

**FACTORS INFLUENCING WOMEN PINEAPPLE VENDORS ON THEIR
HOUSEHOLD LIVELIHOODS IN BURETI SUB COUNTY, KERICHO COUNTY,
KENYA**

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**A thesis submitted to Graduate School in partial fulfillment for the award of Masters of
Arts Degree in Sociology (Community Development and Project Management option) of
Egerton University**

EGERTON UNIVERSITY

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DECLARATION AND RECOMMENDATIONS

Declaration

This thesis is my original work and to the best of my knowledge and has not been submitted for examination in any other institution or University.

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Recommendations

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DEDICATION

This work is dedicated to my loving mother, Elizabeth Tegutwo, sisters, brother and my daughter, Jackline, Stella, Mercy, Emmanuel and Leila Chepchumba who have supported me immensely throughout the entire process and those who gave me hope and strength to finish this course. I got inspiration and motivation to persevere.

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ABSTRACT

The study sought to establish the factors that influence women pineapple vendors on their household livelihoods. The informal sector is a source of livelihood to women pineapple vendors. This study was motivated by the fact that women pineapple vendors try to provide for their household needs even though majority have challenges. However, little was known about the factors influencing women pineapple vendors in earning a living for their families. The study was carried out in Bureti Sub-County, Kericho County. The following specific objectives guided the study: to assess the social factors influencing household livelihoods of women pineapple vendors; to evaluate the economic factors influencing household livelihood of women pineapple vendors; to determine the strategies used by women pineapple vendors to improve their household livelihoods in Bureti Sub-County, Kericho County, Kenya. The study was informed by Rational Choice Theory and Collective Action Theory; and the sustainable livelihoods Approach (SLA) model that complement each other. A Descriptive research design was used for this study. The sample size of the survey was ninety-eight respondents. Moreover, the study interviewed twelve (12) key informants. The unit of analysis was women pineapple vendors in Bureti Sub County. This study employed simple random sampling and purposive sampling techniques. The study used interview schedule method. The Statistical Package for the Social Sciences (SPSS) version 20 for the windows was an aid in data analyses. The quantitative data were analyzed by using descriptive statistics where frequencies and percentages were computed and presented in tables, graphs and pie charts while qualitative data were analyzed using thematic analysis. The study findings showed that the majority of women pineapple vendors obtain their source of livelihoods from self-employment at 85.7%. Also, the majority of women pineapple vendors attained primary education and were aged between 40 to 46 years. The livelihoods of women pineapple vendors have improved food security, income, and payment of school fees for their children. The challenges that the vendors face include inaccessibility to credit, lack of storage for their ware, decision making, inadequate capital, little income, lack of training, environmental problems and conflicts. The study recommends women pineapple vendors to venture in other businesses like retail shop; training; access to credit to improve on their livelihoods. In addition, women pineapple vendors should be promoted and protected through support and passing legislation to preserve informal sector and in general contribution towards household livelihoods.

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ABBREVIATION AND ACRONYMS

CBOs	Community Based Organizations
CDOs	Community development officers
FGD	Focus Group Discussion
GOK	Government of Kenya
ILO	International Labor Organization
KNBS	Kenya National Bureau of Statistics
MFI	Monetary Financial Institution
MPNDV2030-	Ministry of Planning, National Development and Vision 2030
MSE	Money Saving Experts
NGOs	Non-Governmental Organizations
ROSCAs	Rotating Savings and Credit Associations
DFID	Department for International Development

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Globally, governments and other development agencies have focused on livelihoods and the well-being of people. Most people continue to depend on the informal sector, either entirely or partly as the primary source of their livelihoods. Businesses are a rewarding source of employment for those who have limited capital, low levels of education because of its relative accessibility (Mitullah, 2003). The informal sector creates and supply genuine goods and services. The informal sectors do not include concerns on care and creative market that include free household work and care giving; and illegal economy. The informal market is part of trade; the income accrues from the production of goods and services. The highest jobs in the informal sector include street dealers and domestic work. Domestic work is more numerous while street deals are more noticeable. The combination of the two fields make 10-15% of the non-agricultural labour force in least developed countries and over 5% of the labour force in developed Economies (ILO, 2011).

The informal economy consists of an important segment of most countries in least developed countries (Mitullah, 2006). It is a necessary fraction of the market of least developed countries and provides new jobs to most urban dweller in Africa. The development of the informal sector is as a result of the structural adjustment programs of the 1980s and 1990s. These structural adjustment programs led to a reduction of the size of formal employment. Accordingly, the informal sector served as an employment opportunity for those who could not get formal employment and those who were retrenched from the formal sector (Skinner, 2008; Lyons & Brown, 2010). Seventy percent of the population in developing countries is self-employed and forms the most significant part of informal work majority of them being women. Informal sector income accounts for 30% of GDP in most African societies and for those countries where they estimate, the percentage of GDP range from 45% to 60%, non-inclusive of informal agricultural sector, it provides critical economic opportunities for the poor and has been expanding rapidly since the 1960s (Agrawal, 2014).

Worldwide, a significant number of women participate in informal sector. They account for 25 to 33 percent. Also, in most developing countries, the informal economy is a primary employment opportunity to women. In Africa, the percentage of entrepreneurs in the informal

economy range from forty and fifty percent and goes up to sixty percent in other countries (Marcucci, 2001). The data existing suggests that women who are active economically in developing countries engaged in the non-agricultural labor force. A significant number of women participate in informal sector besides agriculture as compared to men. The statistics show that 9 out of 21 are men in least developed countries (UN, 2002).

In addition, provision of high level of opportunities to entrepreneurship provide leadership opportunities, development of self, and empowerment of women that are not available in formal economies (Day-Hookoomsing & Essoo, 2003). In Kenya, half of all households in the country are headed by women, with a significant percentage of them having low-income levels according to a census survey research result done in Kenya in the year 2009 (KNBS, 2010). It recognizes the importance of women as focal points of community development.

Kenyan informal economy is relatively large, and is estimated to be 34.3% and accounts for about 77% of employment opportunities. The informal economy has contributed to the gross domestic product (GDP) which increased from 13.8% in the year 1993 to over 18% in the year 1999. Currently, it is estimated that contribution to the GDP by the sector stands at over 25%. The youth working in informal economy, aged between 18-35years is estimated to be over 60%, and 50% of them being women (Ouma *et al.*, 2007). The small business sector in Kenya has potential growth and has role survival livelihoods for million Kenyans including the informal economy. Many women have joined the market with the ultimate goal of improving women's capacity to generate income and improve their household livelihoods. These goals are aimed at defining a global vision for development by vision 2030. Also, the government of Kenya through Vision 2030 strengthens small and medium enterprises by improving their business (Ministry of Planning, National Development & Vision 2030, 2012).

Kenya was ranked the 15th leading country in the production of pineapples in the world (FAO, 2012). The country's total production is 371,310 metric tonnes. Del Monte in Thika is the largest producer of pineapples. Also, small-scale farmers contribute a significant amount to the local market. In Bureti Sub-County, horticultural crop mainly pineapples are primarily grown by small-scale farmers (Sigei, 2014). Production of pineapple in Bureti Sub County is for both subsistence and commercial purposes. The sub county produced 56,000 tonnes of pineapples in 2010; the crop was sold locally for US\$ 7.2 million (Sigei, 2014; MoA, 2011).

Women pineapple vendors share similar objectives, aims, and aspirations. They view vending as a development avenue for themselves and the entire households or community. The study was prompted to provide information on the underlying factors on their household livelihoods.

1.2 Statement of the problem

The informal sector is a vital source of employment opportunities both in the urban and rural areas. It provides most employment opportunities both to men and women. Women engaging in pineapple vending as a source of livelihood for their households depend either entirely or partly on it. The Kenyan government, NGOs, CBOs, and other development agencies have devoted a lot of efforts towards empowering women in the informal sector by introducing packages such as training and availing funds aimed at helping them to improve their livelihoods. Despite these efforts, most households are yet to realize enhanced livelihoods. Thus, the study sought to establish factors influencing women pineapple vendors on their household livelihoods in Bureti Sub-County, Kericho County, Kenya.

1.3 Objectives of the study

1.3.1 Broad objective

The broad objective of this study is to determine the factors influencing women pineapple vendors on their household livelihoods in Bureti Sub-County, Kericho County, Kenya.

1.3.2 Specific Objectives

- i. To assess the social factors affecting household livelihoods of women pineapple vendors in Bureti Sub-County, Kericho County, Kenya.
- ii. To evaluate the economic factors influencing household livelihoods of women pineapple vendors in Bureti Sub-County, Kericho County, Kenya.
- iii. To determine the strategies used by women pineapple vendors to improve their household livelihoods in Bureti Sub-County, Kericho County Kenya.

1.4 Research Questions

- i. What are the social factors influencing household livelihoods of women pineapple vendors in Bureti Sub-County, Kericho County, Kenya?
- ii. How do economic factors affect household livelihoods of women pineapple vendors in Bureti Sub-County, Kericho County, Kenya?

- iii. Which strategies do women pineapple vendors use to improve their household livelihoods in Bureti Sub-County, Kericho County Kenya?

1.5 Justification of the study

The Vision 2030 in Kenya clearly illustrates the need for development, which requires an inclusive model where women also play a crucial role (GOK, 2012). Besides, (Bureti District Strategic Plan, 2015-2020) for Implementation of the National population policy for Sustainable Development in Kenya, indicated that there exist low participation and representation of women in development matters in Bureti Sub County making it an essential segment for study.

The findings and recommendation of this study might be of great importance to policymakers. This current study sought to investigate gaps in scientific research related to the informal sector. The information gathered was on factors that influence women pineapple vendors in earning their households livelihoods. The study aimed at adding information to previous research on knowing the social factor, economic factors, and strategies that influence women pineapple vendors as reflected in their household livelihoods.

Further, the information not only is of help to the informal sector in rural areas but also urban areas. Also, the current study aimed at providing information to the government, NGOs, CBOs and other development agencies that are concerned with the development of communities through their empowerment programmes. The information is also aimed at helping researchers and organizations who may have an interest in studying the informal sector, poverty reduction, improvement in the wellbeing of vendors and sustainable household livelihoods

1.6 Scope and limitation of the Study

The study was conducted in Bureti Sub-County of Kericho County. The study drew its sample from all women pineapple vendors in the selected study area. The study focused on social, economic and strategies factors influencing women pineapple vendors on their household livelihoods.

The limitations of the study were; Unwillingness of some respondents to give information primarily relating to their households. However, the researcher assured them that the information they provided was confidential. The study had challenges in establishing the

target population of all women pineapple vendors. However, the study used data from their group register to determine the study population in each ward. In most cases, vendors in informal sector do not have fixed location. The study focused on where women were concentrated mostly besides the road, designated open-air marketplaces on specific days and *kibandas*. The area of research focused only on women pineapple vendors in Bureti Sub County who have unique social factors, economic factors and strategies hence the results of this should not be generalized to other vendors.

1.7 Definition of Terms

Chama- means an informal social support group that belongs to both men and women.

Development- means a progression from a simpler or lower to a more advanced, mature or complex form or stage. It is a gradual advancement or growth through a series of progressive changes.

Economic factors- it is a set of important information that relate to changes such as costs and prices of pineapples, business ownership, source of livelihoods and capital. All these affect the ability of businesses to generate profits.

Households- all people living under one roof or occupying separate housing unit having either direct access to the outside or separate cooking area. Household members are related by blood.

Kibanda-it refers to informal structures or stalls usually small and used by vendors to store their wares.

Livelihoods- it refers to a means by which women pineapple vendors make a living as a proxy by income.

Social factors- are things that affect lifestyle.

Strategies- it refers to variety and mixture of activities and options by women pineapple vendors to bring about a desired future such as achievement of a goal or solution to a problem on their household livelihoods.

Women pineapple vendor- is an adult female person who sells pineapples to someone else either along the road or during market days in fixed places to earn livelihoods for their households.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This section provides a review of relevant scholarly studies of past and recent information related to the study. The sub-sections have been derived from the specific objectives of this study. Finally, theoretical framework and conceptual framework showing relationships between variables summarizes the study.

2.2 Social factors influencing households livelihoods of women

Women take pride and strain in relying on low income whether they come from patriarchal or matriarchal society (Goel & Dhahiil, 2002). Papila *et al.* (2012), further states that patriarchal bargains place men as the controllers and leaders, thus affecting the achievement of strategic needs. They also argue that role allocation in societies is based on class and lifecycle stage. The lifecycle stages which exist in every sphere of human functioning include household, communal, labor market, and religion. The societies' allocation of roles is not only stratified but is unequal as well. The inequality of role allocation is evident where women are given the subordinated role to those of men. This means that gender relation implies greater men's power and control over women. Men exercise control over women in many rural areas to such an extent that they prevent them from working outside their homes. Tavershima (2012) on the other hand observes that in most developing countries women take responsibilities beyond domestic work such as; teaching, nursing, and other occupations. Likewise, female-headed households are more likely to have constraints in resources hence affecting household livelihoods (Guitierrez, 2003). This study aimed at establishing the influence of the family head of women pineapple vendors on household livelihoods in Bureti Sub-County.

Age is a determinant in women participation in income generating activities as sources of household livelihoods with either positive or negative effects. Older women may make the decision easily compared to their younger counterparts. The older people might have accumulated capital or have established long-term relationships with their customers, have accessibility to credit because of their age or the size of their family (Sall *et al.*, 2000). On the other hand, young people might have long-term plans and few dependants than older women (Zegeye *et al.*, 2001). Hence, the current study aimed at establishing age as a factor

influences women participation in pineapple vending in Bureti Sub-County, Kericho County, Kenya.

Development agencies, economists and policymakers have documented the economic role of human capital particularly education (Becker, 1964). Becker further emphasized that in developing countries where the majority of the population resides in rural areas it is vital for economists and policymakers to maximize the productivity and capabilities of human capital. The benefits of education range from human to economic, social and cultural. At the human level, education contributes to the necessary self-esteem and self-confidence leading towards empowerment. Niringiye (2006) asserts that investment in women's education results to independence in decision making, control over resources, exposure to the modern world, husband and wife communication, self-reliance in old age, and reduced restrictions on physical mobility. Niringiye further explained that illiteracy is magnified by poverty and restrict accessibility to health services, information from the media and overall welfare of a person. Mueller (1993) further argues that labor participation gives women an additional income and also gives them exposure to the outside world and other structures or organizations outside the family and kin-based. Women contribute to a substantial part of the total family earning and are more likely to be empowered than those who are unemployed (Youssef *et al.*, 1992). Also, it has been argued that lack of education reduces women's access to education and getting regular jobs which have to make them vulnerable (UN, 2012). The study attempted to establish women pineapple vendors' level of education and how it influences their household livelihoods.

Women are about 50.3% of Kenya's total population (KNBS, 2010). Women can be empowered by the provision of income-earning opportunities, accessibility to production means and inputs, and the provision of affordable essential services like healthcare facilities, food, shelter, and clothing. This can only be achieved if there is long-term policy to equality regarding access to opportunities and full participation of all members in socio-economic development in Kenya. The study, therefore, the study intended to fill this gap by analyzing how to engage in the informal sector.

2.3 Economic factors influencing household livelihoods of women

Power and decision making is a long time issue that has always affected women participation in development (Kiragu & Njue, 2006). According to Power (2016), there is a persistent and

increasing burden of poverty on women. The structural inequalities in economic sectors, accessibility of resources and policies have been the significant challenge to the women. This difference is featured in women, and men allocation of roles and power manifested in every sphere of life at all levels. Papila *et al.* (2012) on the other hand explained that most projects on development should target women as active and equal partners in development. Papila further explained that if financial support is provided, women can address the needs of the poor in managing their households under challenging circumstances. The study aimed at providing empirical work that leads to expected livelihoods outcomes for women pineapple vendors' families.

Musangi (2002) viewed that food vending business is prospering due to its potential contribution to household welfare. This is because the small-scale business contributes a lot to the livelihoods of poor people. On the other hand, Fonjong (2004) highlights that the limited market is one of the fundamental features of the informal sector since there are free entry and exit irrespective of the levels of education and capital. Although the Informal sector is essential, the critical contribution to the household livelihoods, without it the households would have economic hardships (Omari, 2006). Omari also reported that in Dare Salaam in Tanzania, women who engage in food vending known as “*mamantilie*” substantial part of their income goes directly to the provision of food, meeting the cost of health service, shelter, and other livelihood activities. This leads to stiff competition among operators dealing with common goods sold in the same location. Osamor & Grady (2016), on the other hand, show that in developing countries, 75% of women are involved in the trade. However, some women are controlled by the husbands from participating in the sector. The study aimed at establishing challenges women pineapple vendors face while selling their pineapples.

Chaudhuri & Mukhopadhyay (2009) emphasized that; women would only become active economic agents because of the nature of rural life. They further explained that it is increasingly assumed that women who engage in activities in the informal sector without either wages of their own or the support from a man, therefore, results in development. Yadava & Awasthi (2016), note that a striking feature about women is the entrepreneurial activity and their drive against inseparable odds which they face at the rural set but can overcome. On the other hand, The Kenyan government has recognized the importance of small-scale entrepreneurs and enterprises and the role they play in driving the economy to industrialization by 2030 (Kathuri, 2004). Kathuri further emphasized that high taxation and

price controls, lack of financial security, town planning policies, inadequate transport and communication among others are problems facing the informal sector. This study, therefore, filled the gaps in the entrepreneurship skills and how they influence household livelihoods of women pineapple vendors.

Female-headed households suffer several economic constraints making them among the poorest in the society (Vasudevan, 2013). Consequently, female-headed households have fewer entrepreneurship skills and must take lower-paying jobs or otherwise because of this they have to find other means to make them feel responsible for livelihoods for their households. Women are vulnerable and marginalized that is yet to enjoy status equality, access to services, and resources as to their male counterparts (Baker, 2016). The author also observes that women are the most impoverished population, have low levels of education and are concentrated in rural areas where they are marginalized regarding access to limited facilities and services. Njeru & Njoka (1998) studies carried out in Kenya report that there are challenges that are facing people who work in informal sector which include; lack of entrepreneurial culture, lack of confidence and belief, lack of social capital, lack of capacity building and lack of a plan for start-up of business among women in Kenya. Besides, Alila *et al.* (2002) who reported that many women are poor; have little income earned from the business which sometimes priorities on family needs, despite of allocation of capital or money of whatever purpose. This result in the reduction of the capital invested and hence restrains further growth and development of the community. Munala (2006) notes that the financial burden or budget is worse for disabled women entrepreneurs who may face challenges like low income but have a large number of dependants in their households. However, this current study focused on savings, investment, and capital which influence the improvement of household livelihoods through the expansion of pineapples business.

2.4 Strategies influencing household livelihoods of women

According to Coleman (2000), women prefer internal sources of finances as compared to external financing. Financial institutions and SACCOs have a significant role to play in disbursing funds, encourage women to acquire and use funds in the right way to sustain their households. Stevenson & Stonge (2005) on the other hand argues that microfinance which is targeted to women and financed by MFIs is often seen as a livelihood strategy. They further said that women enterprises tend to operate limited capital, and with low levels of investment, low growth potentials endure harassment on issues about licensing, work in safe, cheap and

impossible to get premises, if not home-based and have a fewer hours to invest in their business due to domestic responsibilities. The current study addressed the gap left by the above scholars and highlighted the actual situation on the accessibility of credit in influencing women pineapple vendors' household livelihoods.

Ilahi (2012) explains that socio-cultural constraints lead to women lacking the collateral required before accessing credits from any financial institution; therefore women's business do not expand. Guerin (2006) shares in the same view that women are restricted from owning or inheriting property or any physical assets. Further, women get low incomes, meager savings and low literacy rates that may hinder them from obtaining guarantees to access credit. On the other hand, Amudavi (2005) explains that despite the widespread emphasis on development strategies on rural groups, the development aspects are not put into consideration as rural parts are marginalized in developing countries. World Bank has done so much to discover that having women become agents of development in the ways to make a state turn around (Zoellick, 2009). About Mexico's data, Zoellick argued that if women are given the money, more of it goes to the family; community and then society at large. This is given out to the women most of whom are members of various women groups influencing their living standards and those of their households. This study sought to establish the capacities and resources on economic security like personal ownership of property which acts as collateral for accessing credit.

According to Mitra (2012) women engage in informal activities without adequate resources or formal training and their interest is solely in survival and earning livelihoods for their households. As a result, many of them do not succeed in making enough income to make ends meet. Gwivaha (2013) also argues that farmers training affect productivity yet there exist differential access to training among women. Kibas (2006) further identified that lack of opportunities in management such as training, financial and marketing of the goods are limitations facing women. Most women engaged in the informal sector have to provide food and other responsibilities for their households in spite of their low income. Omondi (2008) studies reveal that efforts made by the Kenyan government to promote capacity building tried to address issues around gender inequality in law. Further, the Kenyan women and men have equal access to political participation, health and education services, employment and property ownership. Studies have shown that there is an investment in women education at all

levels does contribute significantly to the overall socio-economic development. Therefore, this current study endeavored to establish whether training influences household livelihoods.

Chant (2003) identifies that income generating activities domestic labour is considered as survival strategies for most household in the cities of Mexico and Costa Rica. Kogan (1998) argues that households deploy several strategies to cope with the needs of the household. Individual facilitation or household initiatives is considered an effective strategy. Kogan further highlights that individuals or families survive working in the informal sector noticed that female-headed households have much lower income accruing from their business, have higher dependency ratios, spend a large proportion of income to meet the cost of food, shelter, and clothes and are vulnerable. Also, Elson (2001) sees that there are life-cycle factors in every hemisphere that are linked to women presence in informal sector be it; married, single heads of the household, whether have children or not, whether they are working or not, and whether they contribute to family's labor and supplement family livelihoods. Also, Salway *et al.* (2009) argue that life cycle factors of women like marital status and having or not having children influence the work participation of women. However, household initiatives strategies for women pineapple vendors are not known.

Ranadive (2004) stated that experiences from the developing countries show that improvements in women's education, health, employment opportunities, and social participation contribute to community development. Ranadive further elaborates that women themselves reflect their households' livelihoods. Majority of its lending is group based and built on a mutual guarantee system (McCormick, 1996). Gicheru *et al.* (2018) on the other hand explained that Constituency Women Enterprise Scheme (CWES) is based and lends money strictly to registered self Help groups. However, this current study established the influences of lending institutions on credit accessibility in household livelihoods.

Witherspoon (2008) reported educations as a powerful determinant of attitudes and that qualifies strategies are more merit in improving and sustaining women's well being. The role of education is established in this study and is an approach that enhances livelihoods among the women. Education of women has been recognized as one of the ways to promote social development worldwide. Witherspoon further said that the National Policy on Gender and development acknowledges the need for women, men and girls and boys to share

responsibilities equitably. It asserts the needs to focus on women strategies that demonstrate an understanding of the essential linkage on household livelihood.

2.5 Theoretical framework

2.5.1 Collective Action Theory

Collective Action theory originated with Olson in 1965. Collective actions are pulled actions by groups of people who aim at achieving a common goal. These groups have an essential role to play in the development of communities and eradication of poverty (Hardin, 1968). Collective action tends to strengthen the right to own property for those people living with poverty in society (Baland *et al.*, 2003).

Collective action uplifts the livelihoods of the people in the community by increasing their bargaining power in the labor-intensive market (Bardhan, 2005). There are numerous challenges that various individual, group of people or even society as a whole face. These people have to come together through groups to overcome the problems they are currently facing. Besides, collective action enables people access to finances that can improve their households or even develop the community as a whole (Karlan, 2007).

Collective action enables investment in the development of the community by channeling efforts towards public goods. Groups can pull efforts by taking part in development projects that can benefit the community or society as a whole. The theory deals with products which are either congestible or not are jointly consumable and non-excludable (Alesina *et al.*, 1999). Collective action explains that a group of people are active participants to form both formal and informal social institutions to achieve a common goal together and discourage free-riding (Bowles *et al.*, 2007).

Collective action theory assumes that individuals, group of individuals or community to have a lot of free information, have an opportunity to organize and coordinate actions, the regular chance of interactions and the consequences for free riding. This brings people together despite their low level of participation in collective action and poor organization (Narayan *et al.*, 2000).

Collective action theory applies to women pineapple vendors whereby they form groups for them to achieve a common goal attaining to meet the requirement to access credit or obtain fund and training to improve on their household livelihoods. Women pineapple vendors may

also join ROSCAs to save their profits accruing from pineapples vending which can help them reinvest in the long run to enable them to have their property either individually or collectively. Women pineapple vendors can get ready market if they can collaborate for their produce or pineapple. However, collective action theory has limitations: It is almost difficult to achieve collective action because contributions to the joint or public goods are costly, but benefits shared by all, so individuals practically always face an incentive to free-ride on the efforts and contributions of others, therefore, it is being complemented by the following theory.

2.5.2 Rational Choice Theory

The rational choice theory was first established in sociology by Homan in 1961. Homans explained social systems are arranged according to the structure and sanctions that place individuals to have rational behavior. It allows their self-interest to be at peak within the limitation of resources, social status, and social system.

The rational choice theory is concerned with the consistency and effectiveness of a common goal. The rational choice theory has a basic premise that social behavior is a result of the action of a person's decision. The theory determines the factors that influence the choices of an individual. It assumes that an individual's preferences are determined by the alternatives that are available to choose from and which they prefer and complete (Brandt, 2012).

Sociologists have recognized that various individuals act rationally. They also see rational actions with other types of action, human activities that entail rational elements and non-rational elements. These views of action recognize various forms that include; cultural action, psychological and emotional action, and value action together with rational types of action, (Weber, 1920). Rational choice theory recognizes only calculative purely rational kinds of activities. It is argued that social actions are motivated by rationality as a significant action. The rational choice theory explains that people must hypothesis and select what suits them best. Rational people choose the best alternative that satisfies them (Coleman, 1973). The rational choice theory applies to women pineapple vendors where they select the choices that are best suited for them and their households. However, rational choice assumes that the individuals would have the greatest satisfaction yet they are not able to achieve sustainable livelihoods for their families therefore the following model complements it.

2.5.3 Sustainable Livelihoods Approach

Chambers (1992) developed the idea of Sustainable Livelihoods with the intention to enhance the efficiency of development cooperation. Chambers & Conway (1999) defined livelihood as comprising the capabilities, assets, and activities required for a means of living. A sustainable livelihood is when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base.

DFID (1997) adoption of sustainable livelihoods as a result of 1997 publication of UK Government White paper on international development its main aim is eradicating poverty in developing countries by adopting the policies and actions that bring about sustainable livelihoods. According to Ashley & Carney (1999), the approach has the following principles for sustainable livelihoods; first, the kind of projects which exist in the community should be people-centered. Eradication of poverty if external support identification of issues and problems by people themselves, different peoples groups and strategies on how they adapt to different livelihood on social environment Women pineapple vendors have sustainable livelihoods if only the external focuses on matters concerning people and understand the dynamism among them.

Second, the community members should be responsible and active participants. The main actors in the community in the identification and addressing issues are by people themselves. The external actors only listen and solve the problems to them. Women pineapple vendors should be active in identifying and addressing livelihoods priorities. Third, the various stakeholders working at multi-level processes whereby eradication of poverty can only be achieved at multiple levels. At the micro level, the stakeholders create enabling environment and ensure formulation of policies while at macro level they empower people upon the structures and processes. Fourth, development should be carried out in partnership in both universal and selective sector. Fifth, sustainability involves social, economic, structural and environmental. Sixth, the community projects are dynamic. Women pineapple vendors have different livelihood strategies, respond to dynamism to changes in their situation and development in the long run.

DFID sustainable livelihoods framework stresses pentagon livelihood assets, and they include; natural, social, physical, human and financial. It also emphasized the sustainability

of the development aspect and its implication on the livelihoods of the people short term and in the long run. DFID aims at direct support to assets on the accessibility of assets which is the beginning of livelihoods sustainability. DFID also address and support community members' issues to be more effective on their institution and processes.

Sustainable livelihood approach has identified: project design, implementation and management; monitoring and evaluation of existing projects; giving information on discussion and critical thinking and for research problems; and suggestion of new approaches and research instruments and formulation of research tools for data collection. DFID has indicated the various steps in the planning process of a sustainable livelihoods approach. In this framework, it focuses on the livelihoods of the people by identifying issues and addressing the specific issues to eradicate poverty.

DFID focuses on direct support to capital whereby people can own their capital which makes it the basic foundation of their livelihoods and support people to have operating institutions and their processes. This is expected to have implication and strategies for instance empowerment. If individuals have accessibility to the capital, they will be able to influence various institutions and their processes and will be able to cater for their needs.

This will influence them to access assets and livelihood strategies that will overcome their poverty issues. If Women pineapple vendors have more ability to change institutions and processes they would be taken care of their household livelihoods. They will also take actions with the aim, in the end, to improve chances and services and take actions on their issues and be stakeholders to overcome inequity concerning community projects.

2.6 Conceptual Framework

The figure 2.1 below shows the relationship between independent, dependent variables and also intervening variables.

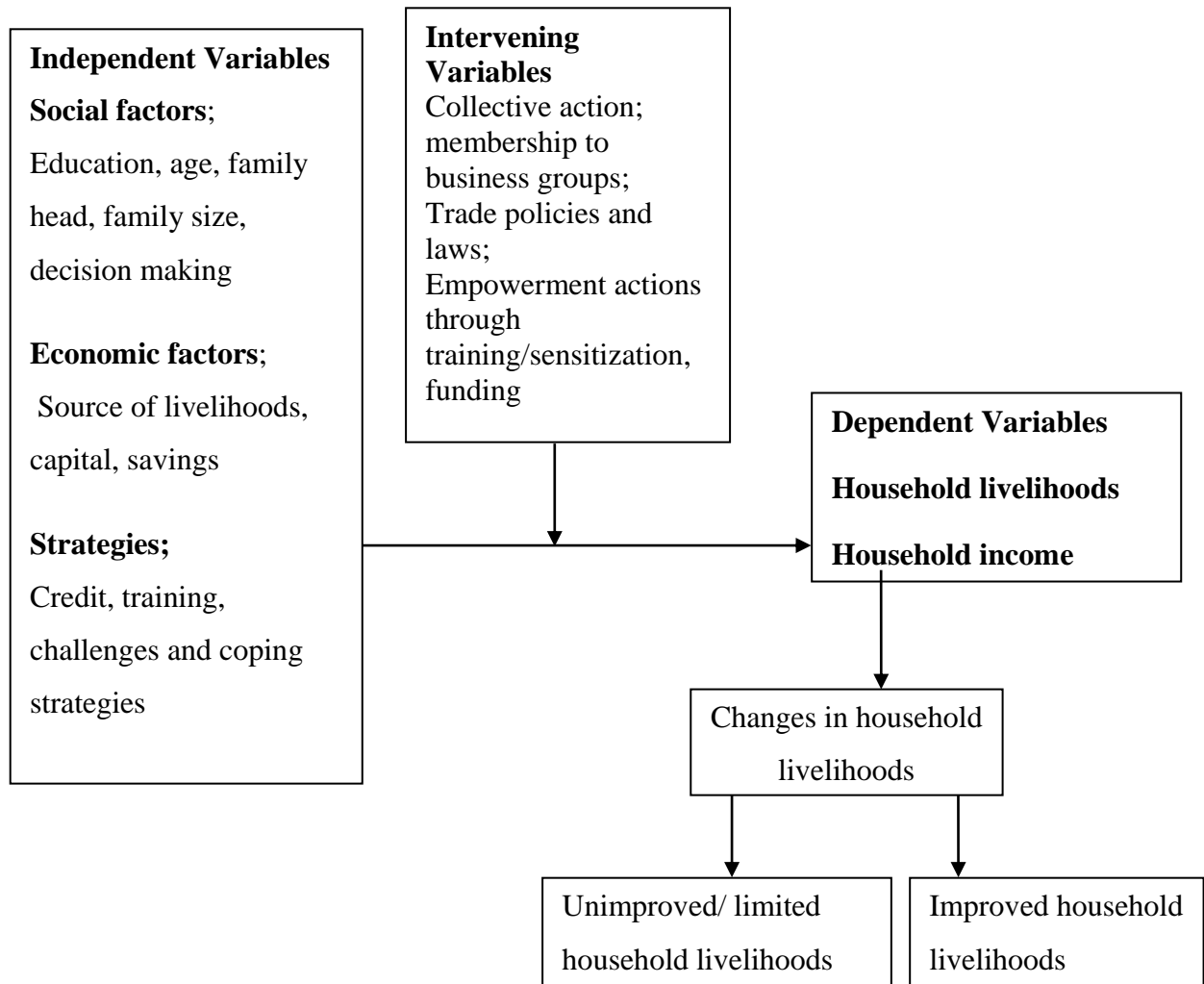


Figure 2.1: Conceptual framework

The independent variables are the economic factors; social factors and strategies. Age, family size, family head of the household, level of education and decision making of women pineapple vendors are the determinant social factors on their household livelihoods. The capital, source of livelihoods, and savings are the economic factors that influence women vendors of pineapple on their household livelihoods. Training, household initiatives and access to credit or funds are the strategies that affect women pineapple vendors and the coping strategies on their household livelihoods. The government, NGOs, CBOs and other development agencies provide an enabling environment to women pineapple vendors. They

provide an enabling environment by training, capacity building and avail funds or credit through the formation of business groups. The dependent variables include: improved household livelihood or limited or unimproved household livelihoods.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter describes the procedure that was followed in conducting this study. It focused on research design, study area, population and sampling process, unit of analysis, data collection methods, methods of data analysis and ethical consideration.

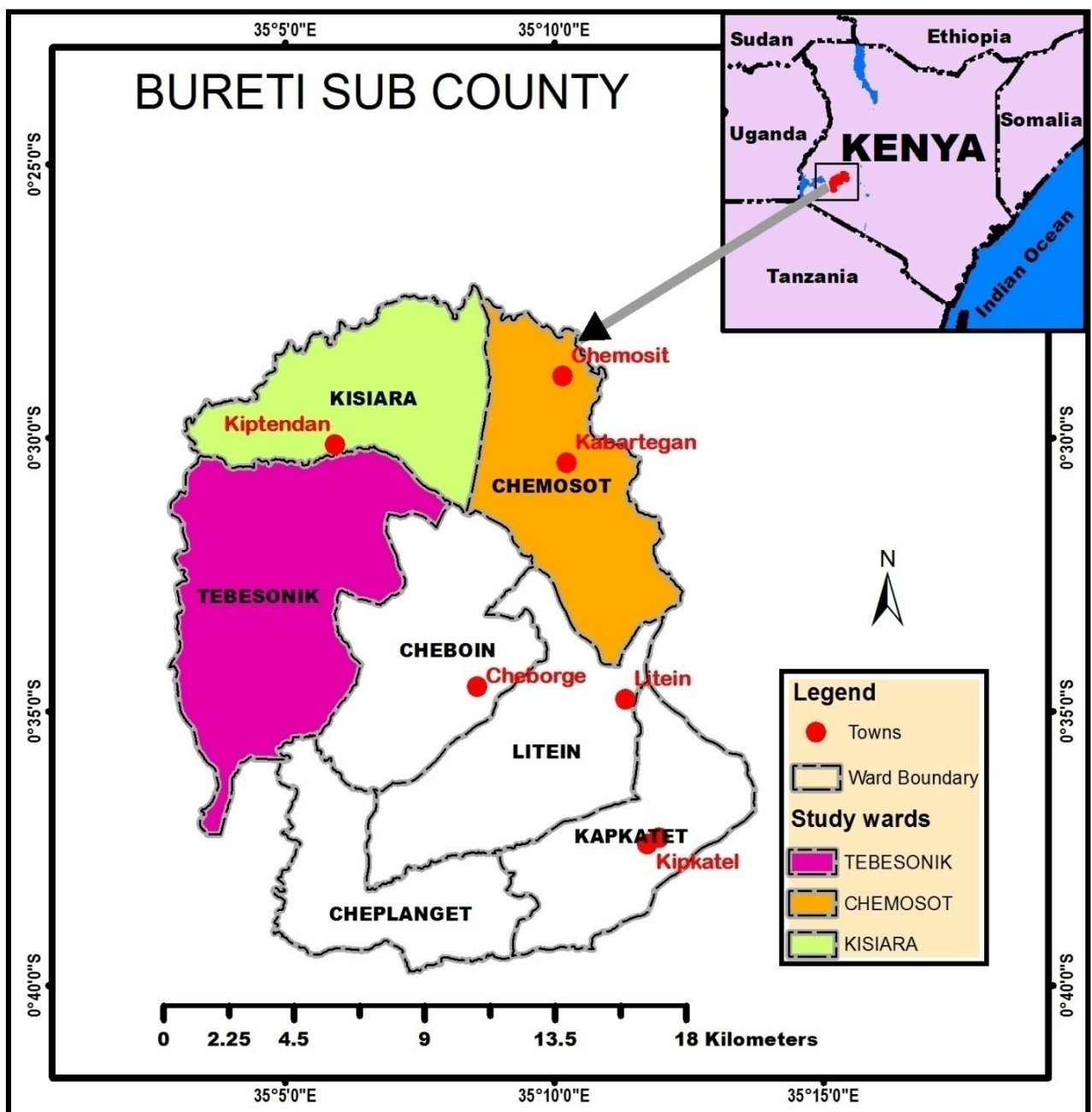
3.2 Research Design

The study adopted a descriptive research design. The study used an interview schedule to collect information from respondents. Kumar (2005) argues that previous and subsequent design conquers crisis with hindsight by constructing the previous situation and establishing it before the intervention. It involves a logical observed on the situation at hand, association, an opinion held, dispensation and trends. It aims at providing a depiction of a different situation, actions or deeds of individual, community or society as a whole. The researcher does not directly control independent variables because they have already caused an influence on dependent variables. The study analyzed both qualitative and quantitative data. Quantitative data were presented in percentages and frequencies. There are benefits of qualitative research. It aims at offering more than one variable and holistically provide knowledge of people in their daily routine. The study employed qualitative for nonnumeric data in the form of words response. Qualitative was favorable since it gave comprehensive information about women pineapple vendors and their household livelihoods. The qualitative analysis looked at the transformation of livelihood product such as education, subsistence, health, and assets. The precedence was for gathering and explanation of data instead of using theoretical supposition in the ground. This had an advantage in reducing speculation of the past research results and gave women a chance to articulate their issues in real life situations.

3.3 Study Area

The study was conducted in Bureti Sub County in Kericho County. Bureti Sub County is divided into seven wards; Kisiara, Chemosot, Tebesonik, Cheboin, Kapkatet, Cheplanget and Litein. It has thirty-five locations and eighty-eight sub locations. The sub-county is located in 0.50S and 35.250 E. Its borders Kericho Sub-Sounty to the North, Konoin Sub County to the East, Sotik to the South and Nyamira to the South West. The Sub County occupies a total area of 955 km². The landscape of the Sub County is characterized by a topography that

gives way to flatter terrain interspersed by hills to the south and west. Rivers and streams in the district flow from northeast to west. Most of these rivers originate from Mau forest. Agriculture and business are the main economic activities in the sub-county. The agricultural activities are mainly tea planting, banana, maize, pineapple, dairy, and poultry farming among others. The study was carried out in three wards of Bureti Sub County; Tebesonik, Chemosot, and Kisiara. The three study areas have the highest number of pineapples vendors and pineapple vending as a source of employment. The figure below is the map for the study area.



Source: IEBC 2012

Map 3.1: Map of the Study Area

3.4 Population and Sampling procedure

This study population for this study involved all women pineapple vendors across Bureti Sub County. The underlying principle for selecting the identified places was that it is where vending of pineapples take place, and there is a free and unrestricted entry. The study population is eight hundred and twenty-seven (827) in the three locations. The researcher used both probability and non-probability sampling; simple random sampling was used for women pineapple vendors, while purposive sampling was used for the key informants. The respondents were as follows; women pineapple vendors, CDOs, women leaders from ROSCAs, a credit officer and chiefs from the BuretiSub-County. The sample size entailed 98 women pineapple vendors, the twelve (12) key informants. The key informants entailed; three chiefs, three community development officers, four women leaders from ROSCAs and two Credit officers. The following formula used by Nassiuma (2000) was used to calculate the sample size. A coefficient variation of 22% and a standard error of 0.02 were adopted.

$$n = \frac{NC^2}{C^2 + (N-1) e^2}$$

$$n = \frac{827 \cdot (0.21)^2}{(0.21)^2 + (827-1) (0.02)^2}$$

N=36.4707/ (0.0441+0.3304)

n=97.3850

n=98

Where n = sample size, **N** = population size, **C** = coefficient of variation (take 0.21)

e = Tolerance at desired level of confidence (take 0.02, 99.98 confidence level)

Table 3.1: Sample Distribution

Enumeration area	Target population	Ratios of population distribution	Sample size	Sample Distribution
Tebesonik	100	0.17	98	16
Kisiara	120	0.14	98	14
Chemosot	557	0.63	98	62
suppliers	50	0.06	98	6
Total	827	1.00	98	98

Source: County Government of Kericho, Bureti Sub County (2017)

3.5 Unit of analysis

The unit of analysis is women pineapple vendors in Bureti Sub County aged 18 years and above.

3.6 Data Collection Methods

The study collected both primary and secondary data. Secondary data were obtained from previous studies, county government records, journals, unpublished theses or reports, and the internet. The researcher collected raw data from the respondents using interview schedules. Interview schedules were used to collect data from women pineapple vendors and their officials.

The partiality of interview schedule was chosen because of the level of education of women pineapple vendors. Majority of respondents were deemed to be illiterate and semi-illiterate and could not respond to questions by themselves. Direct observation ensured that the researcher make direct contact with respondents hence allowed enhanced conversation on different aspects that seemed complicated to take hold of. The information collected using interview schedule included demographic characteristics of women pineapple vendors, social factors, economic factors, strategies on their household. The semi-structured approach set aside issues to come up during interrogation not included at the beginning that aims at bringing some aspects from respondents' points of view.

3.7 Methods of data analysis

Qualitative and quantitative data were obtained from the data collection. The quantitative data collected was organized, coded and organized using the Statistical Package for the Social Sciences (SPSS) version 20 for the windows and excel. The data were analyzed in the form of percentages and frequencies and were presented in graphs, tables, and charts. The qualitative data were obtained using the interview schedule for women pineapple vendors and key informants. Qualitative data were analyzed thematically in such a way that it captured actual content without any distortion.

3.8 Ethical Considerations

The researcher asked permission from women pineapple vendors before conducting the interview. The respondents voluntarily participated in the study; researcher did not force respondents at all. The researcher obtained a research permit from the National Commission

for Science, Technology, and Innovation (NACOSTI) before carrying out research. Researcher ensured the respondent's confidentiality of the information they gave and were used for academic purposes only.

CHAPTER FOUR

RESULTS AND DISCUSSION

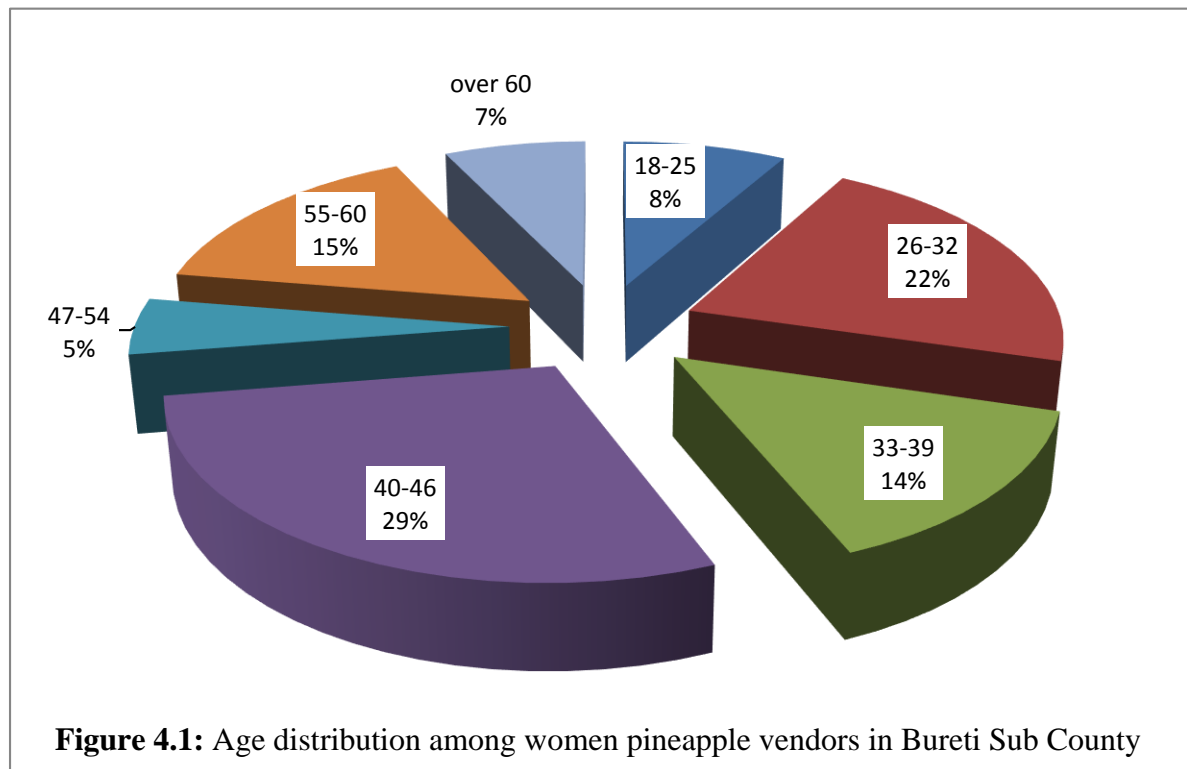
4.1 Introduction

This chapter presents results and discussions of this study. The study was conducted in Bureti Sub County. Women pineapple vendors were the respondents based in Chemosot, Kisiara and Tebesonik wards. This study sampled 98 respondents from the three wards and 12 key informants. The quantitative data obtained was analysed using frequencies, pie charts, bar graphs and percentages while thematic analysis was conducted for qualitative data. Data analysis was performed using Statistical Package for social sciences (SPSS) version and excel. This section is divided as follows; demographic characteristics of the respondents; the social factors influencing household livelihoods; the economic factors influencing household livelihoods; and the strategies influencing household livelihoods

4.2 Results

4.2.1 Demographic characteristics of the respondents

The study involved 98 respondents and 12 key informants. The results for the demographic characteristics of the respondents were presented in this section. The study sought to identify age of the respondents. The response in respect to the age of the respondents who participated in the study was provided in the figure 4.1.



As shown in the figure 4.1, 29% of the respondents were aged between 40 years to 46 years, 22% were aged between 26 years to 32 years, 15% were aged between 55 years to 60 years, 14% were aged between 33 years to 39 years, 8% were aged between 18 years to 25 years, 7% were aged over 60 years, and 5% were aged 47 years to 54 years. Age of the respondents was an important interest in exploring women pineapple vendors' household livelihoods. It was noted that majority of the respondents at over 70% were in their productive age. This age bracket was thought to affect the likelihood to influence household livelihoods through paying of school fees and provision of basic needs for their families. The youth representation and over sixty years may not have an interest in getting into pineapple vending. The respondents were asked to indicate their highest education level as shown in Table 4.1.

Table 4.29: Level of education of women pineapple vendors

Level of Education	Frequency	Percentage
Never went to school	8	8.2
Primary education	66	67.3
Vocational training	3	3.1
Secondary education	18	18.4
Advanced/Tertiary	3	3.1
Total	98	100.0

Table 4.1 shows 67.3% of the respondents attained primary level of education, 18.4% attained secondary education, 8.2% never went to school, 3.1 % attained vocational training and 3.1% attained tertiary education. Education has a direct bearing on household livelihoods among women pineapple vendors. Majority of the respondents have attained basic education. Education is paramount in making informed decisions. Table 4.2 below shows the respondents' marital status.

Table 4.30: Marital status of women pineapple vendors

Marital status	Frequency	Percentage
Married	46	46.9
Divorced/separated	10	10.2
Widowed	20	20.4
Single	22	22.4
Total	98	100.0

The findings in table 4.2 showed that 46.9% of the respondents were married, 22.4% were single, and 20.4% were widows, while 10.2 % had separated or divorced. Marital status has a great implication on pineapple vending. This implies that 52.1% of the respondents were the household heads. The respondents were asked on the house ownership they live in as shown in table 4.3 below.

Table 4.31: House ownership of women pineapple vendors

House ownership	Frequency	Percentage
Owned	85	86.7
Rented	13	13.3
Total	96	100.0

From table 4.3 above 86.7% of the respondents own a house while 13.3% rent house. Majority of the respondents owned a house. Housing is paramount to household livelihoods, majority of women pineapple vendors do not struggle in paying rents due to arbitrary increase in paying of rent. The respondents were asked on the type of house they own as shown in table 4.4

Table 4.32: Type of house owned by women pineapple vendors

Type of house owned	Frequency	Percentage
Grass thatched	11	11.2
Semi-permanent	74	75.5
Permanent	3	3.1
Rent a house	10	10.2
Total	98	100.0

Table 4.4 shows that majority of the respondents owned semi-permanent type of house at 75.5%, 11.2% own grass thatched house, 3.1 % own permanent house while 10.2% rent a house. The semi-permanent house ownership was relatively high for women pineapple vendors.

4.2.2 Social Factors influencing household livelihoods of women pineapple vendors

The first objective of the study sought to assess social factors influencing women pineapple vendors on their household livelihoods. The respondents were asked the number of dependants in their household. . The results were provided in the table 4.6.

Table 4.33: Family size of women pineapple vendors

Family size (number of dependants)	Frequency	Percentage
0-4	29	29.6
5-9	66	67.3
over 9	3	3.1
Total	98	100.0

The findings in table 4.6 show that 67.3% of the respondents had between five and nine dependants while 29.6% of the respondents had between zero and four dependants. In addition, 3.1% of Women pineapple vendors had over 9 dependants. The family size influences household livelihoods. The result shows 70.4% of the respondents have the number of dependents at over five. The dependants require stable income and sustainable basic needs. The respondents were asked to state if they were the breadwinners for their families and the results were shown in figure 4.2

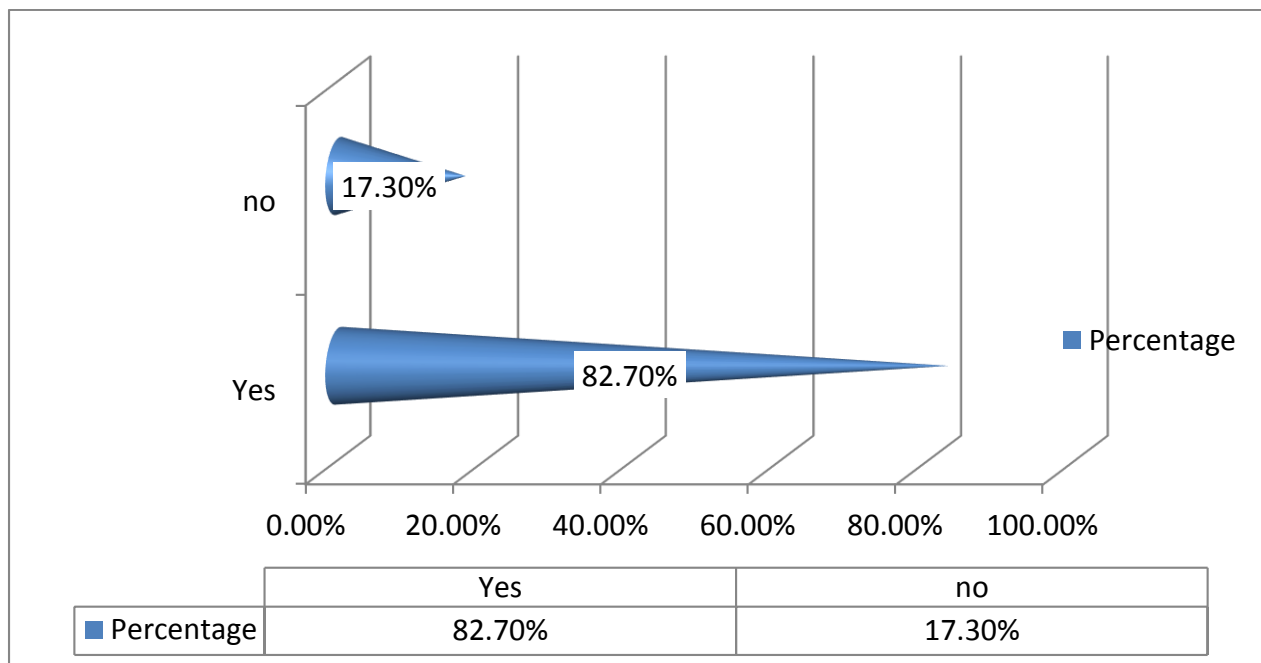


Figure 4.1: Women pineapple vendors as Family Providers

Majority of the respondents are the sole providers of the family at 82.7 % while 17.3% are not as shown in figure 4.2. Bureti Sub County is a patriarchal society, breadwinners are usually men but for women pineapple vendors' better part of them at 82.7% are the sole providers for their households. The respondents were asked on decision making regarding spending of income as shown in table 4.6.

Table 4.34: Decision making regarding women pineapple vendors spending of income

Decision making on income	Frequency	Percentage
Yes	87	88.8
No	11	11.2
Total	98	100.0

Table 4.6 show that 88.8% of the respondents make decisions regarding their spending of income while only 11.2% of them do not. The respondents were asked to state decision making regarding their business as shown in table 4.7.

Table 4.35: Decision making of women pineapple vendors regarding business

Business decision making	Frequency	Percentage
Yes	86	87.8
No	12	12.2
Total	98	100.0

Table 4.7 shows that majority of the respondents at 87.8% make their own decision regarding their pineapple business while 12.2% do not. The respondents were asked on the final decision maker regarding spending of income and business as it is in table 4.8.

Table 4.36: Final decision maker regarding spending of income and vending business

Final decision maker	Frequency	Percentage
Husband	37	37.8
Daughter	1	1.0
Son	3	3.1
Vendor	57	58.2
Total	98	100.0

From the table 4.8 shows final decision makers regarding spending of income and vending business as follows: 58.2 % (vendors themselves); 37.8% (husband); 3.1% (son); and 1% (daughter).Box 4.1 reveals some excerpts of the explanation regarding decision making of women pineapple vendors.

Box 4.1: Explanation regarding decision making of women pineapple vendors

“I am the head of the house because my husband usually comes home drunk. He wakes up in the morning to go to drink alcohol and comes home late. I have to go to the market to look for money in order to provide for him and the children.”

Source: Respondent No. 5 July 2017

“I am single parent and do not have someone to help me...I do everything to make ends meet for my household..... if only I had someone to help my household livelihood could have been better.”

Source: Respondent No. 68 July 2017

“Sometimes my husband tells me to go and pluck tea in our farm; in the end it affects my pineapple business.”

Source: Respondent No. 90 July 2017

The findings in tables 4.6, 4.7 and 4.8, and box 4.1 reveal that the respondents are propelled by the want to implicate positively on to their household livelihoods. These findings also show that majority of women pineapple vendors make their own decisions: decisions regarding spending of their income at 88.8%; decisions regarding their vending business at 87.8% and; overall decision maker regarding spending of income and pineapple vending at 58.2%. Some of those who are married tend to relegate their decisions to their husbands. Table 4.9 below shows Pearson Product Moment Correlation for Social Factors and the Household income.

Table 4.37: Pearson Product Moment Correlation for Social Factors and household income

		Level of Education	Marital Status	Family Size	Sole Provider	Household Income
Level of education	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	98				
Marital status	Pearson Correlation	.289**	1			
	Sig. (2-tailed)	.038				
	N	98	98			
Family size	Pearson Correlation	.157**	.329**	1		
	Sig. (2-tailed)	.123	.001			
	N	98	98	98		
Bread winner for the family	Pearson Correlation	.297**	.350**	.240**	1	
	Sig. (2-tailed)	.045	.000	.017		
	N	98	98	98	98	
Household Income	Pearson Correlation	.486**	.389**	.111**	.147**	1
	Sig. (2-tailed)	.020	.032	.027	.045	
	N	98	98	98	98	98

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

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

The findings in table 4.9 revealed that there was statistically significant positive relationship of level of education and Household income ($r = .486$; $p < 0.05$). Therefore, this confirms the positive influence of up 48.6% on household income. Marital status was also found to have significant positive relationship with household Income ($r=.389$; $p<0.05$). This implies that marital status had 38.9% likelihood to influence household income. In addition, the study

established that family size was statistically significant with positive relationship on household income ($r= 0.111$; $p<0.005$). The findings imply that family size is dependent on household income with a positive correlation of 11.1% on household income. The bread winner for the family had positive relationship on household income ($r=.147$; $p<0.05$). This means there was influence of 14.7% on household income. The above results on product moment correlation answer the first objective that Social factors have significant influence on household livelihood in Bureti Sub-County

4.2.3 Economic factors influencing household livelihoods of women pineapple vendors

The second objective of the study was on economic factors of women pineapple vendors on their household livelihoods. The study sought to establish the respondents' sources of livelihoods as shown in table 4.11.

Table 4.38: Source of livelihood for women pineapple vendors

Source of livelihoods	Frequency	Percentage
Self-employment	84	85.7
Employment	2	2.1
Agriculture	12	12.2
Total	98	100.0

As shown in Table 4.10, majority of the respondents at 85.7% depend on self-employment for their livelihoods while 12.2% depend on agriculture and only 2.1% of the respondents are employed. Informal sector is a lucrative source of employment for women irrespective of their age, level of education and marital status. Engagement of the respondents in income generating ventures coupled with family responsibilities affect their household livelihoods. The respondents were asked on the business ownership as shown in figure 4.3.

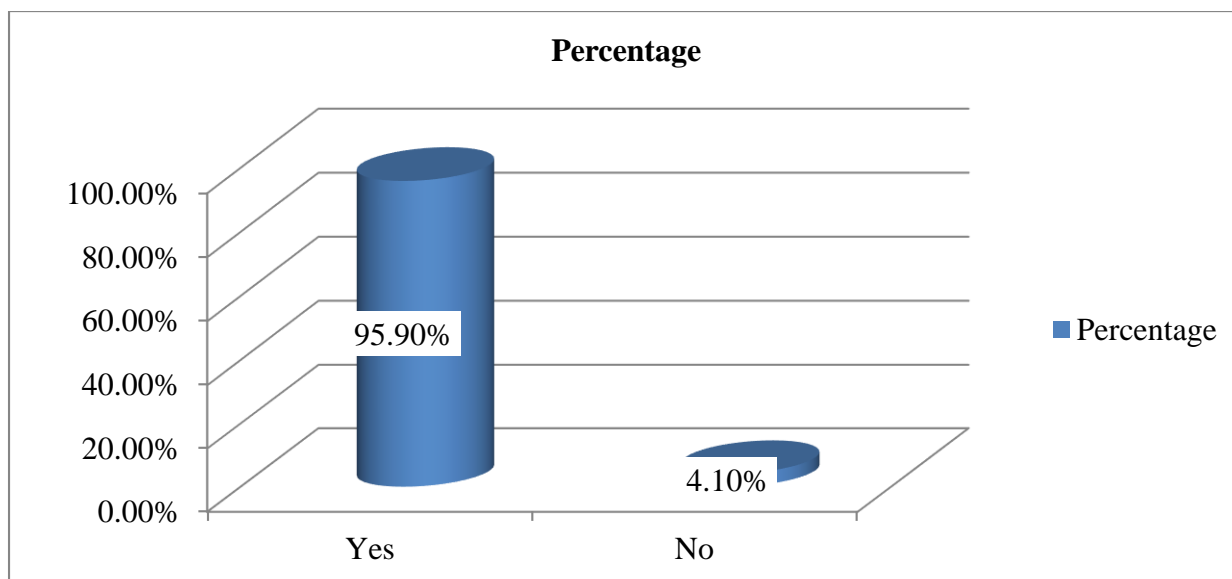


Figure 4.2: Respondents business ownership

As shown in figure 4.3, 95.9% of the respondents own the pineapple business while 4.1% do not. Business ownership determines income of the women pineapple vendors. The income accruing from pineapple vending is used for women’s livelihoods. The study also sought to determine the duration they have taken in pineapple vending business as shown in table 4.11

Table 4.39: Duration of the business of women pineapple vendors:

Duration of business in years	Frequency	Percentage
0-5	7	7.1
6-10	14	14.3
11-15	26	26.5
16-20	15	15.3
21-25	22	22.4
26-30	14	14.3
Total	98	100.0

Table 4.11 above shows that 26.5% of the respondents have been in the pineapple vending for a period between 11years and 15years while 22.4% of the respondents have been in the business between 21 years and 25 years. In addition, 15.3% have been in the business for a period between 16 years and 20 years, 14.3% of the respondents have done the business for years between 6 years and 10 years and another 14.3% have stayed for 26 years to 30 years and 7.1% have been in the business for 0-5 years. The duration of the business determines

assets acquired from pineapple vending reflect on their household livelihoods. Majority of the respondents have stayed in pineapple vending business for a period between 6 years to 30 years. The respondents were asked on the employment history as shown in table 4.12.

Table 4.40: Employment history of women pineapple vendors

Employment history	Frequency	Percentage
Yes	38	38.8
No	60	61.2
Total	98	100.0

Table 4.12 shows that majority of the respondent at 61.2% were not employed before they got into pineapple vending while 38.8% were employed. Box 4.2 shows excerpts on employment.

Box 4.2: Excerpt on respondents' employment history

“I worked as casual labourer in tea farms-plucking tea. Uncertainty of work, subjection to labour intensive work which did not match the little income, paid me to venture into the vending business.”

Source: Respondent No 10 July 2017

The findings in table 4.12 and Box 4.2 imply that majority of the respondents prefer working in informal sector. This has prompted them to venture into pineapple business. The conditions for their business are better as compared to startup capital as shown in table 4.14.

Table 4.41: Start-up capital of women pineapple vendors

Start-up Capital	Frequency	Percentage
Did not need any capital	7	7.1
Savings	47	48
Family's capital	19	19.4
Borrowed from husband/ friends/relatives	20	20.4
Acquired a loan	5	5.1
Total	98	100.0

As shown in the Table 4.13, 48% of the respondents got their capital from savings, 20.4% borrowed from their husband/friends/relatives, 19.4% from the family's assets or capital, 7.1% did not need capital while 5.1% acquired a loan. The participants were asked on the amount of capital that they needed to startup the business in table 4.14.

Table 4.42: Capital needed to start up the business of women pineapple vendors

Capital stock	Frequency	Percentage
0-10000	83	84.7
11000-20000	4	4.1
Did not need capital	11	11.2
Total	98	100.0

Among the respondents, 84.7% had their stock of between zero and ten thousand, 4.1 % have capital between 11000 and 20,000 while 11.2% did not need any capital as shown in table 4.14 above. Box 4.3 shows excerpts from the respondents on women pineapple vendors' start-up capital and employment history.

Box 4.3: Women pineapple vendor's response on start-up capital

“I obtain my stock from a farmer. I made a deal with a farmer to obtain a stock of pineapples in debt then send payment to the farmer after selling most of the stock later in the day. The remaining part of my sales income, i use it to cater for my household needs.”

Source: Respondent No. 17 July 2017

“I was employed by a pineapple vendor owner to sell pineapples along the roadside. I saved most of the income obtained through various informal groups until it was enough for seed capital for my business start-up.”

Source: Respondent No. 13 July 2017

The findings in Box 4.3, table 4.13 and table 4.14 established how women's pineapple vendors get start-up capital. Informal sector has become important to women pineapple vendors well-being and to that of their households. Majority of the respondents obtained their seed capital from their savings with few acquiring loan from bank with a significant number of them having seed capital of less than ten thousand Kenya shillings. Table 4.15 below

shows Pearson Product Moment Correlation for Economic Factors and the Household income.

Table 4.43: Pearson Product Moment Correlation for Economic Factors and Household income

		Source of livelihood	House ownership	Business ownership	Duration of the Business	Household income
Source of livelihood	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	98				
House ownership	Pearson Correlation	.156**	1	.		
	Sig. (2-tailed)	.012				
	N	98	98			
Business ownership	Pearson Correlation	.337**	.171**	1		
	Sig. (2-tailed)	.041	.048			
	N	98	98	98		
Duration of the Business	Pearson Correlation	.345**	.495**	.169**	1	
	Sig. (2-tailed)	.046	.035	.027		
	N	98	98	98	98	
Household income	Pearson Correlation	.216***	.175**	.170**	.269**	1
	Sig. (2-tailed)	.033	.015	.034	.047	
	N	98	98	98	98	98

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

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

Based on table 4.15, the results revealed that there was a statistically significant positive relationship of source of livelihood and Household income ($r = 0.216$; $p < 0.05$). As a result, this confirms the positive influence of source of livelihood of up to 21.6% on household

income. House ownership was also found to have significant positive relationship with household income ($r=0.175$; $p<0.05$). This implies that house ownership had 17.5% possibility to household income. Access to assets like house ownership enables women pineapple vendors to access credit from various social associations and financial institutions. Moreover, the study established that duration of pineapple vending business was statistically significant with positive relationship on household income ($r= 0.269$; $p<0.05$). The results imply that business ownership have an influence on household income by 26.9%. In addition, the findings reveal that there was a significant positive relationship between business ownership and household income($r= 0.170$; $p<0.05$). This implies that 17.0% had an influence on household income. The above results on product moment correlation answer the second objective that Economic factors have significant influence on household livelihood in Bureti Sub-County.

4.2.4 Strategies of women pineapple vendors

The third objective of the study was on strategies influencing women pineapple vendors on their household livelihoods. In line with this the following aspects were formulated to straight the study: challenges facing women pineapple vendors; coping strategies; training and access to credit.

4.2.4.1 Challenges facing women pineapple vendors

The study sought to establish challenges facing women pineapple vendors as follows. Table 4.16 shows challenges that women pineapple vendors face.

Table 4.44: Challenges women pineapple vendors face

Response	Frequency	Percentage of Cases
Keeping records for vendors operation	7	7.1%
Inadequate space	67	68.4%
Conflict	43	43.9%
Inadequate income to support the household livelihoods	89	90.8%
Environmental problems	90	91.8%
Inadequate stock	66	67.3%

The findings in table 4.16 show that the challenges facing women pineapple vendors are as follows: inadequate income to support household livelihoods at 90.8%; environmental problems at 91.8%; inadequate space at 68.4%; inadequate stock at 67.3%; conflicts at 43.9%; and keeping records for vendors operations at 7.1%. The challenges facing women pineapple vendors reflect on their household livelihoods. Box 4.4 below shows the respondents explanation on challenges they face.

Box 4.4: challenges facing women pineapple vendors

“I face many challenges with my vending business set up at one of the busy road to find storage for my stock. I lose large extent of my stock: to thieves and eaten up by stray donkeys; my shed is knocked by moving vehicles; and some pineapples are spilled on the road and trampled. I sell to customers inside moving vehicle and sometimes the vehicle take off when having not received payment for the product sold. Some of the customers opt to throw the product through the window. Thus in many ways incurring many losses which translates to my little income.”

Source: Respondent No. 26 July 2017

“I face a lot of challenges especially a person like me living with disabilities. Sometimes I am discriminated by my colleagues when obtaining stock and also am not able to run towards moving vehicles in return I get little income.”

Source: Respondent No.71 July 2017

“Most of women pineapple vendors keep do not keep records for their operations. Majority of them do not record for their activities and income obtained from pineapple vending. In addition they do not have a bank account and if they do they do not have a separate one from the family’s account.”

Source: Key informant

The remarks articulated by the vendors in Box 4.4 above point out that despite a lot attained, women pineapple vendors face a lot of challenges a number of it may discourage them. Following the above results majority of the respondents experience various challenges. The findings in table 4.16 and Box 4.4 indicate that majority of the respondents involved in the study noted that they experience the following challenges: inadequate space; conflict; inadequate income to support their livelihoods; environmental problems and inadequate

space. The challenges are even tough for women pineapple vendors living with disabilities who may have low self-esteem.

4.2.4.2: Coping strategies of women pineapple vendors

The respondents experienced challenges as a result women pineapple vendors have come up with the following coping strategies. Time was considered important in increasing income as shown in table 4.17 below.

Table 4.45: Women pineapple vendors’ time spent in the business

Time spent in hours	Frequency	Percentage
5	1	1.0
6	14	14.3
7	3	3.1
8	15	15.3
9	21	21.4
10	32	32.7
11	7	7.1
12	5	5.1
Total	98	100.0

The findings in the table 4.17 show the time spend by women pineapple vendors in the market as follow; 32.7% (10 hours), 21.4% (9 hours),15.3% (8 hours), 14.3% (6 hours), 7.1% (11 hours), 5.1% (12 hours), 3.1% (6 hours) and 1% (5 hours). The time spend in the market is of paramount to the juggling time spend in the market and household chores. The inspiration and flexibility of vending activity turn out to be fruitful in sustaining household livelihoods by increasing income depending on the number of hours spent. The respondents were asked on income diversification as shown in table 4.18 and the results are as follows;

Table 4.46: Income diversification of women pineapple vendors

Income Diversification	Frequency	Percentage
Full pineapples only	40	40.8
Sliced pineapples only	5	5.1
Both sliced and full pineapples	20	20.4
Pineapples, bananas, pumpkins and carrier bags	33	33.7
Total	98	100.0

From the table 4.18, majority of the respondents sell bunch of full pineapples only at 40.8%, 33.7% sell pineapples, bananas, pumpkins, and Carrier bags, 20.4% sell sliced and a bunch of full pineapples, while 5.1% sell sliced pineapples. This implies that majority of the respondent sell a bunch of pineapples only. The respondents were asked on the where they store their goods as shown in table 4.19 below.

Table 4.47: Women pineapple vendors’ storage of stock

Storage	Frequency	Percentage
Cover besides the road	30	30.6
Forming a group to rent a place where they store their goods	37	37.8
Built ‘ <i>kibanda</i> ’ which has lockers	29	29.6
Casual labourer	2	2.0
Total	98	100.0

Table 4.19 shows how women pineapple vendors keep their stock as follows: 37.8% form group and rent place to keep their goods/stock; 30.6% cover besides the roads; 29.6% have built “*kibanda*” which has lockers; while 2.0% do not need storage of the goods. The respondents have come up with strategies to inadequate space by covering besides the road, forming a group to rent a place where they store their goods, built *kibanda* which they can lock .The following plate 4.1 shows women pineapple vendors’ storage of goods.



Plate 4.3: Photograph of storage of stock of women pineapple vendors

Plate 4.1 shows where women keep their stock, some cover besides the road while others have built informal structures. The respondents were asked to state if they change operating place as shown in Table 4.20.

Table 4.48: Other coping Strategies

Response	Frequency	Percentage of Cases
Change of operating place	20	20.6%
Shelter In <i>kibanda</i> or nearby shops as they sell pineapples	92	94.8%
conflict resolution	49	50.5%

The findings in Table 4.20 shows that the respondents change operating place for selling goods at 20.6%; majority of the respondents’ shelter in the nearby shops or *kibanda* at 94.8% while 50.5% of the respondents solve their conflicts with their leaders and among themselves. Box 4.5 shows excerpts on conflict resolution.

Box 4.5: Explanation on Conflict Resolution

“Majority of the women have conflicts among themselves. We normally resolve conflicts by referring to the rules tagged along before joining the vending business. Some of the new vendors may have conflicts with their families for example they may abandon their responsibilities as wives and mothers. We normally establish the reasons for joining vending activity with reference with each vendor’s neighbor.”

Source: Key informant August 2017

Box 4.5 and figure 4.10 explains some of the ways leaders solve conflicts with women pineapple vendors. Mode of selling of the respondents was another concern as shown in Table 4.21.

Table 4.49: Mode of selling of women pineapple vendors

Mode of selling	Frequency	Percentage
Selling by the road side	30	30.6
Running towards moving vehicles	52	53.1
Selling pineapples during market days	16	16.3
Total	98	100.0

From the results in table 4.21 majority of the respondents run towards moving vehicles at 53.1%, some sit beside the road at 30.6% while a few sell pineapples during market days at 16.3%. This implies that majority of the respondents are running towards moving vehicles while a few selling during market days and selling by the road side. Plate 4.2 below shows a photograph on the mode of selling.



Plate 4.4: Photograph of women pineapple vendors' mode of selling

Plate 4.2 shows women pineapple vendors' mode of selling by running towards moving vehicles.

4.2.4.3: Women's accessibility to Credit

The study sought to establish respondents' accessibility to credit as shown in table 4.22

Table 4.50: Women's accessibility to Credit

Access to Credit	Frequency	Percentage
Yes	43	43.9
No	55	56.1
Total	98	100.0

The results in respect to table 4.22 shows that 56.1% have not accessed to credit, only 43.9% have accessed credit. The respondents were asked to state the institution/individual/organization they have received credit from as shown in table 4.23 below.

Table 4.51: Institutions women pineapple vendors have accessed credit

Response	Frequency	Percentage of Cases
Informal lender	9	20.9%
Formal lender (bank/financial institution)	18	41.9%
Friends or relatives	5	11.6%
Group based microfinance or lending including VSLA/SACCOS/merry go rounds	15	34.9%

The results in table 4.23 above reveal that 11.6% of the respondents got credit from friends or relatives; 34.9% of the respondents got credit in group based micro finance; 41.9% of the respondents' accessed credit from formal lender including bank/financial institution while 20.9% got from formal lender. The results in the following tables; table 4.23 implies that there is low uptake in credit in all institutions. Box 4.6 below shows excerpts of the respondents' perception on accessibility to credit.

Box 4.6: Respondents accessibility to credit

“Loans that the women pineapple vendors sometimes acquire from table banking for stock ends up not helping them since, their business collapse when their stock run out and they have to get another loan. This is due to their poor livelihoods which depend on the business for survival after a long struggle of running and hustle to sell pineapples. Thus they spend their profits on their need instead of improving their business.”

Source: Key informant August 2017

“The lost credibility of some financial institutions has eased my perception of access to credit, since my last encounter with one of the financial institution that went away with all my savings and up to this point I have not been able to recover the loss.”

Source: Respondent No.23 July 2017

The findings from Box 4.6 show excerpts from respondents that comprehensively pass the reasons not to access credit among the respondents.

4.2.4.4 Training of respondents

The study inquired into training of respondents who were interviewed and the results were presented in table 4.24.

Table 4.52: Respondents’ training:

Training	Frequency	Percentage
Yes	29	29.6
No	69	70.4
Total	98	100.0

As shown in table 4.24, 29.6% have attended training while 70.4% have not attended any kind of training. Despite training and capacity building as a benefit, majority of respondents had the lowest percentage of training at 29.6%.the findings reveal that majority of women pineapple vendors have little or no additional skills apart from the basic education they have acquired. The respondents were asked on the type of training shown in table 4.25 below.

Table 4.53: Type of Training women pineapple vendors have attended

Response	Frequency	Percentage of Cases
Resource management	23	79.3%
Record keeping	11	37.9%
Projects management	23	79.3%
Application and repayment of loan	27	93.1%

From table 4.25, respondents have attended training on the following areas: 93.1% application and repayment of loan; 79.3% resource management; 79.3% project management; 37.9% record keeping; and 20.7% conflict resolution. Box 4.7 below shows the excerpts on low training.

Box 4.7: Explanation on Training

“I deem most of the ongoing training or seminars in the area irrelevant to me since, I feel they are meant for people who are registered in finance, micro credit group and who want to apply for loan.”

Source: Respondent No 34 July 2017

The results from Box 4.7 show some of the reasons for low training in the study area. Training was also low in areas such as application and repayment of loan and record keeping among those who have been trained. It was better in aspects of resource management and project management.

4.2.5 Results on household livelihoods of women pineapple vendors

Household livelihoods are determined by the factors influencing women pineapple vendors. The respondents were asked on household income as shown in table 4.26 below.

Table 4.54: Household income of women pineapple vendors

Household Income	Frequency	Percentage
<10,000	47	48
11,000-20,000	42	42.9
21,000-30,000	4	4.1
31,000-40,000	4	4.1
>40,000	1	1.0
Total	98	100.0

As shown in Table 4.26, majority of the respondents earn between less than ten thousand shillings monthly at 48%, 42.9% earning between 11,000 and 20,000 Kenya shillings, 8.2% earning income between 21,000 to 40,000 and few respondents at 1% earning more than 40,000. From table 4.11 above show income inequalities. This explains level of income coupled with unequal distribution of economic opportunities determines paying of school fees, health, rent, saving in social association and acquiring assets for women pineapple vendors' households. The respondents were asked on whether they belong to any association/group as shown in table 4.27

Table 4.55: Women pineapple vendors' membership of a group

Membership of a group	Frequency	Percentage
Yes	86	87.8
No	12	12.2
Total	98	100.0

From table 4.27, 87.8% of the respondents indicated that they were active members of a group while 12.2% were not active members to any group. The respondents were asked to the association they belong to as shown in table 4.28.

Table 4.56: Type of Social Association of women pineapple vendors

Response	Frequency	Percentage of Cases
Vendors association	66	76.7%
<i>Chamas</i>	31	36.0%
Religious group	7	8.1%
Finance, Credit/Savings Group	36	41.9%

Table 4.28 above shows that respondents' associations as follows: 76.7% belong to work related vendors associations; 41.9% belong to finance, credit/savings group; 36.0% men's/women's group (*chamas*); and 8.1% religious groups. Box 4.8 was evidence for excerpts from women pineapple vendors' association have impacted significantly on household livelihoods.

Box 4.8: Position of Social Support group/association

“Since vendors at this market come from different regions, it proves difficulty to form credit, finance saving group that can issues each other with loan due to issues of trust. Therefore, vendors prefer to form this group amongst people from same villages so it can be easy to track down someone in case he/she defects without completion of repayment of their loans.”

Source: Respondent No. 57 July 2017

“The motorbike business my husband and I operate was bought from savings made in a group and we have also built a house of our own.”

Source: Respondent No 58 July 2017

“I have been paying school fees for my children through savings from my chammas.”

Source: Respondent No 23 July 2017

The results from Box 4.8 show that social support groups have enabled women pineapple vendors to improve their household livelihoods. Women have joined vendors group because of trust they have among themselves. A significant number of them have not joined credit, religious and *chammas* with more than 50%. The assets acquired by vendors and other household livelihoods were another concern as shown table 4.28

Table 4.57: Household livelihoods and other assets acquired by women pineapple vendors

Response	Frequency	Percentage of response
Paying of school fees	80	81.6%
Means of transportation	9	9.2%
cell phone	79	80.6%
Small consumer durables (radio)	54	55.1%
Large consumer durables (fridge, TV, sofa)	24	24.5%
House (and other structures), electricity, shelter	54	55.1%
Poultry	58	59.2%
Agricultural land (pieces/plots), water	16	16.3%
Livestock	52	53.1%
Provision of basic needs	91	92.9%

From the table 4.29 it shows that majority of the respondents at 81.6% are paying school fees for their children while 80.6% of the respondents have bought cell phone from pineapple vending. In addition, the respondents have the following assets: chicken, ducks, turkeys and pigeons at 59.2%; small consumer durables including radio and cookware at 55.1%; livestock including goats, pigs, sheep, rabbits at 53.1%; agricultural land (pieces/plots) at 16.3%; house and other structures at 55.1%, large consumer durables including fridge, TV, sofa at 24.5%; and means of transportation including bicycle, motorcycle and car (9.2%). In addition women have also been able to provide basic needs for their households at 92.9%. Women pineapple vendors choose to pay school fees for their children save money accruing from vending and make investment through social group and networks. This implies that they use strategies to tailor crisis and trauma of household experience which changes from time to time. The following box 4.9 shows some excerpts of the livelihoods of women pineapple vendors.

Box 4.9: Household livelihoods of the respondents

“I am now able to pay school fees for my children who are in private primary and high school.”

Source: Respondent No. 1 July 2017

Through vending, I have educated all my children up to colleges and university

Source: Respondent No. 15 July 2017

“I did not have a phone before and now am able to network with my customers through a phone.”

Source: Respondent No. 21 July 2017

“Pineapple vending has really helped me.....I have acquired assets like land and bought livestock.”

Respondent No. 39 July 2017

“Apart from paying school fees I am able to provide basic needs for my family.”

Respondent No.7 July 2017

The finding Box 4.9 reveals some excerpts on how households have improved their livelihoods through paying of school fees, provision of basic needs and acquiring of various assets.

4.3 Discussion

This section discusses the study results. The discussion is in line with the study objectives which are as follows: To assess the social factors influencing women pineapple vendors on their household livelihoods; To establish the economic factors affecting women pineapple vendors on their household livelihoods; and To establish the strategies influencing women pineapple vendors on their household livelihoods in Bureti Sub-county, Kericho County Kenya.

4.3.1 Demographic characteristics of the respondents

The findings in Figure 4.1 shows that 29% of the respondents were aged between 40 years to 46 years, 22% were aged between 26 years to 32 years, 15% were aged between 55 years to 60 years, 14% were aged between 33 years to 39 years, 8% were aged between 18 years to 25 years, 7% were aged over 60 years, and 5% were aged 47 years to 54 years. It was noted that majority of the respondents at over 70% were in their productive age. Age was a determinant in participation in income generating activities for most respondents in earning their household livelihoods. The age distribution from the respondents interviewed indicated that those aged between 18 and 25; and over sixty might not have an interest in engaging in pineapple vending. However, the majority who are of age above 25 years have participated in the sector. This is probably because of the need to sustain their livelihoods. This study is an agreement with Sall *et al.* (2000) that older women may make decisions easily than younger women. The older people might have accumulated capital or have established long-term relationships with their customers, have accessibility to credit because of their age or the size of their family while the younger might have long-term plans and have a few dependants depending on the family size than older women.

The results on respondents' education levels played a vital role in determining household livelihoods. Majority of the respondents involved in the study had their highest level of education at primary level. However, the study also showed that 18.4% had attained secondary education level and a few never went to school. This showed that most of the respondents had adequate basic education to make informed decisions. Also, Education enables women in a community or society to acquire skills in improving their ways of living. Illiteracy is magnified by poverty and restricts accessibility to health services, information from the media and overall welfare of a person. UN (2012) puts across a similar observation that improved education levels enhances households' decision making, independence of

women's livelihoods, and offer better opportunities in engaging in activities as individual, community, and society as a whole.

The current study focused on the marital status of the respondents that was crucial in determining its influence on household livelihoods. Findings in Table 4.2 revealed that 46.9% of the respondents were married, 20.4% widowed, and 10.2% had separated or divorced. This was an indication that more than half of the respondents were the household heads making a judgment from those who were single, widowed and the divorced/separated. The findings imply that women's marital status could limit their time to participate in their business fully or could make them work many hours to meet their household needs. Also, those who were married at a significant percentage of 46.9%, their participation in pineapple vending could be limited by their husbands. They tend to relegate the participating role to their husbands. The results concur with Tavershima (2012) that majority of the women in most developing countries have embraced income generating activities and employment beyond domestic work as being; teachers, nurses teaching and other occupations. This study reveals that majority of respondents actively engage in pineapple vending to improve their household livelihoods.

4.3.2 Social factors influencing household livelihoods of women pineapple vendors

The current study focused on the number of household dependants as shown in table 4.5. Majority of the respondents shows that 67.3% of the respondents had between five and nine dependants while 29.6 of the respondents had between zero and four dependants. In addition, 3.1% of women pineapple vendors had over 9 dependants. The family size influences household livelihoods. The result shows 70.4% of the respondents have the number of dependants at over five. The household dependants required school fees for the children who are in school, basic needs and health care. Also, figure 4.2 revealed that majority of the respondents are the sole providers of the family at 82.7 %. The overall mean of dependants was 5.9 which translate to around six members at each household. This is in agreement with CBS, (2010) that it is close to the members of each family in Kenya.

The findings in regards to the decision making of vendors' business and spending of income were as follows: 88.8% of the respondents make their own decisions regarding their spending of income; 87.8% make their own decision regarding their business. Besides, final decision makers regarding the spending of income and vending business are by vendors themselves at

58.2% while few significant others make decisions for them. Majority of the respondents who were married, their decisions are influenced by their husbands. The results concur with Papila *et al.* (2012) report which explains that patriarchal bargains place men as the controllers and leaders, thus affecting the achievement of strategic needs. The inequality of role allocation is evident where women are given the subordinated role to those of men. This means that gender relation implies greater men's power and control over women. Men exercise control over women in many rural areas to such an extent that they prevent them from working outside their home. However, this involves shifting decision making from the norm of male to female decision making within the households. Box 4.1, for example, reveals the reasons why women are making their own decisions.

The findings in table 4.9 revealed that there was a statistically significant positive relationship between social factors and household livelihoods. This was confirmed by 5% error term or a 95% significance level. The results on product moment correlation answer the first objective that social factors have a significant influence on household livelihood in Bureti Sub-County.

4.3.3 Economic factors influencing household livelihoods of women pineapple vendors

The study findings established that majority of the respondents at 85.7% depend on self-employment for their livelihoods while a few depend on agriculture and formal employment. The dependence on self-employment, agriculture, and employment reflects on the livelihoods of women pineapple vendors. Many women in rural areas have hope in improving financial standing through empowerment of women in the informal sector that reflect on their livelihoods. The study concurs with Chaudhuri & Mukhopadhyay (2009) who emphasized that women would only become active economic agents because of the nature of rural life. In addition, women engage in activities in the informal sector without either wages of their own or the support from a man, therefore, results in development. It is achieved only if there is long-term policy to increase equality regarding access to opportunities and participation of all members to participate in socio-economic development in Kenya fully.

The findings in figure 4.3 showed that 95.9% of the respondents own the pineapple business. Women pineapple vendors juggle between business and offering domestic services to earn a living for their households. Women depend on vending pineapples as a regular job and income, expose them to other structures apart from their kin-based. Women play a significant role in nation building. Women activities like pineapple vending have contributed immensely

towards mobilizing women for community development especially household livelihoods. The results agree with the Kenyan government who have recognized the importance of small-scale entrepreneurs and enterprises and the role they play in driving the economy to industrialization by 2030 (Kathuri, 2004). The time women pineapple vendors have stayed influence household livelihoods in that they have adopted different strategies and acquired assets to improve their household livelihoods.

The findings on Start-up capital are essential for pineapple vending. Women pineapple vendors have the objectives of carrying out vending activities to generate income which as a result improve their household livelihoods. The findings shows that majority of the respondents got their capital from savings at 48%, 20.4% borrowed from their husband/friends/relatives, 19.4% from the family's assets or capital, 7.1% did not need capital while 5.1% acquired a loan. Also, 84.7% had the stock of less than ten thousand, 4.1% have capital between 11,000 and 20,000 while 11.2% did not need any capital. Also, the study agrees with Alila *et al.* (2002) who reported that many women are poor; have little income earned from the business which sometimes priorities on family needs, despite of allocation of capital or money of whatever purpose. For example, Box 4.3 showed that Informal sector has become essential to women pineapple vendors well-being and to that of their households. Majority of the respondents obtained their seed capital from their savings with few acquiring loan from bank with a significant number of them have their needing less than ten thousand Kenya shillings.

The findings in table 4.16 revealed that there was a statistically significant positive relationship between economic factors and household livelihoods. This was confirmed by 5% error term or a 95% significance level. The results on product moment correlation Economic factors have a significant influence on household livelihood in Bureti Sub-County.

4.3.4 Strategies influencing household livelihoods of women pineapple vendors

The findings show that the majority of the respondents depend on the informal sector. The sector is a lucrative source of employment for women pineapple vendors. However, they are faced with a variety of challenges as follows: low income to support household livelihoods; environmental problems; inadequate space; inadequate stock; and conflicts. Also, women vendors had difficulty in keeping records on the income they get from pineapple vending. The findings show that majority of the respondents do not have bank account separate from

family's account keep records by keeping their money in the business account. The study concurs with Stevenson & Stonge (2005) that enterprises tend to operate limited capital, and with low levels of investment, low growth potentials endure harassment on issues pertaining to licensing, work in safe, cheap and impossible to get premises, if not home-based and have fewer hours to invest in their business due to domestic responsibilities.

The findings show the time spend by women pineapple vendors in the market at over 80% spending between eight hours and eleven hours. This is a strategy that women pineapple vendors have adopted to increase the income that reflects in their household livelihoods. Diversification of income is essential to women pineapple vendors to sustain their household livelihoods. From the findings women pineapple vendors have diversified their income by selling the following items: a bunch of full pineapples only; pineapples, bananas, pumpkins, and paper bags; sliced and a bunch of full pineapples and; sliced pineapples. The study agrees with Gicheru *et al.* (2018) that majority of women's businesses in Kenya are similar. The services and products they sell are identical and cannot be differentiated. Women pineapple vendors keep their stock as follows: form group and rent place to keep their goods/stock; cover besides the roads; have built "*kibanda*" which has lockers; while some did not need storage for their products. Due to harsh weather conditions including rain and intense sunlight, women pineapple vendors have adopted strategies by sheltering in their *kibanda* or nearby shops as they sell their wares.

The results in respect to accessibility of credit show that the majority of respondents have not accessed to credit. From those who have accessed the credit they have obtained from individual or organization as follows: group-based microfinance or lending including SACCOS/merry go rounds, formal lender (bank/financial institution); informal lender; and friends or relatives. The accessibility of credit in Bureti Sub County influences the women's household livelihoods. Microcredit programmes are the best instruments for the expansion of women's income and earn livelihoods, and they also empower women. Women pineapple vendors' participation in microcredit programmes as a strategy is often encouraged with an instrumentality to achieve expansion of their businesses. The study is in agreement with Ilahi (2012) who explained that socio-cultural constraints, many women lack collateral required before accessing credits from any financial institution.

From the findings, training was vital for women pineapple vendors for their household livelihoods. However, the majority of them have not attended any training for the last one year. Besides, those who have attended training have been trained in the following areas: application and repayment of loan; resource management; project management; record keeping; and conflict resolution. The different strategies that women pineapple vendors have adopted reflect on their household livelihoods. Despite training and capacity building as a benefit many have the lowest percentage. It is the most vital of all interests, because it helps the beneficiaries learn new skills and have a better understanding of how to address problems facing them and getting effective and efficient solutions and at the same times enhances sustainability as knowledge learned never gets obsolete. Kibas (2006) agrees with the study that lack of opportunities management such as training, financial, marketing of the goods and people are significant limitations facing women.

Women acknowledge that human assets including health, skills, and entrepreneurship compel pineapple vending. Women pineapple vendors have improved their household livelihoods through acquiring knowledge in the following areas; resource management, record keeping, project management, application and repayment of the loan, and conflict resolution. Training has enabled them to be taught new skills. The results concur with Omondi (2008) studies reveal that efforts made by the Kenyan government to promote capacity building despite the accustomed women's low status. The government of Kenya tried to address issues around gender inequality in law. Further, the Kenyan women and men have equal access to political participation, health and education services, employment and property ownership. Studies have shown that there is an investment in women education at all levels it does contribute significantly to the overall socio-economic development.

4.3.5 Household livelihoods of women pineapple vendors

The studies found out that majority of women pineapple vendors have paid school fees for their children at 81.6%. Cumulatively, they acknowledge that their business had improved payment of school fees for their children. In regards to the study, Box no 4.9, for example, has shown that women pineapple vendors: pay school fees for their children in private primary, secondary and even up to tertiary level; acquired assets; and 92.9% can provide food, clothing, and shelter for their households.

The study revealed that respondents had acquired the following items from pineapple vending: means of transport such as a vehicle, motorcycle and car; small consumer durables such as radio; and large consumer durables including fridge, sofa, and TV. Also, women pineapple vendors have acquired poultry and livestock including goats, pigs, and rabbits. Besides, women, pineapple vendors have acquired physical assets such as house, *kibanda*, electricity, and shelter.

The findings of the study further indicated that respondents had acquired natural assets such as an agricultural piece of land either sections or plots and water World Bank has done so much to discover that having women become agents of development in the ways to make a country turn around (Zoellick, 2009). About Mexico's data, Zoellick argued that if women are given the money, more of it goes to the family; more of it goes to the community and then society at large. This is given out to the women most of whom are members of various women groups influencing their living standards and those of their households.

From the findings in table 4.26, 87.8% of the respondents indicated that they were active members of a group while 12.2% were not active members of any group. Social capital and general community trust are paramount to success, and low-income earners tend to share the same environment and socio-economic setup. The expectations that arises within the community of regular, honest, and cooperative behavior, based on commonly shared norms. The findings show that respondents at least have joined an association as follows: work-related organizations (vendors associations); finance, credit/savings group; men's/women's group (*chamas*); and religious groups. Also, the groups through table banking and ROSCAs have adopted techniques of credit, shares, and savings borrowed from microfinance and banking institutions before getting credit. About this, the results by Goetz (1992) assert that their husbands and male relatives invest a large portion of loan acquired by women. This is done by acquiring a loan from women's groups which is a problem to them on repayment of the loan.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter comprises the summary of the research findings, conclusions of the study and recommendations; suggestions for further research and the study's contribution to existing knowledge.

The study was on the factors influencing women pineapple vendors on their household livelihoods in Bureti Sub County, Kericho County, Kenya. Three objectives guided the study: to assess social factors influencing women pineapple vendors on their household livelihoods; to determine the economic factors affecting women pineapple vendors on their household livelihoods; to establish the strategies influencing women pineapple vendors on their household livelihoods in Bureti Sub County, Kericho County, Kenya. Thus this is presented in the light of the above objectives in chapter four.

5.2 Summary

The study sought to determine the factors influencing women pineapple vendors on their household livelihoods in Bureti Sub County, Kericho County, Kenya. The study adopted a descriptive research design in which 98 respondents were drawn from women pineapple vendors who engage in the informal sector within Bureti Sub County. The survey obtained information from the respondents through observation and interview schedule. Age of the respondents was an important interest in exploring women pineapple vendors' household livelihoods. It was noted that majority of the respondents at over 70% were in their productive age. Table 4.1 showed that 67.3% of the responds attained primary level of education. Housing effort is tipped into women's livelihoods due to arbitrary increase in paying of rent 86.7% of the respondents own a house. The study found out that, women pineapple vendors at 88.8% made their own decisions regarding their spending of income in their household livelihoods. In addition, 87.8% of the respondents make their own decision regarding their vending activities. However, Majority of the respondents who were married, their decisions are influenced by their husbands as final decision makers regarding women vending activities and expenditure of income. The bread winners in Bureti sub County are male however majority of the respondents are the sole providers of the family at 82.7 %. The results shows 87% of the respondents have the number of dependants between at an average

of six per household. The results of the study were ascertained to have a positive significance between social factors and household livelihoods of women pineapple vendors. The findings of the study pointed out that there was a positive relationship between social factors and household income.

The study findings revealed that 85.7% of women pineapple vendors depend on self-employment for their livelihoods with 95.9% owning the vending business. However, others depend on employment and agriculture for their livelihoods. The respondents had their capital from the following sources; savings, family's capital, borrowed from husband/relatives/friends, acquired a loan and some did not need any capital. The findings revealed that there was a statistically significant positive relationship between Economic factors and the household income.

From the findings, it is clear that women pineapple vendors have challenges and they are as follows: record keeping; inadequate income to support household livelihoods; environmental problems; inadequate space; inadequate stock; record keeping; and conflicts. Women pineapple vendors had the following strategies and coping strategies as a result of the challenges they have had. They had income diversification as follows: selling off a bunch of full pineapples only; sell pineapples, bananas, pumpkins, and paper bags; sell sliced and a punch of full pineapples; and selling sliced pineapples. The respondents also had their stock stored in the following ways; cover besides the road, forming a group and rent where they store their goods, built "*kibanda*" which has lockers, while some did not need storage of the goods. Also, the respondents also shelter in nearby shops or "*kibanda*," resolve their conflicts and change their operating place. From the findings, 29.6% of the women pineapple vendors have little or no additional skills apart from the basic education they have acquired. Majority of the respondents at 43.9% have accessed credit from different institution/individual/organization.

5.3 Conclusion

5.3.1 Empirical Conclusion

The informal sector has been and will continue being a key concern to the Government, players within the NGO field and the community until a right approach to development is achieved.

The first objective of the study was to assess the social factors influencing women pineapple vendors on their household livelihoods. Women pineapple vendors are influenced by many challenges in addition to the many roles women are involved in at household level. Cultural viewpoint are still a problem in Bureti Sub County which is a barrier to household livelihoods. The study revealed that certain aspects of cultural viewpoint evident in the society show discrimination of women regarding decision making.

The second objective was to establish the economic factors influencing women pineapple vendors on their household livelihoods. This study revealed that 33.3% of the women pineapple vendors participate in income diversification activities. However, the second level of participation is where they provided contributions both material and financial.

The third objective was to establish the strategies influencing women pineapple vendors on their household livelihoods. Training and education of women pineapple vendors remain to be less than 50% of the respondents. Training builds the women's self-belief to carry out activities, and also sanction them socio-economically and thus result in development and sustainability. The study finally concluded that access to credit is very low. Also, the study findings revealed that the accessibility of credit from the government and other financial institution is low. The reasons for the access of credit were as follows; hanging on to the savings from the lending institutions, lack of confidence among social associations and tiresome processes of application and repayment of the loan.

5.3.2 Theoretical conclusion

5.3.2.1 Collective action theory

Collective action theory applied to women pineapple vendors. They pulled efforts together to achieve a common goal. This was done through the formation of various types of groups that helped them to eradicate poverty and development of the community by saving the profit accruing from vending and accessibility to credit. Collective action has enabled women pineapple vendors to own property either individually or as a group. This included buying of land or plots, poultry, livestock and even communication channels like mobile phones.

The collective action of women pineapple vendors has enabled them to have bargaining power in labor intensive market. They have numerous challenges and have adopted strategies to overcome the difficulties, for example, forming a group to rent a place where they can keep their storage. Collective action has also enabled women pineapple vendors to be active

participants in various formal/registered groups or informal groups. This has allowed women to have an opportunity for regular interaction among them, able to access the information, and they can organize and coordinate the actions of the group.

5.3.2.2 Rational choice theory

The rational choice theory has placed women pineapple vendors to behave rationally due to the following; limited resources, women's social status, and social system. They have achieved rationality way above their self-interest and instead for their households. The rational choice theory has shown the effectiveness of a common goal of women pineapple vendors. The choice to go to the market to sell pineapples has resulted from an individual vendor and the factors that face her. Women pineapple vendors act rationally depends on the view of the types of actions that include: recognition of cultural activities they're set up being patriarchal that influence decision making; psychological and emotional response and; value actions.

5.3.2.3 Sustainable livelihoods approach

Sustainable livelihoods approach has focused on women pineapple vendors to have their matters and dynamism understood. Women pineapple vendors have adopted different livelihood strategies to overcome the challenges they are currently facing. The challenges include conflicts, environmental problems, storage of goods and keeping records.

Women pineapple vendors are active in identifying and addressing livelihood priorities that include paying of school fees for their children and taking care of their basic needs. The various stakeholders working at different levels have enabled them to be able to empower them by encouraging the formation of multiple types of groups where they can be trained, access credit and save the profits accruing from pineapple vending.

The development aspect of women pineapple vendors has been carried out by various formal institutions like the financial institution and county or national government. This is done through empowerment programmes such as training and access to credit. Sustainability of women pineapple vendors' households has been seen in their social factors, economic factors, and strategies that they have adopted. This has resulted from dynamism and changes in their situation and development, and this is seen in the livelihoods of these women pineapple vendors in the long run.

5.4 Recommendations

First, this study recommends that training is needed for women pineapple vendors on the following areas; application and repayment of the loans, resource management, project management, record keeping, and conflict resolution. The Government, NGOs, CBOs and finance institutions should play the role of capacity building that will improve their household livelihoods.

Secondly, the study proposes that women pineapple vendors should diversify their sources of livelihoods, not vending alone, as their primary source of livelihoods.

Thirdly, the study advocates that cultural attitude brought about by patriarchal society remain to be a major barrier to the household livelihoods. This is because the society, as noted before in the study, still holds specific values that are gender discriminatory. Therefore, there is a need for government, private organizations and community members to teach a cultural orientation that recognizes women and their efforts to alleviate poverty.

Fourthly, the study recommends training of women pineapple vendors especially in their social associations that has significant influence towards achievement of their goals. With the necessary training, social associations will come out as the main motivating factor towards household livelihoods. Women would also blossom when they get formal training that will enable them acquire more skills that are necessary to run their daily activities in an efficient way.

Finally, government and microfinance institutions need to help women pineapple vendors evaluate the capability of returns on investments either individually or as a group and follow up on expenditure and re-investment of the loan acquired. This will make sure that the loans acquired are directed to income-generating activities and feasibility of the businesses and repayment of the loans.

5.5 Suggestions for Further Research

This study was done on the factors influencing women pineapple vendors on their household livelihoods in Bureti Sub County, Kericho County, Kenya. It is suggested that:

A similar study to be replicated in other regions to see whether they face the same or different challenges and adopt different strategies. This will make comparison and understanding on factors influencing household livelihoods.

A similar study should also be done on men vendors as well as mixed vendors to determine factors influencing household livelihoods in rural societies.

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APPENDICES

Appendix I: Interview schedule for women pineapple vendors

Interview schedule No.....Date.....

Section 1: Demographic information of the Respondent

DI1 Age

1. 18-25 { } 2. 26-32 { } 3. 33-39 { } 4. 40-46 { } 5. 47-54 { }
6. 54-60 { } 7. Over 60 { }

DI2 What is the level of education attained by the women vendors of pineapples?

- 1=Never went to school { } 2=primary education { } 3=post primary education { }
3=secondary education { } 4=advanced/Tertiary { } 5=other { }

(SPECIFY!).....

DI3 Marital status

- 1=Married { } 2=Divorced { } 3=Widowed { } 4=Single { }

DI4 Do you own a house?

- 1=owned { } 2=Rented { }

DI5 If yes which type of a house do you own? If no go to section two

- 1=Grass thatched () 2=semi-permanent () 3=permanent () 4=Rent a house ()

Section 2: Social factors

S1 Are you the sole provider for your family?

- 1= Yes () 2= No ()

S2 Are you involved in decision making with regards to which business to engage in?

- 1=Yes { } 2=No { }

S3 Are you involved in decision making with regards to spending the income/ money

- Yes { } No { }

S4 Following questions S2 and S3 above who then makes the final decision?

- 1=husband { } 2=daughter { } 3=son { } 4=pineapple vendor { }

5=other specify.....

S5 Following questions S2, S3 and S4 give reasons for decision making

.....

.....
S6 What is the size of your family?
.....
.....

Economic factors

E1 What is your main source of income?

1= self-employment { } 2=Employment { } 3=Agriculture { }

E2Do you own this business?

1=Yes { } 2=No { }

E3 Before joining self-employment were you employed?

Yes { } No { }

E4 if yes where were you employed.....
.....

E5 why did you leave your job?
.....
.....

E6 How did you get capital to start up the pineapple vending business?

1= Did not need any capital { } 2=money from owners pocket { } 3=Used family/ household capital { } 4=Borrowed from husband/ friends/relatives { } 5=acquired a loan { }

E7 How much did you need to start your business?
.....
.....

E8 Explain on how you got start- up capital for pineapple vending.....
.....
.....

E9How long have you stayed in this business?
.....

Strategies

ST1What are challenges do you face as women pineapple vendor?

1=inadequate space { } 2=record keeping { } 3=Inadequate income to support the activity{ }

4=conflicts { } 5=record keeping { } 6=environmental problems { }

7=other (specify).....

ST2 What kind of strategies do you adopt to counter those challenges? (In reference to question ST1, state the strategy that you use).

Time spent in pineapple vending (indicate in hours)

.....

Income diversification (specify goods sold)

.....

.....

Change of operating place ()

Shelter ()

Conflict Resolution ()

Mode of selling of stock specify

.....

Others specify

.....

ST5Have you received finances from any organization/institution? If yes specify

1. Yes () 2. No ()

If yes please answer question ST6 if no explain

.....

.....

ST6 In the last one year have you received credit from any of the following?

1=Informal lender () 2= Formal lender (bank/financial institution) () 3=Friends or relatives (

) 4=Group based microfinance or lending including SACCOS/merry go rounds ()

ST7Have you attended any training?

Yes { } No { }

If no, give reason(s).

.....
.....
If yes please answer question ST8

ST8in the last one year have you attended training on the following aspects?

- 1=Record keeping { } 2=Application and repayment of loan { } 3=Conflict resolution { }
4=Project management { }

Other (s), specify

.....
.....
Household livelihoods

HL1 What is the average monthly income for your household?

.....
HL2 Do you own the following productive capital from vending of pineapples? (Multiple response question)

- 1=Agricultural land (pieces/plots) { } 2= livestock { } 3=Poultry { }
4=House (and other structures) { } 5=Large consumer durables (fridge, TV, sofa { }
6=small consumer durables (radio, cookware) { } 7= cell phone { }
8=Means of transportation { }

9=others specify.....

HL3 Apart from owning the above assets how have you spend the income

- 1= Paying school fees { } 2=Provision of basic needs { } 3=other(s) specify

.....
HL4Following question HL2 and HL3 Please explain how you have acquired your assets and spend income

.....
HL4 Is there any group/ association you belong to in your community in the last one year?

- YES { } NO { }

HL5 If yes which groups or organizations /associations do you belong to?

Please the type of groups you belong to (multiple response question)

1= Vendors association) { } 2= *Chamas* { } 3=Religious groups { }

4=Finance, Credit/Savings Group { }

5=Any other

Specify.....
.....

Recommendations

.....
.....
.....
.....
.....
.....
.....
.....
.....

Appendix II: interview schedule for the selected officials

Name:.....

Age:.....Sex:.....Occupation:.....

Place of Residence:.....Date of interview:...../...../2017.....

1. What are ways of living of the women pineapple vendors in the area?
2. What measures have you put in place to help women vendors of pineapples in your location?
3. What advice/training would you give women vendors of pineapples in your location?
4. In your own opinion what do you think are the challenges women vendors of pineapples in your location are currently facing?
5. What do you think are the strategies and the coping strategies that they have adopted to overcome the challenges they are facing?
6. Do you think social factors and economic factors affect women vendors of pineapples on their household livelihoods?
7. In your own opinion explain what should be done to improve women vendors of pineapples their situation

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THIS IS TO CERTIFY THAT:

**MISS. TEGUTWO CAROLINE CHEBET
of EGERTON UNIVERSITY, 337-20406
Sotik, has been permitted to conduct
research in Kericho County**

**on the topic: FACTORS INFLUENCING
WOMEN PINEAPPLE VENDORS ON THEIR
HOUSEHOLD LIVELIHOODS IN BURETI
SUB COUNTY KERICHO COUNTY KENYA**

**for the period ending:
6th July, 2018**

**Permit No : NACOSTI/P/17/75376/17087
Date Of Issue : 7th July, 2017
Fee Recieved :Ksh 1000**



**Applicant's
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