

# Women's Contribution to Urban Livelihoods through Market Based Activities within the Informal Sector in Kisii Town, Kenya

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## Abstract

Women in urban areas draw from a wide range of activities in the informal sector to secure urban households. Urban market spaces play a crucial role in the urban economy particularly among women. This paper sought to establish women's contribution to urban livelihoods through their involvement in market based activities within the informal sector in Kisii Town. Literature review covered current debates on women's engagement in informal sector activities for urban livelihoods. The sustainable livelihood framework was useful in guiding the study as it focused on how households construct their livelihoods within the broader social economic and physical context. The study population was drawn from women population in the informal sector in Kisii town. The unit of analysis was women engaged in livelihood activities in the informal sector. Simple random sampling was used in selection of the sample size of 354 respondents. Data was collected using an interview schedule and direct observation, while data analysis employed both quantitative and qualitative methods to produce both descriptive and analytic findings of the study. Findings of the study established a statistically significant relationship between women market based activities and urban livelihoods Kisii town. Considering that the market based activities within the informal sector is a lifeline for the greater majority of the urban women population this study recommends that informal sector activities be protected and promoted through enactment of supportive legislation as well as formulation of appropriate policies to safeguard the sector given its overall contribution to livelihood of many urban residents.

**Keywords:** Women's Contribution, Market Based Activities, Informal sector and Urban Livelihoods

## 1.1 Introduction

Urban livelihoods in many African towns and cities are increasingly derived from informal sector activities undertaken by women within market spaces. Studies done on the urban work force especially in developing nations indicate that women largely participate in urban informal sectors for their livelihoods. A World Bank (2007) report found that 'throughout Africa women are a powerful force for growth and development making important contributions to the economy as workers and entrepreneurs'. In Kenya urban small scale market presents an opportunity to many women as they seek to meet livelihood needs. Kinyanjui (2014) noted that 'urban markets in Nairobi, Lagos and Accra are dominated by women, who are responsible for a massive trade in food and clothes'. The activities among women are often linked to urban livelihood needs in most towns and cities in Kenya. Rapidly growing municipalities like Kisii Town increasingly depend on the presence of women in informal sectors for urban livelihoods. Silberschmidt (1999) cited that 'in Kisii socio economic changes have brought with it new social obligations; women are often the sole providers of the material needs of the household'.

These women bear the burden of sustaining urban livelihoods, especially among low income households. They have a large presence in market based activities within the informal sector, as the alternative sources of income in agricultural sector are mostly constrained by land ownership structures while formal employment continues to be a challenge with increased urbanization.

In most urban areas women often face obstacles in achieving economic recognition in urban development. Reports from the United Nations Human Settlements Programme (UN-HABITAT) (2006) indicate that 'women in Africa's urban settings are marginalized because of their gender as well as because of physical and social conditions.' A number of attempts have been forward to address women's plight within the sector. United Nations Development fund for Women (UNIFEM) (2005) suggests that 'understanding why women end up in the most insecure types of informal employment requires understanding the totality of women's work and the linkages among the different types of women's work'. The Kenyan informal sector increasingly forms an integral part of urban livelihood strategies by women that consequently impact on urban economies. However, the realities of urban livelihoods and those of women in the informal sector have often been ignored yet they continually affect the livelihoods of the urban population. The contributions of women market based activities within the informal sector on urban livelihoods are largely not documented hindering the effective implementation of successful strategies required to address urban livelihood needs using an all-inclusive approach with current information, which is the basis for this study.

## Objective of the Study

To explore and document the contribution of women market based activities in the informal sector on urban

livelihoods in Kisii Town, Kenya

### Literature Review

The growth of the informal sector in cities and towns of most developing countries has been of concern among scholars and development partners both in terms of the economic and livelihood aspects. Emerging urban issues such as increased demand for employment, population dynamics, technological developments, reduction in real income on wages, female headed households have prompted women to diversify their informal economic activities within market spaces. Meikle et al. (2001 as cited by Mattingly, 1995) found that ‘cities and towns are the location for complex networks of economic activities essential to basic human functions of living and working; and operating by drawing on the skills and labor of the population.’ These trends are livelihood strategies among the urban population and particularly women in securing their household needs. Women’s presence in urban market spaces in the informal sector may not necessarily be recent. Mitullah (1991) noted that ‘in most African cities, women played a key role in small scale market trade.’ This practice, she claims, dates back to the pre-colonial gender division of labour whereby women dominated local trade and men participated in long distance trading. The realization that women informal sector activities emulates historic trends in division of labour while integrating modern changes calls for continuous research. This paper provides an in-depth look into women market based activities, while presenting a platform for dialog on their contribution to urban livelihoods.

Markets are important urban informal sector enterprises in developing countries. Abonge (2012) cited that, ‘when it is a commercial activity, an open-air market is, above all, about forming a survival strategy for the informal sector, and is thus part of the tertiary field of the urban economy. Women in the informal sector rely on unskilled or semi-skilled labor and are engaged in different kind of unregulated activities such as small scale trade in urban markets. Levin et al. (1999) found that ‘labor is the most important asset of urban dwellers and labor based income generating activities are the most important source of income for women.’ Urban livelihood security in most urban households depends on the skills and knowledge of women in the informal sector, as reflected in the successful market based activities they undertake. Most Kenyan urban households have adopted strategies, where more women participate in work activities for urban livelihoods. Mitullah (2003) cited that ‘by the end of 2001, informal employment in Kenya was estimated at 81% of all private-sector employment, while small to medium enterprises, largely one-person businesses, comprised close to 75% of all national employment.’ In Kisii town there is a growing presence of women small scale traders engaged in various market activities. Silberschmidt (1999) found out that ‘in contemporary Kisii male roles and identities have been challenged, and women have been strengthened.’ The socio economic changes can be noted in the new social obligations where women are increasingly taking up provision roles in their households. Market based activities by women in the informal sector also provides them with flexible schedules to undertake added responsibilities. Beall and Kanji (1999) found that, ‘women sometimes find it easier to balance income-earning activities with other responsibilities in a more flexible environment of the informal economy.’ This paper sought to understand the opportunity for women in the informal sector to flexibly multitask while engaging in market activities to protect urban household against insecurity and vulnerabilities.

Women because of their social, economic and cultural conditions are often vulnerable to shocks and stresses that come with poverty and unfavorable economic conditions. Owusu (2007) notes that ‘the informal sector plays a crucial role in drawing attention to the poverty and the plight of people involved in such activities.’ The ability by women to multitask on the other hand stretches their capacities to perform effectively. Moser (1996) cites that, ‘women because of their multiple responsibilities have frequently assumed a disproportionate share of the burden of adjusting to circumstance, thus limiting their ability to respond to new opportunities’. Tran-Nguyen and Beviglia (2004) cautioned that ‘attention needs to be paid to the risk of worsening conditions of work for women because of the greater flexibility of working arrangements.’ This notwithstanding market based activities provides a life line for most households in the urban areas. Women have diverse livelihood strategies and resources linkages within urban market spaces that influence urban livelihoods as the paper sought to explore.

Access to assets for most women operating in urban market spaces within the informal sector are essential whether it is within their work circles or at the household level. Schutte (2006) says that ‘“access” as a livelihood resource in itself gains particular importance in this respect and it is clear that gaining a hold on the tangible asset “credit” happens mainly through effective social relations. Most access to resources in urban areas is through cash for instance, buying food from market traders. The readily available financial assets that exchange hands in markets through small scale trade, unskilled and semi-skilled service activities among women in the informal sector provide urban households with important financial assets. Roberts (2001) argues that ‘financial capital is a safety net program needed to reduce women’s vulnerability to unexpected changes in wealth, prices, economy, health or relationships’. Women engaged in market based activities within the informal sector in most cases seek to access increased income either through profits or wage payments. This paper sought

to bring out the issue of women's access to assets through market based activities so as to provide the reader with information on the important role women have in securing urban livelihoods.

Urban market spaces over time have attracted women from the formal sector, creating an overlap in the formal and informal sector. Owusu (2007) established that 'contemporary livelihood strategies in many African cities involve participation in multiple economic activities usually both in the formal and informal sectors'. It is important to note that market based activities undertaken by women in the informal sector sometimes include employees of the formal sector. Meikle et al. (2001) established that, 'not all those working in the informal sector are poor. In many countries government employees commonly undertake a variety of additional jobs and activities to supplement their incomes.' These are efforts by women aimed at safeguarding against shocks and stresses through their engagement in informal sector activities for urban livelihoods as this paper sought to explore.

### **Theoretical Framework**

The study adopted the sustainable livelihood framework. According to DFID (1999) 'the SLF draws on a holistic understanding of livelihoods, and as such, goes far beyond defining poverty only in terms of the absence of income and consumption and includes the absence of other capabilities such as the social and natural capitals required to meet these needs.' Walker et al (2002) adds that 'the approach centres on ways of understanding the practical realities and priorities of poor men and women, what they actually do to make a living, the assets that they are able to draw on and the problems that they face in doing this.'. It is a popular approach in planning for new development activities and in assessing the contribution that existing activities have in sustaining livelihoods. The approach was useful to the current study as it brought to focus women's contribution to urban livelihoods, tapping on the strengths of the women market based activities as guided by the provisions of the framework's tenets on sustainable livelihoods.

The approach recognizes that households construct their livelihoods both on the basis of assets which are available to them and within a broader social economic and physical context. Women's involvement in market based activities is an effort in addressing vulnerability context. Letemendia (2002) found that 'women livelihood strategies facilitate the development of their assets and capabilities, supporting them to move beyond basic income generation towards income resiliency'. Walker et al (2002) ascertained that 'the impact of policies on the livelihoods of the poor, the ongoing linkages between the poor and city institutions are also significant in determining their access to resources and decision making.' The SLF encourages policy makers to build positively upon women's assets, resources, aptitudes, abilities, skills and knowledge which are significant for urban livelihoods. The choice of the SLF to guide this study was based on its emphasis in multidimensional aspects in understanding women livelihoods strategies in a specific context.

### **METHODOLOGY**

The study was conducted in Kisii Town within Kisii County. The study sampled 354 respondents constituting 30% of the target population. The use of simple random sampling technique ensured all subjects in the target group had an equal opportunity for selection and inclusion. Sources of data collection were both primary and secondary. Secondary data was accessed from previous studies, government records, academic journals, internet, unpublished reports and media reports. Primary data was raw data collected from the respondents in the field using the interview schedule which constituted the key instrument in the study. This method was also advantageous as it allowed the researcher to elicit in-depth information from respondents while working with a relatively small sample size. Direct observation was used to enable the researcher obtain other data such as attitude towards the activities done, condition of work environment, networks with other actors, that may not necessarily have been brought out from the interview schedule.

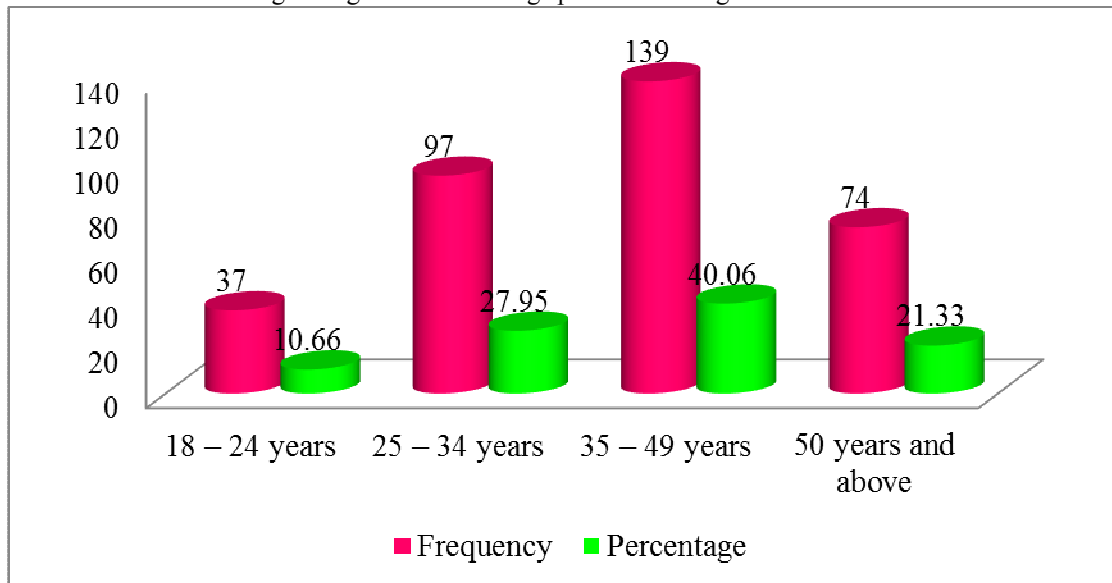
The data obtained from the field was organized, edited to ensure completeness and consistency, classified and coded according to research objectives for analysis. Both qualitative and quantitative techniques were employed. Data was analysed using both descriptive as well as inferential statistical procedures with the aid of the Statistical Package for the Social Sciences (SPSS) version 20.0 for windows. Chi-Square and Pearson Product Moment correlation Coefficient were used to make inferences about the objective of the study. All statistical measurements were performed at 95% confidence level. Qualitative data which included the comments and narratives presented by the respondents were summarized and presented in the findings and discussion

### **RESULTS**

The study sampled 354 women small scale market traders based in Kisii Town Central Business District (CBD), Kenya. Out of the targeted sample 347 respondents participated in the study, with their data collection instruments being dully filled. This gave the study a response rate of 98.02%. Sekaran (2010) says that 'a response rate of 50% and above is statistically adequate to facilitate decisions of generalization of findings from a sample onto the entire population from which such samples are drawn'.

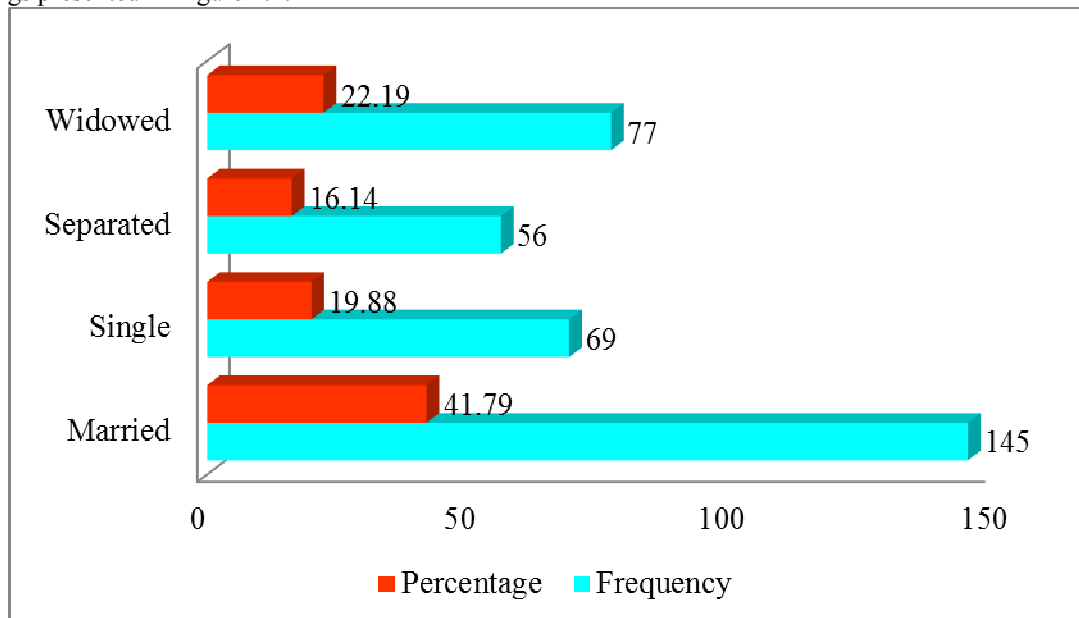
### Demographic characteristics of Respondents

In this section respondents' background information was sought. Focus was placed on the age of respondents, marital status, education level, skills training, number of dependants and type of household. The respondents were asked to indicate their age categories and findings presented in Figure 4.1.



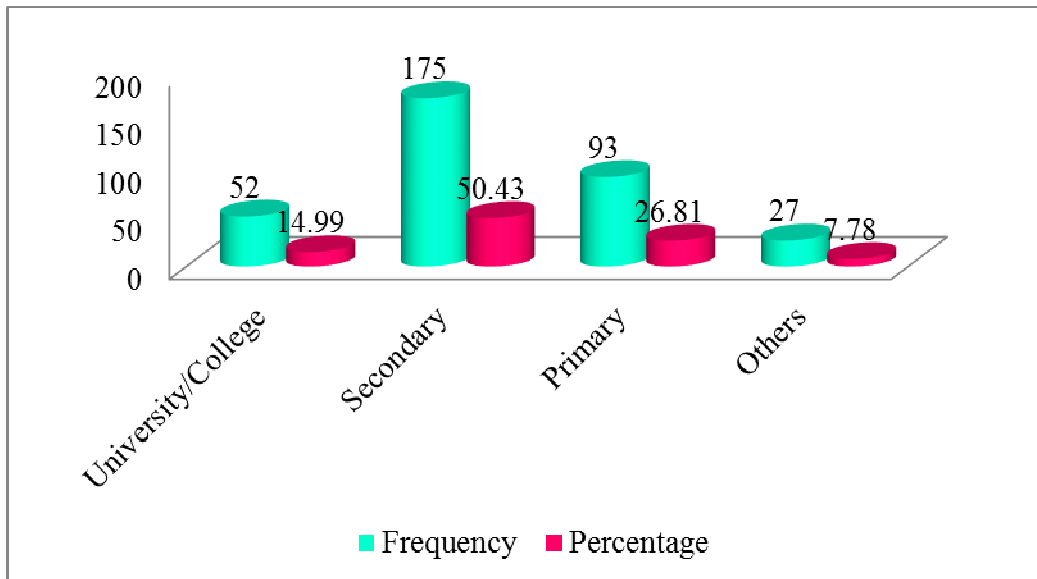
**Figure 4.1: Age Categories of Respondents**

Findings in Figure 4.1 reveal that 40.06% of the respondents were between 35 and 49 years of age while 27.95% were aged between 25 and 34 years. It was also established based on the study findings that 21.33% of the respondents were over 50 years of age while a further 10.66% were aged between 18 and 24 years. It is worth noting that the largest majority of the study respondents were individuals in their productive age who are involved in provision for their families. The respondents were also asked to state their marital status and findings presented in Figure 4.2.



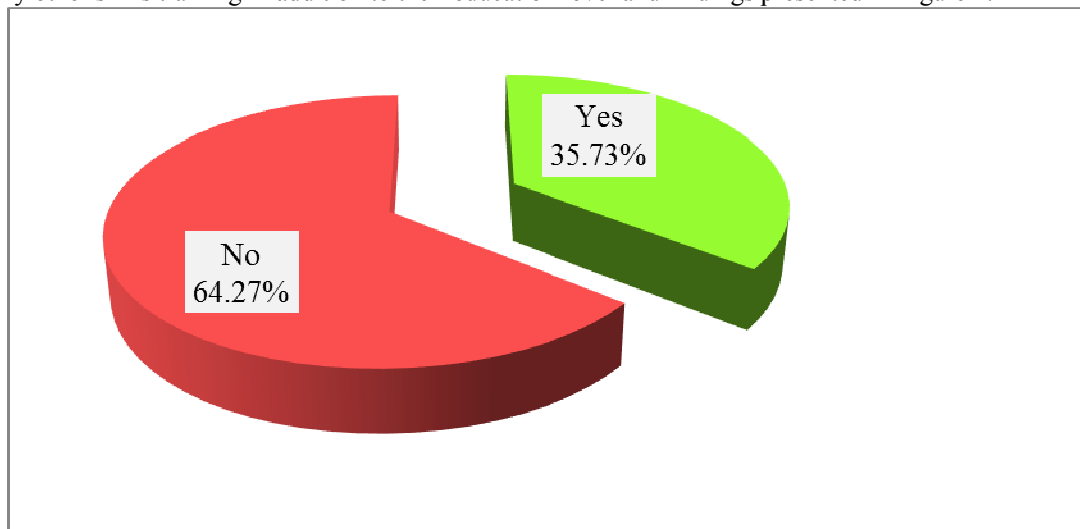
**Figure 4.2: Marital Status of Respondents**

Study findings in Figure 4.2 reveal that 41.79% of the respondents were married while 22.19% were widows. Further still, 19.88% of the respondents were single while 16.14% were separated. The findings shows that most women involved in market based activities within Kisii town are women with family responsibilities. Next, the respondents were asked to state their highest level of education completed and findings presented in Figure 4.3



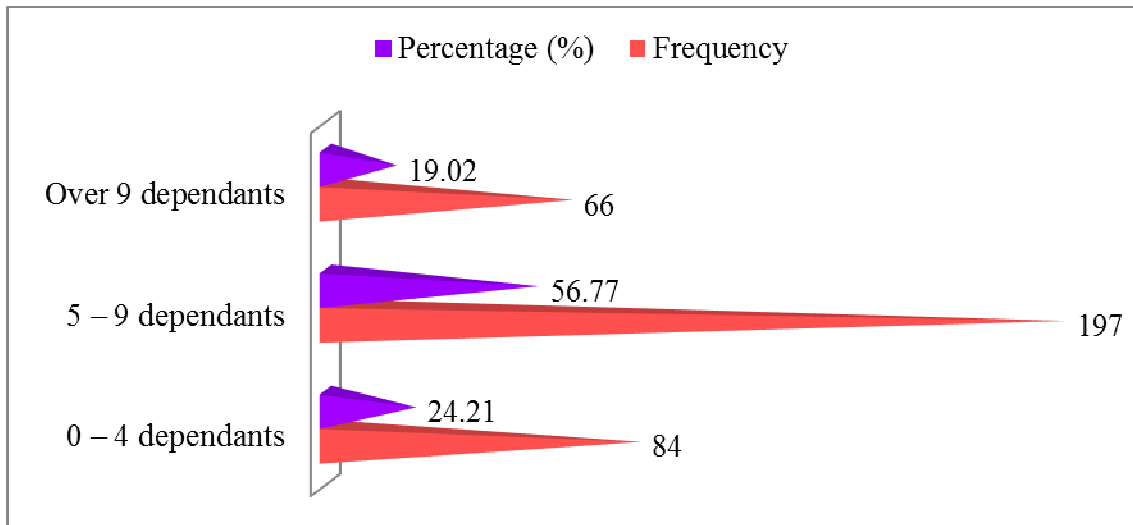
**Figure 4.3: Education level of Respondents**

Results in Figure 4.3 shows that 50.43% of the study respondents had completed secondary school education, while 26.81% had completed primary school. It was also found that 14.99% of the respondents had completed college education while 7.78% were either illiterate or had not completed primary school education. This implies that most respondents had adequate education to make informed business decisions only small fractions of the women represented by the 7.78% were illiterate. The study also sought to know if respondents had any other skills training in addition to their education level and findings presented in Figure 4.4



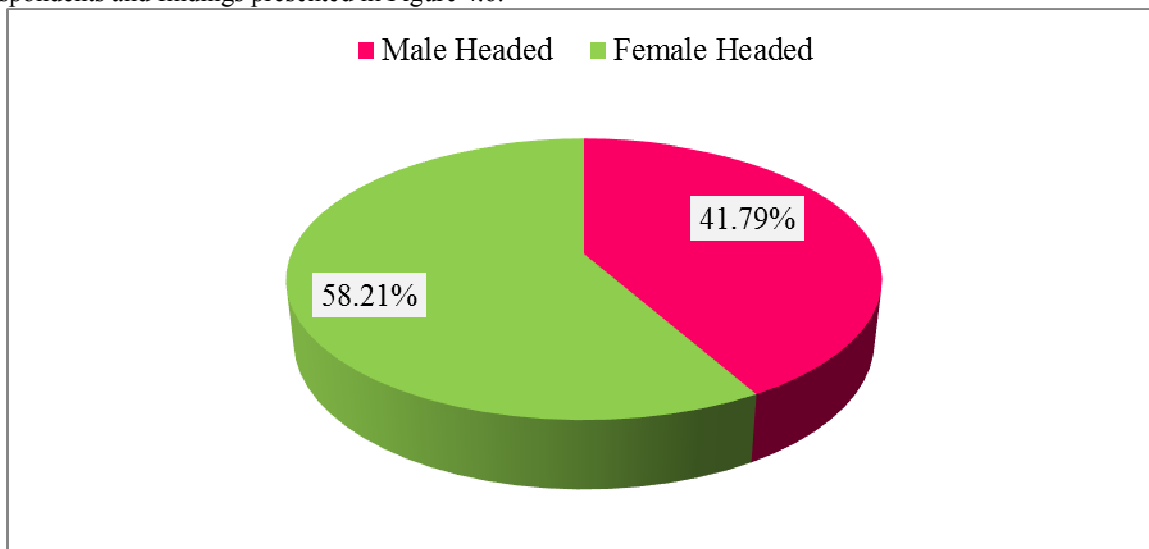
**Figure 4.4: Respondent's skills training**

Study findings in Figure 4.4 reveal that 64.27% of the respondents had not acquired any skills in addition to their basic academic qualifications while 35.73% had acquired some skills. The findings indicate that there is a relatively low uptake by women in market spaces within the informal sector with regard to acquiring additional skills. Only 35.73% of the respondents had acquired some additional skills, up and above their basic education. The findings showed that in Kisii Town most women engaged in market based activities have no additional skills training other than the basic education they have acquired. Further, respondents were also asked to indicate the number of dependants in their households and findings presented in Figure 4.5



**Figure 4.5: Number of dependants**

Results in Figure 4.5 reveal that 56.77% of the study respondents had 5 to 9 dependants while 24.21% had 4 or fewer dependants. It was also found that 19.02% of the respondents had more than 9 dependants. The findings reveal that household dependants among most of the women interviewed is large, with over 80% having over 5 dependants. The need to provide for the large number of dependants could explain women’s persistent presence within market spaces in Kisii Town. The study equally sought to find out the type of household for the respondents and findings presented in Figure 4.6.



**Figure 4.6: Type of household for respondents**

Findings in Figure 4.6 shows that 58.21% of the respondent’ families are female headed households while, 41.79% were male headed households. The study findings are an indication that women engaged in the market based activities were the main providers in most urban households within Kisii town.

**Chi-Square results and Product Moment Correlation for women market based activities and urban livelihoods**

The study sought to determine the contribution of women market based activities in the informal sector on urban livelihoods.

In order to address this objective, the following research question was formulated. How do women market based activities in the informal sector contribute to urban livelihoods in Kisii town? The study findings relating to women market based activities and their contribution to urban livelihood were subjected to Chi-Square and findings presented in Table 4.1.

**Table 4.1: Chi-Square Results for women market based activities and urban livelihoods**

|                                    | Value               | Df | Asympt.Sig.<br>(2 -sided) | Exact Sig.<br>(2 -sided) | Exact Sig.<br>(1 -sided) |
|------------------------------------|---------------------|----|---------------------------|--------------------------|--------------------------|
| Pearson Chi-Square                 | 19.098 <sup>a</sup> | 1  | .004                      |                          |                          |
| Continuity Correction <sup>b</sup> | 6.399               | 1  | .005                      |                          |                          |
| Likelihood Ratio                   | 19.101              | 1  | .004                      |                          |                          |
| Fisher's Exact Test                |                     |    |                           | .004                     | .004                     |
| Linear by Linear Association       | 19.095              | 1  | .004                      |                          |                          |
| N of valid cases                   | 347                 |    |                           |                          |                          |

0 cells (.0%) have expected count less than 4. The minimum expected count is 49.59.

Findings in Table 4.1 reveal a statistically significant association between women market based activities and urban livelihoods in Kisii town ( $X^2 = 19.098$ ;  $df=1$ ;  $P<0.05$ ). This implies that women market based activities play a significant role in enhancing urban livelihoods in Kisii town. This is demonstrated by lower values of significance at 95% confidence interval implying that the study findings are statistically significant. In addition, number of respondents shared similar experiences with regard to the different aspects of the market based activities; the key aspects analyzed were the motivation to engage in the informal sector activity, flexibility in the sector and the average daily returns. The study findings on women's contribution to urban livelihoods through market based activities revealed that respondents spoke about a number of motivation factors that prompted their engagement in the sector. Most respondents said, they perceived the market based activity as an opportunity in a number of ways namely; to seek employment, to earn an income, support their family, support their children's education, to be self reliant, to move out of poverty, avoid being idle at home, imitate what other have done, to be own boss, low pay from previous employment, limited education, daily income, interest in doing business.

One respondent said 'I used to work as an employee but I did not see an opportunity to grow, unlike in business where the opportunity is grow is better.'

Another respondent said, 'Being a single parent, I had to fend for my children'.

One other respondent said 'I did not have any source of income and I am in a polygamous family, with orphaned grandchildren whom I support'.

The excerpts from a number of respondents shows that women market based activities are prompted by the desire to impact positively on urban household livelihoods.

Other than the motivation aspect, the issue of flexibility also falls into place following the responses from the respondents on the motivation highlights.

The participants were asked about their time schedule for work as they engage in the market based activities. The time schedule given by the different respondents was representative of flexibility in time within the sector. Most respondents had divergent start hours, ranging from 6am, 7am, 8am, 9am up to 10am. Another category of respondents had their start hours in the afternoon ranging from 12noon and 2pm. The consistency in the number of hours worked per day was dependent on the respondent's ability to maintain regularly working hours. Most of the respondent's engaged in market based activities ended their working day from around 6pm. The ability by women to freely dictate their work hours provides them with an opportunity to multitask other responsibility which equally impact on urban households.

One of the respondent said that 'I have self time management and it is less strenuous as opposed to dealing with employer demands.'

The motivation and flexibility aspect within market spaces becomes meaningful in sustaining urban livelihoods through the income returns from the market based activities. The respondents were asked on the average daily returns, which would be significant to their profit margins. A majority of the respondents reported making on average Ksh 500-1000/-. The income earnings by the women are significant in influencing urban livelihood security. The study also sought to investigate the relationship between women market based activities and ability of women to provide basic needs to their children and other dependants, reduce vulnerability and access to resources.

The current study data was subjected to Pearson Product Moment Correlation Coefficient and findings presented in Table 4.2.

**Table 4.2: Pearson Product Moment Correlation for Market based activities and the dependent variables**

|                            |                     |  | Market Based Activities | Basic Needs Provision | Access to Assets/ Resource | Reduced Vulnerability |
|----------------------------|---------------------|--|-------------------------|-----------------------|----------------------------|-----------------------|
| Market Based Activities    | Pearson Correlation |  | 1                       |                       |                            |                       |
|                            | Sig. (2-tailed)     |  |                         |                       |                            |                       |
| Basic Needs Provision      | N                   |  | 347                     |                       |                            |                       |
|                            | Pearson Correlation |  | .535(**)                | 1                     |                            |                       |
| Access to Assets/ Resource | Sig. (2-tailed)     |  | .000                    |                       |                            |                       |
|                            | N                   |  | 347                     | 347                   |                            |                       |
| Reduced Vulnerability      | Pearson Correlation |  | .477(*)                 | .117                  | 1                          |                       |
|                            | Sig. (2-tailed)     |  | .010                    | .000                  |                            |                       |
|                            | N                   |  | 347                     | 347                   | 347                        |                       |
|                            | Pearson Correlation |  | .514(*)                 | .471(*)               | .583(*)                    | 1                     |
|                            | Sig. (2-tailed)     |  | .002                    | .000                  | .000                       |                       |
|                            | N                   |  | 347                     | 347                   | 347                        | 347                   |

\*\* Correlation is significant at the 0.01 level (2-tailed).

\* Correlation is significant at the 0.05 level (2-tailed).

Results in Table 4.2 indicate that there was a statistically significant correlation between market based activities and the ability of women to provide basic needs to their dependants ( $r=0.535$ ;  $P<0.05$ ). This implies that women who engaged in market based activities in Kisii town had an improved ability of up to 53.5% to provide for the basic needs of their dependants. Market based activities were also found to have significant relationship with access to resources ( $r=0.477$ ;  $P<0.05$ ) implying that women who engaged in market based activities had a 47.7% likelihood of access to financial resources provided by lending institutions and social groups. The study further established that market based activities had a statistically significant relationship with reduced vulnerability ( $r=0.514$ ;  $P<0.05$ ). This finding implies that market based activities may bring down levels of vulnerability by up to 51.4%. The findings in Table 4.2 reveal that women contribute to urban livelihoods by providing food, shelter, clothing, education and community participation.

The primary role of women involve in market based activities is their ability to determine food security for their household. The respondents comments on food security included; regularly and constant supply of food, improved quality and quantity of food, assured food provision, and ability to buy food.

One respondent said ‘I can provide food and I have feed a family of over 10 people over a long time.’

Other aspects under the basic need were summarized as the household well being. The participants were asked to comment on their household wellbeing and the responses were; my family is more stable, ability to expand family business, greatly improved family life, providing comfort for my children, sustained family needs, and ability to acquire assets and send children to school. A number of respondents were particularly expressive on their reflection of the household wellbeing.

One respondent said, ‘I have solved shelter issues, I no longer pay rent and I am educating my children.’

Another pointed out that ‘I have bought land and paid school fees all through the proceeds from my work.’

There was a respondent who said, ‘life has really changed, I barely had anything but I have now progressed and my children have gone to school.’

While another added that ‘the work has really helped me especially in educating my children to college level.’

The findings from the respondent’s excerpts clearly bring out the role of women in providing basic needs particularly shelter and education for the children for urban livelihood security

The findings in Table 4.2 revealed that women who engaged in market based activities had a likelihood of 47.7% to access resources and asset. Most respondents affirmed that their engagement in their particular activity improved their chances to access resources and assets. The respondents who could relate the assets they had acquired with regard to their market based activities mentioned several items. The assets listed by the respondents were assorted household items, livestock, poultry, plots, building materials, savings for investment purpose, tools and equipment for work, motor vehicle, and business expansion. The assets listed as presented by the participants reflect on the contribution of women’s market based activities to urban livelihoods. Women’s



ability to acquire resources and assets consequently influence vulnerability aspect of urban livelihoods. Table 4.2 reveal that women engaged in market based activities had 51.4% likelihood to reduced vulnerability levels within urban households. The choice by women to educate their children, make investments and savings, utilize social networks and manage economic changes are strategies geared towards minimizing shocks and stress that urban household experience from time to time.

#### 4.2.4 Results on the location and type of informal sector activity; and status of engagement of the respondents

The study inquired into the choice of location for the market activities by the women who were interviewed and findings presented in Table 4.3.

**Table 4.3: Location of the informal sector activities**

| Location of activity | Frequency  | Percentage (%) |
|----------------------|------------|----------------|
| Market spaces        | 218        | 62.82          |
| Other Alternatives   | 129        | 37.18          |
| <b>Total</b>         | <b>347</b> | <b>100.0</b>   |

Findings in Table 4.3 reveal that 62.82% of the study respondents preferred their businesses located in markets spaces while 37.18% of the respondents preferred alternative locations. The study finding revealed the choice of location by the women to undertake their activities was a relevant aspect in the informal sector which had a significant impact on urban livelihoods. Results in Table 4.3 revealed that up to 62.82% of the women respondents preferred operating within the market spaces. The results reveal that women's choice of location is determined by reliability and consistency which could easily be found within market spaces. The study findings from the observation made within designated market places were that; the women traders and their counterparts have made the initiatives to construct stalls with their materials. There is a county revenue office within the market premises and that the women traders always deal with one county official per day. This shows that involvement of women in market based activities revolve around urban livelihoods. The study further sought to investigate the type of activities engaged in by the women traders and findings presented in Table 4.4.

**Table 4.4: Type of the informal sector Activity/Trade**

| Activity type          | Frequency  | Percentage (%) |
|------------------------|------------|----------------|
| <b>Food Items</b>      | 209        | 60.23          |
| <b>Service based</b>   | 37         | 10.66          |
| <b>Non -Food Items</b> | 101        | 29.11          |
| <b>Total</b>           | <b>347</b> | <b>100.0</b>   |

Study findings in Table 4.4 show that 60.23% of the respondents were involved in the sale of food items while 29.11% were engaged in non-food merchandise. Further still, it was observed that 10.66% of the respondents were involved in service based activities. The findings show that women in the market spaces within the informal sector in most cases deal with food items, which actively allows them to play their role of production and trade. The observations made established that food items included vegetables, fruits, cereals, cooked food, fish, water, biscuits, sweets, juice, soda and eggs. Non food items noted were toiletries, airtime, cigarettes, charcoal, clothing (new and second hand shoes, bags) and jewelry, plastics, and metal tools. Service based traders were involved in sewing, tailoring and hairdressing. All these items reveal the opportunities for women to actively influence urban livelihoods. The study also sought to determine the status of engagement of the respondents and findings presented in Table 4.5.

**Table 4.5: Status of engagement of the respondents**

| Status of engagement  | Frequency  | Percentage (%) |
|-----------------------|------------|----------------|
| <b>Self employed</b>  | 196        | 76.48          |
| <b>Salaried/waged</b> | 151        | 23.52          |
| <b>Total</b>          | <b>347</b> | <b>100.0</b>   |

Findings in Table 4.5 reveal that 76.48% of the respondents were self-employed while 23.52% were salaried employees. This result shows that there were more self-employed women than salaried employees in the informal business sector. Meaning that informal employment generally represents a larger source of employment for women than formal employment. The women's attitude observed was they were very receptive and appreciative of their work; they consider it as the sole support for their livelihood

## DISCUSSION

### Discussion on Demographic Characteristics

Findings in Figure 4.1 revealed that 40.06% of the respondents were between 35 and 49 years of age while 27.95% were aged between 25 and 34 years. The age distribution from the women interviewed, indicate that the youthful women age below 24 years may not be so keen in engaging in market based activities. However, majority who are above 25 years have taken keen interest in the sector, probably because of the demands of

securing their household needs. The study findings agree with Mitullah, (2003) who found that ‘while men tend to enter street trade at a relatively young age and later move on, women who constitute the majority are more likely to enter later in life, especially if they become widowed or head of household’. Findings in Figure 4.2 revealed that 41.79% were married, while 22.19% were widowed. This shows that most women involved in market activities within Kisii town are women in family setups with responsibilities to provide for their dependants. Findings in Figure 4.2 showed that more than 57% of the respondents were household heads judging from their marital status of those who were widowed, separated or single. The married respondents also had a significant percentage of 41.79%. This shows that women at both levels as household heads or support partners actively engage in market based activities. This study seemingly concurs with Levin et.al (1999) who found that ‘a high proportion of women are in the informal workforce, balancing their roles as homemakers, mothers, and income earners.’ The current study findings show that majority women and particularly those with household responsibilities actively participate in market based activities to contribute to urban livelihoods.

Results on the education level of women in Figure 4.3 revealed that over 50.43% of the respondents had completed secondary education. The category of women who were illiterate was the least at 7.78% of the respondents. This implied that most respondents had adequate basic education to make informed business decisions. The statistics on education are an indicator that the informal economy is becoming a competitive area in terms of education level presented by the respondents. The current study findings is comparable to Meikle et al. (2001) realization that, ‘not all those working in the informal sector are poor. In many countries (for example Egypt and Tanzania) government employees commonly undertake a variety of addition jobs and activities to supplement their income.’ However, it is worth observing from the current study that lower levels of education can impact on a women’s access to information, confidence and resourcefulness. Meaning that women with extremely low literacy levels tend to be less active in economic informality within urban areas as they respond to livelihood needs.

Finding on the respondents’ skills training shows that women engaged in market based activities had acquired minimal levels of skills training. Figure 4.4 revealed that 64.27% of the respondents had not acquired any skills in addition to their academic qualification. The findings indicate that there is a relatively low uptake by women in the informal sector with regard to acquiring additional skills. Only 35.73% of the respondents had acquired some additional skills, up and above their basic education. This study finding correlates to the urban dynamics and challenges that women face. The issue of the unemployment among women often relates to their lack of skills and training. Most of the time women are forced to venture into the informal sector where entry is flexible and requires minimal or no capital. Moser (1996) puts across a similar observation that ‘women because of their multiple responsibilities have frequently assumed a disproportionate share of the burden of adjusting to circumstance, thus limiting their ability to respond to new opportunities’. This current study findings shows that most women within Kisii Town market spaces have no additional skills training explaining why formal employment among women still remains a challenge. To bridge the gap women in informal sector have resorted to acquiring knowledge, skills and resources through social support networks by participating in apprenticeship and information sharing to secure livelihoods.

The current study findings on household dependents among women in the informal sector mostly range between 5-9 members as revealed in Figure 4.5. On the overall, the household dependents among majority of the women interviewed were large with over 80% having over 5 dependents. The dependents consisted of school going children and elderly parents who all live under one roof. Findings in Figure 4.6 on the household types revealed that 58.21% of respondents were from female headed households. The results show that women are increasingly bearing the household burden in most homes. Most respondents reported that their household types were as a result of broken homes, death or social and cultural segregation that have forced them to take up role as heads in their households. This findings agree with Silberschmidt (1999) who found that ‘in Kisii socio economic changes have brought with it new social obligations; women are often the sole providers of the material needs of the household’. The current study reveals that women are increasingly taking up the role of sole providers in most families within Kisii town.

### **Contribution of women market based activities in the informal sector on urban livelihoods**

The study sought to determine the contribution of women market based activities in the informal sector on urban livelihoods. Findings of this study are discussed in the context of previous studies on the contribution of women market based activities and their contribution to urban livelihoods. The study findings in Table 4.1 reveal a statistically significant association between women market based activities and urban livelihoods in Kisii town. The findings agree with Komollo (2010) who found that ‘in the face of emerging economic challenges based on increasing urbanization, one sector continues to stand tall, the informal sector activities’. Findings of this current study in Table 4.3 reveal that 62.82% of the study respondents preferred their businesses located in markets. This shows that the market spaces in Kisii town present a receptive environment where more women undertake their engagement in informal sector activities. The current study finding compares to a UN (2005) report that ‘women

are more likely than men to be in certain types of informal activities that are difficult to measure because they are invisible, such as production for own consumption, unpaid family work, paid domestic activities in private households, home work, and engagement in small-scale economic units.' Findings in Table 4.8 reveal that 76.48% of the respondents were self-employed, meaning that there were more self-employed women than salaried employees. This agrees with Chen et al. (2005) who observed that 'women typically account for a relatively small share of informal wage employment'. However, informal employment generally represents a larger source of employment for women than formal employment.

The findings in Table 4.3 revealed that women's preferred choice of location to engage in informal sector activities is mainly determined by reliability and consistency. The markets provide these opportunities as opposed to other alternatives like the street which is mostly subject to instances of eviction by the town authorities. These findings are in line with Walsh (2010) who observed that 'urban planners have tended to consider street vendors as nuisances to be hidden out of sight'. The study respondents noted that designated market spaces in Kisii town were reliable and secure. They added that local county authorities collect daily levies from them at an average daily rates is Ksh 30/-, however variations of Ksh 20/-, 40/-, 60/- and 100/- were reported. One elderly woman interviewed said the county officials were compassionate to her and sometimes they give her a waiver. The levies paid they said were to ensure that the market spaces are clean and secure.

Findings in Table 4.1 reveal a statistically significant association between women market based activities and urban livelihoods Kisii town. This was demonstrated by lower values of significance at 95% confidence interval implying that the study findings are statistically significant. Women's involvement in the market based activities within the informal sector is life line for many households in urban areas. The current study findings concur with an article describing women hawkers in Nairobi, Kenya, where Mitullah (1991) found that 'in most African cities, women played a key role in small scale market trade.' The majority of the hawkers in her sample were young women who are assisted by their children. This practice, she claims, dates back to the pre-colonial gender division of labour whereby women dominated local trade and men participated in long distance trading. Results in Table 4.2 indicate that women who engaged in market based activities in Kisii town had an improved ability of up to 53.5% to provide for the basic needs of their dependants and household in general. The findings correspond to Levin et.al (1999) realization that 'a high proportion of women are in the informal workforce, balancing their roles as homemakers, mothers, and income earners.' These women engaged in informal sector activities provide support for most households in the urban areas.

One respondent said 'I have become self reliant and though I have a husband I support the family alone, I even buy my husband clothes and other basic necessities.'

The findings reveal the length at which women engaged in market based activities have gone to sustaining urban livelihoods.

Results in Table 4.2 indicated that women engaged in market based activities had 47.7% likelihood of access to financial resources provided by lending institutions and social groups and they equally had a chance of bringing down levels of vulnerability by up to 51.4%. The opportunity for women within the market spaces is that they acquire knowledge, skills and resources through apprenticeship and information sharing to secure livelihoods.

One respondent said 'I am more mature by being self reliant since I have seen the importance in networking through friend's advice. I was able to go into business and through my business my communication network with others has improved.'

The study finding corresponds to Schutte (2006) who established that 'social assets and the ability to acquire resources by virtue of membership in social networks assume the greatest importance for the urban poor who lack secure income opportunities and material assets.' Urban livelihood security in most urban households depends on skills and knowledge among women in the informal sector, which most of it is reflected in the successful income generation activities that they undertake. Study findings in Table 4.4 shows that 60.23% of the respondents were involved in the sale of food items while 29.11% were engaged in non-food merchandise. These kinds of activities provides the women with an opportunity especially in provision of basic need particularly food, which in most case eats up to 50% of their income. The findings show that women in the market spaces in most cases deal with food items, which actively allows them to play their role of production and trade. Women make the majority of purchases for food, nonfood items and services, cooking fuel and lighting, clothing for themselves and their children, nondurable household goods, transportation, gifts and donations, and contributions to ceremonies

## CONCLUSION

### 5.2 Conclusions

#### 5.2.1 Empirical conclusion

The study sought to determine the contribution of women market based activities in the informal sector on urban livelihoods. Study findings relating to women market based activities and their contribution to urban livelihood

were subjected to Chi-Square. The current findings of the study established a statistically significant association between women market based activities and urban livelihoods Kisii town as presented in Table 4.1. The study also investigated the relationship between market based activities and ability of women to provide basic needs to their children and other dependants, reduced vulnerability and access to resources. Study data was subjected to Pearson Product Moment Correlation Coefficient. Results of the study indicated that there was a statistically significant correlation between women's market based activities and the ability of women to provide basic needs to their dependants, access to resources and reduced vulnerability as shown in Table 4.2. Based on the above findings, it can be concluded that women market based activities within the informal sector had a significant influence on urban livelihoods in Kisii town.

### 5.3 Recommendations

Following the current study findings and conclusions derived, the study makes the following recommendations: The objective of the study was to determine the contribution of women market based activities in the informal sector on urban livelihoods. This study has found that women play a vital part in contributing to urban livelihood through their involvement in market based activities. This current study recommends that deliberate efforts need to be made to ensure that all basic necessities are provided to support smooth operations of the informal sector. The government should put mechanisms in place to ease the burden from the shoulders of women who carry family burdens through introduction of tax regimes that ease cost pressure on basic activities such as food, uniforms and books for school children. This will help women traders to prosper through recycling their profits hence accumulating more capital.

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