CONSTRAINTS TO THE GROWTH OF STREET WOMEN FOOD VENDORS IN NAKURU TOWN.

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DECLARATION:
This research project is my original work and has not been presented for a degree award in any university.

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To the Almighty God for answering all my prayers and holding my hand as he led me along the shore of success.

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ABBREVIATIONS AND ACRONYMES

GOB – Government of Botswana
GOK – Government of Kenya
MSE – Micro and Small Enterprise
ITDG – Intermediate Technology Development Group
USD - United State of America Dollar
DEFINITION OF TERMS

Constraints - For the purpose of this study, these will refer to barriers, hindrances, inhibitors or problems encountered by women entrepreneurs.

Enterprise - An undertaking, which a person engages in and is aimed at giving that person profits, e.g retail trade, shoe shining, carpentry and weaving.

Entrepreneur - A person who is creative and highly motivated to identify a business opportunity and take the risk to successfully implement the venture by pulling together the necessary resources.

Entrepreneurship - is the ability to identify business opportunities and implement policies to maximize those opportunities by creating a new business venture, assume personal and business risks associated with the new business and continue to actively manage its operations.

Gross Domestic Product (GDP) – This is the total shilling value of all domestic goods and services produced within a country specifically excluding foreign earnings.

Growth - Increase in size of business, number of employees, assets, improvement in technology.

Informal sector - Is regarded as a group of production units which form a part, within the system of national accounts of the household sector as unincorporated enterprises owned by households.
Street women food vendors - Those women who vend and serve food and drinks usually for payment and occupy parts of streets, bus-stages and construction sites in the urban centres, cities and municipalities

Micro and Small Enterprises (MSEs) - Micro and Small Enterprises are defined as those non-farm enterprises both in formal and informal sectors, employing 1 – 50 employees, where micro enterprises employ 1-10 and small enterprises employ 11-50 employees. (GOK, 2004; CBS et al, 1999).

For the purpose of this study the Small and Micro Enterprises will refer to those small informal businesses operated by 1-10 employees and have not been registered under Business Names Act but registered with Nakuru District Trade Development Office.
ABSTRACT

The role played by women owned Small-scale enterprises in Kenya cannot be over-emphasized. Women enterprises have long dominated the informal sector of the Kenyan economy. This study was unique in this sector since it was concerned with an area that has not been thoroughly investigated, that is, street women food vendors.

The main purpose of the study was to investigate and analyse the constraints to the growth of street women food vendors in Nakuru Town.

The study reviewed Sessional papers, development plans, and various studies that were carried out on small and micro enterprises. The study used a scientific approach in data collection and analysis.

A descriptive survey research design was employed in this study. The target population was street women food vendors in Nakuru Town. Simple random sampling technique was applied in the study. This was to ensure that the respondents had equal chance of being selected in the study. The population size was two hundred and twenty three street women food vendors in Nakuru Town. Questionnaires were the main instrument of data collection. For data analysis, percentages, frequency distribution tables and likert scale were used.
CHAPTER ONE

1. Introduction

1.1 Background

Micro and Small Enterprises (MSEs) are the engine of economic growth of a country and they play a crucial role in shaping a nation’s economic and industrial future. The MSEs contribute to the economy in terms of output of goods and services and creation of jobs at relatively low capital cost among others. It is important for governments and policy makers to appreciate that MSEs make a significant contribution to their economies hence they should promote the growth of the MSEs sector by creating an enabling environment through removing many macroeconomic, legal, technological and fiscal obstacles and adequately addressing lack of policy on gender specific issues (GOK, 1992; http://www. Worldbank.org).

MSEs have been a focus for many governments in the world for example Britain, U.S.A, Russia, Nigeria, and Kenya among others. The appointment of the Bolton committee in 1969 to investigate the problems of MSEs and to make recommendations signaled the beginning of an overt small business policy by British Government. Before the publication of the Bolton committee report in 1971, Britain had no specific small business legislation as in other countries like USA’s Small Business Act of 1953, which established Small Business Administration (Timmons, 1990). Other subsequent committees in Britain for example the Lever committee of 1997 recommended the full support of MSEs by proposing MSEs investment companies and publicity underwritten loan guarantee scheme. Over 1.3 million new enterprises were launched in 1988 in the USA and that by the year 2000, it was estimated that 18 millions new MSEs would be created. (Timmons, 1990).
In Russia, for instance, MSEs played an important role in rebuilding an economy that collapsed in the early 1990s. MSEs account for 12 percent of all goods produced in Russia and that proportion is growing rapidly. Since women make up 75 percent of Russia’s unemployed they have become dominant force for blossoming MSEs movement (Scarborough & Zimmerer, 2000).

In Nigeria, MSEs form the bulk of business activities. This is manifested in 30 percent GDP contribution, 58 percent employment generation, better utilization of indigenous resources among others (http://www.nigeriabusinessinfo.com). In South Africa, MSE sector contribute 42 percent of GDP. Here, the MSEs have received significant attention and investment from government ranging from the establishment of state initiated projects, supportive legislation, variety of funding institutions and government incentives through Department of Trade and Industry (D.T.I). The National Small Business Act passed in 1996 helped in establishment of many supportive structures now in place (http://www.southafricainfo.com).

In Botswana, over 65 percent of population live in rural areas. The promotion of the development of MSEs by Botswana’s government have continued to be a policy priority to narrow the gap between urban and rural development and monitor social inequities and rural migration. The government has long incorporated entrepreneurship and small business development into the national policy in education, the national policy on vocational education and training among others (GOB, 1999).
The role of MSEs in Kenya has been highlighted in almost every government development plans and Sessional papers from the colonial time, that is, from 1963 to date. The plans have outlined specific strategies aimed at creating a conducive environment for the development of this sector. Since independence, in 1963 government policy has tended to focus on “Kenyanization of economic activities” (Mullei & Bokea, 1999). It however seems that the implementation of these policies has not yielded measurable and satisfactory results. The ILO, 1972 report on employment is the basis of the government policy guidelines on the development of MSEs in Kenya.

In the 1979-83 development plan, the Kenya government stressed the aspect of Kenyanization in all aspects of development especially in manufacturing, commercial and agricultural sectors. The government noted a number of problems, which the small manufacturing enterprises face: e.g. lack of capital to initiate and operate the enterprises, lack of management skills especially in marketing, accounting and quality control. In 1979 – 1983 Development Plan the government took measures to address the problems identified with the view of assisting entrepreneurs. These measures included reduction of licensing requirements, increase of institutional credit facilities and extension services and management training programmes.

The 1979-1983 Development Plan comes out clearly on issues of strengthening the Kenyanization policy, which the government was committed to especially in the informal sector. The government had already realized the benefits that could be achieved in the MSEs sector, what remained therefore was the initiation of programmes that could help in solving some of the problems highlighted.
The development plan of 1984-1988, further detailed measures aimed at promoting MSEs. The strategy of rural development gave rise to optimism of integrating the informal sector into mainstream economic development.

Sessional paper No. 1 of 1986 introduced an economic adjustment program designed to establish a market-based incentive system, reform the role of government and public sector, and put in place policies that would lead to rapid development with equitable distribution of wealth.

The Sessional paper No. 2 of 1992 shows that the major policy dedicated to this sector addresses the technology related constraints that hinder the development of MSEs support in Kenya. Sessional paper No. 1 of 1994 recognized the need for availability and secure access to land as being critical to the success of MSEs.

The efforts being made to promote linkages among industries to enhance the speed of industrial growth and to facilitate the transfer of technology, skill and the growth of MSE has been documented in the Sessional paper No. 2 of 1996. According to CBS et al (1999) there are about 1.3 million MSEs in Kenya employing 2.4 million people, the average income of enterprises surveyed was about 2.5 times higher than the average monthly wage of labourers. In the same study, MSEs contribution to GDP was estimated at 18.4%, the business owners accounted for 75% of regular employment in MSEs (CBS et al, 1999).
According to Rift Valley Provincial Trade Development Officer, MSE sector is rapidly growing in Rift Valley Province especially in Eldoret, Nakuru, Kericho and Kitale. This is because these are commercial, industrial and service centres surrounded by a large agricultural sector. Nakuru, due to its central location, experienced a heavy influx of people during the tribal clashes of 1990s. By the year 2004, there were 2,500 MSEs in Nakuru, 2,070 in Eldoret, 1,900 Kericho, which had been registered most of them dealing with tailoring, hotels and restaurant, transport for example matatu business, sale of spare parts.

Gender equity among entrepreneurs in small-scale sector is undermined by the special constraints women face (GOK, 1992). Women entrepreneurs have in the past indicated that it is sometimes difficult to stay married while venturing into micro enterprises. Financial demands made by spouses and other family members force women entrepreneurs to draw money from the business resulting in poor business performance. Quite a number of them are widows, divorcees and others single mothers (Mullei & Bokea 1999).

Women are basically concentrated in the unskilled and semiskilled categories in the labour market and also in trade and service sub-sector of MSE. This perpetuates poverty levels amongst women as they are mainly concentrated in the low paying jobs and operate enterprises with low and value addition (CBS et al, 1999; GOK 1992)

Street food vending is found in parts of streets, bus-stages and construction sites in urban centres, cities and municipalities. In Nakuru Town, they sell their foods and drinks to boutique owners, bankers and to petrol stations' staff.
Kenyan women are actively participating in various non-entrepreneurial activities which include childcare, the largest share of family activity in the provision of food, water and fuel-wood and the general maintenance of the homestead. According to CBS (1993) and CBS (1999) women constitute 46 percent and 52 percent of employment in the MSE sector respectively (GOK, 1992; CBS et al, 1999). However, very little is currently known and systematically documented about women involved in entrepreneurial activities, more so, street women food vendors. (CBS et al. 1999).

1.2 Statement of the Problem.

Entrepreneurship has not so far been clearly defined. It is mostly defined in terms of various schools of thought such as, anthropology, economics, psychology among others. Despite all these, entrepreneurship is generally considered as a dynamic field that embodies the values of hard work, risk taking and independence. There is general consensus among policy makers, politicians, and researchers that entrepreneurship is a viable route to economic advancement for both men and women (Mullei & Bokea 1999).

Studies on women entrepreneurs in the industrialized countries have developed a body of knowledge from which theories are emerging and prescriptions for success are derived (Buttner & Moore, 1997). However, very little efforts are made to systematically study the characteristics, personalities, performance and constraints of street women food vendors in developing African countries.
It is for this reason that this study aimed at investigating the constraints to the growth of street women food vendors in Nakuru, Kenya.

1.3 General Objective of the Study.

The purpose of this study was to investigate the constraints to the growth of street women food vendors in Nakuru town.

1.3.1 Specific Objectives of the Study

The study was designed to achieve the following specific objectives.

1. To document demographic characteristics of street women food vendors in Nakuru town.

2. To document the characteristics of their business.

3. To identify the major constraints inhibiting the growth of these women entrepreneurs.

4. To identify the strategies that can be used to help these women entrepreneurs grow.

1.4 Research questions

1. What are the demographic characteristics of street women food vendors in Nakuru Town.

2. What are the characteristics of their businesses.

3. What are the major constraints inhibiting the growth of these women entrepreneurs.

4. What strategies should be used to improve the growth of these women entrepreneurs.
1.5. Significance of the Study

The study is important for the following reasons:

1. The findings of this study could provide a deeper understanding of the constraints to the growth of street women food vendors.
2. The findings could provide important additions to the existing knowledge and literature on women.
3. Practicing women entrepreneurs in street food vending may use the recommendations to address the constraints facing them.
4. The findings of the study could be passed on to public through workshops, conferences and print materials about the constraints to the growth of street women food vendors.

1.6 Scope of the Study

The study was carried out in Nakuru town because of its proximity to the researcher. It is also the headquarters of the Rift Valley Province hence more opportunities to find these kinds of activities.

1.7 Limitations of the Study

The limitations of the study were expected to be time constraints, access to this group of women and lack of cooperation. However the researcher devised ways of dealing with these problems.
CHAPTER TWO

2. LITERATURE REVIEW

2.1 Introduction

A number of recent investigations have explored the hypothesis that males and females differ on dimensions related to entrepreneurial activity (Bennet & Susan 2000, Adre 1992). Earlier research had focused on revealing differences in personality traits presumed to differentiate entrepreneurs from non-entrepreneurs (Schere, et al 1990). Starting and operating a small business entails considerable risk and efforts, especially for the entrepreneur who creates and builds on business from scratch, thereby assuming all the responsibilities for development and management as well as the corresponding risks and gains (Burr, 1978). The risk is perhaps greater for women entrepreneurs, who have all the usual business problems as well as the problems associated with being a mother, a wife and entrepreneur in a male dominated arena (Hisrich & Brush, 1984; Mullei & Bokea, 1999; GOK 1992).

Interest in women entrepreneurs and their roles in the economic development process have well developed in the industrialized societies. However, very little is known about the characteristics, performance and constraints faced by women entrepreneurs in developing African economies (Birley, 1989).

2.2. Personal and Business Characteristics

An early study by Hisrich and Brush (1984) examined the characteristics and attitude of women business owners and found that women entrepreneurs tended to closely control their business operations and also experienced barriers to the acquisition of initial capital. According to Morrison (1998), some characteristics of a successful
entrepreneur are typically masculine. These include being active, independent, decisive, self-confident. They also have feminine entrepreneur characteristics like being understanding, warm, emotional and caring.

Zapalska (1997) studied the profile of women entrepreneurs in Poland and found that women entrepreneurs possess masculine characteristics such as aggressiveness, assertiveness, determination, strong leadership behaviour, highly developed communication skills, and objective and analytical thinking. The sample of Polish women believed that they possess a set of leadership skills and attributes that include a high level of internal locus of control, autonomy, ambition, energy, responsibility, innovation, and creativity. This shows the propensity of women entrepreneurs to take risks and readiness for change, strong social skills such as persuasiveness, a low need for support, a lack of emotionalism and high level of ability to inspire others.

According to Hisrich and Brush (1984), the industries most preferred by women are retail and service sectors. Some women are found in such areas as construction and manufacturing. The retail and service industries generally require less initial capital to enter and offer a relatively low return on investment. As confirmed by Butner and Rosen (1992), women-owned businesses have lower profits and slower growth rates than those owned by men. A study by Hisrich and Ayse (1999) found that women businesses are, on average, younger than those owned by men. Many women also operate their business from home and on part-time basis as this affords them the flexibility often needed to meet their family responsibilities. Catley and Hamilton (1998) report that given the smallness of their businesses, women-owned businesses are likely to have little formal organizational structure.
2.3 Motivations for Starting Business

Many women entrepreneurs start business for different reasons including the need for achievement, the desire to be independent, the need for job satisfaction, economic necessity, the need for money as a measure of success, creating an organization that could inspire, motivate, and reward psychologically and financially, the need to control their own fate, the desire to avoid being in a subordinate relationship to others and self-actualizing needs (Zapalska, 1997).

It appears that women start businesses for the same basic reason as applying to male founders, namely a product or service idea creating commercial opportunity, financial independence, to use a skill or talent, and for the independence of being their own boss (Gundry et al 2002). According to Cattley and Hamilton (1998), women were more dissatisfied with previous work experience and saw self-employment as a means of catering for conflicting and work demands. They tend to be less motivated by making money (Covin, 1994) but more likely to emphasize the quality of their product as their competitive advantage (Butner & osen 1992). However, attributing weaker financial motives to women is contrary to the findings of Hisrich and Brush (1984) where women experienced the stronger motivation. The role of previous work experience is seen as crucial in incubating future women entrepreneurs.

2.4 Problems Faced by Women Entrepreneurs

Earlier studies tend to dispute the assertion that women face distinct constraints in business. Grundry et al (2002) found that the majority of women they studied did not believe they face any formative constraints when establishing their business. Dumas (2001) compared male and female entrepreneurs in terms of their assistance needs and
concluded that women did not require more or different assistance than their men counterparts.

Mullei and Bokea (1999) noted that women entrepreneurs have in the past indicated that it is sometimes difficult to stay married while venturing into micro enterprise. This is due to tension that exists between their personal lives and career pursuits. However, support from family members can help reduce or relieve perceived women traditionally related responsibilities conflict. According to Ngau and Keino (1996), women are more disadvantaged than men with regard to legal and financial constraints, ownership of land, parental responsibilities and systematic forms of discrimination based on sex. According to Sessional Paper No. 2 of 1992, banks and financial institutions have traditionally had a negative attitude towards women and they assume that women are supported by their husbands.

Cately and Hamilton (1998) have recommended the promotion of the advancement of women entrepreneurs through positive role models, affirmative actions, increased media coverage, changing the nature of formal education, specialized financial and technical assistance programs for women. Hisrich and Ayse (1999) pointed out that obstacles for women entrepreneurs in developing countries are formidable, constitute a never ending circle – secondary position of women, little or no education, no work in the formal sector, and no chance of improving life conditions. So, any prescription offered in order to help women entrepreneurs to succeed must be based on the study of the actual situation of women entrepreneurs in developing economies.
2.5 Issues Affecting Street food Vendors and Consumers.

The eating habits of considerable number of people in west Bengal have changed. In Calcutta the cheap eating houses which were in abundance 30 years ago have disappeared. The street vendors who only sold raw commodities in the past now sell prepared foods as well. Street foods are adopted because they are inexpensive, the taste is acceptable and they are conveniently sold wherever people congregate, for example schools, marketplaces, railway stations and office centres (Charvavarty & Canet, 2001).

The Calcutta Municipal Cooperation and All India Institute of Hygiene and Public Health (AIJHPH) carried out a study to come up with reliable data on both food safety and the socio-economic aspects of the street food sector. The study covered such issues as the legal aspects of street food vending; the safety of foods prepared and sold in the street; socio-economic factors affecting the consumer and vendors; street food industry practices, street food contamination; consequences of the activity. The study indicated that all the consumers interviewed were all employed and some were students. Their monthly incomes varied from USD 9 to USD 33.5 or more. Approximately 80 percent of the respondents were male ranging from 19 years to 48 years with an average of 34 years. Many of the consumers were street traders themselves (Chakravarty & Canet, 2001).

Street stalls in Bangkok are a convenient, inexpensive and major source of food for the public in Bangkok. These operations are also a source of income; vendors reported sales of USD 20 to USD 80 per day. However, street foods raise public health concerns. In a study carried from 1991 to 1993, some of the drinks and foods
sampled were found to be contaminated. With this information, Thailand’s Department of Health developed a ten step code of practice for street food operators which is used comprehensively by local authorities. The street food vendors, primarily women, were trained and assisted in the means of complying with the code. To motivate the street food vendors to improve their operations, regular inspections by field officers were required. Among the vendors involved in the study, two-thirds were women over 30 years of age, mostly married. More that 95 percent of the street food vendors had completed primary school; vendors were literate but had a low level of education (Dawson, Liamrangsi & Boccas, 2001).

The activity of street food vending provides income for people who would be otherwise unemployed, since entering the street food business only requires a few dollars and a location. Further more, street foods help meet nutritional needs of a significant portion of the population. Inspite of all these advantages, street food vending is barely tolerated by many officials who view the activity as disorderly, untidy and an obstacle to traffic (Chakravarty & Canet, 2001). The role of the street food sector in the urbanization process and the urban economy reflects the way of life and the survival strategies adopted in African cities. Women have an important role in this sector; the sector draws upon their traditional skills and offers appreciable advantages such as low start-up capital requirements (as equipment is available at home), the reconciliation of household duties with small-scale trading and the possibility of feeding their families at lower cost. The street food sector does not only survive but also flourishes in urban areas. This is as a result of great demand for it, as it offers both traditional foods based on local products and new dishes adapted to urban living conditions and the low incomes of many city dwellers. Street foods are
commonly found in busy, economic activity areas and heavy population concentration. The sector has come to symbolize street life in Africa, but behind the scenes its operators live in an unstable and precarious conditions because the sector lacks legal recognition (http://www.fao.org: ILO, 2002).

Street trading provides employment and income to a large number of vendors in Kenya, many of whom are women. For a long time, urban authorities have viewed street vendors as illegal traders and as a nuisance which is bound to disappear. Most authorities do not allocate vending sites. Many vendors operate on open ground, with no shelter or basic services. The authorities are reluctant to allocate sites within the Central Business District (CBD). The street vendors are seen as a threat to formal business, who pay license fees and their charges to the local authority. They are also seen as a source of congestions and insecurity within the CBD. This exposes them to harassment by the authorities, their goods are confiscated and their structures demolished without notice. The street food vendors are not aware of all policies and regulations that apply to their businesses. This is because there is no appropriate forum where they can be informed about by-laws. Lack of information makes compliance virtually impossible (Mitullah & Kamau, 2002).

2.6 Conceptual Framework

According to the study by Ngau and Keino (1996), women compared to men have strong commitment to their local community particularly in terms of sourcing and employment. Women perceive themselves to be at the centre of their business organization with teams and working groups emanating from that central position rather than developing rigid hierarchical structure in which they are positioned at the
top. Common sense, sensitivity to others, listening to others and sharing all facets of work and personal needs were also highly valued by women.

These qualities of women are not fully utilized due to social-culturally formed gender-based differences. Women face unique problems, which are different from those faced by men and these have serious repercussions on the realization of their entrepreneurial capabilities and competences.

These socio-cultural constraints limit the women's economic success and/or their ability to directly benefit from it. Success for women entrepreneurs should include such issues as empowerment (through which women can reduce their dependence on others by gaining control over their own income), a desire for greater income, greater ability to balance work and family roles.

The need to study constraints to the growth of street women food vendors in Nakuru Town was based on:

1. Women have distinctive competencies and unique business approaches that need to be understood, recognized and acknowledged as critical resource to development of MSEs.

2. Women face special problems, which are affecting the full utilization of their distinctive competencies and capabilities for entrepreneurial development.

3. Entrepreneurial achievement of women in societies should not be measured against economic outcomes like profitability and sales, which will further undermine the social and economic roles played by women entrepreneurs.
Figure 2.6  Source: Researcher (2005)

It is shown from the conceptual framework that despite the output in many cases, women lack those mentioned qualities. However, the purpose of this study was to prove or disapprove these conceptions.
3. RESEARCH METHODOLOGY

3.1 Research Design

A descriptive survey design was used for the study. The design was chosen because it involves collecting data in order to answer questions concerning the current status of subjects in the study (Mugenda & Mugenda, 1999). The questionnaire was administered to the street women food vendors by the researcher to assess personal and business characteristics, motivations for starting business and constraints they face.

3.2 Study Location

This study was carried out in Nakuru Town, which is fourth largest town in Kenya and headquarters of Rift Valley Province. According to the 1999 census results, this town hosts about 500,000 people and is a commercial, industrial and service centre surrounded by a large agricultural sector (GOK, 1997b).

3.3 Target Population

The unit of study was street women food vendors in Nakuru Town. The study was carried out in Nakuru Town because of its proximity to the researcher.

Street food vending is an illegal business in Kenya. According to survey carried out by Nakuru District Trade Office to find out what businesses were being carried
out in Nakuru Town and their number, it was found out that there are 275 street food vending enterprises. Out of these 223 are owned by women.

3.3.1 Sampling Procedure

In this research study, simple random sampling technique was used. This method was to ensure that respondents had an independent and equal chance of being selected.

The sample size was be 70 women entrepreneurs. Saunders et al (2000) recommends 30 elements as minimum for any statistical analysis. This sample size of 70 respondents could change due to factors like accessibility and respondent availability problems. A list of entrepreneurs was obtained from the locational mapping. Random numbers were allocated and a sample of 70 women obtained.

3.4 Data Collection Instruments and Procedure

3.4.1 Pilot Study

The research instruments were pre-tested on 15 street women food vendors. Normally 1 – 10 percent of the sample is used for pilot testing of the data collection instruments (Mugenda & Mugenda, 1999.) This was not included in the study. The pre-testing of questionnaires was to assist in identifying vague questions, getting suggestions, identifying deficiencies and helping to identifying suitable data analysis methods for the study (Mugenda & Mugenda 1999).

3.4.2 Survey Instruments

Questionnaires were the main data collection instruments. There were developed by a panel of experts with professional advise of the supervisors.
Questionnaires are the commonly used instruments to collect important information about the population (Orodho, 2004) especially when the respondents can be reached.

To enhance co-operation from the respondent, questions were formulated, with a clear mind about, their literacy level and their time schedules. Self-administered questionnaires were given to the respondents by the researcher. They consisted of closed – ended questions to provide more structural responses and open-ended questions to provide for more in-depth information.

The questionnaires were designed to have three sections. Part A dealt with entrepreneurs personal detail, Part B was be aimed at gathering information on business characteristic and Part C required the respondents to describe the major constraints they face as entrepreneurs.

3.5 Data Analysis

Percentages, frequency distribution tables and ranking of categories were presented in tabular form. A bar graph presenting frequencies and percentages was included to clarify the quantified data. Likert scale was used to analyze data because it is easier to compile than any other attitude scales.
4. RESULTS AND DISCUSSION

4.1 Introduction

This chapter contains results and discussion of the study on the investigation of constraints to the growth of street women food vendors in Nakuru Town. The chapter describes the street women food vendors on selected personal and demographic characteristics, specific characteristic of their businesses, the major constraints these women face and finally the strategies that these women feel should be used to improve the growth of street food vending especially by women. The results are arranged according to the research questions of the study.

4.2 Characteristics of the Street Women Food Vendors

The main characteristics examined in this study included age, marital status, family size, education level and business experience. The relationship between various characteristics of the subjects was assessed.

4.2.1 Respondents Age in Years

The age of an individual is said to have bearing in various aspects in life such as creativity in business operation, experience, health of both an individual and the business and self motivation of an entrepreneur. Figure 4.2 (a) shows that the majority of the women 47.1% were in the age category of 25 – 24 years, followed by age category 35 – 44 years (15.7%), age category 45 – 54 years (14.3%), age category 15 – 24 years (12.9%), age category 55 – 64 (7.1%) and over 65 years (2.9%).
Respondents Age in Years

4.2.1.1 Age Category by Marital Status

The results in Table 4.2b show that the majority of the respondents (47.1%) were in the age bracket of 25 – 34 years followed by age bracket 15 – 24 years age bracket 35 – 44 years, age bracket 45 – 54 years each with 10%, while 55 - 64 years had 7.1% followed by those over 65 years with 2.9%. The majority of the respondents being at the age bracket of 25 – 34 could imply lack of experience and management skills.
### Age Category by Marital Status

<table>
<thead>
<tr>
<th>Age</th>
<th>Marital Status</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Married F</td>
<td>F %</td>
<td>Single F</td>
<td>F %</td>
<td>Widowed F</td>
<td>F %</td>
</tr>
<tr>
<td>15 – 24</td>
<td>(1)</td>
<td>1.4</td>
<td>(8)</td>
<td>11.4</td>
<td>(0)</td>
<td>0</td>
</tr>
<tr>
<td>25 – 34</td>
<td>(12)</td>
<td>17.1</td>
<td>(15)</td>
<td>21.4</td>
<td>(3)</td>
<td>4.3</td>
</tr>
<tr>
<td>35 - 44</td>
<td>(5)</td>
<td>7.1</td>
<td>(3)</td>
<td>4.3</td>
<td>(1)</td>
<td>1.4</td>
</tr>
<tr>
<td>45 - 54</td>
<td>(7)</td>
<td>10.0</td>
<td>(1)</td>
<td>1.4</td>
<td>(2)</td>
<td>2.9</td>
</tr>
<tr>
<td>55 – 64</td>
<td>(2)</td>
<td>2.9</td>
<td>(0)</td>
<td>0</td>
<td>(3)</td>
<td>4.3</td>
</tr>
<tr>
<td>65 &amp; above</td>
<td>(0)</td>
<td>0</td>
<td>(1)</td>
<td>1.4</td>
<td>(1)</td>
<td>1.4</td>
</tr>
<tr>
<td>Total</td>
<td>(27)</td>
<td>38.6</td>
<td>(28)</td>
<td>40.0</td>
<td>(10)</td>
<td>14.3</td>
</tr>
</tbody>
</table>

Table 4.2b  Source: Survey Data, 2005

#### 4.2.1.2 Age Categories by Family Size

The results in Table 4.2c show that the majority of respondents (37.1%) are in the age bracket of 25 – 34 years with 0 – 3 children, followed by respondents in the age bracket of 15 – 24 years with 0 – 3 children. The age bracket with over 6 children is 55 – 64 years and over 64 years. The age and size of the family could have negative effects on the growth of MSEs. The fact that the majority of the respondents have started raising family at an early age could interfere with the normal business activities due to shared responsibilities.
### Age Categories by Family Size

<table>
<thead>
<tr>
<th>Age</th>
<th>0–3 F</th>
<th>4–6 F</th>
<th>Above 6 F</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>%</td>
<td></td>
</tr>
<tr>
<td>15–24</td>
<td>(9)</td>
<td>(0)</td>
<td>(0)</td>
<td>(9)</td>
</tr>
<tr>
<td></td>
<td>12.9%</td>
<td>0%</td>
<td>0%</td>
<td>12.9%</td>
</tr>
<tr>
<td>25–34</td>
<td>(26)</td>
<td>(7)</td>
<td>(0)</td>
<td>(33)</td>
</tr>
<tr>
<td></td>
<td>37.1%</td>
<td>10%</td>
<td>0%</td>
<td>47.1%</td>
</tr>
<tr>
<td>35–44</td>
<td>(4)</td>
<td>(7)</td>
<td>(0)</td>
<td>(11)</td>
</tr>
<tr>
<td></td>
<td>5.7%</td>
<td>10%</td>
<td>0%</td>
<td>15.7%</td>
</tr>
<tr>
<td>45–54</td>
<td>(1)</td>
<td>(6)</td>
<td>(3)</td>
<td>(10)</td>
</tr>
<tr>
<td></td>
<td>1.4%</td>
<td>8.6%</td>
<td>4.3%</td>
<td>14.3%</td>
</tr>
<tr>
<td>55–64</td>
<td>(0)</td>
<td>(4)</td>
<td>(1)</td>
<td>(5)</td>
</tr>
<tr>
<td></td>
<td>0%</td>
<td>5.7%</td>
<td>1.4%</td>
<td>7.1%</td>
</tr>
<tr>
<td>65 &amp; above</td>
<td>(1)</td>
<td>(0)</td>
<td>(1)</td>
<td>(2)</td>
</tr>
<tr>
<td></td>
<td>1.4%</td>
<td>0%</td>
<td>1.4%</td>
<td>2.9%</td>
</tr>
<tr>
<td>Total</td>
<td>(41)</td>
<td>(24)</td>
<td>(5)</td>
<td>70</td>
</tr>
<tr>
<td></td>
<td>58.6%</td>
<td>34.3%</td>
<td>7.1%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 4.2c  
Source: Survey Data 2005

#### 4.2.1.3 Age Categories by Education Level

The results in Table 4.2d show that the highest age category of respondents with primary education (37.5%) was in the age bracket of 25–34 years, while secondary education (51.1%) was in the same age bracket of 25–34 years and the only college level respondent was in the age bracket of 25–34 years, while secondary education (51.1%) was in the same age bracket of 24–34 years. The majority of respondents (47.1%) at all levels of education were at the age bracket of 25–34 years. This could be a limiting factor to creativity, business performance, management skills and personal drive.
### Age Categories by Education Level

<table>
<thead>
<tr>
<th>Age</th>
<th>Education level</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Primary F %</td>
<td>Secondary F %</td>
</tr>
<tr>
<td></td>
<td>F</td>
<td>F</td>
</tr>
<tr>
<td>15 – 24</td>
<td>(1) 1.4</td>
<td>(8) 11.4</td>
</tr>
<tr>
<td>25 – 34</td>
<td>(9) 12.9</td>
<td>(23) 32.9</td>
</tr>
<tr>
<td>35 – 44</td>
<td>(4) 5.7</td>
<td>(7) 10.0</td>
</tr>
<tr>
<td>45 – 54</td>
<td>(5) 7.1</td>
<td>(5) 7.1</td>
</tr>
<tr>
<td>55 – 64</td>
<td>(4) 5.7</td>
<td>(1) 1.4</td>
</tr>
<tr>
<td>65 &amp; above</td>
<td>(1) 1.4</td>
<td>(1) 1.4</td>
</tr>
<tr>
<td>Total</td>
<td>(24) 34.3</td>
<td>(45) 64.3</td>
</tr>
</tbody>
</table>

Table 4.2d  Source: Survey Data, 2005

### 4.2.2 Respondents Marital Status

The marital status of an individual has a bearing on the performance, and drive of an entrepreneur. Figure 4.2e shows that single respondents were the majority (40.0%) followed by married (38.6%) widowed (14.3%) and those women who were separated from their husbands (7.1%).

---

25
Respondents Marital Status

Figure 4.2 e  Source: Survey Data, 2005

4.2.2.1 Respondents Marital Status by family Size.

The results in Table 4.2 f show the majority of the respondents who are single (38.6%) are in the category of 0 – 3 children, followed by married respondents (18.6%) in the category of 4 – 6 children, windowed respondents and separated respondents (5.7%) in the category of 4-6 children. The size of the family could have an impact on the performance of business. This could be a limiting factor to the growth of MSEs because of excessive sharing of profits with satisfying the basic needs of the family.
### Respondents Marital Status by Family Size

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Family Size</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0 - 3</td>
<td>4 - 6</td>
</tr>
<tr>
<td></td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td>Married</td>
<td>(10)</td>
<td>14.3</td>
</tr>
<tr>
<td>Single</td>
<td>(27)</td>
<td>38.6</td>
</tr>
<tr>
<td>Widowed</td>
<td>(3)</td>
<td>4.3</td>
</tr>
<tr>
<td>Separated</td>
<td>(1)</td>
<td>1.4</td>
</tr>
<tr>
<td>Total</td>
<td>(41)</td>
<td>58.6</td>
</tr>
</tbody>
</table>

Table 4.2f  
Source: Survey Data, 2005

#### 4.2.3 Respondents Family Size

The size of the family has an impact on the growth of an enterprise in terms of an in terms of return on investment, time spent of the business and drawings from the business. Figure 4.2 g shows that majority of women (58.6%) were in family size category 0-3 children, followed by family size category 4 –6 children (34.3%) and over 6 children (7.1%)

### Respondents Family Size

![Pie Chart](image)

Figure 4.2 g  
Source: Survey Data, 2005
4.2.4 Respondents Family Size by Education Level

Figure 4.2 h shows that the majority of the respondents 64.3% were of secondary education level, followed by primary education level (34.3%) and college education level (1.4%). The lack of involvement of college level and university education level respondents in street food vending could be a pointer to the slow growth or lack of growth in this business sector.

Respondents Family Size by Education Level

![Pie chart showing distribution of respondents by education level]

Figure 4.2 h Source: Survey Data, 2005

4.2.5 Business Experience of Respondents

Results in Figure 4.2 i show that the majority (47.1%) of the women were in business experience category of 1 – 5 years followed by business experience 6 – 10 years, (27.1%), business experience category of 11 – 15 years (20.0%), business experience category of 16 – 20 years and business experience category of over 20 years 1.4%. The business experience of respondents could have a bearing on business
management skills, decision making process and quality of food. In addition, this could enhance the utilisation of raw materials and business finance.

**Business Experience of the Respondents.**

<table>
<thead>
<tr>
<th>Business Experience (Years)</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 5</td>
<td>33</td>
<td>47.1</td>
</tr>
<tr>
<td>6 – 10</td>
<td>19</td>
<td>27.1</td>
</tr>
<tr>
<td>11 – 15</td>
<td>14</td>
<td>20.0</td>
</tr>
<tr>
<td>16 – 20</td>
<td>3</td>
<td>4.3</td>
</tr>
<tr>
<td>Over 20</td>
<td>1</td>
<td>1.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>70</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Table 4.21 Source: Survey Data, 2005

**4.2.5.1 Business Experience by age Categories**

The results in Table 4.2 shows that the respondents in the age bracket of 25 – 34 years had the highest business experience in the category of 1- 5 years. The same age bracket 25 – 34 years had also the highest business experience in the category of 6-10 years followed by age brackets 35 – 44 years and 45 – 54 years which had the highest business experience in the category of 11 – 15 years.
Business experience by Age Categories

<table>
<thead>
<tr>
<th>Business Experience (years)</th>
<th>Age Category</th>
<th>15 – 24</th>
<th>25 – 34</th>
<th>35 – 44</th>
<th>45 – 54</th>
<th>55 – 64</th>
<th>65 &amp; above</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td>1 – 5</td>
<td>(8)</td>
<td>11.4</td>
<td>(17)</td>
<td>24.3</td>
<td>(5)</td>
<td>7.1</td>
<td>(3)</td>
<td>4.3</td>
</tr>
<tr>
<td>6 – 10</td>
<td>(1)</td>
<td>1.4</td>
<td>(14)</td>
<td>20.0</td>
<td>(1)</td>
<td>1.4</td>
<td>(1)</td>
<td>1.4</td>
</tr>
<tr>
<td>11 – 15</td>
<td>(0)</td>
<td>0</td>
<td>(0)</td>
<td>0</td>
<td>(4)</td>
<td>5.7</td>
<td>(4)</td>
<td>5.7</td>
</tr>
<tr>
<td>16 – 20</td>
<td>(0)</td>
<td>0</td>
<td>(2)</td>
<td>2.9</td>
<td>(1)</td>
<td>1.4</td>
<td>(1)</td>
<td>1.4</td>
</tr>
<tr>
<td>Over 20</td>
<td>(0)</td>
<td>0</td>
<td>(0)</td>
<td>0</td>
<td>(0)</td>
<td>0</td>
<td>(1)</td>
<td>1.4</td>
</tr>
<tr>
<td>Total</td>
<td>(9)</td>
<td>12.9</td>
<td>(33)</td>
<td>47.1</td>
<td>(11)</td>
<td>15.7</td>
<td>(10)</td>
<td>14.3</td>
</tr>
</tbody>
</table>

Table 4.2 | Source: Survey Data, 2005

4.2.5.2 Business Experience by Family Size

The results in Table 4.2 K show that the respondents in the category 1-5 years of business experience had a family of 0-3 children, followed by the respondents in category 11-15 years of business experience had a family of 4-6 children and those respondents in the category of 16-20 years of business experience had a family of 4-6 children. The respondents in the category 6-10 years of business experience had a family of 0-3 children. The trend is such that the higher the experience in business, the higher the number of children. This could imply that the more the experience the older the respondents and that they are more stable in business.
## Business Experience by Family Size

<table>
<thead>
<tr>
<th>Business Experience (years)</th>
<th>Family Sizes</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0 - 3</td>
<td></td>
</tr>
<tr>
<td></td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td>1 - 5</td>
<td>(24)</td>
<td>34.3</td>
</tr>
<tr>
<td>6 - 10</td>
<td>(14)</td>
<td>20.0</td>
</tr>
<tr>
<td>11 - 15</td>
<td>(2)</td>
<td>2.9</td>
</tr>
<tr>
<td>16 - 20</td>
<td>(1)</td>
<td>1.4</td>
</tr>
<tr>
<td>Over 20</td>
<td>(0)</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>(41)</td>
<td>58.6</td>
</tr>
<tr>
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<td>4 - 6</td>
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<td></td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td>1 - 5</td>
<td>(8)</td>
<td>11.4</td>
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<td>6 - 10</td>
<td>(5)</td>
<td>7.1</td>
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<tr>
<td>11 - 15</td>
<td>(9)</td>
<td>12.9</td>
</tr>
<tr>
<td>16 - 20</td>
<td>(2)</td>
<td>2.9</td>
</tr>
<tr>
<td>Over 20</td>
<td>(0)</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>(24)</td>
<td>34.3</td>
</tr>
<tr>
<td></td>
<td>Above 6</td>
<td></td>
</tr>
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<td></td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td>1 - 5</td>
<td>(1)</td>
<td>1.4</td>
</tr>
<tr>
<td>6 - 10</td>
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<td>0</td>
</tr>
<tr>
<td>11 - 15</td>
<td>(3)</td>
<td>4.3</td>
</tr>
<tr>
<td>16 - 20</td>
<td>(0)</td>
<td>0</td>
</tr>
<tr>
<td>Over 20</td>
<td>(1)</td>
<td>1.4</td>
</tr>
<tr>
<td></td>
<td>(5)</td>
<td>7.1</td>
</tr>
<tr>
<td></td>
<td>(70)</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.2 k Source: Survey Data 2005

### 4.2.5.3 Business Experience by Education Level

The results in Table 4.2 l show that the majority of the respondents with primary education had business experience of 1-5 years. The majority of the respondents with secondary education were also in the business experience of category 1-5 years. The respondent who had attained the college education was in the business experience of category 11-15 years.
Business Experience by Education Level.

<table>
<thead>
<tr>
<th>Business Experience (years)</th>
<th>Education Level</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Primary F %</td>
<td>Secondary F %</td>
<td>College F %</td>
<td></td>
<td>Total F %</td>
</tr>
<tr>
<td>1 – 5</td>
<td>(10) 14.3</td>
<td>(23) 32.9</td>
<td>(0) 0</td>
<td>(33) 47.1</td>
<td></td>
</tr>
<tr>
<td>6 – 10</td>
<td>(8) 11.4</td>
<td>(11) 15.7</td>
<td>(0) 0</td>
<td>(19) 27.1</td>
<td></td>
</tr>
<tr>
<td>11 – 15</td>
<td>(4) 5.7</td>
<td>(9) 12.9</td>
<td>(1) 1.4</td>
<td>(14) 20.0</td>
<td></td>
</tr>
<tr>
<td>16 – 20</td>
<td>(1) 1.4</td>
<td>(2) 2.9</td>
<td>(0) 0</td>
<td>(3) 4.3</td>
<td></td>
</tr>
<tr>
<td>Over 20</td>
<td>(1) 1.4</td>
<td>(0) 0</td>
<td>(0) 0</td>
<td>(1) 1.4</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>(24) 34.3</td>
<td>(45) 64.3</td>
<td>(1) 1.4</td>
<td>(70) 100</td>
<td></td>
</tr>
</tbody>
</table>

Table 4.2 1 Source: Survey Data, 2005

4.3 Characteristics of businesses owned by street women Food Vendors.

The main business characteristics examined in this study included the source of start-up capital, the business location, customers served per day, form of business ownership, provision of credit facilities, business diversification, the sales peak and off-peak period within a month, purpose of business start-up and usage of business profits. The relationship between various characteristics of the business and other variables such as age, marital status, business experience, education level were also examined.

4.3.1 Source of start-up capital

The results in Figure 4.3a show that the majority of the women (41.4%) sourced the start-up capital from their own savings followed by relatives (32.9%) friends (15.7%)
and 8.6% sold off their assets. The fact that the majority of the respondents started their businesses from their own savings could be an indicator that either the respondents were employed elsewhere before starting their own business or the ease of entry in this business sector or both.

The source of start-up capital

![Pie chart showing the source of start-up capital: 42% from relatives, 33% from own savings, 16% from friends, 9% from sold assets.]

Figure 4.3a Source: Survey Data, 2005

4.3.1.1 The Source of Business start-up by Age Categories

The results in Table 4.3b shows that the major source of start-up capital for the respondents was savings (41.4%). The age bracket of 25-34 years had the highest source of start-up finance from own savings (21.4%). The next major source of start-up finance was from relatives from the same age bracket of 25-34 years. The age bracket of 25-34 years is composed of both college and secondary leavers who are not yet employed. This could imply that the middle age category are still dependants or were employed before they started business.
The Source of Start-up Capital by Age Categories.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>29%</td>
<td>21.4%</td>
<td>7.1%</td>
<td>5.7%</td>
<td>2.9%</td>
<td>1.4%</td>
<td>41.4%</td>
</tr>
<tr>
<td>Friends</td>
<td>1.4%</td>
<td>5.7%</td>
<td>1.4%</td>
<td>5.7%</td>
<td>0%</td>
<td>1.4%</td>
<td>9%</td>
</tr>
<tr>
<td>Sold Assets</td>
<td>0%</td>
<td>1.4%</td>
<td>0%</td>
<td>1.4%</td>
<td>0%</td>
<td>1.4%</td>
<td>0%</td>
</tr>
<tr>
<td>Relatives</td>
<td>8.6%</td>
<td>17.1%</td>
<td>4.3%</td>
<td>1.4%</td>
<td>0%</td>
<td>1.4%</td>
<td>32.9%</td>
</tr>
<tr>
<td>Trade Loan</td>
<td>0%</td>
<td>1.4%</td>
<td>0%</td>
<td>1.4%</td>
<td>0%</td>
<td>1.4%</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>12.9%</td>
<td>47.1%</td>
<td>15.7%</td>
<td>14.3%</td>
<td>7.1%</td>
<td>2.9%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 4.3b Source: Survey Data, 2005

4.3.1.2 The Source of Start-up Capital by Marital Status.

The results in table 4.3c show that the majority of the married respondents (21.4%) sourced their start-up capital from savings, while the majority of the single respondents (21.4%) sourced their start-up capital from relatives. The majority of the widowed respondents (7.1%) sourced their start-up capital from savings and the majority of the separated respondents (4.3%) source from relatives. The majority of the respondents in all the categories of the marital status selected savings and relatives as their main source of start-up capital. This indicator of choosing a financial source without stringent conditions such as interest.
The source of start-up capital by marital status.

<table>
<thead>
<tr>
<th>Source of Capital</th>
<th>Married F</th>
<th>Married %</th>
<th>Single F</th>
<th>Single %</th>
<th>Widowed F</th>
<th>Widowed %</th>
<th>Separated F</th>
<th>Separated %</th>
<th>Total F</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>(15) 21.4</td>
<td></td>
<td>(8) 11.4</td>
<td></td>
<td>(5) 7.1</td>
<td></td>
<td>(1) 1.4</td>
<td></td>
<td>(29)</td>
<td>41.4</td>
</tr>
<tr>
<td>Friends</td>
<td>(3) 4.3</td>
<td></td>
<td>(5) 7.1</td>
<td></td>
<td>(3) 4.3</td>
<td></td>
<td>(0) 0</td>
<td></td>
<td>(11)</td>
<td>15.7</td>
</tr>
<tr>
<td>Sold Assets</td>
<td>(3) 4.3</td>
<td></td>
<td>(0) 0</td>
<td></td>
<td>(2) 2.9</td>
<td></td>
<td>(1) 1.4</td>
<td></td>
<td>(6)</td>
<td>8.6</td>
</tr>
<tr>
<td>Relatives</td>
<td>(5) 7.1</td>
<td></td>
<td>(15) 21.4</td>
<td></td>
<td>(0) 0</td>
<td></td>
<td>(3) 4.3</td>
<td></td>
<td>(23)</td>
<td>32.9</td>
</tr>
<tr>
<td>Trade Loan</td>
<td>(1) 1.4</td>
<td></td>
<td>(0) 0</td>
<td></td>
<td>(0) 0</td>
<td></td>
<td>(0) 0</td>
<td></td>
<td>(1)</td>
<td>1.4</td>
</tr>
<tr>
<td>Total</td>
<td>(27) 38.6</td>
<td>(28) 40.0</td>
<td>(10) 14.3</td>
<td>(5) 7.1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(70)</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.3c Source: Survey Data, 2005

4.3.1.3 Source of Start-up Capital by Education Level

The results in Table 4.3d shows that the majority (41.4%) of the respondents obtained their start-up capital from savings at all the categories of the education levels. This was followed by relatives (32.9%). The results for start-up capital by education level do not show any distinct trend between the levels. This could imply that education levels do not have an inclination on the sources of business finance for start-up capital.
The source of Start-up Capital by Education Level.

<table>
<thead>
<tr>
<th>Source of capital</th>
<th>Education Level</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Primary</td>
<td>F</td>
<td>%</td>
<td>Secondary</td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td>Savings</td>
<td>(14)</td>
<td>20</td>
<td></td>
<td>(15)</td>
<td>21.4</td>
<td></td>
</tr>
<tr>
<td>Friends</td>
<td>(4)</td>
<td>5.7</td>
<td></td>
<td>(7)</td>
<td>10.0</td>
<td>(1)</td>
</tr>
<tr>
<td>Sold Assets</td>
<td>(1)</td>
<td>1.4</td>
<td></td>
<td>(5)</td>
<td>7.1</td>
<td>(0)</td>
</tr>
<tr>
<td>Relatives</td>
<td>(5)</td>
<td>7.1</td>
<td></td>
<td>(18)</td>
<td>25.7</td>
<td>(0)</td>
</tr>
<tr>
<td>Trade Loan</td>
<td>(1)</td>
<td>0</td>
<td></td>
<td>(0)</td>
<td>0</td>
<td>(0)</td>
</tr>
<tr>
<td>Total</td>
<td>(24)</td>
<td>34.3</td>
<td></td>
<td>(45)</td>
<td>64.3</td>
<td>(1)</td>
</tr>
</tbody>
</table>

Table 4.3 d Source: Survey Data, 2005.

4.3.2 Respondents Business Location

Results in figure 4.3e show that the majority of the respondents (84.3%) continued to operate their businesses in their original business locations while 15.7% of the respondents moved from their original location. Remaining in the original business location could have an implication in the number of customers served per day and hence high returns on investment.
4.3.2.1 Business Location by Education Level

The results in Table 4.3f show that the majority of the respondents (84.3%) within all education level categories operated in their original locations, while 15.7% moved to new locations. Identifying a business location and maintaining it has an impact on the inflow of customers. This could imply that with high inflow of regular customers could lead to high returns on investment.

<table>
<thead>
<tr>
<th>Business Location</th>
<th>Education Level</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Primary</td>
<td>F</td>
<td>%</td>
<td>Secondary</td>
<td>F</td>
<td>%</td>
<td>College</td>
</tr>
<tr>
<td>Original</td>
<td></td>
<td>(22)</td>
<td>31.4</td>
<td>(36)</td>
<td>51.4</td>
<td>(1)</td>
<td>1.4</td>
</tr>
<tr>
<td>New</td>
<td></td>
<td>(2)</td>
<td>2.9</td>
<td>(9)</td>
<td>12.9</td>
<td>(0)</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>(24)</td>
<td>34.3</td>
<td>(45)</td>
<td>64.3</td>
<td>(1)</td>
<td>1.4</td>
</tr>
</tbody>
</table>

Table 4.3f Source: Survey Data, 2005
4.3.3 Number of Customers Served per Day

Results in figure 4.3g show that the majority of the respondents (84.3%) served more than 30 customers per day followed by customers number category of 21-30 customers (11.4%) followed by category 11-20 customers (2.9%) and category 1-10 customers (1.4%). The number of customers served per day by the respondents could have a bearing on the extent of business survival or mortality rate.

**Number of Customers Served per Day**

![Pie chart showing customer distribution](image)

Figure 4.3 g   Source: Survey Data 2005

4.3.3.1 Number of Customers Served per day by Age Categories

The results in Table 4.3h show that the respondents in the age bracket of 25-34 years had the highest number of customers 38.6% served per day, followed by the age bracket of 35-44 years had 14.3% customers served per day. The results in Table 4.3i do not show any relationship between the number of customers served per day and the age of the respondents.
Number of Customers Service per Day by Age Categories.

<table>
<thead>
<tr>
<th>Number of customers</th>
<th>Age Categories</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>15 – 24 F %</td>
</tr>
<tr>
<td>1 - 10</td>
<td>(0) 0</td>
</tr>
<tr>
<td>11 - 20</td>
<td>(0) 0</td>
</tr>
<tr>
<td>21 - 30</td>
<td>(3) 4.3</td>
</tr>
<tr>
<td>over 30</td>
<td>(6) 8.6</td>
</tr>
<tr>
<td>Total</td>
<td>(9) 12.9</td>
</tr>
</tbody>
</table>

Table 4.3 h Source: Survey Data, 2005

4.3.3.2 Number of customers served per day by Education level.

The results in Table 4.3i show that the majority of the respondents with secondary education (84.4%) served over 30 customers per day, while the respondents with primary education (83.3%) served the same number of over 30 customers per day.

This results show that there is no relationship between the number of customers served per day and the level of education attained. This could imply that education level is not a hindrance towards the growth of MSES.
Number of Customers Served per Day by Education Level.

<table>
<thead>
<tr>
<th>Number of customers</th>
<th>Education Level</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Primary F</td>
<td>Secondary F</td>
<td>College F</td>
<td>Total F</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 – 10</td>
<td>(1)</td>
<td>1.4</td>
<td>(0)</td>
<td>(0)</td>
<td>(1)</td>
<td>1.4</td>
</tr>
<tr>
<td>11 – 20</td>
<td>(1)</td>
<td>1.4</td>
<td>(1)</td>
<td>(0)</td>
<td>(2)</td>
<td>2.9</td>
</tr>
<tr>
<td>21 - 30</td>
<td>(2)</td>
<td>2.9</td>
<td>(6)</td>
<td>(0)</td>
<td>(9)</td>
<td>12.9</td>
</tr>
<tr>
<td>Over 30</td>
<td>(20)</td>
<td>28.6</td>
<td>(38)</td>
<td>(1)</td>
<td>(59)</td>
<td>84.3</td>
</tr>
<tr>
<td>Total</td>
<td>(24)</td>
<td>34.3</td>
<td>(45)</td>
<td>(1)</td>
<td>(70)</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.3i  Source: Survey Data, 2005

4.3.4  Attitude Towards Food Vending

The attitude of an individual towards a particular enterprise has an impact on business performance and hence the amount of return on investment. The results in Figure 4.3j show that the majority of the respondents (91.4%) attitude towards street food vending improved followed by 5.7% whose attitude had declined and 2.9% who were not sure whether their attitude had declined or not.

Attitude Towards Street Food Vendor

Figure 4.3j  Source: Survey Data 2005
4.3.4.1 Attitude Towards Food Vending by Age Categories

The results in Table 4.31 show that the majority of all the age brackets (91.4%) felt that their attitude had improved toward street food vending. The other respondents 5.7% felt that their attitude toward street food vending had declined while 2.9% of the respondents were not sure whether there was any change or not. This could be an indicator that there is a lot of profit making in street food vending.

Attitude Towards Street Food Vending by Age Categories

<table>
<thead>
<tr>
<th>Number of Customers</th>
<th>15 – 24 F %</th>
<th>25 – 34 F %</th>
<th>35 – 44 F %</th>
<th>45 – 54 F %</th>
<th>55 – 65 F %</th>
<th>65 &amp; above F %</th>
<th>Total F %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improved</td>
<td>(9) 12.9</td>
<td>(27) 38.6</td>
<td>(11) 15.7</td>
<td>(10) 14.3</td>
<td>(5) 7.1</td>
<td>(2) 2.9</td>
<td>(64) 91.4</td>
</tr>
<tr>
<td>Not Improved</td>
<td>(0) 0</td>
<td>(0) 0</td>
<td>(0) 0</td>
<td>(0) 0</td>
<td>(0) 0</td>
<td>(0) 0</td>
<td>(0) 0</td>
</tr>
<tr>
<td>Not Sure</td>
<td>(0) 0</td>
<td>(2) 2.9</td>
<td>(0) 0</td>
<td>(0) 0</td>
<td>(0) 0</td>
<td>(0) 0</td>
<td>(2) 2.9</td>
</tr>
<tr>
<td>Declined</td>
<td>(0) 0</td>
<td>(4) 5.7</td>
<td>(0) 0</td>
<td>(0) 0</td>
<td>(0) 0</td>
<td>(0) 0</td>
<td>(4) 5.7</td>
</tr>
<tr>
<td>Total</td>
<td>(9) 12.9</td>
<td>(33) 47.1</td>
<td>(11) 15.7</td>
<td>(10) 14.3</td>
<td>(5) 7.1</td>
<td>(2) 2.9</td>
<td>(70) 100</td>
</tr>
</tbody>
</table>

Table 4.3k Source: Survey Data, 2005

4.3.4.2 Attitude Forwards Food Vending by Education Level.

The results in Table 4.31 show that the majority of the respondents (91.4%) in all the education levels changed their attitude towards street food vending. The rest 8.6% were either not sure or their attitude declined.
Attitude Towards Street Food Vending by Education Level.

<table>
<thead>
<tr>
<th>Attitude</th>
<th>Education Level</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Primary F</td>
</tr>
<tr>
<td>Improved</td>
<td>(22)</td>
</tr>
<tr>
<td>Not Improve</td>
<td>(0)</td>
</tr>
<tr>
<td>Not sure</td>
<td>(0)</td>
</tr>
<tr>
<td>Declined</td>
<td>(2)</td>
</tr>
<tr>
<td>Total</td>
<td>(24)</td>
</tr>
</tbody>
</table>

Table 4.31  Source: Survey Data, 2005

4.3.5 Form of Business Ownership

The analysis of the results in this study established that 100% of the respondents that were being studied operated sole-proprietorship form of business. This could be due to various advantages attached to the sole-proprietorship form of business. Though sole-proprietorship has its own advantages, other form of business also have their advantages such as rapid diversification of business, sharing of business ideas and creativity with partners.

4.3.6 Provision of credit facilities for customers

The results in figure 4.3m show that the majority of the respondents (72.9%) do not provide credit to their customers. Only 27% of the respondents provide credit to their customers. This could be due to the fact that most of their customers are travelers, casual workers and hawkers.
4.3.7 Formal Business Training

The results in figure 4.3 show that the majority of the respondents (95.7%) had not undergone any form of formal business training. Only 2.9% of the respondents had trained in foods and beverages and 1.4% of the respondents had trained in bookkeeping. This study established that formal business training did not vary depending on various variables. Lack of training in business management skills has an impact on the growth of MSEs. This results could be an indicator of reasons of high morality rate of MSEs.
Formal Business Training

![Pie chart showing 96% in one section and 3% and 1% in separate sections]

Figure 4.3n Source: Survey, Data 2005

### 4.3.7.1 Formal Business Training by Age category

The results in table 4.3p show that the majority of respondents (95.7%) in all age brackets had not acquired formal business training. Only 4.3% had acquired training in foods and beverages and book-keeping.

#### Formal Business Training by Age Categories

<table>
<thead>
<tr>
<th>Training</th>
<th>15 – 24</th>
<th>25 – 34</th>
<th>35 – 44</th>
<th>45 – 54</th>
<th>55 – 65</th>
<th>65 &amp; above</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F %</td>
<td>F %</td>
<td>F %</td>
<td>F %</td>
<td>F %</td>
<td>F %</td>
<td>F %</td>
</tr>
<tr>
<td>Financial manag.</td>
<td>(0)</td>
<td>(0)</td>
<td>(1)</td>
<td>(0)</td>
<td>(0)</td>
<td>(0)</td>
<td>(0)</td>
</tr>
<tr>
<td>Book keeping</td>
<td>(0)</td>
<td>(1)</td>
<td>(0)</td>
<td>(0)</td>
<td>(0)</td>
<td>(0)</td>
<td>(1)</td>
</tr>
<tr>
<td>Business manag.</td>
<td>(0)</td>
<td>(0)</td>
<td>(0)</td>
<td>(0)</td>
<td>(0)</td>
<td>(0)</td>
<td>(0)</td>
</tr>
<tr>
<td>Food &amp; beverage</td>
<td>(0)</td>
<td>(1)</td>
<td>(0)</td>
<td>(1)</td>
<td>(0)</td>
<td>(0)</td>
<td>(2)</td>
</tr>
<tr>
<td>None</td>
<td>(9)</td>
<td>(39)</td>
<td>(10)</td>
<td>(9)</td>
<td>(5)</td>
<td>(2)</td>
<td>(67)</td>
</tr>
<tr>
<td></td>
<td>12.9</td>
<td>44.3</td>
<td>14.3</td>
<td>12.9</td>
<td>7.1</td>
<td>2.9</td>
<td>95.7</td>
</tr>
<tr>
<td>Total</td>
<td>(9)</td>
<td>(33)</td>
<td>(11)</td>
<td>(10)</td>
<td>(5)</td>
<td>(2)</td>
<td>(70)</td>
</tr>
<tr>
<td></td>
<td>12.9</td>
<td>47.1</td>
<td>15.7</td>
<td>14.3</td>
<td>7.1</td>
<td>2.9</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.3p Source: Survey Data, 2005
4.3.8 Purpose of Business Start-up

The results in Figure 4.3q show that the majority of the respondents (57.1%) started their enterprises for survival purposes, while 24.3% started the enterprises for both survival and need for independence. The respondents who started their businesses for independence were 12.9% and 5.7% who inherited the business from family.

Purpose of Business Start-up

![Pie chart showing the distribution of purposes for business start-up]

Figure 4.3q Source: Survey Data 2005

4.3.8.1 Purpose of Business start-up by Age Category

The results in Table 4.3r shows that the majority of the respondents (28.6%) who started their businesses to survive were in the age bracket of 25 – 34 years. The other respondents (24.3%) mainly started their businesses for both survival and independence were in all the age brackets.
### Purpose of Business start-up Age Categories

<table>
<thead>
<tr>
<th>Purpose</th>
<th>15 – 24</th>
<th>25 – 34</th>
<th>35 – 44</th>
<th>45 – 54</th>
<th>55 – 65</th>
<th>65 &amp; above</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F %</td>
<td>F %</td>
<td>F %</td>
<td>F %</td>
<td>F %</td>
<td>F %</td>
<td></td>
</tr>
<tr>
<td>Inherited</td>
<td>(0) 0</td>
<td>(4) 5.7</td>
<td>(0) 0</td>
<td>(0) 0</td>
<td>(0) 0</td>
<td>(0) 0</td>
<td>(4) 5.7</td>
</tr>
<tr>
<td>Survival</td>
<td>(3) 4.3</td>
<td>(20) 28.6</td>
<td>(7) 10.0</td>
<td>(5) 7.1</td>
<td>(4) 5.7</td>
<td>(2) 2.9</td>
<td>(40) 57.1</td>
</tr>
<tr>
<td>Independence</td>
<td>(1) 1.4</td>
<td>(4) 5.7</td>
<td>(2) 2.9</td>
<td>(1) 1.4</td>
<td>(1) 1.4</td>
<td>(0) 0</td>
<td>(9) 12.9</td>
</tr>
<tr>
<td>Survival &amp; Independence</td>
<td>(5) 7.1</td>
<td>(6) 8.6</td>
<td>(2) 2.9</td>
<td>(4) 5.7</td>
<td>(0) 0</td>
<td>(0) 0</td>
<td>(17) 24.3</td>
</tr>
<tr>
<td>Total</td>
<td>(9) 12.9</td>
<td>(33) 47.1</td>
<td>(11) 15.7</td>
<td>(10) 14.3</td>
<td>(5) 7.1</td>
<td>(2) 2.9</td>
<td>(70) 100</td>
</tr>
</tbody>
</table>

Table 4.3 r Source: Survey Data, 2005

#### 4.3.8.2 Purpose of Business start-up by Education Level

The results in Table 4.3s show that the majority of the respondents (57.1%) in all the education levels started their business for survival purposes. The respondents in all the education levels (24.3%) started their businesses for both survival and need for independence. These results have not established any relationship between purpose of business start-up and education level.
Purpose of Business start-up by Education Level.

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Primary</th>
<th>Secondary</th>
<th>College</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td>Inherited</td>
<td>(0)</td>
<td>0%</td>
<td>(4)</td>
<td>5.7%</td>
</tr>
<tr>
<td>Survival</td>
<td>(13)</td>
<td>18.6%</td>
<td>(25)</td>
<td>35.7%</td>
</tr>
<tr>
<td>independence</td>
<td>(3)</td>
<td>4.3%</td>
<td>(5)</td>
<td>7.1%</td>
</tr>
<tr>
<td>survival &amp;</td>
<td>(8)</td>
<td>11.4%</td>
<td>(11)</td>
<td>15.7%</td>
</tr>
<tr>
<td>Independence</td>
<td>(24)</td>
<td>34.3%</td>
<td>(45)</td>
<td>64.3%</td>
</tr>
</tbody>
</table>

Table 4.3s Source: Survey Data, 2005

4.3.9 Usage of Business Profit

The results in Table 4.3t show that the majority of the respondents (100%) use the business profit to pay school fees for their children followed by 91.4 percent of the respondents who use business profit for personal use. The other respondents (90%) use the business profit for paying rent for their houses followed by 85.7% who use business profit to buy assets and 57.1% who use business profit for improving the business. This has established that few respondents use business profit to improve businesses. This could be an indicator for the slow or lack of growth for MSES.

Usage of Business Profit

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improving Business</td>
<td>40</td>
<td>57.1</td>
</tr>
<tr>
<td>Paying school fees</td>
<td>70</td>
<td>100</td>
</tr>
<tr>
<td>Pay rent</td>
<td>63</td>
<td>90</td>
</tr>
<tr>
<td>Personal use</td>
<td>64</td>
<td>91.4</td>
</tr>
<tr>
<td>Buying Assets</td>
<td>60</td>
<td>85.7</td>
</tr>
</tbody>
</table>

Table 4.3t Source: Survey, Data 2005
4.4.4 Competition

The results in Table 4.4b show that there is competition in street food vending. The majority of the respondents (54.3%) cited non existence of competition while 45.7% felt that there was competition.

4.4.5 Pricing of foods and Beverages

The results in Table 4.4b show that the majority of the respondents (62.9%) had no problem in pricing while 37.1% had problem in pricing, this could be due to lack of formal business education.

4.4.6 Lack of worksites

The results in Table 4.4b show that the majority of the respondents (71.4%) had problem with lack of good worksites, 28.6% of the respondents had no problems with their worksites.

4.4.7 Interference from Local Authority

The results in table 4.4b show that the majority of the respondents (95.7%) had their business growth affected by interference from the local authority, while only 4.3% felt that there was no interference by the local authority.

4.4.8 Shortage of Raw Materials

The results in table 4.4b show that the majority of the respondents (80%) had no problem in sourcing for the raw materials. Only 20% of the respondents had problems in sourcing for raw materials.
4.4.9 Power Interruptions

The results in table 4.4b show that majority of the respondents (92.9%) cited that electricity was not a constraint, only 7.1% stated that power interruption affected their businesses. This could be due to the fact that street women food vendors operate in public service vehicle terminus, and construction sites and they use paraffin stoves. Others prepare food at home then ferry to their worksites.

Rating: Business Finance, security, competition, pricing of foods and beverages lack of worksites, interference from local authority, raw materials and power interruptions as constraints to business growth.

<table>
<thead>
<tr>
<th>Constraints</th>
<th>AFFECTS BUSINESS GROWTH</th>
<th>DOES NOT AFFECT BUSINESS GROWTH</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percent</td>
</tr>
<tr>
<td>Business Finance</td>
<td>(16)</td>
<td>22.9</td>
</tr>
<tr>
<td>Security</td>
<td>(12)</td>
<td>17.1</td>
</tr>
<tr>
<td>Competition</td>
<td>(32)</td>
<td>45.7</td>
</tr>
<tr>
<td>Pricing of foods and beverages</td>
<td>(26)</td>
<td>37.1</td>
</tr>
<tr>
<td>Lack of worksites</td>
<td>(50)</td>
<td>71.4</td>
</tr>
<tr>
<td>Interference by Local Authority</td>
<td>(67)</td>
<td>95.7</td>
</tr>
<tr>
<td>Shortage of raw materials</td>
<td>(14)</td>
<td>20.0</td>
</tr>
<tr>
<td>Power interruption</td>
<td>(5)</td>
<td>7.1</td>
</tr>
</tbody>
</table>

Table 4.4b  Source Survey Data, 2005

4.4.10 Poor access to water supply

The results in Table 4.4c show that 84.3% of the respondents could access clean water. However, 15.7% of the respondents could not access clean water.
4.4.11 Legal Formality

The results in Table 4.4c show that 85.7% had problem with legal formality involved in running their businesses. The remaining 14.3% of the respondents felt that the legal formality did not interfere with the growth of their businesses.

4.4.12 Financial Assistance form Family

The results in Table 4.4c show that the majority of the respondents (90%) felt that the family assistance is minimal and hence does not effect on the growth of their businesses. However, 10% of the respondents feel that family assistance improves the growth of their businesses. This could imply that majority of the street women food vendors operate individually without involvement of the family in terms of business finance.

4.4.13 Financial Assistance from Friends

The results in Table 4.4c show that the majority of the respondents (92.9%) did not consider financial assistance from friends as effective to the growth of their businesses.

4.4.14 Moral support from Family

The results in Table 4.4c show that the majority of the respondents (98.6%) did not consider moral support from family as having any effects on their businesses. Only 1.4% felt that moral support from family had impact on their business. This could imply that the respondents do not receive moral support from their family.
4.4.15 Interruption of Business Growth by other chores

The results in Table 4.4c show that the majority of the respondents (80%) felt that other chores did not interrupt the running of their businesses. However 20% of the respondents felt that other chores interrupt the running of their businesses.

4.4.16 Taxation

The results in table 4.4c show that the majority of the respondents (85.7%) are affected by taxation. This is despite that most MSEs fall outside value added tax and income tax brackets. The other respondents (14.3%) were not affected by tax. This results could imply that the respondents do not understand exactly what taxation is all about.

4.4.17 Inaccessibility to Electricity

The results in table 4.4c show that the majority of the respondents (90%) are not affected by inaccessibility to electricity, only 10% of the respondents claimed that they were affected by inaccessibility to electricity.
Rating: Poor water supply, legal formality, financial assistance from family, assistance from friends, moral support from family, business interruption by other chores, taxation and inaccessibility to electricity.

<table>
<thead>
<tr>
<th>CONSTRAINTS</th>
<th>AFFECTS</th>
<th>DOES NOT AFFECT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td>Water supply</td>
<td>(11)</td>
<td>15.7</td>
</tr>
<tr>
<td>Legal formality</td>
<td>(60)</td>
<td>85.7</td>
</tr>
<tr>
<td>Financial Assistance from family</td>
<td>(7)</td>
<td>10</td>
</tr>
<tr>
<td>Financial assistance from friends</td>
<td>(5)</td>
<td>7.1</td>
</tr>
<tr>
<td>Moral support from family</td>
<td>(1)</td>
<td>1.4</td>
</tr>
<tr>
<td>Business growth interruption by other chores</td>
<td>(14)</td>
<td>20</td>
</tr>
<tr>
<td>Taxation</td>
<td>(60)</td>
<td>85.7</td>
</tr>
<tr>
<td>Electricity</td>
<td>(7)</td>
<td>10</td>
</tr>
</tbody>
</table>

Table 4.4c  Source: Survey Data, 2005

4.5 Strategies Identified by Street Women Food Vendors

a. The study revealed that the respondents had difficulties in pricing the foods and beverages. The government, related non-government organisation and other stakeholders should come up with relevant programmes to create awareness on the importance of training in management skills.

b. The results of the study established that majority of the respondents had problems in accessing conducive worksite. The ministry of Local Government through various Local Authority should come up with methods of identifying ideal business locations for street food vendors.

c. The majority of the respondents complained of interference from the Local Authority personnel and hence loss of properties. The various Local
Authorities should govern all the MSEs and most specifically street food vending because of its sensitivity.

d. The government should come up with a method of classifying the MSEs for the purpose of taxation, revenue remission and registration of business names.

e. The various Local Authorities should come up with better channels of information dissemination to the MSEs to eliminate the frequent confrontations between MSEs and Local Authorities especially because of legal formalities.
5. SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY

The results of the study were analysed, interpreted and presented under the guiding research questions. The results show that the respondents above 25 years were 87.1% while below 25 years were 12.9%. Majority of the respondents were of secondary education level (64.3%).

The majority of the respondents had a business experience of less than 5 years (47.1%). Business ownership was found to be sole proprietorship. This form of business organization has limitations to enterprise growth and entrepreneurship development.

The major source of start-up capital was savings (41.4%) followed by relatives (32.9%). The majority of respondents served over 30 customers per day (84.3%). 91.4% of respondents indicated that their attitude towards street food vending had improved. Most of the respondents (95.7%) did not have formal training related to their business. The main reason of respondents starting street food vending business was for survival purposes (57.1%). Majority of them had never accessed a loan from a micro finance institution (91.4%).

The major constraints to business growth were cited as lack of operating funds (100%) interference from local authorities, taxation, legal formality, competition and pricing of food and beverages.
5.2 CONCLUSION

From the results its of this study the following conclusions were derived.

1. The majority of the street women food vendors were aged 25 years and above with a secondary level of education. The form of these businesses was sole proprietorship.

2. The major sources of capital for business start-up were savings and relatives.

3. The major constraints to business growth cited by street women food vendors were interference from local authorities (97.1%), taxation (88.6%), legal formality (licensing, health care requirements (84.3%), competition (45.7%) and pricing of food and beverages (37.1%).

Street women food vendors prefer operating in the Central Business District where they have easy access to customers. This exposes them to harassment by the local authority personnel. They are arrested by law enforcement officers, their goods confiscated and their structure demolished without notice.

Competition included not having enough customers and having too many competitors. Lack of operating funds was a constraint that was faced by all respondents (100%). Some respondents have no adequate information on the existence of micro finance institutions while others feared the high interest rates charged by these MFI's.
5.3 RECOMMENDATIONS

Based on the results and interpretation and conclusion of this study the following recommendations have been derived;

1. Due to complaints by the respondents about interference by local authority personnel and insecurity, information dissemination tailored cover seminars and meetings could be organized to emphasize the importance of street food vending sub sector to the growth of local economy and its contribution to national GDP and hence the need to create business relationship that would facilitate street food vending growth in a clean and conducive environment.

2. For street vending to thrive in Nakuru town and in Kenya, urban policy change is needed that will integrate street vending in the urban planning and decision-making. The existing street vendors associations must be given recognition and support so that they can voice the needs of their members vigorously.

3. The street food vending needs to be recognized and regulated if it is to become an integral part of the urban set up and national economy. Such integration requires a reappraisal of the functions, organization and administration of towns and cities.

   Hygienic facilities and designs for improvement of the street food infrastructure and environment should be put in place.

4. The street food vendors themselves need to be trained in various areas if this sub-sector is to be enhanced. Training programmes should be devised for street food vendors and food inspectors along with awareness campaigns to educate consumers. The funding of broader restricting programmes for the street food sub-sector, the training of municipal councils inspectors and
consumer awareness are challenges that merit more of the local authorities
attention.

5. Street vendors are seen as a threat to formal food related businesses who pay
license fees and other charges to the local authorities. The informal street food
vends should also be allowed to pay license fees and hence be allowed to
operate without interference.

It should be noted that if the environment is not conducive to growth, little growth
would be achieved. In order to enhance the impact of activities in the street food-
vending sub-sector, it is therefore recommended that the relevant government
authorities be sensitized to the needs of these categories of enterprises.

5.4 FURTHER RESEARCH

1. A profile of women entrepreneurs in Kenya; personalities, performances,
   problems and prescription for success.

2. The implication of women entrepreneurs development on the sustainability
   and growth of MSEs in Kenya.

3. Impact of gender disparity on micro and small enterprises in Kenya.

4. The effects of micro finance on women entrepreneurs in Kenya.
APPENDIX I

QUESTIONNAIRE

PART A: ENTREPRENEUR’S PERSONAL DETAILS.

Please tick as appropriate against each question

1. Age
   15 – 24 (  )
   25 – 34 (  )
   35 – 44 (  )
   45 – 54 (  )
   55 – 54 (  )
   65 and above (  )

2. Marital Status
   Married (  )
   Single (  )
   Windowed (  )
   Separated (  )

3. Size of the family
   Number of children
   1 – 3 (  )
   4 – 6 (  )
   above 6 (  ) specify

4. Education Level
   Primary (  )
   Secondary (  )
   College (  )
   University (  )
   Other specify .................................................................
PART B: HISTORY OF THE BUSINESS

Please tick as appropriate

1. How long have you been in this business?
   1 - 5 years ( )
   6 - 10 years ( )
   11 - 15 years ( )
   16 - 20 years ( )
   over 20 years ( )

2. What was the source of your starting capital?
   Savings ( )
   Friends ( )
   Sold Assets ( )
   Relatives ( )
   Trade loan ( )

3. Is this the original business location?
   Yes ( )
   No ( )
   If no, why have you changed the location? ...........................................

4. How many customers do you serve per day?
   1 - 10 ( )
   11 - 20 ( )
   21 - 30 ( )
   Over 30 ( ) Specify.

5. a) What do you think about this business? ...........................................
   b) Has your attitude towards outside catering business changed?
      Yes ( )
      No ( )
      If yes, in which way?
      Improved ( )
      Not improved ( )
      Not Sure ( )
      Declined ( )

6. Do you operate the business as:
   A group ( )
   Individual ( )

7. Do you get further help as the business progress from family members?
   Yes ( )
   No ( )
8. Do you operate any other business alongside street food vending businesses?
   Yes (   )
   No (   )
   If yes, Specify .................................................................

9. Have you been able to acquire assets from your business profits
   Yes (   )
   No (   )
   If yes, Specify
   ....................................................................................
   ....................................................................................
   ....................................................................................
   ....................................................................................
   If no, why .................................................................

10. When do you get the highest number of customers
    All the time (   )
    Mid-month (   )
    End – Month (   )
    Any other specify

11. Do you have credit facilities for your customers?
    Yes (   )
    No (   )
    If yes, how do you ensure that the creditors pay you?
    ....................................................................................

12. (a) Do you have any formal training related to your business?
    Yes (   )
    No (   )

    (b) If yes, what formal training? (please tick as appropriate)
    Financial management (   )
    Book Keeping (   )
    Business Management (   )
    Food and beverages (   )
    None of the above (   )
    Other specify .................................................................

13. Do you keep records of your business performance?
    Yes (   )
    No (   )

14. How much initial capital had you invested in your business at start-up and additional capital at the time indicated in the table below? .................
    ....................................................................................

61
Question | Business Startup (Kshs) | Dec. 2001 (Kshs.) | Dec. 2002 (Kshs.) | Dec 2003 (Kshs.) | Dec 2004 (Kshs.)
--- | --- | --- | --- | --- | ---
14 - 18

19. Why did you start this business?
   - Inherited the business from a relative
   - Survival purposes
   - Need for independence
   - Other specify

20. How do you price your foods and beverages?

21. How do you use the profit you get from this business?
   - Improving business
   - Paying your children’s school fees
   - Paying rent
   - Personal use
   - Buying assets

22. What can be done to help your business grow?
   - Availability of finance
   - Less stringent by-laws
   - Joining merry go-rounds (ROSCAS)
   - Getting formal training
   - Accessing credit from micro finance institutions.
   - Other specify

23. Have you ever accessed a loan from a micro finance institution?
   - Yes
   - No

   If yes, how did you spend the loan?
   - Improve business
   - Pay school fees
   - Personal use
   - Buying assets e.g plot

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## PART C: FACTORS INHIBITING YOUR BUSINESS GROWTH

Indicate if the following factors have affected the business growth by putting a circle around the appropriate rating on each question, where 1 = Yes, 2 = No,

<table>
<thead>
<tr>
<th>Que.</th>
<th>Constraint</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Getting money for business</td>
<td>1  2</td>
</tr>
<tr>
<td>2</td>
<td>Poor Security</td>
<td>1  2</td>
</tr>
<tr>
<td>3</td>
<td>Competition</td>
<td>1  2</td>
</tr>
<tr>
<td>4</td>
<td>Pricing of foods and beverages</td>
<td>1  2</td>
</tr>
<tr>
<td>5</td>
<td>Lack of worksites</td>
<td>1  2</td>
</tr>
<tr>
<td>6</td>
<td>Interference from local authorities</td>
<td>1  2</td>
</tr>
<tr>
<td>7</td>
<td>Shortage of raw materials</td>
<td>1  2</td>
</tr>
<tr>
<td>8</td>
<td>Power interruptions</td>
<td>1  2</td>
</tr>
<tr>
<td>9</td>
<td>Poor access to water supply</td>
<td>1  2</td>
</tr>
<tr>
<td>10</td>
<td>Legal formality (licensing, Health care requirements)</td>
<td>1  2</td>
</tr>
<tr>
<td>11</td>
<td>Financial assistance from family</td>
<td>1  2</td>
</tr>
<tr>
<td>12</td>
<td>Financial assistance from friends</td>
<td>1  2</td>
</tr>
<tr>
<td>13</td>
<td>Moral support from family</td>
<td>1  2</td>
</tr>
<tr>
<td>14</td>
<td>Interruptions of business growth by other chores</td>
<td>1  2</td>
</tr>
<tr>
<td>15</td>
<td>Taxation</td>
<td>1  2</td>
</tr>
<tr>
<td>16</td>
<td>Inaccessibility to electricity</td>
<td>1  2</td>
</tr>
</tbody>
</table>

17. For the factors identified above, what solutions do you recommend?
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................

18. What else do you think needs urgent attention as regards the growth of your business?
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
## APPENDIX II

### Workplan

<table>
<thead>
<tr>
<th>Description</th>
<th>DEC</th>
<th>JAN</th>
<th>FEB</th>
<th>MAR</th>
<th>APR</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>Writing s of Concept paper</td>
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<td></td>
<td></td>
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</tr>
<tr>
<td>Writing presentation proposal Project</td>
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<tr>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>Collection of secondary Data</td>
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</tr>
<tr>
<td>Questionnaire Administration</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Data coding, entering and analysis</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Research Project</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Writing</td>
<td></td>
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<tr>
<td>Research Project Presentation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

64
APPENDIX (III)

BUDGET

<table>
<thead>
<tr>
<th>ITEM</th>
<th>ACTIVITIES</th>
<th>AMOUNT (KSHS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>SUBSISTENCE AND TRAVELLING COSTS</td>
<td></td>
</tr>
<tr>
<td></td>
<td>❖ Travelling from Nakuru to Nairobi and back @1000/= x 15 wks</td>
<td>15,000</td>
</tr>
<tr>
<td></td>
<td>❖ Food and beverages at Nairobi @ 300/= x 15</td>
<td>4,500</td>
</tr>
<tr>
<td></td>
<td>❖ Accommodation at Nairobi @ 400/= x 15 wks</td>
<td>6,000</td>
</tr>
<tr>
<td></td>
<td>❖ Local Travelling expenses (Study area) @ 200/= x 50</td>
<td>15,000</td>
</tr>
<tr>
<td></td>
<td>❖ Telephone calls @ 1000/= x 15 weeks</td>
<td>7,500</td>
</tr>
<tr>
<td></td>
<td>❖ Foods and beverages @ 150/= x 50 days (study area)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sub-total</td>
<td>58,000</td>
</tr>
<tr>
<td>2</td>
<td>SECRETARIAL DUTIES AND STATIONERIES</td>
<td></td>
</tr>
<tr>
<td></td>
<td>❖ Diskettes @ 50/= x 10 pcs</td>
<td>500</td>
</tr>
<tr>
<td></td>
<td>❖ 2 reams of fullscaps @ 350/= x 2 reams</td>
<td>3,500</td>
</tr>
<tr>
<td></td>
<td>❖ Typing and printing @ 50/= x 70 pages</td>
<td>15,000</td>
</tr>
<tr>
<td></td>
<td>❖ Data analysis expenses</td>
<td>1,500</td>
</tr>
<tr>
<td></td>
<td>❖ Binding of final research report @ 300/= x 5 copies</td>
<td>3500</td>
</tr>
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<td></td>
<td>❖ Photocopying 10/= x 70 pages x 5 copies</td>
<td>800</td>
</tr>
<tr>
<td></td>
<td>❖ Spiral binding of reports @ 200/= x 4 copies</td>
<td>2,000</td>
</tr>
<tr>
<td></td>
<td>❖ Questionnaires development</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sub-total</td>
<td>27,500</td>
</tr>
<tr>
<td>3</td>
<td>Miscellaneous @10% of expenses</td>
<td>8,350</td>
</tr>
<tr>
<td>4</td>
<td>GRAND TOTAL</td>
<td>93,850</td>
</tr>
</tbody>
</table>
APPENDIX IV

Research Study Area Map

NAKURU TOWN IN BLOCK NUMBERS

Block 1: Flamingo, Langalanga, Lakeview, Race Course, Kimathi
Block 2: Freehold
Block 3: Shabab
Blocks 4, 5 and 6: Town Centre
Block 8: Bangladesh
Block 9: Railway
Blocks 10 and 15: Section 58
Blocks 11, 17 and 18: Milimani
Blocks 12: Showground

Block 13: Kivumbini, Bondeni
Block 14: Manyani
Block 16: KITI
Block 20: London, Golf Course
Block 21: London
Block 23: Naka
Block 24: Kaptembwo
Block 25: Teachers
Block 27: Mwariki
Block 28: Kwa Rhoda
Block 29: Free Area, Lanet

REFERENCES


