women barely access training to enhance their skills in trade. For this reason, female traders in the informal sector do not seem to reflect clearly on the various aspects of training. A majority (91.7%) of the women traders interviewed said they had no training before engaging in business. Only five women 8.3% said they received training before starting business, and not necessarily in the trade they were involved in.

Two of those who received training stated that they had been trained by their colleagues at the markets on how to do business. One received training on bookkeeping from a community-based organization, the other received training in tailoring and another in accounts. Each respondent was asked if she had received any training since she started business and the outcome was as shown in Table 4.7.

Table 4.7: Training after start of trade

Training after start of trade	Frequency	Percentage
Yes	5	8.3
No	55	91.7
Total	60	100.0

Five of the traders said they had received training from Funyula Financial Services Association and the Kenya Agency for the Development of Enterprise and Technology (KADET) on how to access loans and the repayment process. On the other hand, 91.7% have never undergone any training since they started business. The study findings show that the trade activities that women traders in Funyula undertake are mainly in the informal sector, where they consider these activities as a way of generating income for their household, but not to improve or expand their business. This was also confirmed during the focus group discussions that most traders do not keep business records because they spend the profits to buy household necessities like food, paraffin and soap. Women traders in the informal sector do not take training as a basic component in the development of their business. The data also confirms why most (78.3%) of the women in Funyula markets when asked if they keep business records, indicated that they do not

because whatever they sell only assists them to get basic needs and therefore the money is used immediately, implying that they do not make savings.

Asked whether there was any training they would wish to acquire, they gave a number of reasons that would militate against this. The reasons included their low levels of education, inability to afford training requirements and not being able to be away from their families. These findings suggest that women's many chores and responsibilities and low educational levels hindered their engagements in training, which is vital in business development. However, some indicated that they had acquired basic skills through experience and good customer relations.

4.2.3 Property ownership

Problems that face women traders in society include the lack of access to and control over resources. Respondents were asked to state any properties they owned but only 2 of the 60 respondents said they own land, while 31 of the respondents own livestock such as pigs, goats, chickens and sheep. The relationship between the respondents' property ownership and their level of participation in the informal sector are important due to their value in getting finances to start a business. Scholars such as Chen (2005), Manuh (1998), Snyder and Tadesse (1995) have also highlighted similar sentiments in their study of women in the informal sectors. Ownership of property among women is important as it serves as collateral in acquiring loans from financial institutions.

However, the findings revealed that a few of them own pigs, a couple of goats and chicken which are not enough to serve as collateral, while those who do not own land form a big percentage of 96.1% meaning that most of the land is owned either by the family or the husbands. Data obtained from the key informants indicates that a woman can also own property as men if such property is given to her after the husband passes on and also in circumstances where a woman has children out of wedlock and she is the only surviving member of her parents. But generally a woman inheriting valuable property is an issue that is far from being a reality in most African societies, since this only happens under certain circumstances; most women still need resources to get

property. Data illustrating successful trade ventures testify to the fact that trade performance depends largely on one's ability to make claims to and own economic resources such as land (Tamale 2004). Some of the women have formed groups, to which they contribute money on a weekly basis, thereby enabling them to save towards adding stock and also assist them in other obligations.

Table 4.8 shows that most (85%) of the petty women traders who stated they own property are those who have bought livestock such as pigs, goats and chicken. However, the properties cited might not act as collateral for getting loans from the financial institutions, exposing the women to situations of having inadequate resources to assist them expand their trade activities. Fifteen per cent of the women indicated that they did not own any property.

Table 4.8: Property ownership

Response	Frequency	Percentage
Yes	51	85.0
No	9	15.0
TOTAL	60	100.0

Data on land ownership is separately placed to show that there still exists a problem on women inheriting land, which is key to getting resources to do business. Almost all the women (96.7%) do not own any land as shown in Table 4.9.

4.9: Land Ownership

Land ownership	Frequency	Percentage
Yes	2	3.3
No	58	96.7
Total	60	100.0

4.2.4 Husband's main occupation

Most husbands were engaged in various occupations with about two-fifths (38%) being peasant farmers. Some were fishermen, while others were engaged in the *jua kali* sector (15%) and another 10% were in formal employment such as teaching, telecommunication and veterinary. These findings suggest that some women traders get support from their husbands either for the start up capital or for the expansion of their business (see Table 4.11 pp 56). Thirty-eight per cent indicated that they got the money to start trading from their families.

4.3 Empowering women to become self-reliant

The respondents were asked the reasons as to why they started trade and various reasons were given as summarized in Table 4.10 below.

Table 4.10: Reasons for starting trade

Reason	Frequency	Percentage
Had the required skills	1	1.7
Family obligations	56	93.3
No other alternative	2	3.3
Other reasons	1	1.7
Total	60	100.0

The data in Table 4.10 indicates that women in Funyula markets go into business for various reasons; however 93.3% cited family obligations such as paying fees, while others use profits to buy food and also take care of medical expenses. Although women provide a crucial support base for the rural and urban economies, both in labour force and the household, their work remains unpaid, unrecognized and undervalued in economic measures such as gross domestic product (GDP), investment and employment. Most of the women traders live below the poverty line and the businesses they are engaged in do not bring much profit. These poverty situations depend on the nature of the goods sold, lack of diversification, and inability to access resources to acquire loans. On this basis, it could be argued that the weight of poverty falls disproportionately on female members of poor households, who are often worse off than male members because of gender based differences in the distribution of resources within the family. The focus group discussions were asked by the researcher to elaborate some of the constraints women face while participating in the informal trade. And the answers varied, however both groups mentioned that majority of the women at the markets are poor and lack adequate resources as they keep selling the same goods every year. Lack of proper marketing skills and transport to other markets were also mentioned as some of the constraints faced.

According to Kabeer (1994) empowerment should start at the grassroots through identification of the needs and defining their priorities. Most of the women are not aware of the loans offered by institutions and those aware express the fear of taking loans with statements like “ how will I pay back”, or “my husband cannot approve that I take a loan because when you don’t pay back in time the owners come to sell your property”. Table 4.11 shows that most rural traders do not take up loans and depend on family and friends. Other traders informed the researcher that they worked on people’s farms to get the money they started trading with.

Table 4.11: Start-up capital

Source	Frequency	Percentage
Family	22	36.7
Friends	7	11.7
Loan	3	5.0
Self	28	46.7
Total	60	100.0

The findings in Table 4.11 suggest that many of the women had not taken any loan due to lack of information on how to go about it. Funyula Financial Services operating in the division confirmed that most of the women they talk to do not apply for loans because they lack proper information. Other reasons given were lack of resources to act as collateral to access loans from the financial institutions, and lack of proper information on how to apply for loans, which can also be attributed to low educational levels.

4.4 Differences in age, marital status and number of dependants and their effect on business among women traders

The respondents' age and marital status were cross-tabulated and their relationship suggests that about two-thirds (63.3%) of the women traders in Funyula markets are married. The study also shows that 35% of the respondents in the 30-39 age bracket were married and had dependants. This shows that the performance of informal women traders is most likely to be determined by age and marital status. Table 4.12 indicates that married women have children and dependants. Therefore their family obligations are more as compared to other categories. Table 4.13 also reveals the relationship between the women's age and number of dependants. About 36% of those in the 30-39 age bracket have dependants, while only 2.4% do not have dependants. The 20-29 age bracket has 16.7% while 30-39 years (38.1%), 40-49 years (23.8%) and 21.4% for the 50 and above age bracket. The study results therefore indicate that there is a relationship between the women's age, marital status and number of dependants. Thus, women traders' participation in the informal trade is determined by factors such as age, marital status and number of dependants.

Table 4.12: Marital status and age of the respondents

Marital status	20-29years	30-39years	40-49years	50+ years	Total
Single	2 (3.3%)	0(0.0%)	0(0.0%)	0(0.0%)	2(3.3%)
Married	11 (18.3%)	13 (21.7%)	10 (16.7%)	4 (6.7%)	38 (63.3%)
Widowed	1 (1.7%)	5 (8.3%)	5 (8.3%)	5(8.3%)	16(26.7%)
Separated	0 (0.0%)	2 (3.3%)	1(1.7%)	0(0.0%)	3 (5.0%)
Divorced	0(0.0%)	1 (1.7%)	0(0.0%)	0(0.0%)	1(1.7%)
Total	14 (23.3%)	21 (35.0%)	16 (26.7%)	9 (15.0)	60 (100.0%)

Table 4.13: Number of dependants and age of the respondents

Do you have dependants?	Age categories				Total
	20-29	30-39	40-49	50 and above	
Yes	3(7.1%)	16(38.1%)	9(21.4%)	8(19.0%)	35(83.3%) 7(16.7%)
No	4(9.5%)		1(2.4%)	1(2.4%)	
Total	7(16.7%)	16(38.1%)	10(23.8%)	9(21.4%)	42(100.0%)

4.5 Differences in education and training

Differences in education and training are evident from the findings, since only 40% of the women attended formal school up to primary level. This implies that most traders may not understand the dynamics of trade because of their low educational levels. Most of the respondents indicated lack of school fees as the reason for not continuing with their education. This data concurs with research carried out in Mumias, Eldoret and Kibera by Osore (2003), Otunga et al. (1998) and Njoka and Njeru (1998), respectively, on women in the informal sector where women form the majority. Such women could not compete for jobs in the formal sector, which demanded educational skills.

The informal sector serves as an avenue for generating income for most of the women, one, because they are able to work from their homes or closely around their homes. Secondly, they do not require a license to operate and, thirdly, they are able to complement their businesses with other roles within the homestead. The findings in this study show that most of the informal traders are in the markets as petty traders because they lack resources. However, inadequate education and training hampers their marketing skills, their expansion of business and getting credit from financial institutions.

Table 4.14: Training before starting trade and school level attained

Did you have any training before starting trade?	Schooling level attained					Total
	None	Nursery	Lower primary	Upper primary	Secondary	
Yes	1(1.7%)	0(0.0%)	0(0.0%)	4(6.7%)	0(0.0%)	5(8.3%)
No	12(20.0%)	2(3.3%)	12(20.0%)	20(33.3%)	9(15.0%)	55(91.7%)
Total	13(21.7%)	2(3.3%)	12(20.0%)	24(40.0%)	9(15.0%)	60(100%)

Table 4.14 shows the differences in educational level and access to training, indicating that only 6.7% with upper primary education had received some training. Similarly, 1.7% of those who received training had not attended any formal school. The category that did not receive any training (33.3%) were those who had attained upper primary education. Therefore, one could conclude that their business skills are largely depended on other factors like experience from the job and social networks. On the other hand, it also depends on the resources one has to enable one engage in trade.

4.6 Differences in education and property ownership

In African societies, women are still discriminated against when it comes to property ownership. This is more prominent in societies that value the boy child more than the girl child. Women are disadvantaged in property ownership and so lack collateral to obtain credit from financial institutions. Education, according to Snyder and Tadesse (2005), is the key to getting resources that will enable women to participate effectively in trade, as they will be able to understand the dynamics of doing business. Table 4.15

shows the relationship between education and property ownership. About two-thirds (40.4%) upper primary and 21.1% (lower primary) of those who own property are those who attained at least some education at primary level while those who indicated that they do not own any property (19.3%) are those who had not attained any schooling. However, those who own property are those who indicated that they owned property such as goats, pigs, chicken and household items. Even for those who own property it was revealed that they could not sell or make decisions on the animals without consent from their husbands for those who are married. The men therefore made decisions as to how the properties were to be used.

Table 4.15: Property ownership and school level attained

Property ownership	Schooling level attained					Total
	None	Nursery	Lower primary	Upper primary	Secondary	
Yes	9(15.8%)	2(3.5%)	12(21.1%)	20(35.1%)	8(14.0%)	51(89.5%)
No	2(3.5%)	0(0.0%)	0(0.0%)	3(5.3%)	1(1.8%)	6(10.5%)
Total	11(19.3%)	2(3.5%)	12(21.1%)	23(40.4%)	9(15.8%)	57(100.0%)

4.7 Community perceptions and women traders

The study revealed that community perceptions and beliefs do not affect women who venture in business. The perceptions were fear that women turn into prostitution, fear by men of losing their wives, and women expected to stay at home. However, these perceptions are slowly losing meaning because most of the traders at the markets, as observed, were mainly women. Secondly, women have to provide for their families especially in female-headed households.

Women's participation in the informal sector can also be attributed to the rise in the standard of living and the changing economic trends, which have continued to marginalize women thus leading them to poverty situations that make them get involved in the informal sector. These can also be attributed to ease of entry into these sectors since one does not require a lot of capital, the business does not require registration and licensing and the women can trade from their homes. Furthermore, the women do not have to rent space and are able to multi-task like taking care of the children, as they carry out their business. Finally, these activities do not require much skill and are not priced highly in the market economy.

However, taboos on land inheritance still exist, and these make it difficult for women to own land and other valuable property. Strategies for empowering women include giving them power in decision making, especially at household level, acknowledging their role in contributing to the household income, and reducing their workload.

CHAPTER FIVE

SUMMARY AND CONCLUSION

5.0 Introduction

This chapter gives a summary on how socio-cultural and socio-economic factors affect the participation of women in the informal trade. The research was carried out in three major markets of Funyula division, that is, Mulukhoni and Sio Port markets that are under the Busia County Council while Funyula Town Council mans Funyula market. What was observed is that the markets lack basic facilities like toilets, running water and garbage disposal bins. Market structures like shades are found in Funyula market but only provide shelter for less than ten per cent of the women traders at the market. The rest, like other markets within the division, spread their wares on the ground or temporary structures constructed by the traders themselves to protect them and their goods from the harsh weather conditions. Ironically, all traders operating at the markets are expected to pay a fee to the local authorities to be allowed to trade.

Most of the traders are women engaged in trading consumables of similar nature like cereals, vegetables, fish and cooked food, while others are in the business of selling *mitumba* (second hand clothing), small quantities of soap, paraffin, matches, sugar, salt and cooking oil. The women traders attribute the lack of diversification in their business to inadequate working capital, demand by their customers and what is easily and locally available, and lack of adequate marketing opportunities.

5.1 Demographic and socio-cultural factors

In this study some of the socio-cultural factors analyzed include age, marital status and the number of dependants, the multiple roles, perceptions and beliefs and how they affect the participation of women traders at Funyula division. Data on the age of the respondents was analyzed and the findings revealed that slightly over a half of the women traders (53%) at the three markets are between 30 and 45 years of age. This can

be attributed to family obligations and the number of dependants being more as compared to the other age brackets of 20-29 and 50-75. The age of the respondents also relates to the marital status of the women in that 63% of them were married and so they have responsibilities such as taking care of the children's fees, clothing, health care and food.

People's perceptions no longer matter to most women traders. This is explained by the fact that the dependency syndrome is slowly fading away and people have to fend for themselves. Respondents were asked if there were any perceptions that hinder them from trading and the replies were varied from the fear of losing wives (5%), to trade leading to prostitution (63.3%), and women neglecting their roles in the homestead (10%). Key informants and the focus group discussions confirmed these perceptions of women traders. As for taboos hindering women traders from participating in trade many (55%) of the respondents said "No" while 41.7% said "Yes", and 3.3% "Did not know". The taboos cited were traditional norms like women not being allowed to be away from their homes and also not being able to inherit land and other valuable property. This implies that the traditional norms and beliefs that do not allow women to inherit property are still in existence.

The patriarchal system that favours men over women is a shared belief among the traders. This system positions men and women differently and influences how they relate to one another. The men are usually given higher ranking and therefore enjoy whatever privileges and opportunities accompany this position.

Women's roles in the home do not allow them to attend to business as required. Most of the women when asked if they would wish to train cited reasons such as not being able to be far from their families, the fear of who will do the house work and not being able to afford the training. Today we have single-headed families and such families also require basic necessities like food, clothing, shelter and education. The change that is needed towards women traders is to allow them inherit family resources like land and

buildings, which will help them expand their businesses. And it is also important that their contribution to the family economy and to the overall national development is recognized and supported.

5.2 Economic factors

The findings indicate that most of the women are still disadvantaged in all spheres of life necessitating affirmative action. Education, especially for women, should be dealt with foremost since their effective participation in business highly depends on the prevailing market trends and information. The poor socio-economic backgrounds of the many women traders handicapped their participation in the informal sector. The UNDP (1999) report attributes the dominance of the women in the sector to the fact that women have limited opportunities and access to formal employment. As a result, the only avenue open to them apart from agriculture and domestic work is self-employment through the informal sector activities (ROK/UNDP 1999). Development of the informal sector will help African governments to play a greater role in eradicating poverty, which is one of the Millennium Development Goals. Through employment of the poor who would otherwise be unemployed, the informal sector contributes to poverty alleviation.

Most of the women (91.7%) had not received any training since they started business and so there is insignificant change for most of the businesses in terms of growth. As for those who received training (8.3%) from Funyula Financial Services and the Kenya Agency for Development of Enterprise and Technology, only three have accessed the loans. Women traders need assistance on training because as discussed earlier in chapter four, most of them need training to be brought nearer their homesteads or the nearest centre to enable them attend, since their household responsibilities and chores cannot allow them to be far from their homes.

Similarly, the findings reveal that petty women traders cannot afford to pay for seminars and trainings therefore donors should come in handy to facilitate the trainings. Most of

the women traders had not applied for any credit facilities since they lack the knowledge on the details or the procedure of obtaining the loans.

As regards property ownership, 85% of the women do not own property and whatever they own does not compare to what men own. This in essence means that whatever women traders own cannot translate into resources that can expand and diversify their trade activities from being petty traders to small-scale traders and even further to becoming entrepreneurs.

5.3 Conclusion

It was observed that the informal sector among markets in Funyula division was largely dominated by petty women traders mostly those who reside near the markets. However, there were also traders from other areas who operate on market days only. Women of varying ages were found to operate in the informal sector activities. Most of them fell in the age bracket of 30–45 years. The dominance of women in this sector is explained by the fact that women have limited opportunities and access to formal employment. As a result, the only avenue open to them apart from agriculture and domestic work is self-employment through the informal sector activities (ROK/UNDP 1999).

The poor socio-economic backgrounds of many of the petty traders handicapped their participation in the informal sector. Most women are in the informal sector because they could not take up opportunities that are offered by the formal sector due to their low levels of education. The results also indicated that women do not access training to enhance their skills in trade and this may be the reason why middlemen exploit them.

The fear by men and lack of trust in women traders by some community members is not just for single women but is expressed across the board even for married women. However, such perceptions and beliefs have not hindered women to engage in trade.

While many women were found to be unaware of the credit sources and procedures, and in the absences of concerted efforts from the government and formal public institutions to help the small traders, it emerges that many credit organizations are reluctant to give

credit to women mainly due to the negative and institutionalized attitudes that discriminate against women. However, the women traders have developed strong adaptive mechanisms to cope with hostile social and institutionalized male dominant organizations and decision-making structures. Networking among the traders to sustain their businesses is mainly through informal structures such as the "*chamas*" (the merry-go-rounds) and at times taking goods on credit depending on good will and pay back after selling. New companionships are established where necessary as survival mechanisms.

5.4 Recommendations

- Women in the informal sector should be co-opted into all streams meant to identify and address problems that limit women's participation in business. Institutions such as the banking sector, the government including local authorities, trade organizations and other stakeholders, should be in the forefront in promoting women's businesses. Economic interventions designed to foster empowerment must be evaluated by methods, which take into account the process of transformation.
- There should be a more integrated approach in the provision of credit, which should involve programmes to sensitize women and communities to discard negative attitudes and beliefs towards women traders.
- There is need for further research on women in the informal sector in other parts of the country for comparative purposes. This would provide a clearer picture of the problems facing women petty traders.

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APPENDICES

APPENDIX ONE: Survey Questionnaire

Introduction

My name is Elizabeth Nasubo Oyieke from the Institute of African Studies, University of Nairobi. I am carrying out a study on factors that influence the participation of women in the informal sector in Funyula division. The aim is to find out the socio-cultural and socio-economic factors that influence trade among women petty traders. My interest is to learn from you and I would appreciate if you spared a few minutes we share on issues regarding this topic. The answers given shall be treated in confidence. I hope the information given will contribute towards enhancing the participation of women in the informal sector.

Thank you.

Date: -----

Location _____

Market _____

Questionnaire No-----

Code Number-----

Trader's Background

1. Age-----

2. Marital Status

Yes/No _____

(b) How many children? -----

3. Do you have any dependants? Yes/ No

If yes please state how many dependants you have, their age and their gender.

Number	gender	age

4. What is your husband's main occupation?

Property Ownership

5. Do you own any properties?

If yes, specify the properties you own.

- (a) Land
- (b) Livestock
- (c) Household items
- (d) Others

6. Do you get any support from family? Yes/ No

If yes please specify the support.

- (a) Financial
- (b) Running of business
- (c) Household chores
- (d) Other

7. Is there any business that you cannot be involved in? Yes /No

If so, specify.

Business Background

8. When did you start trading at this market? Month _____ Year _____

9. What goods do you sell?

(a). How do you get these goods (source)?

10. Do you have any other business a part from this one? If yes please specify

11. What motivated you to start this trade?

- (a) Have the required skills
- (b) Family obligations
- (c) Availability of funds to start business
- (d) Ready market
- (e) Good income prospects
- (f) No other alternative
- (g) Other (specify)

12. Do you keep any business records? Yes/No

13. Where did you get the money to start trading?

- (a) Family
- (b) Friends
- (c) Loan (specify)
- (d) Self

14. Who owns the business?

Self, husband, joint, with other women, family, other specify (tick where applicable)

15. Please describe the place of your business.

- (a) Makeshift structure
- (b) Under a tree
- (c) Temporary structure
- (d) Pavement
- (e) Other (specify)

16. What is your operation schedule?

(a) Throughout the year (specify whether daily or market days only).

(b) Seasonally

(c) Other (specify)

If seasonally, why?

17. Have you ever taken a loan from any financial institution to boost your business?

18. How many hours per day do you take at the market trading?

19. Who are your customers?

20. How has this business benefited you?

21. What constraints do you experience in running your business?

(b) In what way can these constraints be overcome?

Educational Background and Business Skills Training

22. Have you ever attended a formal school?

- (a) None
- (b) Nursery
- (c) Lower primary
- (d) Upper primary
- (e) Secondary
- (f) College
- (g) Other (specify)

23. Did you have any training before you started the business? Yes/No

(a) If yes what kind of training and how is this helping your business? If no what training would you wish to undertake and how will it help your business?

24. Have you received any training since you started trading? Yes/No

25. Who made the decision within the family for you to start petty trading?

- (a) Self
- (b) Relative
- (c) Husband
- (d) Family

26. What is your future plan for the business?

Socio-Cultural Factors and Attitudes

27. Has your role as a trader been accepted by the community? Yes/ NO

If not explain why

28. Do you have any suggestions as to what should be done to improve on the trade activities especially for petty traders?

29. How many hours do you spend on household chores per day?

30. List some of the activities done by you from the time you wake up to the time you go to sleep.

31. List some of the activities carried out by your husband from the time he wakes up to the time he goes to sleep.

32. How often do you experience problems between your domestic roles and business?

- (a) Always
- (b) Sometimes
- (c) Rarely

- (d) Never

33. Are you allowed by family to attend workshops or meetings in relating to your business? Yes/ No

Explain your answer.

34. Are there any taboos hindering women to engage in certain trade activities?

If yes, give details.

APPENDIX 2: INTERVIEW GUIDE FOR KEY INFORMANTS

1. Understanding of poverty and how it affects women.
2. The constraints in trade (obstacles/difficulties)
3. What inadequacies are there concerning property ownership?
4. Is there freedom as in property ownership?
5. Are you aware of any successful women petty traders?
6. How does the community perceive women traders?
7. Do you believe that women are as capable as men are, to engage in international trade activities?

Give reasons for your answer.

8. Do you have any suggestions as to what should be done to improve trade activities especially for petty women traders?

APPENDIX 3: QUESTIONNAIRE FOR CASE STUDIES

1. Name of the respondent
2. How old are you?
3. What is your marital status?
4. What is your main occupation?
5. What motivated you to start trading?
6. For how long have you been engaged in this trade?
7. How has it benefited you?
8. What is your perception of women traders?
9. What constraints do you experience?
10. In your opinion, do you think men are good traders than women? If Yes or No, why do you think so?

APPENDIX 4: GUIDING QUESTIONS FOR THE FOCUS GROUP DISCUSSIONS.

1. What goods do petty women traders usually sell?
2. Why do women particularly sell those types of goods?
3. Where are these goods obtained?
4. What constraints do women petty traders face?
5. What perceptions/ opinions do the communities have on women who engage in trade?
6. What are your opinions on women who have achieved success in trade?
7. Which organizations have assisted women traders in Funyula to enable them improve their business?
8. How can the poor be cushioned against unfair trade, i.e. single mothers, the handicapped, orphans, widow and widowers?

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