
BY
ODONGO A. CAROLYNE
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DECEMBER 2014
DECLARATION

This research project is my original work and has not been submitted for any award in any university.

Sign…………………………………Date……………………

Carolyne A. Odongo

This research project has been submitted for examination with my approval as the university supervisor.

Sign………………………………… Date…………………

Prof E.K. Mburugu
DEDICATION

This work is in memory of my late father Christopher Odongo and mother Elsa Odongo both of who believed in the value of education and inspired me to pursue a lifelong quest for learning and research. Further I wish to dedicate this work to my husband Mr. Philip Nyachoti for financial and moral support through my education journey.
ACKNOWLEDGEMENTS

I am deeply grateful to Professor Edward K. Mburugu and Mr. G. Njeru my supervisors and mentors throughout my masters studies. Their commitment to imparting peace and love into education, to raising complex issues of developmental studies and its relationship to education and to nurturing the diverse interests of their students was a constant inspiration for me. They helped me to discover the scholar within and directed my project and other coursework in a way that expanded my thinking about Community Development. I always appreciated their constructive comments and their personal support of my academic endeavors. I would also like to extend a sincere thanks to Mrs. Carren Odongo and Grace Odongo for their financial and moral support through my studies. I further wish to thank the 2010 masters class who were always there for me during my studies.

This research and the relationships I have been privileged to develop during this work have immeasurably enriched my life and my spirit. I will always be grateful for this opportunity to have explored with others the role of Micro Enterprises in Poverty Reduction in Low Income Informal Settlement.
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### ACRONYMS AND ABBREVIATIONS

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<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>AFP</td>
<td>Artisanal Fish Processors</td>
</tr>
<tr>
<td>DDA</td>
<td>Doha Development Agenda</td>
</tr>
<tr>
<td>FAO</td>
<td>Food and Agricultural Organization</td>
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<tr>
<td>FAO</td>
<td>Food and Agriculture Organization</td>
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<td>GDI</td>
<td>Gender-related Development Index</td>
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<td>GEM</td>
<td>Gender Empowerment Measure</td>
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<td>GoK</td>
<td>Government of Kenya</td>
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<td>HDI</td>
<td>Human Development Index</td>
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<td>IFPRI</td>
<td>International Food Policy Research Institute</td>
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<td>IFPs</td>
<td>Industrial Fish Processors</td>
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<td>ILO</td>
<td>International Labor Organization</td>
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<td>LIFDCs</td>
<td>Low-Income Food-Deficit Countries</td>
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<td>NGO</td>
<td>Non-Governmental Organisation</td>
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<td>OECD</td>
<td>Organization for Economic Cooperation and Development</td>
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<td>PPAs</td>
<td>Participatory Poverty Assessments</td>
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<tr>
<td>PPP</td>
<td>Purchasing Power Parity</td>
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<td>PRSP</td>
<td>Poverty Reduction Strategy Papers</td>
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<tr>
<td>SMEs</td>
<td>Small and micro enterprises</td>
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<tr>
<td>SPSS</td>
<td>Statistical Package for Social Scientists</td>
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<td>UN</td>
<td>United Nations</td>
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<td>UNDP</td>
<td>United Nations Development Program</td>
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<td>UNICEF</td>
<td>United Nations Children Education Fund</td>
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<tr>
<td>WMS</td>
<td>Welfare Monitoring Surveys</td>
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<td>WTO</td>
<td>World Trade Organisation</td>
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ABSTRACT

The relationship between informal settlements and poverty may be explained from the perspective that in most cases poor persons are the ones who live in slum areas, areas that lack basic facilities. Engagement in micro and small enterprises has been viewed as one of the ways of alleviating poverty not just in slums but elsewhere as well. Micro-enterprise offers a means for underserved individuals to work their way out of poverty, contribute to their communities, build assets and achieve self-sufficiency. The study was conducted to establish the role of Micro Enterprises in Poverty Reduction in Low Income Informal Settlements: A Case Study of Women Fish Vendors in Kibera Slum, Nairobi, Kenya.

The study was guided by the following objectives: Establish the reason why fish vending has become a common activity on income generating activity among poor slum women; find out the implications the fish vending business has on household incomes; investigate the extent to which the women fish vendors of Kibera slum are able to meet their basic household and other needs including food, shelter, clothing, education and medical care and to examine the extent to which wellbeing may have improved for households belonging to the women fish vendors. The target population comprised poor women fish vendors and their households in the Kibera slum and its immediate environs. Kibera is located in southwest Nairobi, roughly 5 kilometers from the city centre. The slum is divided into 13 villages, including Kianda, Soweto, Gatwekera, Kisumu Ndogo, Lindi, Laini Saba, Siranga/Undugu, Makina and Mashimoni.

The study targeted a total of 50 respondents. The data was collected using questionnaires and the interview schedule. The data was analyzed using SPSS. The findings revealed that majority of the women fish vendors were able to meet their rent expenses from the fish vending activities. The finding revealed that fish vending among the women con tribute greatly towards empowering women and subsidies the expenses for the clothing, further the findings revealed that before fish vending majority of the women were able to access the public health care which perhaps were predicted by the amount of income that they managed to access. The findings also revealed that majority of women after getting involved in the fish vending business were able to access better health facilities, it was revealed that majority of the women fish vendors were able to manage schooling for their children out of the fish vending activities.

The study concludes that fish vending among the women contribute greatly towards empowering women and subsidies the expenses for the clothing and that before fish vending majority of the women were able to access the public health care which perhaps were predicted by the amount of income that they managed to access. The study recommends that a clear policy on micro-enterprise should be developed at a national level, because micro-enterprises have the potential of alleviating poverty and hence leading the country closer to attaining the goals as envisaged by vision 2030.
CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The investigation of the relationship between small business, economic growth and poverty alleviation is an expanding field of exploration. Some researchers have also generated results that small businesses do not have a positive role in growth and poverty alleviation, and so further investigation is necessary. Using the newly-built cross-country database on SMEs in Asia, Beck et al (2003) found that, while SMEs were a characteristic of fast-growing economies, cross-country analyses did not support the view that SMEs exerted a causal impact on long-run growth. A significant relationship between SMEs and poverty alleviation did not exist. Specifically, they found that the size of the SME sector was not associated with the income levels and growth of the poorest quintile of society, the percentage of the population living below the poverty line, or the poverty gap.

Small and micro enterprises (SMEs) are an important vehicle for the economic development of poor developing countries like Kenya. Therefore, if the pace of economic development is to accelerate, countries should promote and develop technically and economically viable small micro enterprises. Government agencies, and NGOs should be substantially involved in promoting micro-enterprises with a view to developing human resources whose contribution can play a vital role in the national economy (MOF 2003). They can help modernize the economy and bring regional balance in development scenario in the country. Further, they are essential not only for the utilization of local resources, but also for acting as agents for the flows of goods and services. The less developed the economy the more significant is the SMEs contribution (Maskey 2001).

Other studies have supported the role of small businesses in poverty alleviation. Such studies include one by Gebremariam et al (2004) which established a positive relationship between small business and economic growth; and Birch (1979) who established that 80% of the jobs created between 1969 and 1976 in the US resulted from the activities of small businesses. In Tanzania,
Small and Medium Enterprises (SMEs) were estimated to account for a significant share of GDP – up to 35% and employ about 20% of the labour force.

Micro-enterprises are known to play an important role in poverty reduction especially in the low income/informal settlements of Kenya such as slums. Fish vending is a common micro-enterprise among poor slum women in Kibera. Micro-enterprises are undertaken with a view to meeting basic household needs and are presumed to make an important contribution to household income. All engagements in micro-enterprises are aimed at improving household well-being.

1.2 Statement of the Problem

Many developing countries are focusing on Micro-Enterprises as a critical area of development. In a bid to enhance their development, the Kenya’s Government has made some efforts in putting in place structural and legal framework like enactment of micro finance laws. Enhancement of micro-enterprises is seen as a means of reducing poverty. Kenya is currently facing a compelling challenge of eliminating poverty. Poverty is not only on a steady increase but also wide spread in urban and rural areas. In the quest for solutions to the country's development challenge and poverty alleviation, microfinance is becoming one of the most popular options. The Kenyan government just like many others in Africa has encouraged private sector, small business development. No doubt, micro-enterprise thrives in a range of endeavors and has the potential to spread income and generate employment.

Micro-enterprise encompasses those businesses with an owner, some family members and one or two employees. In Africa, it is often involves women owners, especially in the informal sector (Valodia, 2001). It is an open question in entrepreneurial research on micro-enterprise as to whether these businesses have the capacity to reduce poverty. What internal and external characteristics of these micro-enterprises are likely to generate adequate income through informal activity?

Women have been argued to bear an unequal burden of poverty. Studies by Cheston and Kuhn (2002) reported that women are normally employed in low-paid jobs in the informal-sectors of most economies. Studies such as Biggs et al (1998), Lugalla (1995), and Musonda and Kweka (1998) indicated that factors such as education, capital among others have an influential role on
the nature of business one does. These studies established that individuals with low levels of education and little capital run small and micro business. However, these analyses did not assess how such small and micro businesses contribute to poverty alleviation. The current study therefore attempted to fill this gap by examining the role of small and micro-enterprises on poverty alleviation in Kibera slums.

1.3 Research Questions

1. Why has fish vending become a common activity among poor slum women in Kibera?
2. What implications does the fish vending business have on household incomes?
3. To what extent are the women fish vendors of Kibera slum able to meet their basic household and other needs including food, shelter, clothing, education and medical care?
4. To what extent has wellbeing improved for households belonging to women fish vendors?

1.4 Objectives of the study

1.4.1 General Objective

The general objective of the study is to establish the role of micro-enterprise in poverty reduction in Low income/informal settlements using a case study of women fish vendors in Kibera Slum, Nairobi Kenya.

1.4.2 Specific Objectives

The specific objectives of the study are to:

1. To establish the reason why fish vending has become a common income generating activity among poor slum women in Kibera slums.
2. To find out the implications the fish vending business has on household incomes.
3. To investigate the extent to which the women fish vendors of Kibera slum are able to meet their basic household needs.
4. To examine the extent to which the wellbeing of households belonging to the women fish vendors has improved.
1.5 Scope and Limitations of the Study

The study was conducted in Kibera slum, an informal settlement in Nairobi Kenya. The subjects of this study were the women fish vendors in Kibera. The study was limited by shortage of finances and as such was only restricted to the accessible villages of the slum. Unavailability of some of the key entrepreneurs at the time of interview was also another limitation; however, this was taken care of through sampling by replacement. Thirdly the study was limited by the fact that some of the fish traders did not keep records of their businesses, this necessitated estimation of data of their incomes.

1.6 Justification and Significance of the Study

This study is significant in the following ways. First, it will contribute to the existing knowledge and literature in the area of micro-enterprises and poverty reduction and more so fish vending. Second, its findings will be useful to community development workers especially those in the field of micro-finance/enterprise development in making decisions with regard to financial intermediation of upcoming micro and small entrepreneurs in fish and other businesses. Third and finally, policy makers may draw lessons from the study with regard to micro-enterprise development.

1.7 Definition of Key terms

**Basic household needs:** Needs that are essential for household survival including food, shelter, clothing, education and medical care.

**Fish vendors:** Persons who sell fish especially local varieties including Tilapia, *Omena*, and *Obambo*, usually employing between 1-5 people and operating in temporary, rented stalls, open air roadside joints or from home.

**Household income:** Total earnings from all people living in a particular household.

**Household food security:** The ability to access food that is nutritionally balanced at all times or according to need i.e proteins, vitamins and carbohydrates.
**Wellbeing:** Capability to function in society; the capability to earn income, accumulate assets and be able to meet basic household needs.

**Poverty:** Pronounced deprivation of wellbeing including inability to meet basic personal or household needs.

**Micro-enterprises:** Businesses that employ 1-5 persons or are run by one owner-manager. Majority are unregistered and illegal. They are highly fluid and at times may generate an annual turnover of up to Ksh.100,000.

**Low-income settlements:** These are informal settlements where persons are housed on pieces of land over which they have no legal claim or live in unauthorized housing (UN Habitat 1996). Most of such settlements fall into the category of slums.
CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.0 Introduction

In this chapter, the relevant literature is examined with a view to exposing the knowledge gap this study wishes to fill. The chapter contains three main sections: the theoretical literature including the theoretical framework, the empirical literature, and the conceptual framework. Under the theoretical literature, conceptions of poverty are examined including their application to the Kenyan context. The theme of trade is also examined with a view to linking the fish trade with poverty reduction. The theoretical framework discusses three theories that are relevant to the study, i.e. capabilities theory of Amatya Sen; the social exchange theory by Richard Emerson and Karen Cook; and the basic needs theory developed by the ILO and UNDP. The empirical literature shall focus on studies done on poverty reduction in Kibera and especially the role of fish vending. The chapter ends with a presentation of the conceptual framework of the study.

2.1 Literature Review

2.1.1 Concept of Poverty

Poverty is a state of deprivation, where one lacks a certain relative amount of material possessions or money. Poverty is relative to wealth as it is the opposite of property ownership. The United Nations (1998) defines poverty as the denial of choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or clinic to go to; not having the land on which to grow one’s food or a job to earn one’s living, not having access to credit, etc. Poverty implies insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and often implies living in marginal or fragile environments, without access to clean water or sanitation.
According to the World Bank (2002), poverty is pronounced deprivation in well-being, and comprises many dimensions. It includes low incomes and inability to acquire the basic goods and services necessary for survival with dignity. Poverty also encompasses low levels of health and education, poor access to clean water and sanitation, inadequate physical security, lack of voice, and insufficient capacity and opportunity to better one’s life. The World Bank (2007) explains poverty as being measured in either absolute or relative terms (the latter being actually an index of income inequality). Absolute poverty refers to a set standard which is consistent over time and between countries. The World Bank defines extreme poverty as living on less than US$1.25 (PPP) per day, and moderate poverty as living on less than $2 or $5 a day (but note that a person or family with access to subsistence resources, e.g. subsistence farmers, may have a low cash income without a correspondingly low standard of living – they are not living "on" their cash income but using it as a top up). It had been estimated that in 2001, 1.1 billion people would have had consumption levels below $1 a day and 2.7 billion would have lived on less than $2 a day. The 2007 World Bank report, "Global Economic Prospects", predicts that in 2030, the number of people living on less than the equivalent of $1 a day will fall by half, to about 550 million. Much of Africa will have difficulty keeping pace with the rest of the developing world and even if conditions improve in absolute terms, the report warns, Africa in 2030 will be home to a larger proportion of the world's poorest people than it is today.

Relative poverty views poverty as socially defined and dependent on social context, hence relative poverty is a measure of income inequality. Usually, relative poverty is measured as the percentage of the population with income less than some fixed proportion of median income. There are several other different income inequality metrics, for example the Gini Co-efficient or the Theil Index. According to Michael Blastland (2009), relative poverty measures are used as official poverty rates in several developed countries. As such, these poverty statistics measure inequality rather than material deprivation or hardship. The measurements are usually based on a person's yearly income and frequently take no account of total wealth. The main poverty line used in the OECD and European Union is based on "economic distance", a level of income set at 60% of the median household income.
David Moore (2007), in his book, *The World Bank*, argues that some analysis of poverty reflect pejorative, sometimes racial stereotypes of impoverished people as powerless victims and passive recipients of aid programs. Ultra-poverty, a term apparently coined by Michael Lipton (2007) connotes being amongst the poorest of the poor in low-income countries. Lipton defined ultra-poverty as receiving less than 80 percent of minimum caloric intake whilst spending more than 80% of income on food. Alternatively, a 2007 report issued by the International Food Policy Research Institute (IFPRI) defined ultra-poverty as living on less than 54 cents a day.

2.1.1.1 Measurement of Poverty in Kenya

According to UNICEF (2009), 46% of the people in Kenya live below the poverty line. The definition of poverty in Kenya is largely informed by the qualitative approach based on various Welfare Monitoring Surveys (WMS) and Participatory Poverty Assessments (PPAs) undertaken in 1992 and 1994 respectively, where it was evident that communities define, view and experience poverty in different ways. The findings of PPAs in Africa were meant by the World Bank to show the complex relationship between poverty profiles, public policies, expenditures and institutions. WMS studies (1992, 1994, and 1997) were national surveys for measuring the living standards of the Kenyan people. The WMS adopted the material well-being perception of poverty in which the poor are defined as those members of society who are unable to afford minimum basic human needs, comprising food and non-food items. In the third PPA of 2001, people mainly defined poverty as the ‘inability to meet their basic needs - associated with features such as lack of land, unemployment, inability to feed oneself and one’s family, lack of proper housing, poor health and inability to educate children and pay medical bills’ (Mariara and Ndeng’e, 2004). Other definitions have included natural calamities, traditions and cultural beliefs that deny women access to productive assets (MPND/GoK, 2003). Both definitions had several complications in determining the minimum requirements and the amounts of money necessary to meet the said requirements (Mariara and Ndeng’e, 2004). The Poverty Reduction Strategy Papers (PRSPs) adopted the quantitative measures of poverty based on the 1997 welfare monitoring survey (WMS III) data. It similarly recognized that poverty is multi-dimensional and defines it to include ‘inadequacy of income and deprivation of basic needs and rights, and lack of access to productive assets as well as to social infrastructure and markets’. The WMS III estimated the
absolute poverty line at Ksh. 1,239 per person per month and Ksh. 2,648 respectively for rural and urban areas (HRW, 2006; MPND/GoK, 2004). The PRSP was based on these poverty lines (quantitative data), together with qualitative data from PPAs to generate information on the magnitude, extent, nature and characteristics of poverty.

2.1.1.2 Poverty in Kenya

In 2005/6, almost 47 percent – or 17 million Kenyans were unable to meet the cost of buying the amount of calories sufficient to meet the recommended daily nutritional requirements and minimal non-food needs. The vast majority, 14 million, live in rural areas. Many are very poor; indeed, almost one out of every five could not meet the cost of this minimal food bundle even if they were to spend their entire budget on food (WMS III). In the long term, little inroads have been made in reducing poverty over the past 25 years. The officially estimated poverty rate was 48% in 1981. This record is not surprising in light of the weak growth performance over that period and high levels of inequality across households. The overall trend in the official data since 1997 is consistent with alternative sources that are used to triangulate the results, in particular Tegemeo Institute’s analysis of rural trends (excluding pastoral areas). The acceleration of economic growth after 2003 was expected to have reduced poverty; national data are not available to confirm this, although Tegemeo shows rural reductions in poverty continuing through 2007 (Nyoro et al, 2008).

Inequality, measured across the distribution of household consumption, is high, especially when one compares the position of those at the top, to those at the bottom. In 2005/06, the consumption decile ratios of the top 10 percent to the bottom 10 percent stood at 20:1 and 12:1 in urban and rural areas, respectively. This compares to 5:1 in Tanzania and 3.3:1 in Ethiopia. There are also significant horizontal differences across groups in particular provinces. Over the period 1997-2005, labour productivity rose, and there were falls in urban unemployment. However, low agricultural productivity remained a constraint on the overall economy and on poverty reduction, and about 60 percent of workers’ earnings have been below the poverty line. Average annual growth in the working age population is rapid, and exceeds that in the number of new jobs. At the same time, dependency rates are high, and there continues to be a significant
correlation between family size and poverty risk. Shocks are a fact of life in Kenya for many households, especially the poorest. The most common shocks over the period 2000-2005 were, in order of importance, food price inflation, droughts/floods, illness, and death.

2.1.2 Trade and Poverty

Trade is the transfer of ownership of goods and services from one person or entity to another by getting something in exchange. Trade is sometimes loosely called commerce, financial transaction or barter. Trade exists due to specialization and division of labour as most people concentrate on a small aspect of production, trading for other products. Trade exists between regions because different regions have a comparative advantage in the production of some tradable commodity, or because different regions' sizes allow for the benefits of mass production. As such, trade at market prices between two locations benefits both locations. Retail trade consists of the sale of goods or merchandise from a fixed location such as a department store, boutique or kiosk, or by mail, in small or individual lots, for direct consumption by the purchaser (Distribution Services 2000). Wholesale trade is defined as the sale of goods or merchandise to retailers, to industrial, commercial, institutional, or other professional business users, or to other wholesalers and related subordinated services.

The Doha Development Round or Doha Development Agenda (DDA) is the current trade-negotiation round of the World Trade Organization (WTO) which commenced in November 2001. All countries participating in the negotiations believe that there is some economic benefit in adopting the agreement. However, there is considerable disagreement of how much benefit the agreement would actually produce. A study by the University of Michigan found out that if all trade barriers in agriculture, services, and manufactures were reduced by 33% as a result of the Doha Development Agenda, there would be an increase in global welfare of $574.0 billion (Stern et al, 2002). A 2008 study by World Bank Lead Economist Kym Anderson found that global income could increase by more than $3000 billion per year, $2500 billion of which would go to the developing world (Anderson and Lomborg, 2008). Others had been predicting more modest outcomes, e.g. world net welfare gains ranging from $84 billion to $287 billion by the year 2015. Pascal Lamy (2011), the Director of WTO, has conservatively estimated that the deal will bring an increase of $130 billion.
2.1.2.1 Fish Trade and Poverty Reduction

The world’s bottom billion are falling behind in the war on poverty and hunger. Traditional staple foods alone cannot feed the world while fisheries and aquaculture have the potential to provide better nutrition and improve incomes for the poor (World Fishing Centre, 2008). Fisheries are a source of high-protein food: they provide over 1.5 billion people with 20 per cent of animal protein, and another 3 billion with 15 per cent of their animal protein (FAO, 2010). Catching, processing and trading fish provides a livelihood for millions of men and women, the overwhelming majority of whom are associated with micro and small-scale fisheries. In fact, of the 70% of the world’s total fish catch that comes from developing countries, over a half of this comes from small-scale fisheries (World Fishing Centre, 2008).

According to FAO statistics, the total number of commercial fishermen and fish farmers is estimated to be 38 million worldwide. Fisheries and aquaculture provide direct and indirect employment to over 500 million people (FAO, 2009). Asia, which combines a relatively high per caput consumption with large populations, is by far the most important fish-consuming region. Europe is the second largest fish-consuming continent. Fish consumption is generally higher in developed than in developing countries, notable exceptions being found among the small developing island states. The lowest levels of fish consumption occur in Africa and the Near East. In general, people in developing countries are much more dependent on fish as part of their daily diets than those living in the developed world. Figures for 1995 show that while fish provide slightly over 7 per cent of animal protein in North and Central America and more than 9 per cent in Europe, in Africa they provide over 17 per cent, in Asia over 26 per cent, and in the low-income food-deficit countries (LIFDCs) including China, they provide nearly 22 per cent.

2.1.2.2 Small-Scale Fisheries in Food Security and Poverty Alleviation

While currently many small-scale fishing communities are poor and vulnerable, small-scale fisheries can generate significant profits, prove resilient to shocks and crises, and make meaningful contributions to food security and poverty alleviation to a variety of population categories. In particular, those involved directly with fishing (fishers, traders, processors, etc.); the dependents of those involved directly with fishing (fishing-related households and communities); those who buy fish for human consumption (consumers); those who benefit from
related income and employment through multiplier effects; and society in general, and those who benefit indirectly as a result of national export revenues from fisheries, re-distributive taxation and other macro-level mechanisms (World Fishing Center, 2008).

Small-scale fisheries exploit a renewable and potentially sustainable source of food that provides animal protein, fish oils and essential micronutrients such as calcium, iodine and certain vitamins. Although the perishable nature of fish products, often produced in remote locations, can present obvious problems, production from many small-scale fisheries is consumed locally, and can be processed into forms that do not perish easily. Fish has historically played an important role in food security in many countries and continues to do so globally, providing 15-16 percent of animal protein intake. The importance of fishery products in many coastal, lake and floodplain areas is very much greater than this global average. Given that small-scale fisheries supply about one half of the fish used for direct human consumption, supporting sustainable earnings can ensure sustainable supplies to consumers, many of who are themselves poor. Small-scale marine and inland fisheries play a vital role in food security through the preservation and processing of fish for trade to inland markets. Inland fisheries may contribute more to national and local food security because of the subsistence nature of much of the fishing activity.

Marine small-scale fisheries, in contrast, often play an important role in local and national poverty alleviation through profits being made from the sale of fish, the generation of export revenues, formal economic benefits, income and employment multipliers in upstream and downstream activities, and perhaps to a lesser extent from taxation that can be used for re-distributive purposes. Small-scale fisheries are providing increasing amounts of foreign exchange earnings in many countries, and the last decade has seen a significant increase in the amount of products exported from small-scale fisheries. Small-scale fishing, marketing and processing provide an important means of income generation for many of the poor and food insecure who are not officially categorized as small-scale fishers. Research into livelihood strategies has illustrated that household well-being is generally maintained in the face of shocks and crises, through a wide variety of strategies and coping mechanisms. The role of access to common property resources such as fish is especially important in this regard.
The global fish industry has been expanding for several decades, and has emerged as a major industry world-wide. Demand from Northern Hemisphere consumers has spawned an industry characterised by heterogeneity of organisational forms and diversity of activities and actors. Industrial firms dominate export processing, but small scale harvesting, processing and marketing activities continue. There are about 15 million fishermen in the world out of which small scale artisans account for between 13 and 14 million. Secondary activities and associated industries provide employment to between 26 and 28 million people (ILO, 1988). The industry is organised in clusters. It is labour intensive, applying largely simple methods and techniques, which are continuously being improved (Platteau, 1989). Rising living standards in both developed and developing countries and high income elasticities have aroused huge demands for fish products, resulting in commercialisation of the industry and the gradual transformation and subordination of the traditional management systems.

2.1.2.3 Fish Trade in Kenya

Mitullah (1996) contend that fishing is an important economic activity in Kenya which provides both employment and income to a significant percentage of the local communities. Kenya’s fish industry resembles the global industry described above. The dominance of foreign demand, the persistence of artisanal fishing and processing and the key role of industrial processors feature prominently in Kenya as in the industry world-wide. In Kenya, however, the local market is particularly weak, and perhaps more importantly, institutions and organisations needed for a competitive industry have either failed to emerge or have been weakened by corruption and malpractice. Over the last fifteen years, the aggregate landings of fish from inland waters have increased. Landings from Lake Victoria alone contribute for about 98% of production from Kenya’s inland lakes, and constitute about 93% of all the fish landed (GOK, 1997). Coastal and deep-sea fisheries, and fish farming where fish is raised in artificial ponds and dams scattered around the country, make up the balance. Some fish is sold fresh while a significant proportion is processed for later consumption. Artisanal Fish Processors (AFP) prepare dried and smoked fish, mostly for local market, while Industrial Fish Processors (IFPs) freeze or chill fish for export and, to a much lesser extent, for consumers in Kenya’s urban areas. Mitullah (1996) goes further to elaborate how Kenya’s fish industry has been dominated by Asians for decades. These Asian
traders have supplied fish both locally and internationally and engage in the business as the macro rather than micro enterprise level. Consequently, the benefits have been felt at the macro (national) than at the micro (household) level.

There are two parallel kinds of trade channels or value chains for Kenya’s fish. First is the channel supplying the local market, which is commonly referred to as the artisanal or informal trade sector. The logistical arrangement in this sector is quite simple, with fishermen supplying fish to women or male traders at the lakeside, who then sell the fish in the nearby markets or to second level middlemen who transfer it to other rural markets or to distant urban markets. The mode of transport is also simple depending on the distance to the preferred market. Micro and small traders make use of public passenger vehicles, bicycles, or just walk. This channel also has the traditional fish processing sub-sector, where some fish is either smoked or deep-fried before it goes to the market. Previously, women who processed Nile Perch and Tilapia dominated this sub-sector, but these species are no longer available in sufficient quantities for processing. Most of the women have left the trade or just idle around and process the little fish they can get. Some of them have turned to processing Nile Perch frames from fish factories, but this trade is also threatened by the fishmeal industry. However, it is evident that the demand for fish has grown over the years, judging from the high prices in most urban and local markets. Fish has also become scarce, and its quality suspect because of the inclusion of Nile Perch rejects and fish frames from factories, which are not preserved after filleting.

The second fish value chain or trading channel involves large-scale formal trade in which traders sell fish to fish directly to factories and eventually to the export market. This type of trade is well regulated and has very complex logistical arrangements. The Nile Perch is the dominant fish species in the export trade, accounting for about 90 percent in volume and value of Kenya’s total fish exports. The exported products of Nile perch include fillet, whole body (gutted, headless), fish maws and Nile Perch bladder. Other fish products exported from Kenya are mainly marine products, such as crustaceans (lobsters, prawns, crabs and fresh-water cray fish), molluscs (octopus and squid), other marine fish, and small quantities of live fish. In the early 1990s, a few firms attempted to export tilapia, but this failed to pick up due to the limited supplies of the fish in Kenya and high competition from low-cost tilapia exporters.
The Kenyan fish export market has had a shift with the growth of non-traditional exports. The benefits have been both at the macro and micro levels and the spread of the benefits is yet to be determined (Mitullah, 2000). The fishing industry however at times lacks coordinated effort to fully benefit from these advantages. Mitullah (1998) suggested that most clusters in Africa, either lack relevant institutions and/or have weak ones making it difficult to exploit the benefits of collective efficiency through cooperation. The existing associations are largely informal and address welfare issues. Few of them also engage in advocacy, advice, information and training activities, savings and loans and joint market activities (Haan, 1995)

2.1.3 Poverty and Fish Trade in Kibera

2.1.3.1 Fish Trade among the Poor in Kibera Slum

Fish is a well consumed item in the Kibera slums and apparently it is a product that is consumed even by foreigners visiting Kibera. Evidence of fish consumption can be found in an article by Barry Rodriguez (2009) who, while writing for the World Next Door, pointed out that ‘in Kibera there are strange new flavors, eating with your hands, chewing little boiled fish that you eat whole while their dead, vacant eyes look up at you in pleading supplication’. Fish trading is one of thriving enterprises in the Kibera slums. In his blog spot, Rock C, makes an observation that, “at times it can appear as if everybody is selling something: radios or shoes, chapati or mandazi, haircuts, clothes, phones or fish. Walking through Kibera there is an endless number of small enterprises. It is something of a paradox that one can so easily buy a coke and a sim card but clean water is out of reach for many” (CR, 2011). It is evident that Kibera slum is one of the destinations for fish trade in the country. According to USAID (2008), small and medium tilapia traders sell the product in either of two ways. One, as whole fresh fish to household consumers or fillet to institutional consumers; and as smoked which is then deep fried for vending to individual consumers around various points in the main towns. In Nairobi and its environs, many fish vending joints are operational and many more are opened every day.

Fish vending is one of the options for the Kibera women especially those that are unable to afford education. A case in point is that of Winnie who works selling fried fish on the streets of Kibera, earning an average of 10 U.S. dollars a month (IPS 2011). Thomas Bwire in a Blog article speaks of Said Mohammed and says that the greatest impact came from his mother who
supported him throughout his journey to success as she could sacrifice her small savings from her business of fish to give him money to purchase any soccer kit he required (Bwire, 2012). Another case in point is that of Jane whose story is well told by USAID through their Heart Project. In 2010, Jane graduated from the program. Slowly, she was mentored and eventually started selling dried fish in quantities measured by an old coffee can, 20 cents worth. Today, she sells omena (small fish) from Lake Victoria and also sells this on wholesale to Kenya’s largest grocery store chain, Nakumatt. Managing impressive transactions, she is now considering taking on a partner. As the chairperson of a women’s cooperative, Jane’s group is saving to buy a truck to better transport their fish to market 500 miles away in Nairobi (Adrain, 2011).

2.1.3.2 Role of Fish Vending in Poverty Reduction in Kibera

The literature in this area is scarce hence one of the justification for this study. There is a lot of literature with regard to fish trade in general and its domination by Asians which mainly has an impact at the macro-enterprise level. Literature appears to be scarce as one move towards focusing on Kibera. Literature is scarce in terms of the role that micro-enterprises play in poverty reduction in low income/informal settlements such as slums in Kenya. It is also silent as to the reason why fish vending is a common activity among poor slum women in Kibera. There is a notable gap in the literature as to whether women fish vendors are able to meet their basic needs including food, shelter, clothing, medical care and education. Equally, the literature is silent on the implications that fish vending has on household incomes.

Any improvements in wellbeing for households belonging to women fish vendors since the start of those businesses has not been studied or documented. The available literature focuses on medium and large fish enterprises. This is one of the gaps that this study seeks to fill and make a contribution to the existing literature.
2.2 Theoretical Framework

This study rests on three main theoretical underpinnings: the capabilities theory advanced by Amatya Sen, the social exchange theory associated with Richard Emerson and Karen Cook, and the basic needs theory developed by the ILO and UNDP.

2.2.1 The Capabilities Theory

The capabilities approach advanced by Amatya Sen stresses the need for people to have freedom to enjoy valuable activities which contribute to wellbeing. The central feature of wellbeing is the ability to achieve valuable functioning. The identification and valuable or important functionings can only be ascertained by looking at among others happiness, desire fulfilment, opulence, or command over primary goods’ (Sen. 1985: 200). Initially Sen argued for five components in assessing capability: the importance of real freedoms in the assessment of a person's advantage; individual differences in the ability to transform resources into valuable activities; the multivariate nature of activities giving rise to happiness; a balance of materialistic and non-materialistic factors in evaluating human welfare; and concern for the distribution of opportunities within society. Sen later refined this approach further to the extent that it has influenced policy debate in human development where it inspired the creation of the UN Human Development Index, a more popular measure of human development capturing capabilities in health, education and income.

Indices for measuring capability include the Human Development Index (HDI), the Gender-related Development Index (GDI) and the Gender Empowerment Measure (GEM). The Human Development Index includes those calculated using the indicators of life expectancy, adult literacy, school enrolment, and logarithmic transformations of per-capita income. The Gender related Development Index is defined as a distribution-sensitive measure that accounts for the human development impact of existing gender gaps in the three components of the HDI. The Gender Empowerment Measure is considerably more specialized than the GDI. The GEM focuses particularly on the relative empowerment of women in a given country. The key concept in the capabilities theory revolves around the various things a person may value doing or being. Achieved function is the particular beings or doings a person enjoys at a given point in time.
Capability is the various combinations of function. Agency is seen as the ability to pursue goals that one values. Capabilities are ‘the alternative combinations of functioning that are feasible for a person to achieve.’ Capabilities are opportunities for freedom and as Green (citing in Sen, 2002:586-7) observes, this is not just freedom from restraint or compulsion. Reference is made of something that is highly priced. Development can be seen and is argued as a process of expanding the real freedoms that the people enjoy (Alkire 2005).

The capabilities theory is relevant to this study in the sense that fish vending as a micro-enterprise enables one to meet their basic needs, improve their wellbeing through improved incomes hence achieve the said opportunities for freedom especially from poverty. On the export front, the theory explains the ability of the fish value chain to effectively channel fish from the source to the market either locally or abroad and earn Kenya the necessary foreign exchange to enable it prosper economically and hence fight poverty. This then means that at the national level, the fishermen are able to supply fish to middlemen who in turn supply the same to various markets that can be accessed by a variety of retailers including the women who vend the commodity in the slum areas such as Kibera. Thus, these groups of people have the necessary freedoms to enable them to meet their basic needs including food, shelter, clothing, education and health care needs.

2.2.2The Social Exchange Theory

The study is also informed by the Social Exchange theory. This theory, which is propounded by Richard Emerson and Karen Cook, is based on the premise that the exchange of social and material resources is a fundamental form of human interaction. There is a great deal of interaction that goes around efforts to fulfill basic needs. Social exchange has both socio-psychological and sociological perspectives that explain social change and stability as a process of negotiated exchanges between parties. Social exchange is based on costs and rewards. Costs are the elements of relational life that have negative value to a person. Rewards are the elements of a relationship that have positive value. Rewards can be sense of acceptance, support, and companionship, etc. This theory asserts that individuals consider the worth of a relationship as comprising rewards minus costs.
The guiding force of interpersonal relationships is the advancement of both parties’ self-interest (Roloff, 1981). Relationships will be advanced if interests of both parties are taken care of. By looking at a relationship in this manner, the social exchange theory analyses the essence of economic and non-economic social situations (Emerson, 1976, p. 336). The social exchange theory also helps in understanding mutually beneficial agreements between two entities such as those between Kenya and the European Union in regulating the fishing industry for the benefit of both parties. At the local level, fish vendors would engage their prospective buyers in an interest based relationship. Many times, they relate with their clients socially than economically which may eventually lead to giving debts to the well-known and regular clients because of the promise of achieving rewards at the end of their transactions. In such cases, the debts would in turn be paid with interest (Emerson, 1976). There are relationships that emerge from the supply channel of fish in terms of fishermen supplying fish to women or male traders who then sell the fish in the nearby markets or to second level middlemen who transfer it to other rural markets or distant urban centres thereby promoting social exchange.

2.2.3 The Basic Needs Theory

The study is also inspired by the basic needs theory. This approach was introduced into the development discourse by the ILO in 1976 at its World Employment Conference, such that lack of basic needs is one of the measures of absolute poverty. It attempts to define the absolute minimum resources necessary for long-term physical wellbeing usually in terms of consumption goods. Most of the basic needs currently have been seen to extend to aspects such as sanitation, education and healthcare. The basic needs approach is one of the major approaches in the measurement of absolute poverty. The poverty line is then defined as the amount of income required to satisfy those needs. A traditional list of immediate basic needs includes food (including water), shelter and clothing. Modern lists of basic needs emphasize the minimum level of consumption of not just food, water, and shelter, but also sanitation, education, and healthcare. Different agencies use different lists. Related approaches, taking their cue from the work of Amartya Sen, focus on 'capabilities' rather than consumption.

In the development discourse, the basic needs model focuses on the measurement of what is believed to be an eradicable level of poverty. Development programs following the basic needs
approach do not invest in economically productive activities that will help a society carry its own weight in the future, but rather focus on allowing the society to consume just enough to rise above the poverty line. These programs focus more on subsistence than fairness. Nevertheless, in terms of "measurement", the basic needs or absolute approach is important. The 1995 World Summit on Social Development in Copenhagen had, as one of its principal declarations, that all nations of the world should develop measures of both absolute and relative poverty and should gear national policies to "eradicate” absolute poverty by a target date specified by each country in its national context (UN, 1997). In fish vending, the vendors engage in this kind of trade to meet their basic household needs and raise their household incomes and improve their wellbeing. Improvement of wellbeing in this case would be seen in terms of using the proceeds or profits from fish vending to access good health, being able to raise school fees to access education for children and other dependants; being able to provide the household with adequate food, shelter and clothing; and being able to meet some secondary needs such as entertainment and debt repayment. This would in turn translate into poverty reduction at the household level.

2.3 Conceptual Framework

In this study the following conceptual framework was used, the independent variable was the poor women engaging in fish vending micro-enterprises while the main dependent variable is poverty reduction. In this study, it was thought that engaging in micro-enterprise such as fish vending by poor slum women has a positive effect on poverty reduction. The activity helps in capability building in their households which leads to the realisation of basic household needs, improved food security and household incomes. Women fish vendors who engage in this micro-enterprise play an important role in improving their household well-being. In the figure 2.1 below, poor women engaging in fish vending business realized improved food security, their ability to meet basic household needs improved, and the household income increased as well as the general well-being of their households. When all these are realized by the fish vendors, then it is deemed as poverty is reduced. A diagrammatic explanation of the relationship between the independent and dependent variables is depicted in Figure 2.1.
Poor women engaging in fish vending business

Realization of basic household needs (food, shelter, clothing, education and medical care)

Increased household income

Improved well-being

Improved food security

Poverty Reduction

Figure 2.1 Conceptual framework
CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter explains the methodology that was used in this study. It explains the research design; target population; proposed sampling procedures and sample size; methods and instruments of data collection and data analysis; and ethical considerations.

3.1 Site description

It is located in the southwestern part of Nairobi, roughly 5 kilometers from the city centre. Much of its southern border is the Nairobi River. The slum is divided into 13 villages, including Kianda, Soweto, Gatwekera, Kisumu Ndogo, Lindi, Laini Saba, Siranga/Undugu, Makina and Mashimoni. Conditions in Kibera epitomize deprivation and most of its residents lack access to basic services, including electricity and running water. Kibera is home to 1 million people with most residents being Luo, Luhyia, Kikuyu and Kamba. In addition, 15% of the residents are Nubians who own some land in the slum together with other landlords mostly politicians. Since raw or processed fish and fish parts sell at low prices, the poor population of the slums provides a ready market or clientele of the women fish vendors. The study will focus on the period 2007 to 2012.

3.2 Research Design

A research design stipulates the type of data being sought and collection method and instruments. Research design refers to the structure of an inquiry: it is a logical matter rather than a logistical one. It has been argued that the central role of research design is to minimize the chance of drawing incorrect causal inferences from data. Design is a logical task undertaken to ensure that the evidence collected enables us to answer questions or to test theories as unambiguously as possible. This study is basically designed as a case-study because it explores the role of micro-enterprises in poverty reduction in low income informal settlements with
specific reference to women fish vendors in the Kibera slum of Nairobi Kenya. The research will aim to collect both quantitative and qualitative data through exploration of an unfamiliar or undocumented issue. It will also involve developing entrepreneur profiles for about five selected cases of successful women fish vendors who started poor but have fought their way out of poverty.

3.3 Unit of Analysis and Unit of Observation

In this study, the unit of analysis was the individual women fish vendors. The unit of observation was the fish vending businesses in Kibera.

3.4 Target Population

The target population comprises poor women fish vendors and their households in the Kibera slum and its immediate environs. Kibera is located in southwest Nairobi, roughly 5 kilometers from the city centre. The slum is divided into 13 villages, including Kianda, Soweto, Gatwekera, Kisumu Ndogo, Lindi, Laini Saba, Siranga/Undugu, Makina and Mashimoni. The study will interview randomly and purposively selected women fish vendors in the slum.

3.5 Sampling Procedures and Sample Size

A sample of 50 respondents will be drawn from the study area. Kibera has 13 villages. Simple random sampling was carried out to sample villages and respondents. The list of villages was used to construct a sampling frame. To obtain a representative sample, each village was assigned a number and then sampled through the simple random sampling method. This was done by writing down the name of each village on a piece of paper. The pieces of papers were then folded, mixed in a container and one person asked to pick at random. Four villages were selected. From each of the 4 villages, 10 women vendors were then randomly selected, yielding a total of 40 vendors. Five women vendors were identified through snowballing technique. These women were selected on the basis of being perceived to have stayed in the business for long. Another 5 community leaders and/or administrators were purposively selected and interviewed on the basis of their in-depth knowledge of the fish trade. Thus, the total sample will be 50 respondents.
3.6 Methods and Instruments of Data Collection

The key data collection method in this study was face-to-face interviews. These involved the 40 random sample respondents. Secondly, key informant interviews were conducted with the 10 purposively selected respondents. Within these 50 respondents, 2 focus groups were constituted comprising 10 members each. Finally, unstructured interviews and observation was used to augment the main research methods described above.

The main research instrument was a structured questionnaire targeting the 40 randomly selected respondents. This instrument was administered through face-to-face interviews. In some instances, some questionnaires were left behind to be filled by the respondent and collected later by the researcher. Key informant interviews and focus group discussions used an interview guide as the instrument of data collection. The purpose of key informant and unstructured interviews was to collect information from a wide range of people including community leaders, professionals, or residents who have first-hand knowledge about the community. These “community experts”, with their particular knowledge and understanding, can provide insights into the matter under investigation. Focus group discussions are a data gathering method in which a purposively selected set of participants gather to discuss issues and concerns based on a list of key themes drawn up by the researcher/facilitator (Kumar 1987).

3.6.1 Types and Sources of Data

A mix of primary and secondary data was collected. Primary data was gathered from the random sample women. Secondary data was gathered from local statistics offices. As mentioned above, the study collected both quantitative and qualitative primary and secondary data.

3.7 Ethical Considerations

The participants were guaranteed that the identifying information will not be made available to anyone who is not involved in the study and it will remain confidential for the purposes it is intended for.
3.8 Data Analysis, Interpretation and Presentation

After the data have been collected, it was edited, classified and coded. The quantitative data was processed using the Statistical Package for Social Scientists (SPSS) while qualitative content analysis was applied to the qualitative data. Analysis involved interpretation and inference. The analyzed data has been presented in form of frequency distributions (tabulated or given in the narrative form) and/or descriptive statistics in tables, graphs and pie charts.
4.1 Introduction

This chapter discusses the techniques applied to analyse and present research findings, the data analysed was obtained from the questionnaires and the Key informant guide which were earlier issued to the respondents in the target population. The analysis of the response rate was made where actual number of respondents who participated in the study was determined. Since the study aim was to assess the role of Micro Enterprises in Poverty Reduction in Low Income Informal Settlements: A Case Study of Women Fish Vendors in Kibera Slum, Nairobi, Kenya.

4.2 Social and Demographic Information

This is basically the information on the population interviewed in this study. It is the demographic characteristics of the sampled population. This section has analysed gender issues, highest level of education, and main occupation of the respondents and age of the respondents.

4.2.1 Analysis of Age

The study sought to establish the Age of the respondents; the data collected were represented in the table 4.1

<table>
<thead>
<tr>
<th>Age of the respondents</th>
<th>frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-25years</td>
<td>8</td>
<td>20</td>
</tr>
<tr>
<td>26-35years</td>
<td>12</td>
<td>30</td>
</tr>
<tr>
<td>35-45years</td>
<td>13</td>
<td>33</td>
</tr>
<tr>
<td>46years and above</td>
<td>7</td>
<td>18</td>
</tr>
<tr>
<td>TOTAL</td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>

From the findings majority 13 (33%) of the respondents were aged between 35-45years, 12 (30%) of the respondents were aged between 26-35years, 8 (20%) of the respondents were aged between 18-25years while only 7 (18%) of the respondents were aged 46 years and above. From
the findings it can be implied that majority of the women fish vendors were aged between 35-45 years.

### 4.2.2 Analysis of the marital status

Table 4.2 shows the data collected on the marital status of the respondents;

**Table 4.2 Marital status**

<table>
<thead>
<tr>
<th>Marital status</th>
<th>frequency</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>6</td>
<td>15</td>
</tr>
<tr>
<td>Married</td>
<td>21</td>
<td>53</td>
</tr>
<tr>
<td>Divorced</td>
<td>6</td>
<td>15</td>
</tr>
<tr>
<td>Separated</td>
<td>7</td>
<td>18</td>
</tr>
<tr>
<td>Any Other</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>40</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the findings, majority 21 (53%) of the respondents were married, 7 (18%) were separated, 6 (15%) were single, consequently 6 (15%) were divorced, the findings therefore implies that majority of the women fish vendors were married.

### 4.2.3 Spouse support

Table 4.3 shows the data collected on the spouse support received among the married couple.

**Table 4.3 Spouse support**

<table>
<thead>
<tr>
<th>Response</th>
<th>frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>11</td>
<td>38</td>
</tr>
<tr>
<td>No</td>
<td>18</td>
<td>62</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>29</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the data collected 11 (38%) of the respondents reported that they received support from their spouse, while 18 (62%) of the respondents reported that they did not receive support from their spouse. The findings therefore implies that majority of the married women fish vendors received support from their spouse.
4.2.4 Analysis of the Number of Children

The study sought to establish the number of children for women fish vendors, the data collected were represented in the table 4.4;

Table 4.4 Number of children

<table>
<thead>
<tr>
<th>Number of Children</th>
<th>frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-3 children</td>
<td>6</td>
<td>15</td>
</tr>
<tr>
<td>4-6 children</td>
<td>20</td>
<td>50</td>
</tr>
<tr>
<td>7-9 children</td>
<td>10</td>
<td>25</td>
</tr>
<tr>
<td>9 and Above</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>TOTAL</td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>

From the data collected, majority 20 (50%) of the women fish vendors had between 4-6 children, 10 (25%) of the women fish vendors had 7-9 children, 6 (15%) of the women fish vendors had 1-3 children, and 4 (10%) of the women fish vendors had 9 children and above. The findings therefore imply that majority of the women fish vendors had between 4-6 children.

4.2.5 Analysis of the level of education

Further the study sought to establish the education level of the respondents, the data collected was represented in the table 4.5;

Table 4.5 Level of education

<table>
<thead>
<tr>
<th>Level of education</th>
<th>frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-primary</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>Primary</td>
<td>19</td>
<td>48</td>
</tr>
<tr>
<td>Secondary</td>
<td>17</td>
<td>43</td>
</tr>
<tr>
<td>University or college</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Any other specify</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>TOTAL</td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>

From the data collected the findings revealed that majority 19 (48%) of the respondents were in possession of primary Qualifications, 17 (43%) of the respondents were in the possession of secondary qualifications, 4 (10%) of the respondents were in the possession of Pre-primary Qualifications, none of the respondents were in the possession of other qualifications like
University or college, or any other qualifications. By implications majority of the respondents were primary holders this justified their option to opt for the fish vending business.

### 4.2.6 Distribution According to the monthly income

Table 4.6 shows the distribution of the respondents according to the monthly income:

**Table 4.6 Monthly Income**

<table>
<thead>
<tr>
<th>Monthly income</th>
<th>frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 5000</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Kshs 5001-10000</td>
<td>27</td>
<td>68</td>
</tr>
<tr>
<td>Kshs 10001-15000</td>
<td>12</td>
<td>30</td>
</tr>
<tr>
<td>Kshs 15001-20000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Kshs 20001 &amp; Above</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>40</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the data collected, the findings revealed that majority 27 (68%) of the respondents were earning between Kshs (5001-10000), 12 (30%) of the respondents were earning between Kshs (10001-15000) while 1 (3%) was earning less than Kshs 5000. None of the respondents reported to be earning above Kshs 15000. By implication majority of the women fish venders were earning between Kshs (5001-10000).

### 4.2.7 Duration in the business

The study sought to establish the duration of the respondents in the business of fish vending, the data collected was shown in the table 4.7;

**Table 4.7 Duration in Business**

<table>
<thead>
<tr>
<th>Duration in the business</th>
<th>frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than One year</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>1-5 years</td>
<td>18</td>
<td>45</td>
</tr>
<tr>
<td>6-10 years</td>
<td>14</td>
<td>35</td>
</tr>
<tr>
<td>11-15 years</td>
<td>5</td>
<td>13</td>
</tr>
<tr>
<td>16 years and above</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>40</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
From the data collected, majority 18 (45%) of the respondents had stayed in the business for a period between 1-5 years, 14 (35%) of the respondents had stayed between 6-10 years, 5 (13%) of the respondents had stayed between 11-15 years, while none of the respondents had stayed in the business for more than 16 years. From the findings it can be implied that majority of the women fish vendors had been in the fish vending business for a period of between 1-5 years.

4.2.8 Support on the Basic household needs

The study sought to establish from the respondents whether the fish vending business does support them in their daily basic needs like food, shelter, clothing’s and offsetting medical bills, the data collected in table 4.8;

<table>
<thead>
<tr>
<th>Response</th>
<th>frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>yes</td>
<td>39</td>
<td>100</td>
</tr>
<tr>
<td>No</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>TOTAL</td>
<td>39</td>
<td>100</td>
</tr>
</tbody>
</table>

From the data collected majority of the respondents reported that the returns from the fish vending has supported them in getting basic household needs, none of the employees indicated not to have received support from the fish vending business. The finding therefore implies that the fish vending business has boosted the women on the basic household needs.

4.2.9 Duration of Stay in Kibera

Further the study sought to establish from the respondents on the duration of stay in Kibera slums. The data collected was represented in the table 4.9;
Table 4.9 Duration of Stay in Kibera

<table>
<thead>
<tr>
<th>Duration of stay in Kibera</th>
<th>frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5 years</td>
<td>12</td>
<td>31</td>
</tr>
<tr>
<td>6-10 years</td>
<td>18</td>
<td>46</td>
</tr>
<tr>
<td>11-15 years</td>
<td>8</td>
<td>21</td>
</tr>
<tr>
<td>16 and Above</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>TOTAL</td>
<td>39</td>
<td>100</td>
</tr>
</tbody>
</table>

From the data collected, majority 18 (46%) of the respondents had stayed in Kibera for a period between 6-10 years, 12 (31%) of the respondents had stayed in Kibera for a period between 1-5 years, 8 (21%) of the respondents had stayed in Kibera for a period between 11-15 years, while only 1 (3%) of the respondent had stayed in Kibera for 16 years and above.

4.3 Fish vending as an Income Generating Activity

The study sought to establish whether fish vending activity have been considered as a money generating activity among women, the data collected was represented in the table 4.10;

Table 4.10 Response on fish vending as Income generating Activity

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>29</td>
<td>74</td>
</tr>
<tr>
<td>No</td>
<td>10</td>
<td>26</td>
</tr>
<tr>
<td>TOTAL</td>
<td>39</td>
<td>100</td>
</tr>
</tbody>
</table>

From the findings majority 29 (74%) of the respondents reported to have considered fish vending as a money generating activity while only 10 (26%) of the respondent did not consider fish vending as a money generating activity for their livelihood as depicted by the findings. The findings of this report therefore predict that majority of the women fish vendors have considered the fish vending activity as a money generating activity for their wellbeing. An interview with one fish vendor the woman said “as a Luo, growing up, fish has been the only economic activity that have been exposed to, besides my level of education is very low that I could not think of any other income generating activity, fish vending does not require any special skills.” In an interview with another vendor the woman had this to say, “the reason most of us do this as an
income generating activity is because the capital outlay is very minimal, with as little as five thousand you can start the business, when I started I only had four thousands and look where I am now, it’s unbelievable.” These sentiments are in agreement with the findings which revealed that majority (74%) of the respondents reported to have considered fish vending as a money generating activity.

### 4.3.1 Source of Customers

Table 4.11 shows the data collected from the respondents on the source of customers for their fish;

**Table 4.11 Source of Customers**

<table>
<thead>
<tr>
<th>Source of Customers</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kibera</td>
<td>29</td>
<td>73</td>
</tr>
<tr>
<td>Adam Arcade</td>
<td>10</td>
<td>25</td>
</tr>
<tr>
<td>Dagoreti Corner</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>40</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the data collected majority 29 (73%) of the respondents reported that majority of their clients come from Kibera, 10 (25%) of the respondents reported that their customers come from Adam Arcade, while 1 (3%) of the respondents reported that their clients come from other places other than the Kibera, Adam Arcade and Dagoreti Corner. The findings therefore implies that majority of the fish vending women depend on the customers from Kibera to sustain their businesses of fish vending.

### 4.3.2 Amount of Profit in A month

The study sought to establish amount of profit realized from fish vending a among women of the fish vending activities, the data collected was shown in the table 4.12;
Table 4.12 Amount of Profit in A month

<table>
<thead>
<tr>
<th>Profit in A month</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kshs 1000 or less</td>
<td>6</td>
<td>15</td>
</tr>
<tr>
<td>Kshs 1001 to Kshs 5000</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>Kshs 5001 to Kshs 10000</td>
<td>20</td>
<td>51</td>
</tr>
<tr>
<td>Kshs 10001 and Above</td>
<td>9</td>
<td>23</td>
</tr>
<tr>
<td>TOTAL</td>
<td>39</td>
<td>100</td>
</tr>
</tbody>
</table>

From the data collected, majority 20 (51%) of the women reported to gain between, Kshs 5001-10000 per month from the sales of fish, 9 (23%) of women reported a profit of Kshs 10001 and above from the fish vending activities, 6 (15%) of the respondents reported a profit of Kshs 1000 or less from the fish vending activities while 4 (10%) of the respondents realized a profit of between Kshs 1000 or less from the fish vending activities. These findings are further supported by the revelations from interviews with the fish vendors, “the amount of money that I handle from fish vending is so much, I do not think that anything would have enabled me to handle such an amount,” said one woman. In another interview a fish vendor said “since I started this business, the level of our expenditure has increased, we spend on things that I considered luxury before, for instance last month I took my children to a recreation facility, they really enjoyed, I would I have done such before?”

4.3.3 Availability of fish

Table 4.13 shows the response of the respondents on the availability of fish;

Table 4.13 Availability of fish

<table>
<thead>
<tr>
<th>Availability of fish</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>11</td>
<td>29</td>
</tr>
<tr>
<td>No</td>
<td>27</td>
<td>71</td>
</tr>
<tr>
<td>TOTAL</td>
<td>38</td>
<td>100</td>
</tr>
</tbody>
</table>
From the data collected majority 27 (71%) of the respondents reported that fish has not been easily available, while only 11 (29%) of the respondents reported that fish has been easily available. The finding implies that fish has not been easily available for the women fish vendors.

**4.3.4 Increase in Income**

The study sought to establish whether the women fish vendors have realized an increase in the profit from sales of fish. The data collected was shown in the Table 4.14;

<table>
<thead>
<tr>
<th>Increase in Income</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very low</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Low</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>Averagely</td>
<td>17</td>
<td>44</td>
</tr>
<tr>
<td>Good</td>
<td>16</td>
<td>41</td>
</tr>
<tr>
<td>Great</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>39</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the data majority 17 (44%) of the respondents reported that profit from fish has averagely been increasing, 16 (41%) of the respondents reported that the profit from the fish vending has been good, 4 (10%) of the respondent reported that profit from the sales of fish has been low, 1 (3%) of the respondent reported that profit from the fish vending has been very low while an equal number of the respondent reported that profit from the fish vending has been great.

**4.4 Fish Vending and Basic Household needs**

One of the study objectives was to establish the effects of fish vending on basic household needs, items on this objective were presented in the following sections,

**4.4.1 Proceed on rent Payment**

The study sought to establish the effects of proceeds on the rent payment, the data collected were presented in the following table 4.15;

**Table 4.15 Proceed on rent payment**
<table>
<thead>
<tr>
<th>Proceeds on rent</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>28</td>
<td>70</td>
</tr>
<tr>
<td>No</td>
<td>12</td>
<td>30</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>40</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the data collected majority 28 (70%) of the respondents agreed that proceeds from the rent payment contributes to the rent payment, other respondents 12 (30%) reported that the proceeds from the rent payment did not contribute to the rent payment, the findings therefore implies that majority of the women fish vendors were able to meet their rent expenses from the fish vending activities.

**4.4.2 Fish Vending proceeds on Clothing expenses**

Further the study sought to establish the effects of fish vending on clothing expenses, the data collected were presented on the table 4.16;

**Table 4.16 Fish vending proceeds on clothing expenses**

<table>
<thead>
<tr>
<th>Fish vending on clothing</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very low</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>Low</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>Average</td>
<td>9</td>
<td>23</td>
</tr>
<tr>
<td>Good</td>
<td>9</td>
<td>23</td>
</tr>
<tr>
<td>Great</td>
<td>15</td>
<td>38</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>40</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the data collected, majority 9 (23%) of the women fish vendors reported that fish vending contributes averagely towards the expenses for the clothings, 9 (23%) of the respondents equally reported that fish vending contributed greatly towards the expenses for the purchase of the clothing’s, other respondents 15 (38%) of the respondents reported that fish vending contributed greatly towards the expenses for the clothing, 4 (10%) of the respondents reported that fish vending contributed very low towards the expenses for the purchase of clothing’s while 3 (8%) of the respondents contends that fish vending contributed very low towards the purchase for the clothing’s. The finding therefore implies that fish vending among the women contribute greatly towards empowering women and subsidies the expenses for the clothing.
4.4.3 Medical Care Accessed before fish vending business

The study sought to establish the medical Care that were accessed by the women fish vendors before getting involved in the fish vending business, the data collected were presented in the table 4.17:

**Table 4.17 Medical care Accessed before**

<table>
<thead>
<tr>
<th>Medical care Accessed before</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance Cover</td>
<td>6</td>
<td>15</td>
</tr>
<tr>
<td>Private Hospital Services</td>
<td>10</td>
<td>26</td>
</tr>
<tr>
<td>Public Hospital Services</td>
<td>15</td>
<td>38</td>
</tr>
<tr>
<td>Herbal Option</td>
<td>8</td>
<td>21</td>
</tr>
<tr>
<td>Others</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>39</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the data collected majority 15 (38%) of the respondents accessed public health care services before getting involved in the fish vending business, 10 (26%) of the respondents accessed the private hospital services, 8 (21%) of the respondents managed to access the herbal option while only 6 (15%) of the respondents managed to access the Insurance Cover. The findings therefore predicts that before fish vending majority of the women were able to access the public health care which perhaps were predicted by the amount of income that they managed to access.

4.4.4 Medical Care Accessed After

Further the study sought to ascertain the medical care access by women after getting involved in the fish vending activities, the data collected were represented in the table 4.18:

**Table 4.18 Medical care Accessed After**

<table>
<thead>
<tr>
<th>Medical care Accessed After</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Hospital Services</td>
<td>5</td>
<td>13</td>
</tr>
<tr>
<td>Private Hospital Services</td>
<td>11</td>
<td>28</td>
</tr>
</tbody>
</table>
From the data collected majority 16 (41%) of the respondents reported to access the insurance cover, 11 (28%) of the respondents reported to access the private hospital services, 7 (18%) of the respondents were able to access the herbal option medicine, 5 (13%) of the respondents were able to access the public hospital services, the findings therefore predicts that majority of women after getting involved in the fish vending business were able to access better health facilities.

### 4.4.5 Access to school

The study sought to establish from the respondents whether their children were able to access education, the data collected were represented in the table 4.19;

<table>
<thead>
<tr>
<th>Does your Children go to school</th>
<th>frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>24</td>
<td>60</td>
</tr>
<tr>
<td>No</td>
<td>16</td>
<td>40</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>40</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the data collected majority 24 (60%) of women were able to access education, only a few of the respondents 16 (40%) of the respondents reported that their children were not able to access schools. The findings therefore implies that majority of the women fish vendors were able to manage schooling for their children out of the fish vending activities.

### 4.4.6 Kind of school Accessed

The study sought to establish the kind of school that the women fish vendors were able to access; the data collected were represented in the table 4.20;

<table>
<thead>
<tr>
<th>Kind of school</th>
<th>frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The table above is incomplete and requires filling in the correct values for each kind of school accessed.
From the data collected majority 33 (83%) of the women fish vendors were able to take their children to the public schools, 7 (18%) of the respondents were able to take their children to private schools. From the findings the findings implies that majority of the women fish vendors were able to access public schools for their children perhaps due to the cost implications.

### 4.4.7 Payment of School levies

Further the study sought to establish from the respondents on the payment of the school levies, the data collected were represented in the table 4.21;

<table>
<thead>
<tr>
<th>Response</th>
<th>frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>37</td>
<td>93</td>
</tr>
<tr>
<td>No</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>TOTAL</td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>

From the data collected majority 37 (93%) of the respondents were able to pay their school levies from the fish vending activities, while 3 (8%) of the respondents reported that they were not able to pay school levies from the fish vending activities.

### 4.4.8 Source of school levies

Further the study sought to establish from the respondents on the sources of school levies, the data collected were presented in the Table 4.22;

<table>
<thead>
<tr>
<th>Source of Levies</th>
<th>frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fish vending</td>
<td>34</td>
<td>85</td>
</tr>
<tr>
<td>Non fish vending Activities</td>
<td>6</td>
<td>15</td>
</tr>
</tbody>
</table>
From the findings, majority 34 (85%) of the respondents reported that school fees came from fish vending activities, 6 (15%) of the respondents reported that their source of school levies come from other non-fish vending activities. The findings therefore imply that majority of the women fish vendors were able to pay for the school levies from the fish vending activities.

**4.4.9 Extent that fish vending contribute to the payment of school levies**

The study also sought to establish the extent that fish vending contributes to the payment of the school levies, the data collected were presented in the table 4.23

<table>
<thead>
<tr>
<th>Extent that vending contribute to levies</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>5</td>
<td>13</td>
</tr>
<tr>
<td>Moderate</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Great</td>
<td>33</td>
<td>83</td>
</tr>
<tr>
<td>TOTAL</td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>

From the data collected majority 33 (83%) of the respondents reported that fish vending contributed greatly to the school levies, 5 (13%) of the respondents reported that fish vending activities contributed low towards the payment of the school levies, 2 (5%) of the respondents reported that fish vending contributed moderately towards the payment of the school levies. The finding implies that fish vending activities among women have contributed greatly towards the payment of school levies.

**4.4.10 Access of formal Education**

The study sought to establish from the women fish vendors on their access to formal education, the data collected were shown in the table 4.24;

<table>
<thead>
<tr>
<th>Extent that vending contribute to levies</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>5</td>
<td>13</td>
</tr>
<tr>
<td>Moderate</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Great</td>
<td>33</td>
<td>83</td>
</tr>
<tr>
<td>TOTAL</td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>
From the data collected it was revealed that majority 31 (78%) of the respondents have accessed formal education, 9 (23%) of the respondents reported not to have received formal education, the findings from the report implies that most of the women fish vendors have received the basic formal education that perhaps have enabled them to succeed in the business of fish vending.

**4.4.11 Description of the typical meal**

The study sought to ascertain the type of meal that most of the women fish vendors fed on, the data collected were presented in the table 4.25;

**Table 4.25 Description of the typical meal**

<table>
<thead>
<tr>
<th>Description of Meal</th>
<th>frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance</td>
<td>28</td>
<td>70</td>
</tr>
<tr>
<td>Averagely Balanced</td>
<td>8</td>
<td>20</td>
</tr>
<tr>
<td>Unbalanced</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>40</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the data collected the findings revealed that, most 28 (70%) of the women fish vendors fed on a balanced diet, 8 (20%) of the respondents received averagely balanced diet, 4 (10%) of the respondents fed on unbalanced diet. The findings imply that most of the women managed to obtain balanced meals, this could be attributed to the fact that most of them managed to feed on the fish meals.

**4.5 Women Fish Vending and Household well-being**

One of the objective of the study was to establish the effects of fish vending on the household well-being among women, the data collected under this objective were presented in the following sections;
4.5.1 Household wellbeing of women engaged in Fish vending

The study sought to establish the household wellbeing of women engaged in the fish vending activities, the data collected was presented in the table 4.26;

Table 4.26 Rate of Household wellbeing

<table>
<thead>
<tr>
<th>Rate of household wellbeing</th>
<th>frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very poor</td>
<td>12</td>
<td>30</td>
</tr>
<tr>
<td>poor</td>
<td>6</td>
<td>15</td>
</tr>
<tr>
<td>Average</td>
<td>11</td>
<td>28</td>
</tr>
<tr>
<td>Good</td>
<td>8</td>
<td>20</td>
</tr>
<tr>
<td>Excellent</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>TOTAL</td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>

From the data collected majority of the respondents reported that their household wellbeing has been very poor 12 (30%), 11 (28%) of the respondents reported that their household well-being has been average, 8 (20%) of the respondents reported that their household wellbeing has been good while 3 (8%) of the respondents reported that their household wellbeing has been excellent.

In an interview with a key stakeholder, the respondent said “*if I look at the women who do fish vending in comparison to those who don’t I can say that the mortality rate of children has a significant difference, the mortality rate among families that are not in this business is higher.*” Another respondent said “*our children can easily go to school because from our earnings we comfortably pay their fees, this was never the case before, I thank God I got into the fish vending business.*” Key stakeholder interviews revealed that majority of the women in the fish vending business moved from mud structures they used to live in before to better houses, these are clear indications that the well-being of the fish venders has improved.

4.5.2 Assess of child mortality

The study sought to assess the child mortality; the data collected were presented in the table 4.27;

Table 4.27 Assess of child Mortality

<table>
<thead>
<tr>
<th>Assess of child Mortality</th>
<th>frequency</th>
<th>Percentage</th>
</tr>
</thead>
</table>

The data collected, revealed that majority 23 (58%) of the respondents reported that child mortality rate were same as the mortality rates for the adults, 9 (23%) of the respondents reported that the child mortality rate were Uncommon, 8 (20%) of the respondents reported that child mortality has been common. The findings therefore imply that child mortality rate was same as the mortality of the adults.

4.5.3 Kind of Housing before Fish vending

Further the study sought to establish the kind of housing before the fish vending activities, the data collected were presented in the table 4.28;

<table>
<thead>
<tr>
<th>Kind of Housing Before</th>
<th>frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semi-permanent</td>
<td>31</td>
<td>78</td>
</tr>
<tr>
<td>Permanent</td>
<td>9</td>
<td>23</td>
</tr>
<tr>
<td>TOTAL</td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>

From the data collected, majority 31 (78%) of the respondents reported to live in semi-permanent building, while 9 (23%) of the respondents reported to live in the permanent houses before getting involved in the fish vending activities.

4.5.4 Property Acquired out of income from fish vending

Finally the study sought to establish the property acquired from the fish vending, the data collected were presented in the table 4.29;

<table>
<thead>
<tr>
<th>Property Acquired from fish vending</th>
<th>frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>----------------</td>
<td>-------</td>
<td>-----</td>
</tr>
<tr>
<td>House</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Car</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Furniture</td>
<td>14</td>
<td>35</td>
</tr>
<tr>
<td>Others</td>
<td>19</td>
<td>48</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>40</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the data collected, majority 19 (48%) of the respondents reported having other properties acquired other than the houses, land, car and furniture, 14 (35%) of the respondents reported having acquired furniture, 3 (8%) of the respondents reported having acquired land, 2 (5%) of the respondents reported having acquired house consequently 2 (5%) of the respondents reported having acquired car. In an interview a respondent said “Haven’t I told you about the improvement in my income, it therefore goes without say that my ability to meet the household need has improved, if I even take my children to recreation facility what does that tell you?” in another interview, the respondent said “I thank God because at least my children go to private schools, it means after meeting my household needs I have enough for school fee, this would not have been possible had it not been for the fish vending business.”
CHAPTER FIVE
SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the summary, discussions, conclusions and recommendations of the study findings from the questionnaires which were administered to the women fish vendors on the role of micro enterprises in poverty reduction in the low income informal settlements. The chapter discusses the findings in relation to the literature review and the objectives identified for the study. The recommendations drawn were based on the outcomes of the study.

5.1 Summary of the findings

This section presents a summary of findings of the study.

5.1.1 Fish vending as a common income generating activity

Majority of the respondents were of the opinion that the returns from the fish vending has supported them in getting basic household needs, the findings further revealed that the employees of these fish vendors all received support from the fish vending business.

5.1.2 Implications of fish vending on family income

The findings of the study has revealed that majority of the women gained between, Kshs 5001-10000 per month from the sales of fish, while (23%) of women reported a profit of Kshs 10001 and above from the fish vending activities. These therefore imply that fish vending is an income generating activity to the informal settlement dwellers.
5.1.3 Ability to meet household needs

The findings revealed that majority of the women fish vendors were able to meet their rent expenses from the fish vending activities. The finding revealed that fish vending among the women contribute greatly towards empowering women and subsidies the expenses for the clothing, further the findings revealed that before fish vending majority of the women were able to access the public health care which perhaps were predicted by the amount of income that they managed to access. The findings revealed that majority of women after getting involved in the fish vending business were able to access better health facilities, it was revealed that majority of the women fish vendors were able to manage schooling for their children out of the fish vending activities. The finding implies that majority of the women fish vendors were able to access public schools for their children perhaps due to the cost implications. The finding implies that fish vending activities among women have contributed greatly towards the payment of school levies. The findings imply that most of the women managed to obtain balanced meals, this could be attributed to the fact that most of them managed to feed on the fish meals.

5.1.4 Improvement of well-being of fish vendors

The findings revealed that child mortality rate was same as the mortality of the adults. The study revealed that majority of the respondents reported to live in semi-permanent building, while other of the respondents reported to live in the permanent houses before getting involved in the fish vending activities. From the data collected, majority of the respondents reported having other properties acquired other than the houses, land, car and furniture, other of the respondents reported having acquired furniture, others reported having acquired land, some of the respondents reported having acquired house consequently while others of the respondents reported having acquired car.

5.2 Conclusion of the study

The study was carried out to establish the role of micro enterprises in poverty reduction in the low income informal settlements. From the findings the study concludes that fish vending
activities among women have contributed greatly towards the payment of school levies. The study concludes that most of the women managed to obtain balanced meals, this could be attributed to the fact that most of them managed to feed on the fish meals. Further the study concludes that majority of the women fish vendors were able to meet their rent expenses from the fish vending activities. The study concludes that fish vending among the women contribute greatly towards empowering women and subsidies the expenses for the clothing, further the findings concludes that before fish vending majority of the women were able to access the public health care which perhaps were predicted by the amount of income that they managed to access. The findings revealed that majority of women after getting involved in the fish vending business were able to access better health facilities, the study concludes that majority of the women fish vendors were able to manage schooling for their children out of the fish vending activities.

The study concludes that child mortality rate was same as the mortality of the adults. The study revealed that majority of the respondents reported to live in semi-permanent building, while other of the respondents reported to live in the permanent houses before getting involved in the fish vending activities.

5.4 Recommendations

The study was carried out to establish the role of micro enterprises in poverty reduction in the low income informal settlements, from the summary of findings and conclusions the study make the following recommendations;

1. Given that fish vending business has a multiplier effect in the sense that there are so many people along the chain including, fishermen, wholesalers, cooling trucks business persons, transporters, retailers and consumers, the Government and other stakeholders can look for opportunities to improve the value chain, through cost reduction through instances such as ensuring that the roads that connect to the distribution networks are in top condition. This kind of effort shall make fish to be easily available to women in the slum areas hence increase their profits or income and also have the effect of expanding the businesses in the slum areas and others areas hence increasing the consumption of fish.
2. A clear policy on micro-enterprise should be developed at a national level, because micro-enterprises have the potential of alleviating poverty and hence leading the country closer to attaining the goals as envisaged by vision 2030.

3. The slum dwellers rely heavily on goods and services provided by the government such as health and education; government should improve the same. The net effect being enabling women fish vendors’ household’s not only to fulfil their basic needs but also to improve their wellbeing.

4. Affordable and easily accessible micro-credit should be availed to micro-enterprises. This among other things will enable micro-enterprises purchase more stock. However, these entities should be regulated so that they do not end up fleecing the poor women of the slum areas.

5.5 Suggestions for further study

From the study findings, conclusions and recommendations, the researcher makes the following suggestions;

1. The researcher suggests that further research should be conducted to investigate the contribution of the fish vending businesses towards enhancing for instance the wellbeing of other entities in the slum communities. If the slum community provides a ready market for the fish sold by the women fish vendors hence improving the wellbeing of the women fish vendors’ households, is there a way a similar effect to be directed towards the rest of the slum dweller community? This is essential because the ability to address sufficiently matters of wellbeing of the society adequately caters for the transition of communities from being labelled as poor to the point of exiting out of the being tagged poor.

2. This study was conducted in Kibera slum only. It is possible that each and every slum in Kenya has distinct futures. The researcher suggests that a survey of other slums should be explored to provide more robust insights on the topic.
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APPENDICES

Appendix 1: QUESTIONNAIRE FOR WOMEN FISH VENDORS

Confidentiality Clause

This is to assure you that I guarantee respondents confidentiality. To this end, I shall hold as privileged and confidential all information that you will provide. I shall also hold as privileged and confidential any information that might identify you with your responses. I shall also not disclose or use your name for non-research purposes unless you grant me permission to do so. Thanks for participating in this research study through responding to the questions.

SECTION A: Personal information

1. What is your name(optional)----------------------------------------------

2. How old are you?
   □ 18-25 years
   □ 26-35 years
   □ 35-45 years
   □ 46 years and above

3. What is your marital status?
   □ Single
   □ Married
   □ Divorced
   □ Separated
   □ Any other (specify)

4. If married, does your partner support you financially?
   □ Yes
   □ No

5. Do you have Children?
   □ Yes
   □ No

6. If yes, how many children do you have?
   □ 1-3
   □ 4-6
7. What is your level of education?
   - Pre-Primary
   - Primary
   - Secondary
   - University or college
   - Any other (specify)

8. What is your monthly income from the fish vending business?
   - Less than 5000
   - Kshs 5001-10000
   - Kshs 10001-15000
   - Kshs 15001-20000
   - Kshs 20001 and above

9. How long have you been doing the business of fish vending?
   - Less than 1 year
   - 1-5 years
   - 6-10 years
   - 11-15 years
   - 16 years and above

10. Does this business help you support your basic household needs like food, shelter, clothing and offsetting medical bills?
    - Yes
    - No

11. How long have you stayed in Kibera?
    - 1-5 years
    - 6-10 years
    - 11-15 years
    - 16 years and above

SECTION B: Fish Vending as an Income-Generating Activity

12. Do you believe an income generating activity can help reduce poverty?
    - Yes
    - No
13. If yes, do you consider fish vending as an income generating activity?
   - Yes
   - No

14. Do you think fish vending is a common activity among poor women in Kibera?
   - Yes
   - No

15. Why do you think it is common among poor women in Kibera?
   - It requires limited capital to start
   - Ease in preparation and cooking in general
   - Staple food among residents here

16. Where do most of your customers come from?
   - Kibera
   - Adams Arcade
   - Dagoretti Corner
   - Other

17. How much profit in a month is realized from the business after the overhead expenses have been deducted?
   - Kshs 1000 or less
   - Kshs 1001 to Kshs 5000
   - Kshs 5001 to Kshs 10000
   - Kshs 10001 and above

18. Is fish easily available within your locality?
   - Yes
   - No

19. To what extent has your income increased as a result of the business?
   - Very Low
   - Low
   - Averagely
   - Good
   - Great
1. In general fish vending has
   □ Increased my income
   □ Decreased my income
   □ Has had no effect on my income

2. If 2\textsuperscript{nd} or 3\textsuperscript{rd} option of question 29 above, why have you not stopped the fish vending business?
   □ Sentiment value to the Business
   □ Prediction of future growth
   □ Family/inheritance reasons

SECTION C: Fish Vending and Basic Household needs

20 Do Proceeds from your fish vending business contribute towards rent?
   □ Yes
   □ No

21 To what Extent does Fish vending contribute towards meeting your Clothing Needs?
   □ Very Low
   □ Low
   □ Average
   □ Good
   □ Great

22 Please mark as appropriate the kind of Medical care you accessed

1 Before engaging in the Fish vending Business
   □ Public Hospital Services
   □ Private Hospital Services
   □ Insurance Cover
   □ Herbal Option
   □ Other

2 After Engaging in the Fish vending Business
   □ Public Hospital Services
   □ Private Hospital Services
   □ Insurance Cover

58
23. Do your Children go to school?
   - Yes
   - No

   1. If yes, what kind of school
      - Public
      - Private

   2. Do you pay school levies?
      - Yes
      - No

   3. Where do you get fees/levies from?
      - Fish Vending
      - Non Fish Vending Activities

   4. If fish vending is where you get your levies from, to what extent does it contribute to the school levies
      - Low
      - Moderate
      - Great

   5. Have you accessed formal Education?
      - Yes
      - No

   6. If yes, where did your school fees come from?
      - Fish Vending
      - Non Fish vending activity

24. Please describe your typical meal
    - Balanced
    - Averagely balanced
    - Unbalanced
1. Do you believe that your meal choice is related to the income that you have?
   - Yes
   - No

   Explain
   - I would eat the same way even with more money
   - I would change my diet with change in my income

SECTION E Women Fish Vending and Household Well-Being

25. How would you rate the household wellbeing of women engaged in Fish vending?
   - Very poor
   - Poor
   - Average
   - Good
   - Excellent

26. How would you assess child mortality (tendency of Children dying while young) among women fish vendors?
   - Common
   - Uncommon
   - Same as others
   If common, out of four children how many would die?
   - 1
   - 2
   - 3
   - 4

27. What kind of housing did you live in before the fish vending business?
   - Semi- Permanent
   - Permanent

28. What kind of housing do you live in now?
   - Semi - Permanent
   - Permanent

29. If there is a change, would you attribute this to the fish vending business?
   - Yes
   - No
30. I have acquired the following out of income from fish vending.
   - Land
   - House
   - Car
   - Furniture
   - Other (specify
Appendix 2: INTERVIEW GUIDE

TARGETING: A Fish Wholesaler, A local Administrator for example a Chief, A Prominent Fish Vendor

FGD INTERVIEW GUIDE ON THE ROLE OF MICRO-ENTERPRISES IN POVERTY REDUCTION IN LOW INCOME SETTLEMENTS – A CASE STUDY OF KIBERA SLUM

1. In your view why is fish vending common among the poor slum women in Kibera slum? Explain

______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

2. Does Fish vending have an effect on the provision of basic needs in the households belonging to the women fish vendors?

______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

3. How has fish vending affected your household income?

______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

4. How would you rate the household well-being of women fish-vendors?
   □ Very poor
   □ Poor
   □ Average
   □ Good
☐ Very Good