

**ROLE OF ENTREPRENEURIAL RESPONSES ON THE
GROWTH OF WOMEN STREET VENDING IN KENYA**

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**Role of Entrepreneurial Responses on the Growth of Women Street
Vending in Kenya**

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the Degree of Doctor of Philosophy in Entrepreneurship of the Jomo
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DECLARATION

This thesis is my original work and has not been presented for a degree in any other University

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DEDICATION

To my beloved mother Eunice Rose Njoya, for instilling the virtues of hard work and commitment to excel in life, my daughter Catherine Njeri, for always supporting and giving me the courage to go on and to my entire family for their love and encouragement.

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LIST OF ACRONYMS AND ABBREVIATIONS

ANOVA	Analysis of Variance
CBD	Central Business District
EO	Entrepreneurial Orientation
GDP	Gross Domestic Product
GOK	Government of Kenya
IDS	Institute for Development Studies
IEMS	The Informal Economy Monitoring Study
ILO	International Labour organization
KENASVIT	Kenya National Alliance of Street Vendors and Informal Traders
KNBS	Kenya National Bureau of Statistics
KPMG	Klynveld Peat Marwick Goerdeler
KSHS	Kenya Shillings
MSEs	Micro and Small Enterprises
NABW	National Association of Business Women
NGO's	Non-Governmental Organizations
NISCOF	Nairobi Informal Sector Confederation
RDT	Resource Dependency Theory
SEs	Small Enterprises
SMEF	Small and Medium Enterprise Fund
SMEs	Small and Medium Enterprises
SPSS	Statistical Packages for Social Sciences

UN	United Nations
UNEP	United Nations Environment Program
UN-HABITAT	United Nations Human Settlements Programme
VIF	Variance inflation factors
WIEGO	Women in Employment Globalizing and Organizing
WMSEs	Women owned Micro and Small Enterprises
WOE's	Women Owned Enterprises
WWB	Women's World Banking

DEFINITION OF TERMS

- Access to Finance** The ability to generate financial resources both internal and external (Caglayan & Demir, 2014).
- Entrepreneur** An entrepreneur is a person who organizes and manages a business assuming risk of the same for the sake of potential return (Mariotti & Glackin, 2012).
- Entrepreneurial Networking** An active process of relationship establishment undertaken by an entrepreneur or a team of entrepreneurs (Jack, 2010).
- Entrepreneurial Responses** An approach involving widespread and simultaneous change in the pattern of decisions taken by a business, that occurs in cycles at the single business unit level in reaction to both the environmental and organizational stimuli (Meyer & Heppad, 2000).
- Growth** The growth phase of the enterprise life cycle is when the business takes off and expands into new markets, more customers find out about the business, gain more profits and accumulate the original capital (Lu & Wang, 2018).
- Pricing** A subset of the marketing mix by which an entrepreneur uses to generate capital or earn revenue in order to achieve desired goals (Adetoro, 2003).
- Proactiveness** It is an opportunity-seeking, forward-looking perception characterized by introduction of new product and services before competitors in so as to meet future demand (Okpara, 2009).
- Sales** The function consists of making clients aware of, influencing them to try products and services that have value to them and

for which they may be willing to pay (Kendall, Wright & Almazan, 2013).

Street Vending A commercial activity that depends on access to public space, including market trade, trade from fixed locations and hawking (mobile vending). Street vendor is used interchangeably with street trader, hawker, and peddler (Lyons, Brown & Msoka, 2010).

Urban Informal Sector This includes all economic activities which are not legitimately regulated and which function outside the incentive classification offered by the government and its institutions (Portes & Haller, 2010).

Vendor A person who presents something for sale, especially a trader in the street (Bhowmik, 2012).

ABSTRACT

Entrepreneurship is perceived as one of the substantial aspects that lead to development, where entrepreneurs are faced with the task of organizing and managing businesses and in the process assuming all risks of their entrepreneurial ventures. Women entrepreneurs all over the world are contributing numerous ideas, energy and capital resources and making a difference in the business world. This study examined the responses that pose as important factors for growth in the entrepreneurial world. The study provides insight into the role of entrepreneurial responses on the growth of street vending in Kenya. The specific objectives of this study are: To determine the role of Pricing Strategies, to establish the role of proactiveness, To assess the role of entrepreneurial networking and to establish the role of Sales Strategies on the growth of women street vending in Kenya. The study further sought to explore the moderating effect of access to finance on the relationship between entrepreneurial responses on the growth of Women Street vending in Kenya. The target population of the study consisted of 384 women street vendors in Nairobi who were selected by probability sampling using the systematic sampling technique. The method used for primary data collection was questionnaires prepared and administered to women street vendors in the streets of three of Nairobi's markets. Data analysis employed quantitative techniques on the questionnaires and hypothesis testing and qualitative methods for content analysis. Both descriptive and inferential statistics were used to analyse the data collected where descriptive involved frequencies and percentages and the inferential statistics involved correlation analysis and regression to test for the relationship of the variables. Various tests like sampling adequacy test, normality and multicollinearity were carried out during data analysis and the study presented the findings using tables and charts. The response rate of the study was 315 respondents out of the possible 384 a majority of who ranged from 18 to 36 years of age. The correlation results showed that Pricing Strategies, proactiveness, entrepreneurial networking and Sales Strategies were strongly associated to growth of women street vending in Kenya. Logistic Regression results revealed that Pricing Strategies, proactiveness, entrepreneurial networking and Sales Strategies were positively and significantly related to growth of Women Street vending in Kenya. Access to finance was found to have a moderating effect on the relationship between the entrepreneurial variables and growth of Women Street vending in Nairobi. The study concludes that, all the independent variables have a positive and significant effect on the growth of Women Street vending in Kenya. It recommends that the women engaging in street vending should ensure they are proactive in their business by introducing new products ahead of competition and acting in anticipation of future demand to create, change and shape the environment.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Entrepreneurship plays a key role in economic development and it is characterized as a source of jobs, innovation and competition (Simpson, Taylor & Padmore, 2011). It has been proven that market concepts, techniques and principles ensure the success of Micro, Small and Medium-sized businesses and as environmental circumstances keep on changing, entrepreneurs face a number of choices in their business endeavors (Jasemi, Moradnezehadi & Salavarz, 2016). These choices lead entrepreneurs to come up with entrepreneurial responses that would provide efficiency and effectiveness in their businesses.

Crises in business processes have become a gradually intricate phenomenon and continue to become more recurrent and destabilizing. Business management emphasizes pro-active planning and strategic action in contexts for salvage and crisis management (Faisal, 2019). Welter and Smallbone (2017) found that legislators, tax collection agencies and local authorities issuing various business permits and licenses are among the key institutional players in the business world. They cause the institutional environment to be erratic, corrupt, hostile and detrimental to the growth of private entrepreneurial firms and as a result entrepreneurs have to come up with entrepreneurial responses. Businesses therefore need to be aligned to the environment in which they operate for their survival and subsequent growth by dealing with the institutional players.

Entrepreneurial responses are therefore focused on learning and adjusting to the uncertain environments so that entrepreneurs can select and exploit the most valuable opportunities. These responses by entrepreneurs to persist in hostile conditions and the creative responses they create challenge structural surroundings and may demonstrate some risk (Monahan & Fisher, 2015). The success of businesses can come up due to many factors, but the main element for the growth in the business is the entrepreneur, it depends on the actions that the entrepreneur takes to overcome

uncertainty and ambiguity in the business environment. Pricing has been simultaneously employed with proactive services to decrease the time average cost and increase profits (Alotaibi, Hosny, Tadrous, Gamal, & Eryilmaz, 2015). Entrepreneurial networking is employed as a response since customers are known to have changeable and unpredictable desires and needs, where they demand something new. Therefore, knowledge sharing is significant in facing the fast changing of environment (Ardayan, Rahmawan, & Isstianto, 2016). Sales strategies are a key response that persistently trails the demand and competition in business (Maroofi, Ardalan & Tabarzadi, 2017). In Kenya, despite the spread of street vendors in many city streets, the growth of street vending remains unknown. The essential role of street vending is that it is a significant form of employment to a substantial number of the urban and migrant population.

According to Liu, Burns and Flaming (2015), the activities of street vendors have a spilling effect across the local economy. The street vendors sell their products to passers-by, as their profits accrue, it leads to a higher demand for increased goods and services from local suppliers. The end result is an increase of their inventory levels and sales. Requests from suppliers in this chain enable more employment opportunities in the upstream supplier chain thereby broadening the tax revenue base for the state. Entrepreneurs have a favorable disposition to risk and it is important for them to plan, develop and implement strategies that help them in achieving market presence, growth and development (Emami & Naderi, 2018). Businesses which engage in innovativeness, taking of risks, competitive aggressiveness and proactiveness are considered as entrepreneurial, they are known to use creativity and uniqueness to keep ahead of the rest.

Micro and small-scale enterprises (MSEs) form the platform for economic growth through their substantial influence to job creation over the world, they are seen as a source of job creation and growth in advanced economies' restructuring. The MSEs have been extensively recognized as the foundation for sustainable economic development (Matthew, Ufua, Olawande & Edafe, 2020). The International Finance Corporation (IFC) (2011) acknowledged numerous challenges faced by MSMEs including lack of imaginative capacity, lack of managerial preparation and

knowledge, inadequate education and skills, technological change, inhibiting infrastructure, scanty market information and lack of access to credit. Micro, Small and Medium Enterprises (MSMEs) are regarded as significant drivers of economic and social growth in the African context. They represent many businesses in a country, generate wealth and employment and are considered to be important to a country's competitiveness (Gichuki, Njeru & Tirimba, 2014).

One of the fundamental interests of entrepreneurs is the pricing of their commodities and services since prices are the main determinants of profits and of failure and success. According to Hinterhuber and Liozu (2019) it is important to invest in pricing competency in relation to the target industry, the customer and the product for profitability to be achieved. Hence, pricing strategies give direction to a company on where it is headed, why it is going there and what to expect when it gets there. A diagnostics analysis of growth of any business may be impeded by the kind of marketing and sales strategies adopted which are influenced by the forces of pricing and sales strategies. Innovation in pricing could be a business's most influential and most rarely explored source of competitive advantage, innovation expresses new approaches to pricing strategies with the objective of increasing customer satisfaction and firm profits.

The proactive behavior of an entrepreneur is about making things happen, it involves the ability to initiate, anticipate and change situations. This may also involve the ability to make decisions change working methods and striking deals using one's personal initiative. According to Neneh (2019), the behavior of proactivity involves self-starting and the aspect of being future oriented that aims at to bring about change in one's self or the situation at hand. It encompasses anticipation and control taking of situations. The aspect of going beyond assigned tasks, developing goals and attempting to solve problems that have not yet occurred by taking charge of shaping the business environment is an important entrepreneurship response for growth in the business world.

On the other hand, participation of entrepreneurial networking in business contributes to business continuity (Engel, Kaandorp & Elfring, 2017).

Entrepreneurial networking helps MSEs to engage in ideas and best practices which help them to diversify, move up their value chain, be more innovative, become more productive and generate decent jobs. Ardyan, *et al.*, (2016) indicated that networking strategies involve dealings with partners, customers, suppliers, expert advisors, employees or local communities who will therefore form interpersonal and inter-organizational relations which combine both social and business ties. Galkina (2013) after studying various studies on the network approach in entrepreneurship indicated that successful growth of new businesses cannot only be done through internal resources and found it important for entrepreneurs to build external contacts for the survival of a business.

According to Lacoste (2018), sales strategies assist in the planning that helps realize sales objectives and is what directs the selling activities of any business. Selling is crucial to the success of any business although it must be organized to deliver success, which is what sales strategy does. Williams, Ortiz-Walters and Gavino (2012) identified sales and profit forecasting, obtaining lines of credit, fund management, short-term business planning, working capital management, pricing strategies, customer database management, labour cost analysis, managing debt and gender problems as some of the problem areas that faced by Hispanic female owners. Owing to the lack of access to finance many MSEs fail to grow beyond a definite level in developing countries and hence very few last for more than five years (Ahmad, Pirzada & Khan, 2013).

Street vending is a business activity which offers goods for sale to the public without having a permanent built-up structure from which to sell (Hansen, Little, Milgram, Babb, Bromley & Clark, 2014). The contribution of the vendors to urban lives goes past their own self-employment and is an important livelihood for the urban poor in developing countries. They generate demand for a wide range of services provided by other informal workers, including transport workers, tea sellers, market porters, security guards, recyclers and others. They also generate demand for services provided by formal sector public and private actors, including transportation, and formal shops and suppliers from whom they source their goods (Roever, 2014).

The economy of a country is affected by several downfalls and most people engage themselves in small business operations to cope. In Kenya, street vending is a vital part of the Micro and Small Enterprises (MSE) sector that is involved in trade and service provision. The average Kenyan MSE employs 1 – 2 workers while over 70 percent employ a single person unfortunately only a few MSEs grow to employ 6 or more workers. MSEs have high mortality rates with most of them not surviving to see beyond their third anniversaries. According to Rabbani and Moossa (2014), 23.7 per cent of MSEs fail within the first two years and 52.7 per cent fail to continue their operations in the first four years while only 19 per cent survive for more than 25 years (Naqvi, 2011). In Kenya, street vending is a survivalist activity which faces a lot of challenges despite being one of the largest contributors to employment (Kenya National Bureau of Statistics (KNBS), 2016).

Women entrepreneurs come into venture creation with different endowments of human and social capital than their male counterparts. According to Marlow and McAdam (2013), a women-owned business exhibit constrained performance but as much as the majority of their businesses remain small and marginal this is not synonymous with underperformance. As much as female owned businesses differ from male owned businesses in terms of industry, previous experience and hours worked, they are no less successful (Zolin, Stuetzer & Watson 2013). Mijid (2017), found that, female owned small firms have a significantly lower rate of loan approval and that married women have a significantly higher probability of loan approval. International Labour Office (ILO) (2013), seed program noted that in spite of many women venturing into entrepreneurial activities, majority of micro and small enterprises were not sustainable. Mulu-Mutuku, Odero-Wanga and Ali-Olubandwa (2014) indicate that women who are the majority in Kenya, start entrepreneurial activities without any previous information which creates a shaky base for their learning. Women are an immense economic power which if effectively tapped, are capable of moving the country to great altitudes of economic prosperity.

1.1.1 Global Perspective of Women Street Vending

Street vending by women is a global practice found both in the northern and the southern hemispheres of the world major cities of Berlin, Dhaka, New York City, Los Angeles, Calcutta, Rio de Janeiro, and Mexico City (Graaff & Ha, 2015). These Micro-enterprises are claimed to be significant for surviving or fleeing poverty in developing country cities (Lyons, 2013). This is because they provide employment, income, relative cheap price products, and a variety of new products to the public (Adhikari, 2011). Furthermore, they are challenged by limited access to capital, unstable security, unintended policies on urban development, provocation from the owners of formal business, and low level of business skills (Falla, 2013).

The job descriptions of street vendors differ depending on the country and the work they undertake. Street vending in Mexico City; push-cart vending in New York city; rickshaw pullers in Calcutta; jitney drivers in Manila; garbage collectors in Bogotá; and roadside barbers in Durban are all activities that are considered as vending or hawking. Women entrepreneurs in Indonesia have supported the country's economic progress and prosperity. According to the law, both the male and the female street vendors in India have a right to carry on the business of street vending activities in the vending zones allotted in accordance with the terms and conditions mentioned in the certificate of vending (Gupta & Gupta, 2014).

In countries such as India, the society which is generally male dominated, women and particularly the young, get very little reverence and standing. They are made to prepare the food for the men who eat most of it hence the women lack care and good nutrition, care and commitment from the society (Karthikeyan & Mangaleswaran, 2017). For women to be empowered they need to have self-worth, a right to have and determine choices, have access to opportunities and resources, have power to control their lives in and outside their homes and have the ability to influence social change socially, economically, nationally and internationally (Das & Singh, 2019). The acceleration the economic empowerment of women is significant as empowered women can perform a substantial role in the process of development. The women workforce in India is an important segment of the total labour force and they are

closely affected by the phases and approaches of development. This notwithstanding, the women street vendors face many problems and challenges for their survival since they do not have and legal recognition and thus considered a vulnerable group (Sen & Gupta, 2017). Street vending grants an alternative opportunity for women to escape from the bracket of poverty that is so widespread in most households in the urban areas of Penang in Malaysia and the rest of the country. However, they are considered as unlawful entities and are subjected to continue harassment by authorities. The absence of social security protection puts the women exposed to vulnerable health, accident and improper workplace environment. Despite the challenges that women street vendors face, they they bring home some amount of money as one source of household income (Ramasamy, 2018).

As in the case studies on Berlin, Los Angeles and Mexico City, vending by women is deeply affected by the growing commodification, touristification and (semi) privatization of urban space that results from global competition between different cities. In most of the studies the women were found to be illiterate and at the same time majority of them belong into the schedule tribal communities (Chakraborty & Koley, 2018). These mechanisms of exclusion not only govern and push out women local dwellers but also have tremendous impact on their vending of which public space represents an indispensable resource of income. It has been estimated that around 30 per cent of the Mumbai workforce buys at least one meal a day from street vendors (Bhowmik, 2012). Therefore, street vending by women can be said to signify a viable solution to some of the problems of the poverty-stricken urban dwellers. The role of the women street vendors is undisputable to the society, although they receive low income, they contribute to the national investment through a certain portion of saving from their income. They support the economy by generating self-employment, income and thus savings. Another notable impact of some of the women vendors is that they add value, repair and make usable to the less valued; sometimes the rejected garment products. On the contrary, some minor problems are created by them such as street garbage or crowds which can be solved easily by proper management and through special concentration by the govt (Hasan & Alam, 2015).

In Bangladesh street vending is large with approximately 90,000 street vendors in the capital city Dhaka. In this city street vending is considered illegal where the women vendors face constant harassment from the authorities and have to part with a sizeable part of their income as bribes so as to continue with their trade. Politics offers promises to street vendors with nothing to show for their insecurity (Khairuzzaman, Chowdhury, Zaman, Mamun, & Bari, 2014). In Sivasagar Town of Assam, most of the women street vendors though uneducated invested their own money in their businesses where 30 percent of them saved money in bank accounts and other financial institutions (Goswami & Chandra 2013). According to Karthikeyan and Mangaleswaran (2017) the working patterns of women street vendors in Tiruchirappalli city subjected them to health issues like skin allergies and respiratory problems. This is because they work in open spaces and unhygienic environments.

In China street vending represents an important and growing aspect of the urban informal economy that is the subject of regulatory efforts that seek to control, confine or extinguish the activity. The rural poor women migrate to the urban areas and end up in the streets to survive hence rising the number of unlicensed vendors (Bell & Loukaitou-Sideris, 2014). At the same time, some large retail stores, fearing competition from informal traders, may lobby for the latter's suppression. Where street vending is allowed whether legitimately or not, women street vendors do so under inhospitable conditions, with no basic facilities, and under constant fear of harassment and damage to their goods (Kusakabe, 2006). Women dominate street vending in East and South-east Asia, and it is one of the most important avenues for poor women to support their families. Although street vending is seen as an option for the poor, their legal and social status and business prospects differ domestically as well as regionally. In addition to various policies on urban development and street vending, macroeconomic conditions in each country have different impacts on street vendors (Bhowmik, 2012).

1.1.2 Regional Perspective of Women Street Vending

Richardson (2010) revealed that many women entrepreneurs in Africa feel they lack finance, abilities, skills and expertise in certain businesses, in addition, lack of exposure, women's business networks are poorly established and this influences on a range of factors that adversely affect their businesses at all levels. In African cities, street vending is portrayed to be the source of congestion and poor environmental hygiene by city authorities, where their structures are seen as destroying the aesthetic worth of urban settlements (Solomon-Ayeh, Sylvana & Decardi-Nelson, 2011). Even the perceptions of contemporary and international towns cause evictions and relocation campaigns which are undertaken by city authorities to clean up the city and make it more attractive (Anjaria, 2006; Donovan, 2008; Milgram, 2014).

In Ethiopia the number of women engaged in this business is snowballing predominantly because of the disturbing rate of migration from rural to urban areas. They search for work in the formal sector but a majority of them find themselves jobless and they join the street vending business to secure employment. The challenges that are faced by women street vendors in Ethiopia are customers refusing to pay, having their goods damaged, housing problems, looting, forced to pay bribes and conflicts from the formal and other traders (Abebe, 2017). Studies indicate that many African governments do not earn revenue from street vending as the vendors do not pay tax (Muiruri, 2010; Walsh, 2010). However, according to Roever and Skinner (2016) the share of employment in street vending is higher where trade is a more important branch of economic activity. In sub-Saharan Africa, for example, trade accounts for 43 per cent of all informal non-agricultural employment. Statistics state that informal employment accounts for more than one half of the entire non-agricultural employment in many developing regions; as much as 82 percent in South Asia and 66 percent in sub-Saharan Africa. The International Labor Organization (ILO) points out that except in societies that restrict their mobility, women comprise 30-90 per cent of street vendors in developing countries and as much as the income is low and no particular special skills are required many people who migrate to the urban cities in search of employment end up engaging in street vending (ILO & WIEGO, 2013).

In Sub-Saharan Africa, the proportion of women street traders is higher than that of men in most cities where street trade is an important economic activity that sustains a significant percentage of rural and urban dwellers especially the developing countries. The activity falls among the micro and small enterprises that form a main thrust for economic development in developing countries (Mitullah, 2010). Street vending by men or women in Zambia is generally considered as an illegal trade and a public nuisance that keeps increasing in numbers. According to Ndhlovu (2011), the Zambian government has created formal market infrastructure where street vending can take place in an orderly, safer and good environment. However, even with the input of formal infrastructure street vendors still trade on the streets. According to Backman (2013), street vending in Accra, Ghana earns both the women and men a living by the sale of foods, goods or other services in markets or along the streets. Although the traders are marginalized in the city, they have little power vis a vis local and national authorities, they live with increased risks and vulnerabilities and they actually pay taxes to the Ghanaian government (Afenah, 2012). In Ethiopia however, the creation of employment and the inability to adhere to regulations of the formal sector forms the basis of street vending in the major city of Addis Ababa. Formation of street vending is also caused by the fact that most people are unemployed either due to age, gender and rural urban migration (Sibhat 2014).

In Lilongwe, Malawi, police and city council authorities clash with those involved in street vending, where they forcefully remove them from the streets and demolish their structures, and are put up in flea-markets to establish order in urban areas (Tonda & Kepe, 2016). This results in street vending being described as a cause of congestion, theft, dirt and disorder (Steck, Didier, Morange, & Rubin, 2013). The growth of street vending by women in Malawi has been attributed to politics where the country experienced a change from dictatorial governance to multiparty politics in the 1990s. Organisation such as Women's World Banking (WWB), National Association of Business Women (NABW) and others implemented the Small and Medium Enterprise Fund (SMEF) which availed funds and relaxed regulations. However, there are other factors such as unemployment due to privatization, retrenchment in the public sector that endorsed it's growth (Kayuni & Tambulasi, 2009). Some traders, refuse to pay market fees, resist relocation to market spaces

thereby engaging in battle with authorities creating evictions on daily basis (Jongh, 2015).

In Uganda, Kampala, forces of democratization and decentralization allows street vending to flourish. This is due to political competition where traders trade political support for protection from politicians who prefer political survival than implementation of policies. By organizing transforming Kampala into a modernized well planned city and by eradicating street vending, street traders have been forced to bear the full brunt of government repression (Young, 2017). In Dar es Salaam, Tanzania. The urban poor have to involve themselves in strategies to survive and women are compelled to become active in low-compensated and insecure sectors of the urban economy due to an urgent need of income. The women participate in food vending which contributes to nutrition for the family even when the profit is low or absent. The women traders avoid open spaces and visible areas and hence they do not have to give bribes to city authorities or be harassed by police therefore keeping their daily revenue (Tillerman, 2012).

1.1.3 Local Perspective of Women Street Vending

In a study carried out by Chawla and Sujatha (2015), the lack of entrepreneurial culture in Kenyan women is due to lack of confidence and self-belief, lack of a variety of strong and relevant networks, passive learning methods and starting enterprises without adequate preparation. A critical look at street vending activities begun in 1995 with the Bellagio International Declaration of street hawkers which brought forth a plan to create national policies in order to promote and protect the rights of street vending in urban settings (Srivastava, Ram, Kurpad & Chatterjee, 2012).

In Kenya about 48 percent of micro, small- and-medium sized businesses are run by women (Matende, 2013). The women owned businesses make a significant contribution to the Kenyan economy contributing around 20 per cent to Kenya's Growth Domestic Product (GDP). The Kenyan government recognizes that women entrepreneurs have not been on an equal footing when it comes to their access to opportunities and assets but it has yet to effectively address the barriers facing

women in business (Athanne, 2011). The informal sector is more lucrative to women because less intensive capital is needed to establish the enterprises and no special skills are required (Gichuki, Mulu-Mutuku & Kinuthia, 2014). However, the women entrepreneurs need to come up with strategies for them to grow in the business environment.

Hawking in Nairobi dates back to the coming of the railway in 1899 when Nairobi was founded and settlement started (Macharia, 2010). Nairobi owes its origin to being a construction camp for the railway being built between Mombasa and Uganda. A number of Indian employees began the process by planting fruits and vegetables along Nairobi River. Some of this was sold to Europeans. African employees realized the gains inherent in vending and started their own vending businesses in urban spaces. As more Africans opted for vending instead of wage labour, the activity started to be controlled restrictions especially on fruits and vegetables the number kept on growing (Njaya, 2015). By 1914 it was estimated that street vending involved 2000 vendors and by 1920s the municipal council had to include a special provision in the by-laws granting free vending licenses to cultivators selling their own produce. By 1941, 41per cent of vendor's licenses were for fruit and vegetables and when the state of emergency began in 1952, the number of vendors licenses issued to Africans was reduced from 732 to 594, in 1953 the vending of charcoal and tea was completely abolished then in 1954 the only street traders permitted in the commercial and residential areas of Nairobi were selling of newspapers, and even this was restricted (Robertson, 2018).

When the state of emergency was lifted in 1961, the number of hawkers increased with population growth. Many people especially those coming from Kikuyu areas near Nairobi, opted for vending after failing to find employment. At this time, the issue was not whether they should be allowed to hawk but how vending could be organized and how many to be licensed. This led to the building of new markets on the eve of independence and thereafter. Since then the number of hawkers has constantly increased. According to Nairobi city council licensing superintendent, there were about 30,000 hawkers in the urban city space in 1984, but the press

maintained it was 45,000 or more despite these enormous numbers the city council issue only 5,000 licenses a year (Farrell, 2015).

An umbrella alliance of seven core urban alliances in Kenya, namely: Nairobi, Mombasa, Kisumu, Nakuru, Eldoret, Machakos and Migori. For street vendors known as Kenya National Alliance of Street Vendors and Informal Traders (KENASVIT) was formed as a product of a research carried out by the Institute for Development Studies (IDS) of the University of Nairobi between 1999 and 2000. Its vision is to transform street vending and informal businesses into corporate establishments. The mission is to organise and empower street vendors and informal traders, in order to improve their businesses through training, access to credit, dialogue with local authorities and other relevant organizations on appropriate by-laws and policies that give recognition to, and bring to an end harassment and discrimination against these traders The Alliance has over 3,000 members drawn from 140 local associations that form the seven urban alliances (Mitullah, 2010).

Nairobi Informal Sector Confederation (NISCOF), which is an umbrella body of informal traders' and service providers' associations in Nairobi, was formed to represent a marginalized population. Registered in 2005, NISCOF has 23 member associations representing approximately 15,000 individual traders. An estimated 70 per cent of NISCOF's members are street vendors, with the remaining percent made up by newspaper vendors, rubber stamp makers, watch repairers and other service providers that operate on the street. NISCOF's member associations are primarily locational, rather than sectorial, meaning that traders join based on the geographic proximity to their trading spaces. The associations, therefore, represent diverse trades, including retail clothing and accessories and food/catering (Morange, 2015).

Vending as a mode of trade initiated in the African indigenous market concept where African traders, especially women, were attracted into new settlement to provide foodstuffs and since no spaces were assigned to the traders, they would move with their goods from one household to the next. As more people were attracted to the trade, household utensils, soap, sweets, cigarettes and clothing were introduced. As the residents of the city increased, the demand for the goods also increased. The

hawkers' goods were cheaper than those in the shops because they were not subjected to taxes or rent and this made vending a worthwhile trade (Kinyanjui, 2013). In most cases street vendors jostle for sites close to transport and commuter nodes where the response of city authorities may range from outright prohibition of street vending to regulated and negotiated use (Onyango, Olima & Onyango, 2012). Harassment, confiscation of goods, imposition of fines, physical assault and time spent in court are some of the problems street vending faces in the process of operations. In cases where traders are allowed to operate, the spaces are considered temporary and eviction occurs at the will of urban authorities.

Nairobi, Kenya's capital city is expanding rapidly both in human population, buildings and infrastructure. In Kenya, street vending falls with the Micro and Small Enterprises (MSEs) which provides employment and income to about 70 per cent of Kenya's population, especially in urban areas. Muiruri (2010) revealed that 68 per cent of women street vending involves trading in perishables, the women possess low skills and lack the level of education required for better paying jobs; 97 percent have no other sources of income apart from vending and 87 per cent joined the activity due to poverty and unemployment. The economic survey of the KNBS (2010) indicated that in Nairobi, 2.7 million people are engaged in the informal economy.

Most street traders have no tenure for the sites they use, and hence the temporary nature of the structures and display tools they use. The numbers that have occupancy are negligible as compared to the total numbers that are engaged in street vending activities. This gap can be captured by looking at the numbers of street vendors licensed to trade, compared to the numbers that trade. For example, within the city of Nairobi, where there are over 100,000 street and roadside traders, at no point have the authorities' licensed more than 10,000 traders (Mitullah, 2003). According to a report by the KNBS (2015), women in Kenya consist of slightly over 50 percent of the country's estimated population. This statistical strength submits that women contribute largely to the economic growth and development in Kenya. Women, particularly in the urban areas have ventured to business such vending in the streets to enable them earn an income (Suda, 2012). Urban markets in Nairobi, Lagos and Accra are dominated by women who are responsible for massive trade in food and

clothes, and Kinyanjui (2013) has demonstrated how women in economic informality have navigated the journey from the margins to the city centre in Nairobi.

Some of the urban markets in Nairobi include: Ngara market which is situated in Starehe constituency in Nairobi City County which was the home of Asians ever since the colonial period. After independence however, Africans started inhabiting the area. The market which has no permanent structure is known as a food market where traders are found by the roadside selling their products (Mohammed, 2016). Another market is Toi market, which is an informal market place in Nairobi formed early in the 1980's by the unauthorized uptake of a 3.5 hectares publicly owned section of land. It contains about 2,400 stalls built without permits, thousands of unlicensed businesses, and various community services (Cardosi, Fayazi & Lizarralde, 2015). Gikomba market is a busy market which is located about 800 metres from the central business district (CBD) in Kamukunji constituency and is well known for the sale of second hand clothes and other products including food. There are a variety of businesses activities taking place in this market with activities such as human carriers and hand carts who ferry goods across the market. The neighboring societies are generally low income earners who mainly depend on street vended foods due to the low cost incurred (Kariuki, Ng'ang'a & Wanzala, 2017).

The Kenyan government recognizes that women entrepreneurs have not been on equal footing when it comes to their access to opportunities and assets but it has yet to effectively address barriers facing women in business (Athanne, 2011). The lack of security for street vending is obvious in circumstances where women vendors are targeted for harassment or asked to exchange sex for permits (Lubaale & Nyangoro, 2013). In their quest to make a living, many of these women, have no other choice than to take to the streets to fashion out a living. They live on the streets and are exposed to the vagaries of street life, including rape, commercial sex work and crime. This growing segment of the vulnerable urban poor population is often overlooked mainly because they have no recognized addresses and are usually seen more as a liability rather than a potential labour force that could contribute to the national income if their interests are properly taken care of. The large number of street vendors has often fuelled successive government's promises of job creation

(Hussein, 2014; Brown, 2006). In Kenya as in Brazil, street vending earns women more revenue than domestic workers but their earnings are only a little over three quarters that of the average for all non-agricultural, urban informal workers (WIEGO, 2013).

Gender inequality in African cities is a key concern and according to reports from the United Nations Human Settlements Programme (UN-HABITAT), women in Africa's urban settings are marginalized because of their gender as well as because of physical and social conditions (UN-HABITAT, 2006). Bellagio declaration identified six problems of street traders around the world, cost of regulation, harassment, bribes, confiscation and evictions, lack of services and infrastructure and lack of representation (Manickavasagam, 2018). Thus, this study sought to establish the role of entrepreneurial responses on the growth of Women Street vending in Kenya.

1.2 Statement of the Problem

Street vending in Kenya faces a lot of challenges such as police harassment and lack of designated areas for trading despite being one of the largest contributors to employment (KNBS, 2016). Similarly, there is no proper legislation in Kenya to protect the interest of street vending which creates loopholes for police harassment that hinders their growth from informal micro enterprise to formally registered enterprises that can be taxed contributing to revenue generation. According to KNBS (2016) report, 78.90% of micro enterprises are unlicensed contributing to over 64.71% of the total employment in Kenya. Therefore, high growth of street vending implies more contribution to the economy, and holds the potential to increase government revenue because street vending eventually grows into sustainable SMEs in the long run (Kamunge, Njeru & Tirimba, 2014). Benjamin, Beegle, Recanatini, and Santini (2014) further showed that 84% of the employed women in this region are employed in the informal sector. Similarly, Chen, Roever and Skinner (2016) argue that despite its scale and role in reducing economic and social exclusion, local authorities still refuse to recognize street vending.

This field has received attention of various authors which include Berrou and Combarrous (2012) that have shown that personal networks of entrepreneurs play an important role in the informal African economy while growth in sales has a significant effect on profitability of firms. Mramba, Apiola, Sutinen, Haule, Klomsri, and Msami (2015) on the other hand, state that approaches practiced during street vending are not strong enough to realize competitive advantages. Racaud (2018) and Steiler (2018) also reveal that the institutional environment in Kenya prevents street traders from being licensed and therefore restricts them to the informal economy. According to Wongtada (2014), street vending is universal and it provides a source of earnings for the unemployed in urban areas as well as providing inexpensive goods and services for the city residents.

The studies mentioned demonstrate that scholars and researchers have focused on street vending with the attention of addressing the problem. However, there are scarce empirical studies that have focused on the role of entrepreneurial responses on the growth of Women Street vending in Kenya. For instance, Racaud (2018) and Steiler (2018) focused on institutional framework and how they affect street vending. This study therefore, addressed conceptual gaps that existed among studies on growth of street vending. Similarly, this study focused on Women Street vending while existing studies focused on street vending in general hence bridging the methodological gaps by focusing on specific target population.

The increase in street vending and slow of graduation of this street vending from informal enterprises to formal enterprises points to the fact that street vending lack of knowledge to support their growth. This study addressed the knowledge gap by focusing on establishing the role of Pricing Strategies, proactiveness, entrepreneurial networking, and Sales Strategies on the growth of Women Street vending in Kenya. Therefore, the study proceeded with the intention of addressing the existing; conceptual gap, contextual gap, methodological gap and knowledge gaps on the role of entrepreneurial responses on the growth of Women Street vending in Kenya.

1.3 Research Objectives

This section highlights on the objectives that the study wishes to address. They are classified into general objectives and specific objectives.

1.3.1 General Objective

The general objective of the study was to establish the role of entrepreneurial responses on the growth of Women Street vending in Kenya.

1.3.2 Specific Objectives

The specific objectives of this study were;

1. To determine the role of Pricing Strategies on the growth of women street vending in Kenya.
2. To establish the role of proactiveness on the growth of women street vending in Kenya.
3. To assess the role of entrepreneurial networking on the growth of women street vending in Kenya.
4. To determine the role of Sales Strategies on the growth of women street vending in Kenya.
5. To explore the moderating effect of access to finance on the relationship between entrepreneurial responses and the growth of women street vending in Kenya.

1.4 Research Hypotheses

The study was guided by the following hypotheses resulting from the specific objectives:

H₀₁: There is no significant role of Pricing Strategies on the growth of Women Street vending in Kenya.

H₀₂: There is no significant role of proactiveness on the growth of women Street vending in Kenya.

H₀₃: There is no significant role of entrepreneurial networking on the growth of Women Street vending in Kenya.

H₀₄: There is no significant role of Sales Strategies on the growth of Women Street vending in Kenya.

H₀₅: There is no significant moderating effect of access to finance on the relationship between entrepreneurial responses on the growth of Women Street vending in Kenya.

1.5 Significance of the Study

The results and findings from this study form a basis for policy formulations on ways of evaluating the entrepreneurial responses on the growth of women Street vending in Kenya.

1.5.1 Policy Makers

This study is particularly important in reframing and redefining policies and by-laws by the Nairobi City County towards vending activities and management of the urban space of Nairobi CBD with reference to the women street vendors. The results of this study can assist entrepreneurs and policy makers as well, to be able to understand the dynamics and processes that are involved in entrepreneurial decision making for business growth.

1.5.2 Researchers

This research may equip researchers with more understanding on the entrepreneurial responses for Women Street vending in the MSE and SME sector. It will enable researchers to identify the best entrepreneurial responses to be used by entrepreneurs in the sector and have more insight about the entrepreneurial responses for the growth of small businesses.

1.5.3 Government Authorities

The objective of the Kenyan Vision 2030 strategy on small-operator retail markets is to create organized market outlets for small scale operators who graduated from the informal sector and in conjunction with the local authorities, the government, identify appropriate market locations suitable for development by the private sector where markets facilities are based in areas of high population density. The study sought to establish the role of entrepreneurial responses on the growth of women street vending in Nairobi, Kenya, the understanding of this issue can promote the development and maintenance of entrepreneurial ventures by highlighting the importance of having appropriate information surrounding the reasons for success and failure in similar businesses in the geographic area that is under study. This study will assist the SMEs to play the much anticipated role of economic development through generating and accepting the best entrepreneurial responses.

1.5.4 Entrepreneurs

This study may benefit entrepreneurs to be able to target on the ideal entrepreneurial response dimensions that they can adopt to assist them in challenging business endeavours. Since it is exceptional for an individual to possess all the necessary entrepreneurial skills, the study on entrepreneurial responses may help entrepreneurs to seek to partner with entrepreneurs who possess the ability to respond positively in the entrepreneurial world.

1.6 Scope of the Study

The study focused on the role of entrepreneurial responses on the growth of women street vending in Kenya. One of the goals of the economic pillar of the Kenyan vision 2030 is to move the economy up the value chain. This was to be achieved through the development of five SME parks in five of the 47 counties namely, Kiambu, Nairobi, Taita Taveta, Uasin Gishu and Kisumu Counties where the project will cut across counties (Kenya Vision 2030 research Team, 2007). There are indications that Nairobi has experienced one of the highest growth rates of any city in Africa (Government of Kenya, 2010). Since the county was identified as one of

the counties where SME parks will be developed, it was selected as a strategic location for this study. The study was further zeroed down to the particular location since studies have indicated that women in the economic informality have moved their businesses from the city margins to the city centre to be part of the urban dynamism. Due to the growth rate identified in the county, this study on the role of entrepreneurial responses on the growth of street vending will enable the businesses to perform better and hence the women will be able to gain higher sales and thus profits.

The study only concentrated women street vendors as they were seen to be the majority according to WIEGO (2013) who stated that the majority of street vendors are women; 63 per cent in Kenya. Reports also indicate that female entrepreneurs perceive higher barriers than their male counterparts in their businesses (Shinnar, Giacomini & Janssen, 2012). Hence, this study attempted to justify the responses that women street vendors use to grow in street vending by means of providing goods to city populations. The entrepreneurial response constructs involved Pricing Strategies, proactiveness, Entrepreneurial Networking and Sales Strategies of the women street vendors in Kenya during the period of between 2017 and 2018.

1.7 Limitations of the Study

The main limitation of the study was that the women street vendors considered some information concerning their business as confidential and were not willing to respond to some questions. This limitation was addressed by explaining to them the reason for the study and showing them the introductory letter from the university. Many of the women street vendors requested to be given an explanation of the study before responding to the questionnaire, thus it took a longer period of time than what was anticipated to collect the data seeing that the respondents are based in the streets. Another limitation was that of securing valuable time with the respondents seeing that customers would buy during the time of the interaction; this was overcome by allowing more time with each respondent especially those that were busy. Due to the rainy and wet weather conditions during the time of data collection, the researcher

and the research assistants were at times forced to move the respondents from their selling points to well sheltered areas to collect data.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This study is an enquiry on the role of entrepreneurial responses on the growth of Women Street vending in Kenya. The literature review covers theories, concepts and empirical studies with relevant scholarly work on various aspects of interest to this study. The theoretical framework captures the various theories that inform the study while the conceptual framework outlines and discusses the various concepts that relate to the study. The empirical literature reviews the findings of previous studies which were then critiqued to establish the knowledge gap.

2.2 Theoretical Framework

There are various theories that relate to how entrepreneurs conduct their businesses and the determination that influences them to grow in business. Some of those theories are; Theory of Adjustment of Price, Social cognitive theory, Social exchange theory, Evolutionary theory of strategy and Theories of Informal Sector.

2.2.1 Theory of Adjustment of Price

The theory of adjustment of price which was propounded by Kirzner (1973: 1979), claims that entrepreneurs have characteristics of price adjustment as their major role, have the alertness to uncertainty and are also unpredictable. The theory stresses on the behaviour of entrepreneurs and their quality of grabbing opportunities in the market it is based upon experimental psychology and sociological variables. Entrepreneurs unlike managers are known to engage in non-routine functions and therefore are able to make decisions on pricing the spot. Since factors such as firm's revenues, profitability, the creation of personal wealth, growth and sustainability are used as indicators of entrepreneurial success (Amit, McRimmon, Ziestma & Oesch, 2000), it is important that the entrepreneur is able to participate in pricing tactic to be able to grow in the business world.

According to Eckhardt and Shane (2003), prices do not provide a guide to entrepreneur's decision to exploit entrepreneurial opportunities in a market, however the entrepreneur formulates a plan to add value to the products which includes assumptions on the scarcity of the same, including innovation and thus making profits. The possibility of entrepreneurial profit requires different beliefs about resources from those held by others since having alternative beliefs are necessary for to obtain the resources at price that permits profit (Shane & Venkataraman, 2000). Kirzner (1993) stated that the chief role of an entrepreneur is based upon the adjustment of price in the market and contemplates that prevalence of wrong price in the market may reduce the profit of the entrepreneur but the buyer may pay a higher price or the seller may accept a lower price which would affect the profits to be made.

In this theory entrepreneurship is defined exclusively in terms of a market for a single good within a single period where the entrepreneur in a single-period market discovers irregularity between transactions in different parts of today's markets. This inconsistency exhibits itself in a variety of prices for the same good. The difference in prices represents an opportunity for pure entrepreneurial profit (Kirzner, 1997). On the contrary, the the certainty that the entrepreneur increases his or her prices in harmony with profit maximization, may not be achieved and there could be a substantial dispersion of prices among different sellers of the same commodity as well as a significant inconsistency over time in the rate of price changes. The dynamics of the prices may be affected by the structure of the market in circumstances where there are adequate numbers in the market that ensure a reasonably competitive behaviour at equilibrium Clark, Gertler & Whiteman, 2017).

Pricing involves coming up with a price at products and services are offered by a business and may also be part of a business's marketing plan. The theory informs the pricing of women street vending where the prices are set due to the demand and supply considerations and also based on marginal costs. The women street traders have options on how to price their commodities and their underlying stock. They are able to decide when and who to give discounts to and are in charge of profitability of their businesses. The needs of the customer can be converted into demand only if the

consumer has the willingness and capacity to buy the product. Women street vending allows for the generation of profits for growth in business if the entrepreneurs are able to adjust the prices of their goods based on market needs and demands where it is important to make on the spot pricing decisions.

2.2.2 Social Cognitive Theory

The social cognitive theory by Bandura (1999), indicates how people are able to influence their own actions to yield results, they have the capacity to exercise control over their own thought processes, motivation, affect and action. The theory points out that people are agentic operators in their life course and not just onlookers of events that are created the environment (Harre & Gillet, 1994). The theory goes ahead to subscribe to a model of emergent interactive agency (Bandura, 1999). This indicates that people can make their own decisions due to the mental events and brain activities.

Bandura indicates that the environment comprises of three structures which are the imposed environment, selected environment and the constructed environment where the physical and sociostructurally environment is thrust upon people whether they like it or not and although they have little control over its presence, they have the freedom of how they construe and react to it. Studies have tried to identify the knowledge that entrepreneurs use to make assessments, judgements or decisions, in estimating opportunities, and in the creation and growth of businesses (Bouckenooghe, Cools, Van den Broeck, & Vanderheyden, 2005).

The Agentic perspective of this theory relates to the act of being proactive by entrepreneurs as that of an agent who intentionally make things happen by the actions taken. Agency represents the endowments, belief systems, self-regulatory capabilities and allocates arrangements and roles in which personal influence is exercised. The features of agency enable people to play a role in their self-development, adaptation and self-renewal with changing times (Bandura, 1997). Individuals set goals for themselves, anticipate the likely consequences of prospective actions, and select and create courses of action likely to produce desired outcomes and avoid detrimental ones (Bandura, 1991; Locke & Latham, 1990).

Through the exercise of forethought, entrepreneurs motivate themselves and guide their actions in anticipation of future business. The cognitive approach uses the cognitive aspects of entrepreneurs to study and even to explain their behavior which relates to identification of opportunities for the creation of business and business growth. It involves certain ways of processing information related to entrepreneurial behavior (Sanchez, Carballo & Gutierrez, 2011). Some authors have coined the term ‘cognitive style’ to characterize certain ways of processing information related to entrepreneurial behavior (Bouckenooghe et al., 2005; Sánchez, Carballo & Gutiérrez, 2011). However, the theory only provides an inadequate understanding of human thought and action in organizational situations. Since, enforced and constructed environments are not under the control of employees, employee motivation and behavior may be better assumed with the joint contemplation of internal motivational conditions as well as the relational context in which behaviors and actions take place (Ozyilmaz, Erdogan, & Karaeminogullari, 2018).

This perspective suggests that women in street vending have the capacity to manipulate their behavior for the benefit of their businesses. In the context of the proactiveness the women practicing street vending are able to introduce new items into the market ahead of their competitors. They may even seek new opportunities in different markets or other sources of their products and thus giving way to the growth of their businesses. With this in mind the entrepreneurs should be conscious of their environment at all times and be able to adapt to changing times by self-renewing themselves depending on situations. This way they will be able to identify new opportunities for their business growth which relates to the personal factors that influence entrepreneurial behaviour.

2.2.3 Social Exchange Theory

The social exchange theory was developed by Blau (1964) and further progressed by Gulaati (1995), Parkhe (1998), Das and Teng (2002) and Globerman and Nielsen (2007). It was developed to analyse people’s social behaviour in terms of exchange of resources and argues that people involve themselves in social exchange due to scarcity of resources thus needing the input from other parties. This means that an

individual who needs resources from others, supplies rewarding services to another and obligates the other to furnish benefits to the first in return. These expected benefits are not contracted explicitly and the other party is left to decide the return.

This exchange carries the risk of rejection of the offer and possible failure to reciprocate and enter into friendly relationship. Due to this risk, the social exchange requires trust for reciprocating to take place. Awareness has been made that the exchange of goods, services plays a vital part in social life. Key to the exchange theory is the transfer of resources between two people with a resource being something that the other person values (Cropanzano & Mitchell, 2005). Since the value of a resource is determined by how much it rewards the other person, its value is essentially tied to a relationship (Emerson, 1976).

This relation of resources is powerful as it encompasses a wider range of different kinds of objects, abilities and behaviours. The theory considers two categories the first being financial resources which include resources that have a direct and measurable financial value. The second category of social resources includes those resources that although they lack clear financial valuation they are rewarding to the exchange partner. Entrepreneurs and investors value market knowledge and strategic advice in terms of information, referrals, recommendations and enhanced reputations (Rose, 2014). One of the ways in which entrepreneurs gain access to information is through their social networks which also facilitate the discovery of opportunities.

Given that attracting the attention of investors is a major challenge for entrepreneurs, scholars (Stinchcombe, 1965) have traditionally addressed early interactions from the perspective of the entrepreneur. Specifically, existing research highlights that entrepreneurs engage in interpersonal signaling and informational signaling (Zott & Huy, 2007) in their attempts to attract the attention of investors who are generally reluctant to commit their limited resources (Hellmann, 2002). Interpersonal signals provide insight into the entrepreneur's behavioral style and how the entrepreneur might work with others. Positive interpersonal signals include demonstrating a communicative stance and openly engaging with questions, mirroring an investor's views, and expressing similar implicit theories about entrepreneurship (Vissa,

2011). Informational signals address the quality of the venture and the likelihood that it will advance. Informational signals can focus on the venture itself, (Tyebjee & Bruno, 1984; Zott & Huy, 2007), or on the entrepreneur's abilities, such as education, credentials, or evidence of past entrepreneurial success (MacMillan, Siegel, & Narasimha, 1986). An important criticism of the social exchange theory; however, is that it lacks adequate theoretical precision, and thus has limited utility. The theory has an exceptionally expansive conceptual framework that has proven itself capable of describing almost any reasonable pattern of findings, at least in a post hoc manner. Tests of the theory tend to contain at least three parts; an initiating action, a relationship between parties and a reciprocating response. These parts led to innumerable constructs that often play similar functional roles within the theory, such as; different actions, resulting relationships and reciprocating behaviors (Cropanzano, Anthony, Daniels, & Hall, 2017).

The theory indicates that women practicing street vending may interact with other like-minded people for the growth of their businesses. The scarcity of resources is the main reason for this theory, where an interchange of valued goods or services provides an important role in one's society. This theory links entrepreneurial networking by women involved in street vending since social ties are important ways in which entrepreneurs gain information and the much needed resources through interaction with other parties for the growth of their businesses.

2.2.4 Resource Dependence Theory

This theory is attributed to the work of Pfeffer and Salancik's (1978) in the famous publication of *The External Control of Organizations: A Resource Dependence Perspective*. Since its publication, resource dependence theory (RDT) has become one of the most influential theories in organizational theory and strategic management. RDT characterizes the corporation as an open system, dependent on contingencies in the external environment (Pfeffer & Salancik, 1978). Pfeffer and Salancik (1978) stated that to understand the behavior of an organization you must understand the context of that behavior that is, the ecology of the organization. RDT recognizes the influence of external factors on organizational behavior and, although

constrained by their context, managers can act to reduce environmental uncertainty and dependence. Central to these actions is the concept of power, which is the control over vital resources (Ulrich & Barney, 1984). Organizations attempt to reduce others' power over them, often attempting to increase their own power over others.

Firms might invite executives of constraining suppliers or major customers onto their board to gain their support, or startups might add a venture capitalist to the board to maintain sources of funding, or corporations reliant on government contracts might invite former senators and cabinet members to join the board to gain contacts and signal legitimacy (Davis & Adam Cobb, 2010). The expectation is that having a representative serving on the board provides the source of constraint with a vested interest in the dependent organization's survival. According to this theory, the most constraining method of managing dependence is to incorporate it within the organization's boundary through mergers and acquisition (Malatesta & Smith, 2014). Despite its position as a leading theory for understanding organization-environmental relationships, RDT is not as thoroughly explored and tested as it could have been. It is contested on both empirical and conceptual grounds, however, RDT can also explain organizational activities which have societal acceptance rather than economic performance as an ulterior motive (Drees & Heugens, 2013).

This theory is applicable to the current study, since it explains the role of customers in growth of street vending. This theory links Sales Strategies by the women undertaking street vending to customer demands since these business owners are dependent on customers who are their main source of resources (profits). This theory explains why law enforcers have been unable to move street vendors from certain areas in Nairobi CBD because street vendors can only trade in areas that are convenient to their customers. According to RDT customers dictate the Sales Strategies adopted by Women Street vending who seek to grow their informal micro enterprises.

2.2.5 Theories of Informal Sector

There are three schools of thoughts about the informal sector; romantic, parasite, and dual. The romantic view (De Soto, 1989) holds that, most of the informal undertakings are not quite different from the formal one; the distinction is that, they happen to be born in informal environment. If they will be intervened by the government in terms of policies, regulations, capital and skills they could perform in the same way as the formal sector (Granström, 2009). Basing to this view the informal sector is an engine of growth just waiting to be released by giving informal firm's property rights (Porta & Shleifer, 2014). According to this view informal firms are potentially productive, but held back by government policies, regulations, and limited access to finance. In contrast, others have stated that informal actors are not heroes throwing off the restraints of a burdensome state but instead they lack the skills and resources essential to run anything except rudimentary businesses in industries with near-perfect competition. These individuals labor in the informal economy because they are locked out from formal jobs, safety nets, and alternative ways of making a living (Ault, & Spicer, 2020).

The Parasite view sees informal enterprises from the perspectives of illegality and presents them as a means to gain an unfair advantage in their competition with the formal sector (Porta & Shleifer, 2014; Jütting & Laiglesia, 2009). It views, informal sectors as surviving at the expense of the formal sector. The parasite view holds that informal firms need to stay small to avoid detection. The decision to remain in the informal economy is a rational one, because the cost advantage of escaping taxes and regulations allows unofficial firms to undercut official firms in prices. Informal firms are thus hurting growth because their small scale makes them unproductive and because they take away market share from more productive, formal competitors. Government policy should aim to eradicate informal firms by reducing tax evasion and increasing government regulation enforcement. According to the dual view as advocated by Harris and Todaro (1970), informal firms are highly inefficient, do not pose much threat to the formal firms, but also do not contribute to economic growth, which is driven by the efficient formal firms (Porta & Shleifer, 2014). The dualists argue that the informal actors and their operations have few linkages to the formal

economy, but, rather, operate as a distinct separate sector of the economy (Chen, 2007). Given the heterogeneity of the informal economy, there is some truth to each of these perspectives.

This theory supports street business by street vendors due to the fact that they carry out their businesses just like any other business, they only differ when it comes to regulatory structures. In line with the risks that the women street vendors face as they carry out their day to day economic activities these entrepreneurs have few linkages with the formal sector. The parasite view will therefore view street vending by women from the viewpoints of illegality and introduces them as having a technique to gain an unfair benefit in their rivalry with the recognized business sector. There are so many risks associated with street business due to lack of clear operational structure, lack of clear legal structure and lack of permanent structure. Street vending undergoes a normal business cycle despite the various challenges they undergo due to the lack of clear regulatory framework. The businesses are start with an eventual aim of growth and this gives hope that enables the women to continue vending in the street, in this case the women street vendors in Kenya.

2.3 Conceptual Framework

A conceptual framework is a set of broad ideas and principles taken from relevant fields of enquiry and used to structure a subsequent presentation. Mugenda (2012) defines a conceptual framework a hypothesized model identifying it under study and the relationship between the dependent and independent variables. Kothari (2017) defines an independent variable also known as the explanatory variable as the presumed cause of the changes of the dependent variable, while a dependent variable refers to the variable which the study wishes to explain. The goal of a conceptual framework is to categorize and describe concepts relevant to the study and map relationships among them. Such a framework would help researchers define the concept, map the research terrain or conceptual scope, systematize relations among concepts, and identify gaps in literature (Creswell, 2003). Entrepreneurial growth is dependent on several independent factors which have been associated with this concept. Based on this, this study deliberated on a list of independent variables which

were: Pricing Strategies, Proactiveness, Entrepreneurial Networking and Sales Strategies. A moderating variable, access to finance was introduced in the study to identify the strength or the direction of the effect of the relationship between the dependent and independent variables of the study. The conceptual framework for the study is presented in Figure 2.1.

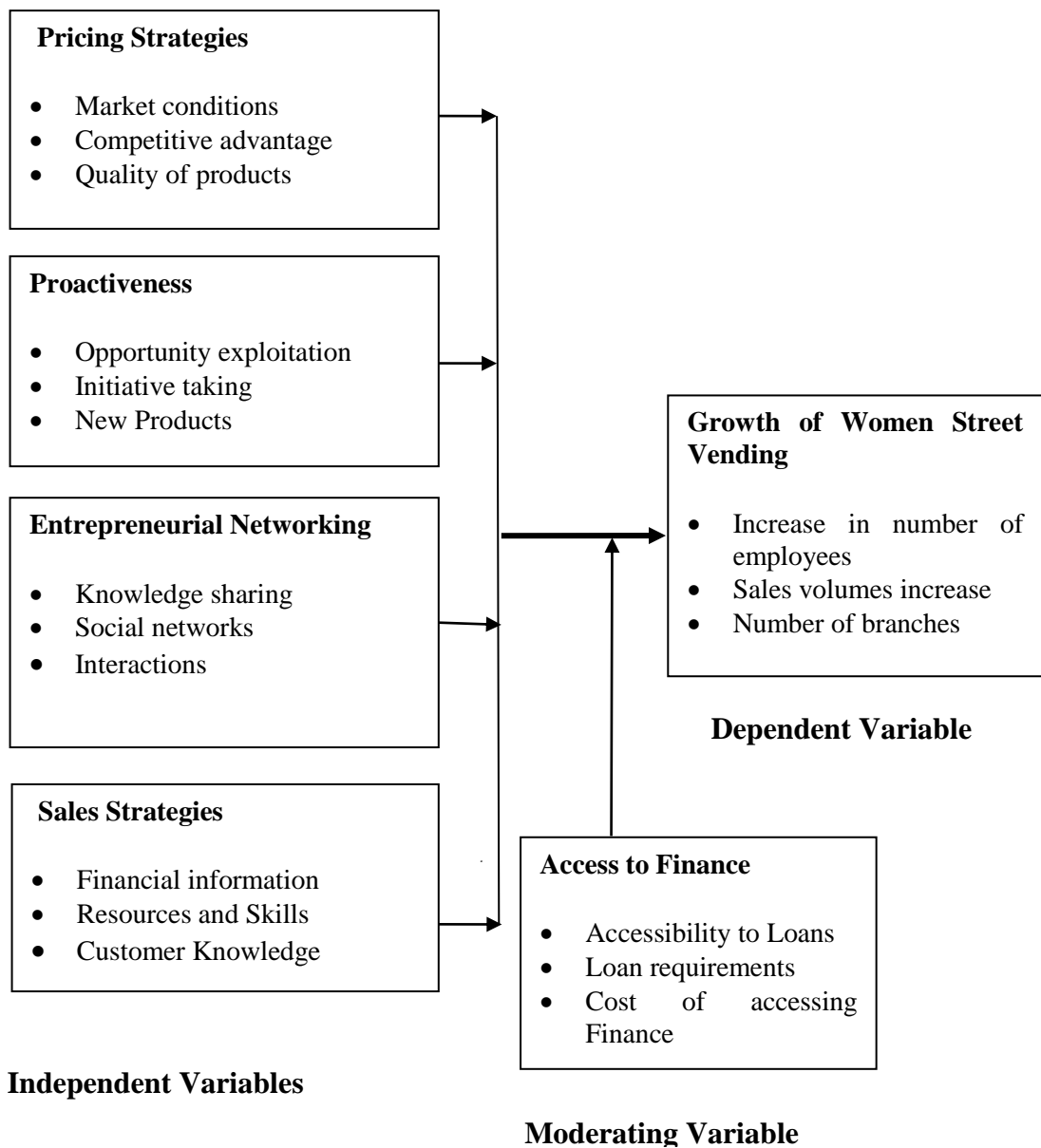


Figure 2.1: Conceptual Framework

2.3.1 Pricing Strategies

A pricing tactic is a strategy where large and small businesses compete in rating pricing in the market in order to win customers. Due to the high importance associated to pricing decisions, a lot of emphasis is placed on getting those decisions right (Smith, 2011). This is because pricing in organizations are cross functional. This therefore, creates an exclusive pricing lens through which a business can be viewed from to determine its growth. Pricing Strategies, such as market segmentation, discount, revenue management, price skimming is of vital importance when it comes to understanding how to run and develop a business entity (Dolgui & Proth, 2010). According to Owuor (2016), Pricing Strategies are a reliable and necessary tool for coordinating decisions across all channels of marketing and sales of goods and services in order to maximize profitability. Nagle and Muller (2017), argue that there must be a balanced consideration of information, perception and intrinsic behaviour of cost, competition and customers as a way to reach the optimal price the management of which is a crucial factor for the success of the pricing definition strategy and price settlement.

Homburg, Jensen and Hahn (2012), in their study affirmed that pricing strategy has a positive connection with the initiation and execution of advertisement and Sales Strategies that are expected to improve performance whenever there is a synergy between marketing and sales and more so, the development of a business. Forman and Hunt (2013), stated that when unstable environmental factors control pricing, managers lean towards selecting pricing strategies that have external orientations to repel risk away from themselves. Companies compete with their customers to extract as much value as possible from every transaction they make while using pricing is their weapon of choice (Bertini & Gourville, 2012). The consumers' fight back disseminating any pricing strategies that seem unfair to them. Businesses need to understand that without a willing customer, there is no value.

Kotler, Burton, Deans, Brown and Armstrong (2015) defined price as the amount of money charged for a product or service. It is the sum of the values, money or other considerations that consumers exchange for the benefit of having or using the

product. Operating in an unstable business environment is one of the biggest challenges that any form of business faces when trying to price its products. Indounas and Avlonits (2011) indicated that there are three Pricing Strategies and they include, cost based pricing, competition-based pricing and customer based pricing. Failure to choose the right pricing could lead to loss of customers or loss of revenue. SMEs use a variety of pricing methods namely, discounting, credit terms, guarantees and warranties.

Liozu and Hinterhuber (2018) suggest that advocating for pricing absolutely impacts decision-making, pricing capabilities, and mutual mindfulness thereby leading to a meaningfully performance. A relationship between decision making rationality and pricing capabilities recommends that intuition in pricing decisions could drive firm performance. Pricing is a complex and dependent skill that affects all levels of an organization and the market it serves including the customers and competitors at any given time. Customer value increases the performance of an enterprise regardless of its size, industry or geography. Pricing is an intricate and interdependent competency that affects businesses and the market which involves the customers and competitors where prices are set to maximize profitability (Meehan, Simonetto, Montan, & Goodin, 2011).

According to Ingenbleek and Van der Lans (2013), price strategies are observable in the market while price-setting practices are hidden behind the limits of an enterprise. In as much as the two are related, some firms unsatisfactorily engage in appropriate practices to implement their strategic choices. Price setting decisions rely on information on the environment and need to be continuously scrutinized and regularly adjusted as they impact on a firm's marginal profits (Iyer, Xiao, Sharma, & Nicholson, 2015). Cornelissen and Clarke (2010) describe the decisions made by entrepreneurs as those based on understanding the prevailing economic conditions within the country where the business is located, the positive economic signals foster the success of the business. The women who practice street vending have to make decisions with an understanding of their business environment for the efficiency of their businesses. The toughly competitive environment provides a vital arena for Pricing Strategies to be practiced for the growth of businesses.

2.3.2 Proactiveness

Proactive behaviour is an area of interest to researchers as it is a key aspect of how entrepreneurs deliberately and openly change situations that impact their position in the business environment. This behaviour is correlated with growth, satisfaction and effective commitment to business (Cooper-Thomas, Paterson, Stadler, & Saks, 2014). Since entrepreneurship is a way of perceiving and exploring opportunities wherever they may be found, it involves the attitude, way of thinking, the state of mind and the insightful nature of the entrepreneur (Mallin, Ragland & Finkle, 2014). Entrepreneurs require taking self-directed actions to be proactive in order to take advantage of opportunities in the market place (Rauch, Wiklund, Lumpkin & Frese, 2009).

Proactiveness deals with opportunity seeking and forward-looking perspectives of business and before these opportunities can be exploited, they must be known. This perspective involves introducing new products ahead of competition and acting in anticipation of future demand to create, change and shape the environment (Kreiser, Marino, Kuratko, & Weaver 2013). According to VanNess, Seifert, MArler and Hughes (2016) proactive entrepreneurs are found to be higher in self-efficacy, self-reliance and centrality of work. The proactive nature of an entrepreneur is concerned with anticipating and acting on future needs by seeking new opportunities that may or may not be related to the present line of operation by introducing new products or brands ahead of competition (Kreiser & Davis, 2010).

While innovation is the action of evolving new ideas, the proactiveness of a firm is the ability of the organizations to produce and exploit future-focused perspectives that enable organizations to respond to opportunities that are recognized for new products, markets or ventures. In principle, the existence of a proactive nature is a key to exploiting on innovative capabilities within the firm (Gathungu, Aiko, & Machuki, 2014). Therefore, proactiveness involves, thinking ahead of the competitors, taking initiative and creating change.

2.3.3 Entrepreneurial Networking

According to Durrani, Usman, Malik and Ahmad (2011), Entrepreneurial networking supports businesses to perform better through both social and business networks where entrepreneurs are able to get different types of support through their networks. The entrepreneur may get moral support (Stam, Arzlanian, & Elfring, 2014), infrastructure facility (Stuetzer, Obschonka, Brixy, Sternberg, & Cantner, 2014) and information resources. These kinds of contacts and networks may provide contacts and links that women find supportive in their role as business people and which may also support their willingness to grow their business is important. Numerous new and good concepts are generated in networks of various firms (Giudici, 2013) increasing firms' entrepreneurial opportunities. Through varied relationships, a firm can obtain treasured and expert knowledge, competencies and resources supplementing or rewarding their own limited resources and competencies. These advantages from networking can in turn enable firms to be more innovative, risk-taking and proactive, and thus portray an entrepreneurial orientation. With this in mind, social capital for entrepreneurs through networking is essential.

According to Bogren, Friedrichs, Rennemo and Widding (2013) personal networks were seen as a more supportive asset than business networks, where the personal contacts with other entrepreneurs were regarded as valuable, and that women entrepreneurs who were positive towards networks had a more heterogenic network than those who did not express the same willingness. The implication being that without a relational attitude and a willingness to put themselves into a relational interplay, women entrepreneurs would have a difficult time succeeding in growing their businesses.

Networking in entrepreneurship observes the practice in itself and looks at the changing, developing and growth of linkage relations (Jack, 2010; Slotte-Kock & Coviello, 2010). One of the major reasons for the growth of business networks is that they provide business opportunities for their members. Whether through contacts with companies in a specific region or around the world, business associations are one of the best conduits for information and collaboration. They provide social

support, financial support and even technical support for growing businesses. This collaboration is a key component to the development of a business. Networking plays an important and well-studied role in entrepreneurial start-up processes but its role in subsequent venture growth has been less understood as it involves specific patterns of activity (Anderson, Dodd & Jack, 2010). Stam (2010) acknowledged that entrepreneurship is certainly a networking action. Network has been found to be one of the most influential assets as offers access to power, information, knowledge, technologies, and capital (Gathungu *et al.*, 2014).

Watson (2011) found that men tend to use formal networks such as banks, accountants, attorneys, industry associations and business consultants, more than women. In contrast, women rely more heavily on informal networks. Although Watson did not find that these differences in networking strategy led to significant performance differences between women and men, the study found that networking with accountants and industry associations was associated with firm growth.

2.3.4 Sales Strategies

Sales Strategies focus on the practical application of sales techniques and the management of a firm's sales operations. It is an important business function as it presents net sales for the business through the sale of goods and services and results in profit drive. A sales management strategy or system assists sales people organize themselves, manage their contacts, track their sales deals efficiently and save time. In short, it helps sales people sell more. For businesses to survive and be successful they have to generate sufficient sales volumes that contribute positively towards the profit of the business. Success in sales management provides the goods in the right quantity, at the right place and at the right time (Cron, DeCarlo, & Dalrymple, 2010).

At the macro level, a number of crises impact on the economy and thus, successful selling. However, there is still the opportunity to compete for market share, via brand differentiation. At the micro level, customers see sellers as trusted advisors while successful selling depends on connecting with customers' values; ethical selling is important not just in helping people to be successful sales people but also in helping society to have confidence in its sales

professionals, thus enabling buyers to buy with confidence; traditional sales models are becoming superseded by internet research, internal discussion and the preparation of shortlists, then a decision followed by contacting the vendor. E-selling is becoming increasingly important, so sellers must have personal branding, create an internet footprint and engage with social media (Nagle & Müller, 2017).

The sales strategy defines how a business will win, retain and develop customers and is also referred to as the customer development strategy. In the case of the women street vendors, they are the direct contact link to the customers and they are also responsible for organizing sales efforts for their businesses. Due to globalization and liberalization, competition in the business world has grown and thus the women street vendors need to be more aggressive in issues of customer satisfaction. For them to achieve customer loyalty, they need to emphasize on solving their customer's problem and identifying the customers' needs and wants.

2.3.5 Access to Finance

In developing countries, a large number of MSEs are not registered and therefore very little is known about them (Ekpe, 2011). Normally financial measures are used to measure performance but the owners of MSEs do not keep formal accounting records so it makes it difficult to get the appropriate measure for measuring growth (Adekunle, 2011). Micro finance has a major impact on the performance of MSEs and among a variety of issues, access to finance has been considered a major issue by many researchers (Adekunle, 2011; Aftab & Naveed, 2013; Ekpe, Mat, & Razak, 2011).

Literature suggests that the role of access to finance helps the MSEs to perform better than those MSEs that have certain issues accessing finance (Aftab & Naveed, 2013), while some studies indicate that a positive relationship exists between access to finance and performance of MSEs, other studies disprove the existence of a positive relationship between access to finance and growth of small businesses. Gbandi and Amissah (2014), indicate that SMEs play a vital role in the economic development of a country though they are faced by a variety of problems like, low

level of entrepreneurial skills, viable business plans, difficulty in accessing finance, inadequate equity capital, high rate of mortality among other issues. This is an indication that financial resources are vital for growth and operation of any business.

MSE's growth essentially relies on the ability of an enterprise to generate finance internally and secure external finance (Aminu & Shariff, 2014; Caglayan & Demir, 2014). This indicates that reduced access to financial resources is detrimental to the potential growth of business (Rahaman, 2011). Unavailability of financial resources is one of the most contributory factors that weaken the performance of MSEs (Xavier, Kelly, Kew, Herrington & Vorderwülbecke, 2013). According to Bu and Cuervo-Cazurra (2020) informal entrepreneurs choose to work informally yet this kind of employment tends to expand during economic crises or downturns. This phenomenon has made it difficult for MSEs to graduate into medium and large-scale enterprises, thus the missing middle. This has resulted in a weak base for industrial take-off and sustainable development (Republic of Kenya, 2005). All these studies have a clear indication that access to finance is a significant element when tied with other strategies for the growth of a business enterprise.

2.3.6 Growth of Women Street Vending

The literature on female entrepreneurship from various studies suggests that women entrepreneurs may face additional barriers due to lack of skills, accessibility of funds, as well as cultural challenges in certain developing countries (Zeidan & Bahrami, 2011). It has been reported that female entrepreneurs perceive higher barriers and have less targets (Shinnar, Giacomini & Janssen, 2012). There seems to exist a large gap between how males and females make decisions when they face a situation where some level of risk is involved (Charness & Gneezy, 2012). As a result, the difference between genders in making risk decisions can have a significant effect on behaviors and actions; in particular, it produces gender differences in entrepreneurial behavior (Klapper & Parker, 2011).

Companies pursue growth as their major objective if they experience over capacity, intense competition, or changing consumer wants (Kotler *et al.*, 2015). In the context where entrepreneurship and SME activity are seen as contributing positively to

economic development, the nature and extent of entrepreneurial value creation not only affects the sustainability and success of the venture, but also influences its wider contribution to the growth of the economy (Hisrich, Peters, & Shepherd, 2013). A large number of women's enterprises in Kenya remain small, displaying no signs of growth with most withdrawing from the market at prematurely (Odero-Wanga, Ali-Olubandwa, & Mulu-Mutuku, 2010). This justifies why women-owned businesses account for only 25 to 33 per cent of all global businesses (Kiraka, Kobia, & Katwalo, 2013).

Toma, Grigore and Marinescu (2014) state from a macroeconomic point of view, new ventures and SMEs contribute to economic development through innovating and creating employment, whilst at the business level value creation is commonly reflected in the expansion and growth of an enterprise. At the same time, for the individual entrepreneur a variety of sources of satisfaction needs to be considered, since his/her assessment of 'value' may include a personal dimension. SMEs in developing countries are faced with a variety of problems like financing, low capabilities, fragile structures, lack of technology know-how and capital issues that impede their growth and business climate (Sorasalmi & Tuovinen, 2016).

Ho, Ahmad and Thurasamy (2014) state that the unstable business environment poses a significant threat to companies worldwide thus contributing to the company's growth. Most of the small businesses in the retail sector lack financial management, this is so because there are ignorant or neglect on keeping business records. This has a negative impact on the performance of the business for there will be no records to refer to in the long run. Most small businesses are characterized by higher owner-manager relationship, where the owner of the business is also the manager of the business. Majority of the small businesses which are involved with owner managers who lack skills, knowledge and experience fail and also those who cannot separate being an owner and a manager at the same time are bound to affect the business performance.

It has been noted that street vendors prove to be resistant and develop flexible, individualized and some sort of activism for them to be able to retain their

livelihoods even as authorities seek options of alleviating their resistance. There is a thin line between the needs to retain attractive city images and addressing the livelihoods of the street vendors (Huang, Xue & Li, 2014). This is because the growth of street vending has positive effects on the stakeholders in an economic setting. In as much as one cannot guarantee that the quality of goods sold or the prices set are much lower than those in high-end shops, experienced and keen shoppers are able to extract value for their money. The presence of many vendors has a descending force on the prices of their goods which is advantageous to low income groups. The co-existence of shops alongside the street vendors on the sides of the pavement certifies good competition between the two and an ever-evolving quality of goods.

Knowledge contributes to one making the right decisions for the growth of the business if this lacks, it affects the business performance. The major constraint impeding the growth of small businesses and their business operators is the inadequate business management skills and business knowhow (Bukaliya & Aleck, 2012). In addition, most business owners in the retail sector have poor management skills, lack relevant business and management experience and the knowhow to operate a business (Reardon, Henson & Gulati, 2010). Gender differences in areas of performance apart from size and growth have shown conflicting results where several studies have investigated business growth and found no difference between women and men owned firms while others have found that women owned firms are likely to close than those owned by men (Robb & Watson, 2010). Previous studies reveal that new and small firms have a highly relative failure rate regardless of the gender of the business founder. Approximately 25 per cent fail within their first 2 years and 50 per cent fail within the first 4 years (Coleman, 2016). Carrieri and Murta (2011) revealed that one interviewee worked informally close to the bus station in the morning hours as during this time the authorities have not yet reported for duty. This is an indication that the street vendors are aware of the challenges present in their environment but find ways of dealing with the challenges.

Nakuru town in Kenya, has a licensing system for street vending and those who hold licenses recount considerable benefits that it brings in relation to security of

workplace. Those who attempt to trade in the busiest areas of the city are more likely to be itinerant hawkers and are likely to report of increasing harassment (Lubaale & Nyang'oro, 2013), including assault, abuse, arrest and solicitation of bribes in exchange for licenses and those who hawk beyond the heart of the city report fewer challenges (Roever, 2014). Harassment on the part of local officials is fairly common across most cities and is particularly common among women and fresh produce vendors (Castellanos, 2014; Roever, 2014). Previous literature has clearly shown that there are indeed different factors affecting the performance and growth ability of firms. It has been acknowledged that sustainability practices are fundamental and can contribute to the success of business in the long term (Perrini & Tencati, 2006). Thus, owners and managers around the world are promoting sustainability initiatives and practices in their companies as they realize the importance of the platform for the growth of their companies in the face of tough global competition (Eweje & Perry, 2011).

The role played by the external environment is an important factor on the firm in terms of the opportunities it creates and the possible threats it poses as a firm faces various types of risks. These risks are a function of the intricacy and uncertainty related with the environment (Mthanti, 2013), which can have a significant impact on a firm's success. The effect of environmental variables on the relationship between entrepreneurial orientation (EO) and firm performance has recommended for continued attention of environmental variables as moderators of the EO performance relationship (Giudici, 2013). Some of the key environmental variables considered in existing EO literature are environmental dynamism and hostility. As indicated by its definition, hostility poses a threat to the viability of a firm and has been examined in relation to firm performance and the competitive behavior of a firm (Corbo, 2012).

2.4 Empirical Literature Review

According to Wang and Carayannis (2012), empirical research is research that is based on experimentation or observation (evidence) and is often carried out to answer a specific question or to test a hypothesis (educated guess). Zikmund (2010), also states that empirical literature review is focused on searching for published works,

that have argued on theories and presented empirical results that are relevant to the topic of discussion. This section explains the independent, moderating and dependent variables of the study.

2.4.1 Pricing Strategies

Ingenbleek and Van der Lans (2013) studied related price strategies and price setting methods in small companies in Netherlands. The purpose of the study was to address the association between price strategies and price setting practices where price strategies are seen to be visible in the market whereas price setting practices are hidden behind the confines of an organization. The study mentioned the use of customer value, competition and cost information in the said association and with the use of survey design technique the study tested hypothesis on 95 respondents. The results of the study showed that price tactics and price setting are related because strategies are implemented through price setting methods. However, the study found that some firms do not pursue any strategies that are indicated by pricing theories. The findings also indicated that some firms engage in practices for no particular reasons while others insufficiently engage in applicable practices to implement their planned choices. The study concluded that linking price strategies to price setting practices decreases confusion in pricing literature and may help to stipulate the gap between pricing theory and practice. The study indicated that price setting strategies reduces conceptual confusion.

In another study, Ingenbleek, Frambach and Verhallen (2013) examined price setting practices for new products which involved; value-informed, competition-informed and cost- informed pricing. The study discussed these practices by testing hypotheses in a management survey of 144 production and service companies. The results indicated that pricing practices are superior for the achievement of higher market performance or higher prices in specific product and market conditions. The study found that value-informed pricing has an unambiguous positive impact on price levels and market performance and is not enough. Cost-informed and competitive-informed pricing may differ depending on the market performance or higher prices, product conditions and market competitive intensity. The study

furthermore found that engaging in inappropriate pricing practices leads to a decline in new product advantage. Businesses may risk their efforts and investments in the new product introduction process if they participate in the wrong price setting practices. The findings implied that there are various considerations that a business manager should consider in new product pricing.

Forman and Hunt (2013) based their study on the effect of decision context on perceived risk in Pricing Strategies in understanding how managers interpret uncontrollable environmental forces. The study undertook an experiment where more than 100 business managers were assessed on the perceived risk in Pricing Strategies. Findings of the study suggested that when uncontrollable environmental factors govern pricing, then the managers tend to choose pricing strategies with external bearings to repel risk away from them personally. The study which was limited to pricing strategies provided insight as to why managers make some strategic pricing decisions as it concentrated on how managers calculate risk and how it influences decision making when selecting pricing strategies.

Sije and Oloko (2013) examined the relationship between penetration pricing strategy and the performance of SMEs in Kenya. With the use of stratified sampling the study selected members of staff from the SMEs and data was collected by the use of questionnaires. The findings of the study found that there was a strong positive correlation between penetration pricing and performance thus concluding that enterprises should concentrate more of its effort on penetration pricing strategy on the number of customers, customer loyalty and quality of food and service. The study suggested that customers like lowly priced commodities and reductions and this motivates them to make purchases and become regular customers to the enterprise. This particular strategy which comprises of setting a low entry price for a new product or brand in order to gain breakthrough in an extremely competitive environment is not based on maximization of profits but to allow a new product to gain a footing in the market place (Vikas, 2011).

Namada and Bagire (2016) conducted a study in Kenya, seeking to establish the various competitive strategies adopted by small-scale enterprises in Nairobi. The

enterprises under investigation were sole traders, partnerships and family business units. The study employed a cross-sectional approach that was quantitative and using stratified random sampling a list of 102 exhibition halls within the central business district (CBD) were obtained. The stratification was done according to clusters of clothing, electronics, shoes/bags and kitchen equipment and a total of 40 firms were randomly sampled for the study although the response rate was 75 percent with only 30 responding to the data collection instrument which was a questionnaire. An analysis of the activities of the enterprises revealed the various strategies and relationships that are the determinants of competition. The findings of the study indicated that the enterprises use similar competitive strategies that are related to pricing and cost management, product and management.

2.4.2 Proactiveness

EL-Annan (2013) conducted a study on innovation, proactivity and vision as three integrated dimensions between leadership and entrepreneurship. The study discusses three traits namely: visionary, proactive and innovative as the traits developed over time that can move an individual into taking hold of new opportunities and converting the same into profits. The study also discusses proactive personality as the ability to solve issues and challenges with an inclination of making changes to the environment. The study employed a survey research design and made use of the stratified random sampling technique to sample the respondents who comprised of persons owning either small or medium size entrepreneurial businesses with a sample size of 120 respondents. The research engaged in a quantitative data collection method by administering closed ended questions in the questionnaires that were administered online. The results of the study indicated that it is important for an entrepreneur to have the three traits and concluded that vision, innovation and proactive personality are vital to both the individual and the corporate entrepreneur.

The findings of a study by Nikraftar and Hosseini (2016) indicated that individual's self-efficacy, prior knowledge and social networks had positive effects on entrepreneurial alertness which also contributed significantly to entrepreneurial recognition. The study which set out to examine the backgrounds of entrepreneurial

opportunity recognition carried out in the tourism industry, suggested that it was critical to invest in developing and enhancing individual ability of entrepreneurs. The study employed the use of questionnaires for data collection from 220 senior tourism business members in Iran. The findings showed that social networking was the most important predictor among all other antecedents of entrepreneurial opportunity recognition. The study indicates that key success factors for entrepreneurial alertness are individual abilities and that entrepreneurs are much better if they work in areas where they have enough knowledge and experience.

According to a study by Wanjau, Gichira, Wanjau and Mung'atu (2015), proactiveness is an important predictor of organizational performance of agro processing SMEs in Kenya in relation to employee growth and profitability. In the study, proactiveness was found to have a positive significant effect on firm performance when it came to growth and profitability. The study was conducted on agro processing SMEs registered with Kenya Association of Manufacturers in Kenya where a census was undertaken. Primary data was collected using semi-structured questionnaires completed by owners or managers of the agro processing SMEs. A pretest for reliability and validity was conducted on 20 agro processing SMEs that were not registered members of Kenya Association of Manufacturers using purposive sampling. From the 111 questionnaires which were administered, 97 were usable and that gave the response rate of 87.3%. The results protracted empirical studies by indicating that proactiveness has positive effects on firm performance. The performance of agro processing SMEs is advantaged by proactiveness. The study stated that, owners or managers of agro processing SMEs should contemplate proactiveness as an effective tool for increasing firm performance. The findings demonstrated that entrepreneurship is a method of thinking, reasoning and acting that resonates with promising business opportunities. The findings further illustrated that entrepreneurial leadership of owners or managers of agro processing SMEs whereby they act rather than react to business environment is important. The conclusions were in line with the Resource Based Theory which proposes that a long term competitive advantage is found mainly in firms creating packages of strategic resources that competitors find difficult to substitute or initiate without great efforts.

In line with this, Adomako, Danso, Uddin and Damoah (2016) carried out a study on entrepreneurs' optimism, cognitive style and persistence in pursuit to examining the moderating effects of cognitive style dimensions on the relationships between entrepreneurs' optimism and persistence. The cross-sectional designed study employed a survey data from 198 SMEs in Ghana realized that the relationship between entrepreneurs' optimism and entrepreneurial persistence is actually enhanced at higher levels of cognitive planning and creative styles. The study relied on cognitive clarifications of human behaviour and sought to develop the theoretical field within the field of entrepreneurship.

A study carried out by Ng'aru, Mukulu and Sakwa (2018), on the relationship between proactiveness and growth of the top 100 enterprises in Kenya indicated that proactiveness precedes forthcoming prospects, in relation to products or technologies as well as in markets and consumer demand. It creates change in an environment by predicting trends based on the exploration of opportunities, hence the introduction of new products and services. The study undertook to determine the relationship between proactiveness and the growth of Top 100 Enterprises in Kenya. A descriptive approach was embraced in order to describe the data and the characteristics of the population. The target population involved 287 middle-sized companies that were the Top 100 Klynveld Peat Marwick Goerdeler (KPMG) renowned enterprises in Kenya in the year 2010 - 2015. Stratified random sampling was adopted to select the 164 managers who formed the sample size for the study. Data was collected through questionnaires and analysed using descriptive statistics and regression analysis. The findings showed that proactiveness had a positive and significant effect on growth.

2.4.3 Entrepreneurial Networking

A study carried out by Galkina (2013) who studied the intended and unintended aspects of the process of entrepreneurial networking that is understood through effectuation theory that symbolises logic reasoning opposite to causation or goal driven action. The study was based upon purposive sampling where a case selection of empirical essays were identified using the logic research design. The study

gathered five empirical essays based on three data sets, each of which had a specific sub-purpose for fulfilling the research goal.

The Primary data was collected from the essays through semi-structured interviews to allow for flexibility and for the emergence of new and unexpected information related to the specific issue. The total number of respondents interviewed for the study was 46. The findings of the study demonstrated that the process of purposeful creation of entrepreneurial network had three phases, namely; activation of existing contacts, purposeful creation of new contacts and entrepreneurial network evolution. The study revealed that when businesses start growing it is important for the entrepreneurs to maintain the existing contacts even without establishing new ones. There was an indication that business proprietors should try to find a balance between goal focussed networking and means driven efficient networking. The results of the study also indicate that networking plans do not always work and entrepreneurs need to remain open to unexpected connections.

A study by Chepchieng and Nassiuma (2018) on entrepreneurial networking and outcomes of women owned mitumba enterprises in Mombasa city in Kenya focused on the impact of social network strength on entrepreneurial outcomes. A survey research design was adopted, it targeted women entrepreneurs undertaking mitumba small enterprises (SEs) in the informal sector in Mombasa city. The target population was 228 SEs while the sample size for the study was 114 respondents. The sample size was selected by a simple random and stratified sampling technique. The data collection instrument was a questionnaire. Reliability analysis was carried out using Cronbach Alpha and data was analyzed using SPSS V 20; hypothesis was tested using Chi square and simple linear regression. The results indicated that there was a weak positive relationship between Mitumba entrepreneurial outcomes and social network Intensity (0.142), sig (.003). Social Network Intensity gave the significance of 0.000 since $P < 0.05$, the null hypothesis on social network intensity was rejected; demonstrating that social network intensity supports Mitumba enterprise outcome. The study concluded that social network intensity supports mitumba enterprise outcomes and recommended that future research ought to contemplate the

capabilities of mitumba enterprise outcomes in a more detailed approach such as increasing the study areas and examining a large number of companies and counties.

A study on entrepreneurial strategies and growth of women Micro-enterprises in Kenya by Marete, Mathenge and Ntale (2020) found that 81.7% variations on the growth of women-led enterprises are explained by innovation, networking, entrepreneurial training, and entrepreneurial finance. The study had sought to explain the influence of innovation and networking among other strategies on the growth of micro-enterprises in Ongata Rongai, Kajiado North Sub County. The target population for the study was 372 registered enterprises in Ongata Rongai. The sample size for the study was determined the determination table by Krejcie and Morgan (1970). Henceforth, the sample size was 189 respondents. Primary data was collected using questionnaires as the data collection instrument. Later the collected data was analysed by means of both quantitative and qualitative approaches. Qualitative research is concerned with features of reality that cannot be quantified, focusing on the understanding and explanation of the dynamics of social relations. While in quantitative research, the data can be quantified (Queirós, Faria, & Almeida, 2017). Descriptive data was summarized into frequencies and percentages with the aid of SPSS and presented using tables, figures and pie charts. Similarly, inferential analysis was used in establishing the statistical relationship between entrepreneurial strategies and growth of Women-led enterprises where the multiple regression model was used to present the inferential analysis. The study concluded that there is a positive association and significant relationship between innovation, networking, entrepreneurial training and entrepreneurial finance and recommended that it is important for opportunities to be formed that can help women entrepreneurs to network with other individuals from various professions on a regular basis.

Klyver and Grant (2010) undertook a study to identify gender differences in entrepreneurial networking and participation in Denmark. The study investigated the relationship between an individual's personal acquaintance with an entrepreneur and the individual's participation in entrepreneurial activities during the stages of business discovery, start-up and young businesses which were less than three years old. Data was collected from a representative sample of 311,720 individuals from 35

countries in a duration of the years 2002 to 2004 and multinomial logistic regression was used to analysis the data. The results indicated that individuals who personally know an entrepreneur were more likely to participate in entrepreneurial activities at any venture stage but the female entrepreneurs are less likely to be acquainted with an entrepreneur. Another finding in the study was that women are less likely to become entrepreneurs since they lack entrepreneurial resource providers or role models in their social networks. The study recommended that policies be drawn and directed at promoting female entrepreneur role models and connecting women with entrepreneurs.

Previous studies have emphasized the importance of collaboration and cooperation, including among SMEs (De Jong & Freal, 2010). Manhiwa (2014) believes that age, gender, race, strategic issues and owner characteristics are the categories for success to emerge. The author believes that in any business there is no one set of reliable variables that will always time and again promote success, hence the different outcomes collected in the study.

2.4.4 Sales Strategies

In a research carried out by Moghareh and Haghighi (2009) on the effect of selling strategies on sales performance which focused on how selling behavior of medical representatives lead to sales performance of prescription drugs. The analysis was based on a sample of 650 medical representatives from India's top pharmaceutical companies to whom a 78 item structured questionnaire was distributed; however, the response was 536 due to incomplete responses. The findings of this study clearly show that managers' perception of the adoption of strategies on the part of the selling firm is associated with the adoption of some specific classes of behaviors (i.e. customer-oriented selling, adaptive selling, and relational strategy) which can contribute to the creation of strong and long-lasting positive relationships with customers. The findings emphasize the role of developing effective selling strategies to improve sales performance. Thus, recognizing these factors and the rate of their influence will enable the top managers of companies to use effective and suitable strategies for preserving and retaining customers.

According to a study by Kathuni and Mugenda (2012) on direct sales strategy applied by commercial banks in Kenya, direct selling stands out among all other approaches for competitive advantage. The study which conducted a census survey design on commercial banks registered by the Central Bank of Kenya which comprised of 42 commercial banks and 2 mortgage finance companies collected primary data by the use of semi-structured questionnaires. The questionnaires targeted one respondent per bank preferably the sales manager or the equivalent. Content analysis of the commercial banks served to enhance reliability, representativeness and validity of the information collected. Results indicated that many banks in Kenya have embraced the direct sales strategy indicating that the tactic stands out as the strategy that contributes most towards the attainment of competitive advantage. The study concluded that direct sales boosts growth, supports customer awareness and is an important tool for competitive advantage.

Murithi (2015) undertook a study on the effects of personal selling on sales with a case of women groups in Imenti North, Meru in Kenya. The study employed a descriptive survey design and targeted population of the study was 100 registered women groups by 2012 who engaged in agricultural activities for income generation. Simple random sampling was used to determine the sample size of 79 respondents where one official from each of the groups was selected. Primary data was collected by the use of structured questionnaires that were administered personally to the respondents. The findings of the study indicated that personal selling was a widely used promotion method by women groups where they largely target women customers. Personal selling was found to have an influence on sales of the agricultural products produced by women groups. Kotler *et al.* (2015) noted that personal selling is a useful vehicle for communicating with present and potential buyers.

A study carried out by Javalgi, Hall and Cavusgil (2014) focused on the intelligence role of sales people. They stated that the sales function is characterized as an inherently entrepreneurial activity and the sales force is an important source of knowledge about a firm's customers and environment. The study proposed that sales performance can be enhanced when the sales people practice customer –oriented

selling. McKenzie and Woodruff (2015) studied business practices in small firms in developing countries. They developed 26 questions which they administered in surveys in Bangladesh, Chile, Ghana, Kenya, Mexico Nigeria and Sri Lanka. The results indicated that a variation in business practices explains the variation in outcomes of sales and profits in microenterprises. Panel data from three countries indicated that better business practices predict higher growth rates and faster sales growth.

Sales performance is enhanced depending on the selling strategies that entrepreneurs perceive to be best for them for their competitive advantage. Women street vendors are the direct link to their customers hence a direct sales strategy is employed from which the sellers have a direct and personal association with the customers where they are able to understand the needs and wants of their customers from a firsthand approach. When sales are sufficient for any business the results are indicated by profits in the business.

2.4.5 Access to Finance

Empirical studies signify that access to finance influences the growth of MSEs, for example, Akingunola (2011) reported a significant positive relationship between SME's financing and their growth. Mazanai and Fatoki (2012) found that access to finance is directly related to SMEs performance. There is positive statistical relationship between access to financial resources and employment generation as well as enterprise growth (Abdulsalam & Tukur, 2014), and one prominent element that can improve SMEs abilities to increase performance and growth is the entrepreneurial ability to exploit available financial resources.

Husain, Yasmin and Islam (2015) conducted a study on the assessment of the socioeconomic aspects of street vendors in Dhaka, Bangladesh where the informal sector plays an important role in terms of contribution to employment and poverty eradication. The study undertook a 3-stage sampling method which involved cluster, stratification and random sampling techniques. Data was collected by the use of a questionnaire with closed and open ended questions which were issued to 136 street vendors. The study indicated that poverty, migration from rural areas, low education,

exorbitant supply of labour and large family size are the major driving forces of carrying out the business. Personal saving was found to be the most important source of financing in the vending business. Selling of assets and loans from cooperative societies were found to be the other sources of financing this is because the vendors failed to obtain loans from established institutions due to their inability to meet the obligations of collateral. The article exposed the importance of social capital in street vending together with the excessive working hours of the vendors coupled with the lack of opportunities of alternative formal employment in the presence of political instability and natural calamity of financial crisis.

A study carried out in Nigeria by Shamsudeen, Keat and Hassan (2016) on the role of access to finance between finance awareness and SME's performance sought to determine the effects of access to finance on finance awareness. The study adopted a quantitative survey method and collected data from SME owners and managers in Sokoto, Metropolis of North-West Nigeria. Out of a total of 103 self-administered questionnaires the response rate for the study stood at 72% of duly completed questionnaires which was 74 questionnaires. The study used Statistical Package for Social Sciences (SPSS) for data screening and Partial Least Squares (PLS) for further analysis. The study found that access to finance fully mediates the relationship between finance awareness and SME performance and concluded that access to finance can assist entrepreneurs to get the desired extreme performance in organization.

According to a study carried out in India, street vendors face severe constraints when it comes to securing funds for starting as well as operating micro level businesses, the vendors lacked social capital which is also a crucial entrepreneurial element for growth (Sindhu, Somasundaram & Ali, 2015). Kamunge, Njeru and Tirimba (2014), carried out a study which sought to learn the factors that affect the performance of SME's at Limuru town market in Kiambu County in Kenya. The study employed a descriptive research design to study the target population of 965 licensed SME's who operated in the market in 2014. Data was collected using questionnaires from a sample of 274 SME's. The study concluded that access to finance exposes businesses to in Limuru town market to better opportunities to a great extent and also leads to

improved business performance, however this access is very challenging. The entrepreneurs therefore preferred to use their personal savings and contributions from relatives due to the difficulty in accessing finances from commercial banks, due to strict requirements and high payment costs.

A study carried out by Gichure (2017) who had a main objective to establish the effects of financial market failure constraints and access to finance by SME's in Kenya undertook a correlational and descriptive design. The study used questionnaires as the research instruments of data collection to collect data from a target population of 120,000 SMEs who had applied for loans in three Commercial banks in Kenya namely; Co-operative bank, Equity bank and Kenya Commercial bank in the previous two years before the study was undertaken. Purposive, stratified and simple random sampling was used to come up with a sample size of 384 SME owners. Stratification was used to divide the SME's into small enterprises and medium enterprise. The study employed both quantitative and qualitative data analysis with the use of SPSS. The results of the study indicated that SMEs faced challenges in accessing finance due to information asymmetry between them and the banks, lack of collateral required by banks, poor lending relationship between the banks and SMEs and credit restriction by banks.

Several studies have shown that a firm's superior performance is attributed to the ability of the firm to access required financial capital (Caglayan & Demir, 2014). However, access to finance evidently depends on the firm's strategies (Cheng, Ioannou & Serafeim, 2014). It is apparent that firms with high entrepreneurial skills will have better access to resources, including financial resources (Mohammed & Obeleagunzelibe, 2014). According to these studies, access to finance is an important aspect for the performance of SMEs. Personal savings, contributions from relatives and the selling of assets are methods used to access to finance for businesses. This access depends on other strategies that the entrepreneurs use to reach their goals, it was therefore important to moderate the entrepreneurial responses in this study with the access to finance that women street vendors have for their growth.

2.4.6 Growth of Street Vending

Hussein (2014) conducted a study on street hawking and its impacts on Nairobi Central Business District Urban Space. The objectives of this study were to find out the various categories of street vendors trading in the Nairobi Central Business District, to describe the nature of street trading activities in the Nairobi Central Business District. The study undertook a descriptive survey which entailed both qualitative and quantitative approaches with a sample of 40 respondents sampled using simple random sampling method. The method used for data collection was questionnaires which were prepared and administered to vendors in selected sites within Uhuru highway, Haille Selassie Avenue and University way. Also, non-participant observation was done. The study found that vendors who hawked on full time basis do not do any alternative job apart from vending and do not belong to any association of street vendors, street vending is a source of daily livelihood for many people and is a stepping stone towards better and permanent jobs in future. Most of the vendors who had been in the street for 1 to 5 years did not own the items they sold. The study recommended that street vendors should be encouraged and assisted by non-governmental organizations, governmental organizations, and civil societies and other organized societies form more vibrant associations that will advocate for their welfare and champion their course.

The study showed that only 6.3 per cent of the sample interviewed has relations with development partners where the relations were limited to training and provision of training. Majority cited that policies were inappropriate and licensing of street traders was a major problem that leads to confrontation between the traders and the urban authorities. Changes by the urban authorities resulted to changes in the street vendors being allocated spaces on backstreet lanes outside the CBD. From the available literature, a number of factors affect the decision of persons to go into street vending. These include principally the poverty situation of individuals, their age and sex, employment opportunities in the formal sector, level of education and migration status.

Marlow and McAdam (2013) undertook a study to critically gauge the relationship between gender and business performance in pursuit of understanding entrepreneurial behaviours. The study explored the perception of performance and under-performance in the background of gender. The study found that socio-economic placing maintains that women owned businesses reveal constrained performance which is not identical with under-performance. It also found that gender based prejudice describes women as weak entrepreneurs despite the absence of convincing data regarding essential gendered differences between the performance of male and female entrepreneurs.

Frisdiantara (2016) undertook a study on the growth determinants of SMEs by testing three determinants of growth which were, individual factors, organizational factors and environmental factors. The study undertook an explanatory research to analyze and explain the influence of individual factors, organizational factors and environmental factors on business growth. The study which was conducted on start-up small and medium enterprises employed purposive sampling to sample 52 owners/managers of SMES in Malang, Indonesia using descriptive and path analysis. The results exposed that individual factors which include business experience and motivation to distinguish opportunities and creative ideas directly affect the growth of the business while organizational factors exhibited an indirect effect on growth. Environmental factors proved to provide the highest impact in the achievement of growth in the businesses. The study concluded that the ability of owners or manager to yield competitive products, influence technology and a variety of products defines the growth of SMEs. Competition, technological excellence and diversity of products were found to be advantageous for small business owners as they grow and thrive when they are able to overcome the impact of the business environment.

Mbugua, Mbugua, Wangoi and Ogada (2013) conducted a study on the factors that affect the growth of MSEs in the CBD of Eldoret. The independent variables were, business management, marketing, availability of finances and characteristics of entrepreneur attributes, while the dependent variable was number of workers employed. The study adopted questionnaires as the main instruments of data collection and sampled 148 enterprises with a successful response rate of 87.8

percent. The data collection process was supported by interviews and observation checklists. The analysis of the data collected employed descriptive statistics to explain the results in frequencies, mean, mode median and percentages. Regression analysis was performed to consider the existence of a relationship between the variables. The inferential statistics were tested at 0.05 level of significance.

Multiple linear regression results of the same study suggested that 8.2 percent of growth in the enterprises was predicted by marketing whereas 45 percent was explained by the availability of finances. Only 13 percent of growth of the enterprises was predicted by entrepreneurial attributes, however, business management explained about 33 percent of growth. The study concluded that the MSEs researched on experienced minimal or no growth despite their potential of being a crucial tool of poverty reduction and employment creation. Further analysis on all the factors under the study explained 58.2 percent of the variation in the growth of the enterprises (Mbugua, 2013).

2.5 Critique of Existing Literature Relevant to the Study

Homburg, Jansen and Hahn (2012) argued that pricing has a positive relationship with the introduction and implementation of advertising and sales tactics that are supposed to increase performance and whenever they are linked together businesses tend to grow. Similarly, Owuor (2016) indicated that pricing strategies are necessary for decision making and in the sales of goods and services for the maximization of profits. However, these studies did not consider that some MSEs do not have the capacity to carry out advertisements for their businesses where decisions are made on the spot depending on the environment at any particular moment due to the unstable business environments. Kotler *et al.* (2015) confirms that an unstable business environment is a big challenge faced by businesses when they attempt to price their products. In a study by Ingenbleek and Van der Lans (2013) some firms do not pursue any pricing strategies that relate to pricing theories while some businesses have no particular reason for engaging in pricing strategies. In as much as the theory of adjustment of price advocates for price adjustment as the major role of entrepreneurs where prices rise during excess demand and fall when there is excess

supply optimum prices are likely to be set based on other features such as competition.

Proactiveness has been reported to involve the consciousness of being able to think ahead of competitors, taking initiative and creating change. However, VanNess, *et al* (2016) found that proactive entrepreneurs have a higher belief in themselves, are independent and are distinctive in their work, this allows them to anticipate future needs of their customers. This may prove challenging for street vendors as most of their customers are not constant in relation to the nature and environment of their businesses. EL-Annan (2013) cited that a proactive personality is significant to the individual entrepreneur's success in business. The social exchange theory advocates for behavior adaptation which is made possible by a personal sense of control where entrepreneurs are able to identify opportunities for their businesses and gain control over their environment. However, business environments can prove to be difficult and unfavorable causing a sense of depression, anxiety and helplessness for the women involved in street vending, thus hindering growth.

Nikraftar and Hosseini (2016) established that key attainment features for entrepreneurial awareness are personal abilities and that entrepreneurs more progressive if they work in areas where they have enough knowledge and experience. In line with this, Markova, Perry and Farmer (2011), indicated that more studies should be done in order to find out the correlation between the effect of present concepts of improvisation, ad hoc decision making and temporary businesses. These studies did not consider areas such as street vending where no prior knowledge of the business is available and where the entrepreneurs learn how to cope as they seek a living out of the daily activities.

Entrepreneurial networking is seen to enable an entrepreneur perform better through moral support, infrastructure facility and information resources (Durrani *et al.*, 2011). However according to Bogren *et al.* (2013), personal networks are characterised as more prized and prove to have more support than business networks. Yordanova and Tarrazan (2010), revealed that women lack the entrepreneurial intent necessary for decision making where risks are concerned. However, studies still

indicate that women dominate street vending in Kenya with a percentage of 63 percent ((WIEGO 2013). Watson (2011), established that men are more likely to use formal networks like banks, industry associations, consultants and attorneys more than women do and this networking was associated with firm growth. However, as much as formal networks are valuable for women in street vending activities, women tend to engage more in social networks than in formal networks (Susan, 2016). The social exchange theory promotes social behavior where the exchange of resources due to scarcity is the key aspect but studies have indicated that Kenyan women lack a variety of relevant networks (Chawla & Sujatha, 2015).

Khayesi, Monheim and Nebe (2010) focused their study on the street for all with the street vendors having no consideration for pedestrians, cyclists and transportation facilities in Kenya's capital city of Nairobi. Their study indicates that transport planning in Nairobi has not adequately taken care of the informal economy and the non-motorized transport. The result of this is the competing use of pavements and roads which in turn exposes pedestrians, cyclists and street vendors to insecurity and harassment. Although many MSEs are embracing the use of mobile money services to execute financial transactions with researchers reporting a positive effect on MSEs' growth (Kirui & Onyuma, 2015). This contradicts with the personal selling of women street vendors in the streets who engage in direct contact with their customers. For any business to grow and be profitable, entrepreneurs have to generate sufficient sales volumes that contribute towards profit of the business. The resource based theory which suggests that businesses are dependent on the influence of external factors to bring about growth, some of the external factors such as networking, dealings with partners, customers, suppliers actually act as barriers in the business (Zeidan & Bahrami, 2011).

Bhowmik (2012) indicated that although women are a majority in street vending, they are invariably given the inferior spaces for vending. The trend is prominent in countries of south East Asia. The males occupy the pavements and they seldom permit women to be amidst them and if a woman is bold enough to squat on the pavement beside the men, she is frequently harassed sexually by the males until she leaves. In Cambodia, the women are allowed on the pavements by the male vendors

provided they earn less than the male counterparts. Women who earn as much as the men do are seen as a threat. It therefore means that women will only operate or occupy areas that are their preserves and these spaces may more often than not attract many clients. In Mumbai, women vendors sell smaller quantities of goods than the males and therefore earn less. Women vendors in these countries are treated as socially inferior to men and this in turn reflects on their economic life. Since these are studies carried out in the Asian countries this research seeks to find out if there is a variation in the growth of street vending in Kenya.

These studies reveal that women and men do not differ in processes of business growth or profitability when factors such as industry, firm size, and firm age are considered and although gender differences persist, measures of firm size and growth in business seem to be the same. Recent research suggests that this persistent difference is due to gender differences in resource aspects combined with differences in motivations, goals, and attitudes. Thus, the growth of women-owned firms needs to be viewed and for the women to compete fairly in the street business they tend to come up with entrepreneurial responses that help them grow in the business environment however difficult it may seem to previous researchers. This study sought to find out the role that the entrepreneurial responses the women street vendors engage in to help them grow in the aforementioned environment.

Women traders compared to men are more likely to operate in an open rather than a covered space, operate from an insecure or illegal space, trade in perishable goods, generate a lower volume of trade, work as commission agents or employees of other businesses, not employ people and earn less than the male counterparts. Therefore, there is a need to establish the role of entrepreneurial responses that the women street vending in Kenya undertakes for their growth in business.

2.6 Research Gaps

From the reviewed literature, there is evidence of some existing research gaps from the existing literature and empirical studies. According to Bunjun (2012) street vending offers undervalued people access to a salary, however irregular, it is still significant for family unit survival. Suda (2012) indicate that women in the urban

areas have ventured to business such vending in the streets to enable them earn an income. It has also been observed that the rural poor migrate to the urban areas and end up in the streets to survive hence rising the number of unlicensed vendors (Bell & Loukaitou-Sideris, 2014). Lubaale and Nyangoro (2013) stated that women street vendors are likely to face challenges that are not likely to be faced by their male counterparts as they engage in their businesses and unstable business environments is one of the most challenging aspect faced when businesses try to price their commodities. Other studies also reveal that the institutional environment in Kenya prevents street traders from being licensed and therefore restricts them to the informal economy (Racaud, 2018; Steiler 2018). The women therefore have to come up with ways in which they can react to the challenges they face for them to grow in business. Success in business is significant to an individual's proactive personality. Business networks are not considered as important as personal networks yet business networks assist entrepreneurs perform better through the support they get (Jin & Jung, 2016). Studies indicate that cities are extremely intricate social, economic and physical systems and that their success depends on a variety of actors, elements and forces (Bettencourt, 2015). The self-motivated dealings between people, place and the economy can be communally supportive and reinforcing. The linkage between entrepreneurial responses and the part they play on the growth of Women Street vending are limited and the current research seeks to fill that particular gap.

2.7 Summary of Literature Reviewed

Government downsizing and retrenchment in many private organizations including foreign owned firms have caused a decrease in formal employment causing lack of employment alternatives that have pushed a large number of people into self-employment activities to ensure a livelihood. According to studies reviewed, MSEs that are owned by male grow at relatively higher rate of growth as compared to the WMSEs. There is a slight difference in the growth rate between MSEs that are operating in home and out of home but there is a big difference in growth rate among the MSEs that are operating at down town (commercial center), main road side (busy street) and out of town (distant areas). Manufacturing sectors MSEs grow faster than those in service/ trade sectors. In addition, female headed MSEs grow slower than

male headed MSEs. It has been noted that African women entrepreneurs play an increasing role in diversifying production and services in African economies where they operate in more difficult conditions than men entrepreneurs, thus the need for this study on women street vending. Some women aim to create wealth and reduce poverty by engaging themselves in street vending. Other studies indicate that women's entrepreneurial development is impeded by specific constraints such as limited access to key resources (including land and credit), the legal and regulatory framework and the socio-cultural environment. The conditions that surround the women street vendors make them come up with techniques and tactics which they use to grow in the business environment even when it proves to be prohibitive. This gives a basis for this study to determine the role of entrepreneurial responses that the women undertake to grow in the said environment and the access they have to finance. Knowledge on pricing, proactiveness, entrepreneurial networking, Sales Strategies and access to finance in women street vending activities could bring about an increase in revenue for the women street vendors, thus growing and developing their businesses.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the research methodology that was used for this study. It discusses the research design, its characteristics and why it was preferred over other research designs. It also provides information on the population of the study, some background and key characteristics of the respondents who were studied. The chapter discusses the sample frame and sample selection and also provides information on the data collection method selected and the data collection instrument that was used in the survey. Finally, the chapter presents the data analysis method which was applied and how the statistics were generated from the study.

3.2 Research Philosophy

Philosophy is defined as common beliefs, concepts and attitudes of an individual or a group (Mertens, 2010). This study adopted and relied on a positivist philosophy which is based on theories that are used to generate hypothesis that are tested to give statistical justification of conclusions from the empirically testable hypothesis. Positivism is an approach that advocates for the application of methods of the natural sciences to the study of social reality and beyond (Becker, Bryman, & Ferguson, 2012). According to Cooper and Schindler (2011), positivism is based on certain basic principles. The first principle is that of Phenomenalism which suggests that only phenomena that are observable and measurable are considered as knowledge.

The second principle is that of deductivism which implies that the purpose of a theory is to generate hypothesis that can be tested and explanations of laws assessed. The third principle is that of inductivism which states that knowledge is arrived at through gathering of facts that provides the basis of laws. Positivism implies that reality exists and is ruled by the cause-effect laws of nature without considering time and context. This philosophical standpoint was represented by objectivism which detaches a researcher from having prior knowledge of the reality as they were

independent of each other. This study acquired knowledge from the data collected and interpretation of the same where the findings were observable and measurable.

3.3 Research Design

The study was carried out over a defined period of time and therefore made use of a cross sectional study design. The study adopted a descriptive approach so as to be able to obtain information concerning the growth of women street vending and went ahead to determine the role that entrepreneurial responses play on the growth of women street vending in Kenya. A moderating variable was introduced to the study to moderate the effect of the independent variables on the dependent variable.

A hypothesized relationship was also tested by the use of scientific methods to relate the independent variables to the dependent variable. The reason for the descriptive study was so as to be able describe the characteristics of women street vending and document aspects of the situation as it occurs naturally and so as to give insights to the study and the variables to studied (Kothari, 2017). The reactions of the women street vendors were received at a particular point in time where relevant information was obtained from them. The characteristics, practices, attitudes and knowledge of the women street vendors were identified and the role of the activities explained in relation to the study at hand.

The study clearly defined and measured the independent variables identified and the role these variables play in the growth of women street vending (Dependent variable). The descriptive research design assisted the study to make statements about women street vending in Kenya where the women made up the population of the study on the basis of the vendors in Nairobi city, this is according to Mugenda (2012) who indicates that it is research design which involves itself in a process of collecting data in order to answer questions concerning the status of the subjects in the study. Salaria, (2012) on the other hand, describes a descriptive survey as a method of research which concerns itself with the present phenomena in terms of conditions, practices, beliefs, processes, relationships or trends.

3.4 Target Population

The population of interest for this study was the women street vendors in Nairobi City in Kenya; this is because reports by ILO indicate that women comprise 30-90 per cent of street vendors in Kenya (ILO & WIEGO, 2013). In Kenya, street vendors are part of MSEs of which 48 per cent are run by women. The women street vendors carry out their businesses by the roadsides, in the busy streets and bus terminals in major towns where they sell commodities including perishable foods, toys and clothes.

According to Denicolo and Becker (2012), a population is defined as all elements (individuals, objects and events) that meet the sample criteria for inclusion in a study. Population can include all people, objects or items with the characteristics one wishes to understand. Although the population of interest often consists of physical objects sometimes we need to sample overtime, space or some combinations of these dimensions. There are approximately 100,000 street vendors in the metropolitan area, in Central Nairobi, in the CBD of Nairobi (Morange, 2015). In many countries, and especially in Africa, the majority of street vendors are women; 63 per cent in Kenya, 68 per cent in South Africa and 88 per cent in Ghana (ILO & WIEGO, 2013). Due to this, the target population of the study consisted of 63,000 women street vendors in Nairobi City. According to Government of Kenya (2010), Nairobi has experienced one of the highest growth rates of any city in Africa. The county was also identified as one of the counties where SME parks are planned to be developed, it was therefore selected as a strategic location for this study.

3.5 Sampling Frame

The sampling frame in this study was the women street vendors within Nairobi where studies have previously indicated that there is a continuing rise in the concentration of street vending activities around markets, on busy intersections and major transport areas (Chen, 2012; Hussein, 2014). According to Linehan (2015), most market sites in Kenya develop organically. Three local markets namely, Gikomba, Ngara and Toi market developed naturally in unoccupied lands even as Nairobi City County documented to establish 55 local markets in the city. Other

markets have not been established due to lack of funding. The women street vendors were therefore picked around the busy markets areas of the three markets. Kinyanjui (2014), has demonstrated how women in economic informality have navigated the journey from the margins to the city centre in Nairobi an indication that the women street vendors migrate into the city from the periphery areas of the city to the city centre. In this study and according to the 2011 economic survey of the Kenya National Bureau of Statistics, within the city of Nairobi there are over 100,000 street and roadside traders and 63 per cent of these in Kenya are women (ILO & WEIGO 2013). This indicates that there are around 63,000 women street vendors in Nairobi. The sampling frame for this study will be the women street vendors who operate their vending activities around the busy markets areas in Nairobi, namely Gikomba market, Ngara market and Toi Market.

A sampling frame refers to a definite plan or method for obtaining or selecting a sample from a given population and discusses the technique or the procedure that the study would adopt in selecting items for the sample (Kothari, 2017). A sample frame is the architecture or the strategy used to select study participants or respondents. The rationale is to draw conclusions about the entire population. A sampling frame is a list, directory or index of cases from which a sample can be selected (Kothari, 2017).

3.6 Sample Size and Sampling Technique

A sample of women street vendors was chosen from the entire population of street vendors for the study within the Nairobi City. Each of the target areas was represented by a number of women street vendors who were randomly sampled during different times of the day, they represented the entire women vendors in Kenya. For the study to obtain the sample size from the entire population, systematic random sampling was used to calculate a sampling interval which is the selection of every n^{th} element from the sampling frame where n the sampling interval is calculated as the number in population is divided by the number in sample. In this case every 31st woman street vendor made up the sample.

This sampling technique ensured that the population was evenly sampled and the respondents were selected from the larger population from a random starting point

and a calculated fixed periodic interval (Kothari, 2017). This type of probability sampling allowed the study to select women street vendors from the entire women street vendors in the selected areas by skipping some women vendors. According to the 2011 economic survey of the Kenya National Bureau of Statistics, within the city of Nairobi there are over 100,000 street and roadside traders and 63 per cent of these in Kenya are women (ILO & WEIGO 2013). This indicates that there are around 63,000 women street vendors in Nairobi.

First the sample size was identified using a Fisher (1998) formula that calculates a population that has more than 10,000 units. Fosgate (2012) recommends that a formula should be used for calculating the sample size of a population that has more than 10,000 units. The choice of the formula depends on the margin of error and the proportion chosen. The sample size of the study was determined using the formula provided in Kothari (2017) as indicated in Equation 3.1.

$$n = Z^2 * p * (1-p) / d^2 \dots \dots \dots \text{Equation 3.1}$$

Where:

n = Sample size for large population (if the target population is greater than 10,000)

Z = Normal distribution Z value score, (1.96)

p = Proportion of units in the sample size possessing the variables under study, where for this study it is set at 50% (0.5)

d = Precision level desired or the significance level which is 0.05 for the study

when applied:

$$n = Z^2 Pq / d^2$$

$$q = 1 - p$$

$$n = (1.96)^2 (0.5)(0.5) / (0.05)^2$$

$$n = (3.8416)(0.25)/(0.0025)$$

$$n = (0.9604)/(0.0025)$$

$$n = 384.16$$

Once the formula was applied, the sample size of the study consisted of 384 women street vendors. According to Linehan (2015), Gikomba market boasts of at least 4000 street traders and is now one of the largest in East Africa. Ngara market which is situated in the suburbs of Nairobi had 10,000 street vendors relocated there after they were evicted from Nairobi Central Business District (Barasa, 2008). Toi market is located in the outskirts of Kibera slum is yet another large informal market in Nairobi, with over 5000 street traders (Kageni, 2011). The number of street traders for each market were calculated on the premise that 63 percent of street vendors were women and indicated in Table 3.1.

Table 3.1: Sample Size

Market	Total Number of street vendors	Number of women Street vendors	Unit of analysis
Gikomba	4000	2520	81
Ngara	10000	6300	202
Toi	5000	3150	101
Total	19000	11970	384

According to Upagade and Shende (2012), sampling technique is a definite plan for obtaining a sample from a given population upon which data is collected from. Systematic random sampling is used when the population members are similar to one another on important variables and ensures a high degree of representativeness without the use a table of random numbers.

3.7 Data Collection Instruments

The respondents of this study responded to a predesigned list of questions in form of a questionnaire on the approaches they use for their growth in the streets. The list of questions communicated with the women street vendors and their responses recorded on the questionnaire. The questionnaire adopted some closed ended questions which had alternative answers and some open ended questions which allowed for greater response depth of response from the respondents. Questions on Pricing Strategies, proactiveness, entrepreneurial networking, Sales Strategies and access to finance were addressed to describe their roles on the growth of Women Street vending in Kenya.

Each item of the questionnaire addressed a specific objective of the study where respondents gave more information on the topic. Mugenda (2012), points out that the use of questionnaires for a study is appropriate because they are free from bias of the interviewer as respondents are able to use their own words and have time to give well thought out answers as they are stimulated to think deeper. Large numbers can also be accessed and results are more dependable and reliable (Kothari, 2017). In the case of this study, women street vending is spread out in the City of Nairobi and was accessed using the questionnaires. The questionnaire adopted some categorical, binary scale, Likert scale and open ended questions (Zikmund, Babin, Carr & Griffin, 2010).

3.8 Data Collection Procedure

The questionnaires generated were administered to the respondents by the researcher and two research assistants. The respondents were enlightened that the instruments being administered were for research purposes only and the responses from them would be kept confidential. An introductory letter from the University was obtained in order to be able to collect data from the field and a research permit from the National Commission for Science, Technology and Innovation (NACOSTI) before delivering the questionnaires to the respondents.

The research assistants were briefed and informed on the purpose of this study in advance. The research assistants were cautioned on issues of ethics to ensure that they approached the respondents in a polite way. In addition, their knowledge about the purpose of the study enabled them guide the respondents appropriately so as to achieve the required information. Armed with the information, the questionnaires were administered to the respondents with the awareness the possibility of interruptions from the respondents as they tend to their customers.

Muiruri (2010) in a study on Women street vendors in Nairobi administered questionnaires to 60 women vendors picked from main streets, back alleys, open spaces and back parks within the precincts of the CBD with frequent interruptions as the respondents attended to their customers. According to Kombo and Tromp (2009) data collection is important in research because it allows for the dissemination of accurate information and development of meaningful programmes.

3.9 Pilot Testing

To discover if there were any errors in the instrument and to train the research team, a pilot test was carried out before the final and actual data collection process. All necessary changes were made and questions in the questionnaire revised appropriately. The pilot test ensured that the questions asked to the women street vendors were easily understood by them and that they could respond to them in the shortest time possible due to the nature of their work.

A number of 38 women street vendors from a different market (namely, Kangemi) apart from the three identified ones pre-tested the questionnaire to test the appropriateness of the questions and their comprehension. Pilot studies are important in detecting ambiguity, evaluating the type of answers given to determine whether they help in achieving the laid down objectives (Robson, 2002). Mugenda (2012) reported that a pre-test sample should be between 1% and 10% depending on the sample size. The respondents who participated in the pilot study were excluded in the final study. The findings from the pilot study were used to refine the questionnaire for final administration.

3.9.1 Reliability of Research Instrument

Reliability is the degree at which results obtained from a survey is consistent after interpreted number of times. To ensure reliability, the questionnaires were pre-tested on a pilot scale through selected respondents outside the study area. Reliability in every research gives the same results on frequent assessment from and experiment or test by using similar methodology (Joppe, 2006). Reliability in research is influenced by the degree of error (Creswell, 2003). As random error increases, reliability decreases (Mugenda, 2012).

In order for results to be usable in further research steps they must be reliable and valid. The questionnaires were subjected to overall reliability analysis of internal consistency. This was measured using Cronbach alpha α , as a coefficient of internal consistency where reliability of 0.6 and above was to be considered reliable for this study (Philip, 2011). The value for Cronbach alpha is 0.7 to 1.0 is considered acceptable according to Abouserie (1992). The objectives of pre-testing were to allow for modification of various questions in order to rephrase, clarify and or clear up any shortcomings in the questionnaires before administering them to the actual respondents.

3.9.2 Validity of Research Instruments

Validity is the degree to which the test measures what it is supposed to measure. The questionnaire should be in line with the definition used in the research. When a measure is reliable and valid the results can be correctly utilized and understood (Griffith & Elstak, 2013). Validity of the instrument was established by reviewing the items and taking care of construct validity and content validity.

For construct validity, the questionnaire was divided into several sections to ensure that each section assessed information for a specific objective, and also to ensure that the same closely ties to the conceptual framework of this study. On the basis of the evaluation, the instrument was adjusted appropriately before subjecting it to the final data collection exercise. The review comments were used to ensure that content validity was enhanced.

3.10 Data Analysis and Presentation

To determine the patterns in the data collected regarding the selected variables: Pricing Strategies, proactiveness, entrepreneurial networking, Sales Strategies, access to finance and growth of women street vending, data analysis was guided by the objectives of the research and the measurement of the data collected. The data and information which was obtained through the questionnaires was checked for completeness.

According to Zikmund *et al*, (2010), data analysis refers to the application of reasoning to understand the data that has been gathered with the aim of determining consistent patterns and summarizing the relevant details revealed in the investigation. This involves coding, editing, data entry, and monitoring the whole data processing procedure. As indicated by Saunders, Lewis and Thornhill (2007), data gathered from correctly filled questionnaires was coded, tabulated and analysed. The study assumed the use of Stata (for correlation and regression) and SPSS (for demographics and descriptives) to aid in coding, entry and analysis of the quantitative data. The study incorporated both qualitative and quantitative data where qualitative data was derived from the open-ended questions in the questionnaire which are organized in relation to the research objectives.

Descriptive statistics in the study included the mean and standard deviation that was captured by the characteristics of the variables under study, where the data was analysed and presented in non-numerical terms that provided insight to the characteristics of the sample on the variables. Descriptive statistics assists in describing the aggregation of raw data in non-numerical terms (Neuman, 2007). Inferential statistics in this study provides the study with conclusions from data collected by developing conclusions through quantitative analysis with the use of statistical techniques such as Analysis of Variance (ANOVA), regression analysis and the Wald statistic which is equivalent to the t statistic used in the regular linear regression model (Saunders, 2011).

The study was subjected to logistic regression model which is used to model responses that are binary in nature. This is when the response takes the form of 1/0

with 1 generally indicating a success and 0 a failure (Hilbe, 2011). Logistic regression is the suitable regression analysis to conduct when the dependent variable is dichotomous (binary). It is a predictive analysis that describes data and explains the relationship between one dependent binary variable and one or more nominal, ordinal, interval or ratio level independent variables. The regression analysis in this study therefore attempted to predict the values of the binary dependent variable from the values of the independent variable.

Diagnostic regression tests such as adequacy sampling test were conducted to determine the adequacy of the sample size before the data was analysed. Multicollinearity tested whether two or more than two independent variables were inter-correlated and if there were any to test if there are any observations far placed from the other observations the outliers test would have been carried out.

3.10.1 Sampling Adequacy Test

The sample size was tested to determine the suitability of the sample size. This particular test measures sampling adequacy for every variable in the model and for the complete model. The statistic is a measure of the proportion of variance among variables that may hold a common variance. The measure of sampling adequacy was determined using Kaiser-Meyer-Olkin (KMO) measure. This test is a measure of how suitable data is for the application of factor analysis. In the case of this study, the variance of all the variables namely: Pricing Strategies, proactiveness, entrepreneurial networking, Sales Strategies and growth were measured individually and the complete model was also measured. According to Williams, Onsman and Brown, (2010), the KMO measure can be used to assess the sampling adequacy and suitability of data for factor analysis where values between 0.5-1.0 indicate that a factor is significant.

3.10.2 Normality Test

Normality testing is used to compare scores in the sample to a normally distributed set of scores with the same mean and standard deviation (Ghasemi & Zahediasl, 2012). Normality testing was important to this study as it assisted in knowing the

shape of the distribution and helped to predict variable scores. The study checked if the data to be analysed, represented the symmetrical distribution or not before the application of any parametric test. The study used both the Kolmogorov-Smirnov and Shapiro-Wilk normality tests. The test determined if the data was well modelled and normally distributed for the results to be generalized beyond the sample in Nairobi. Normality was tested using the Shapiro-Wilk Test which is a regression and correlation test. The Shapiro Wilk test which originally tested samples between 0 to 50 was modified by Royston (1995) to broaden the restriction sample size in the range of $3 \leq n \leq 5000$ (Razali & Wah, 2011). According to the Shapiro-Wilk test and the Kolmogorov-Smirnov test, if the significant value is less than 0.05 the data is normally distributed (Yap & Sim, 2011). Normality testing compares the scores in the sample to a normally distributed set of scores with the same mean and standard deviation.

3.10.3 Factor Analysis

Not all variable factors are statistically important in research and factor analysis is a statistical method used to gauge the substantive variability among observed and correlated variables (Shenoy & Madan, 2000). Factor analysis groups similar variables into dimensions and is used to identify and remove variables that express themselves through their relationships with other measured variables. According to Comrey and Lee (2013), factor analysis is a term that represents a large number of different mathematical procedures for analyzing the interrelationships among a set of variables and for explaining these relationships in terms of a reduced number of variables, called factors. In this case factor analysis was conducted on all items for each of the study variables.

Cooper and Schindler (2011) suggest that variables with factor loading 0.7 are acceptable. However, a minimum of 0.4 value of factor loading is allowed as suggested by other researchers. Similarly, Tabachnick, Fidell and Osterlind (2013) described factor loading as follows 0.32 (poor), 0.45 (fair), 0.55 (good), 0.63 (very good) or 0.7 (excellent). According to Mabert, Soni and Venkataramanan (2003)

factor loadings with Eigen values (total variance) greater than 0.5 should be extracted and coefficients below 0.49 deleted from matrix since they are not of importance.

These statistics are evaluated to establish which predetermined model(s) best explains the relationships between the observed and the latent variables. Anderson, Babin, Black and Hair (2010) described this as a primary statistical problem optimally estimating the parameters of the model and determining the goodness of fit of the model to sample data on measureable variables. Factor analysis for the study was carried out in order to check for any correlated variables for redundancy in data to be reduced. It also helps to analyze the structure of the interrelationships by defining the factors.

3.10.4 Multi-collinearity Testing

The study has five objectives where five research hypotheses were identified. In the five objectives, the study aimed to establish the role of entrepreneurial responses on the growth of Women Street vending in Kenya and tested for multicollinearity to test if any of the independent variables are strongly correlated. In an undesirable situation, correlations between independent variables may occur (Martz, 2013). To carry out this test, Variance Inflation Factors (VIF) and tolerance values were used as cited by (Mathuva, 2016).

The failure to identify and report multicollinearity may give misleading interpretations of results, and the main problem associated with multicollinearity includes unstable and biased standard errors leading to unstable p-values for assessing the statistical significance of predictors which finally could result in unrealistic and unstable interpretations (Vatcheva, Lee, McCormick & Rahbar, 2016). Multicollinearity takes place when independent variables in a regression model are correlated. The correlation becomes a problem because independent variables should be independent. When the degree of correlation between variables is high it causes problems when the model is fitted and when the results are interpreted. A value of 1 indicates that there is no correlation between an independent variable and any others. VIFs between 1 and 5 suggest that there is a moderate correlation, but it is not severe enough to warrant corrective measures.

VIFs greater than 5 represent critical levels of multicollinearity where the coefficients are poorly estimated, and the p-values are questionable.

3.10.5 Heteroscedasticity

Heteroscedasticity happens more frequently in datasets that have a large range between the largest and smallest observed values. There are numerous reasons why heteroscedasticity can exist, a common explanation is that the error variance changes proportionally with a factor. This factor might be a variable in the model (Frost, 2012). Null hypothesis can be tested using the Breusch-Pagan where the error variance remains constant or where the alternative hypothesis the error variances are not constant. The Breusch-Pagan tests the null hypothesis that heteroscedasticity is not present if p-value > 0.05 and therefore the null hypothesis is rejected. The presence of Heteroscedasticity is corrected through robust standard errors (Cook & Weisberg, 1983).

3.10.6 Correlation Analysis

To determine the relationship between the independent variables namely; Pricing Strategies, proactiveness, entrepreneurial networking, Sales Strategies and the dependent variable growth of women street vendors Pearson correlation coefficient was used. The values of the correlation coefficient are between -1 and +1. A value of 0 implies no relationship, +1 correlation coefficient indicates that the two variables are perfectly correlated in a positive linear sense where both variables increase together and -1 correlation coefficient implies that two variables are perfectly correlated in a negative linear sense meaning that when one variable increases, the other decreases (Collis & Hussey, 2013; Neuman, 2007; Kothari, 2017).

The data collected was to determine whether a relationship exists between two or more quantifiable variables and the magnitude and direction of correlation would be expressed by correlation coefficient. Individual parameters measuring each independent variable namely; Pricing Strategies, proactiveness, entrepreneurial networking and Sales Strategies establishes the magnitude and direction of their relationship with growth of women street vending.

Correlation coefficient was computed for each independent variable and the dependent variable and all the independent variables and the dependent variable without involving the moderating variable. The correlation strengths were interpreted using Cohen (2013) decision rules where 0.1 to 0.3 indicates a weak correlation, 0.31 to 0.5 moderate correlation strength and any strength that is greater than 0.5 indicates a strong correlation between the variables.

3.10.7 Regression Analysis

This study adopted a regression model to predict the extent to which each of the four independent variables influence the growth of Women Street vending in Kenya. The regression analysis aided in comparing the relationship between each entrepreneurial response construct and growth by the women street vendors. The entrepreneurial responses (Pricing Strategies, proactiveness, entrepreneurial networking and Sales Strategies) as independent variables were regressed against the growth of street vending by women. This provides the magnitude and direction of relationship between each construct and growth.

Logistic regression is a method used to model binary response data. When the response is binary, it characteristically takes the arrangement of 1/0, with 1 largely representing a success and 0 a failure. However, the definite values that 1 and 0 can take differ depending on the purpose of the study. For this study the odds of growth in street vending, 1 has the value of growth while 0 of no growth. The important point is that 1 indicates the foremost subject of interest for which a binary response study is designed (Hilbe, 2011).

This study adopted a logistic regression model to predict the extent to which each of the four independent variables influenced the growth of Women Street vending in Kenya. The regression analysis helps in comparing the relationship between each entrepreneurial response construct and growth by the women street vendors. The entrepreneurial responses (Pricing Strategies, proactiveness, entrepreneurial networking and Sales Strategies) as independent variables were regressed against the growth of street vending by women.

Stage 1: Relationship between entrepreneurial responses and growth of Women Street vending in Kenya

$$\frac{e^{z_i}}{1+e^{z_i}} = \frac{1}{1+e^{-z_i}}$$

Where $Z_i = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots$ Equation 3.2

X_1 and β_i are respectively the i^{th} dimension of entrepreneurial responses that were hypothesized to find the influence of outcomes and the associated coefficient, while Logit Y is the probability of how entrepreneurial responses are associated with X_i .

Stage 2: The moderation effect was represented by the interaction effect between the independent variables and the moderating variable. In the logistic regression equation, the moderator variable was as follows;

$$\frac{e^{z_i}}{1+e^{z_i}} = \frac{1}{1+e^{-z_i}}$$

Where $Z_i = \alpha + \beta_1 X_1 *Z + \beta_2 X_2 *Z + \beta_3 X_3 *Z + \beta_4 X_4 *Z$

Equation 3.3

In this equation, the interaction effect between X (all variables) and Z (access to finance) measured the moderation effect. This test checked the significance of the regression model with the prediction that the moderating variable moderated the relationship between independent and dependent variable that is $H_0: \beta_{1...4} = 0$ against $H_1: \beta_{1...4} \neq 0$. If null is rejected at $\alpha=0.05$ level of significance, then Z_i is taken to having significant moderator effect. Typically, if there is no significant relationship on the dependent variable from the interaction between the moderator and independent variable, moderation would not be supported.

3.10.8 Goodness of Fit of the Logistic Model

Adequacy for the logistic regression model was assessed by providing the mean goodness-of-fit indices (pseudo R^2 values) as used in logistic regression. The goodness of fit test tested whether there were any non-linearities or interactions. McFadden's (1974) outlined the most straightforward of Pseudo R^2 indices, in the sense of reflecting both the criterion being minimized in logistic regression and the variance-accounted for by the logistic regression model. Values from 0.2-0.4 indicate an excellent model fit. Values for logistic regression are available as output and are reported in practice as measures of predictive power where the Goodness of Fit tests produce a p -value and are used to decide if the model used is correctly specified. If the p -value is below 0.05 it is said to be low and the model is rejected, if it is high, the model passes the test (Allison, 2014).

3.10.9 Hypotheses Testing

The research hypotheses were tested using the p -value approach at 95% confidence level based on logistic regression analysis output produced by STATA. The decision rules are that the null hypothesis should be rejected if the calculated p -value is less than the significant level (0.05); and accepted if the calculated p -value is greater than the significance level (0.05). The significance of the independent variables was tested using F test and p -value approaches. The decision rules are to reject the null hypotheses that the effect of independent variable(s) is insignificant if the computed F value exceeds the critical F value or if the p -value will be less than the critical value of 0.05.

Wald chi was generated using STATA software to reveal the overall model significance. In particular, the calculated F statistic was compared with the tabulated F statistic and the R square tests were also generated. The Logistic Regression model was used to determine the effect of the moderating variable on the whole model where R^2 values with and without the moderating variable were compared (Brace, Kemp & Snelgar, 2012). A critical P-value of 0.05 was used to determine whether the overall model is significant or not.

Table 3.2: Hypotheses Tests

Objective	Hypothesis	Analysis tests	Interpretation
To determine the role of Pricing Strategies in growth of women street vending in Kenya.	H₀₁: There are no significant effects between Pricing Strategies and the growth of women street vending in Kenya.	Pearson correlation Logistic regression analysis	If p-value is less than 0.05 reject null hypothesis If p-value is greater than 0.05 fail to reject the null hypothesis
To determine the role of proactiveness in the growth of women street vending in Kenya	H₀₂: There are no significant effects between proactiveness and the growth of Women Street vending in Kenya	Pearson correlation Logistic regression analysis	If p-value is less than 0.05 reject null hypothesis If p-value is greater than 0.05 fail to reject the null hypothesis
To assess the role of Entrepreneurial Networking in the growth of women street vending in Kenya.	H₀₃: There are no significant effects between entrepreneurial networking and the growth of women street vending in Kenya.	Pearson correlation Logistic regression analysis	If p-value is less than 0.05 reject null hypothesis If p-value is greater than 0.05 fail to reject the null hypothesis
To establish the role of Sales Strategies in the growth of women street vending in Kenya.	H₀₄: There are no significant effects between Sales Strategies and the growth of women street vending in Kenya.	Pearson correlation Logistic regression analysis.	If p-value is less than 0.05 reject null hypothesis. If p-value is greater than 0.05 fail to reject the null hypothesis.
To explore the moderating effect of access to finance on the relationship between entrepreneurial responses and the growth of women street vending in Kenya.	H₀₅: There is no significant moderating effect of access to finance on the relationship between entrepreneurial responses and the growth of women street vendors in Kenya.	Pearson correlation Logistic regression analysis	If p-value is less than 0.05 reject null hypothesis If p-value is greater than 0.05 fail to reject the null hypothesis

3.10.10 Operationalization and Measurement of Variables

Table 3.3: Variables Operationalization

Variable	Indicator/ Construct	Measure	Scale
Pricing Strategies (Independent variable)	<ul style="list-style-type: none"> • Market conditions • Competitive advantage • Quality of products 	Open and closed ended responses	Ordinal/Nominal
Proactiveness (Independent variable)	<ul style="list-style-type: none"> • Opportunity exploitation • Initiative taking • New Products 	Likert scale and open and closed ended responses	Ordinal/Nominal
Entrepreneurial Networking (Independent variable)	<ul style="list-style-type: none"> • Knowledge sharing • Social networks • Interactions 	Likert scale and open and closed ended responses	Ordinal/Nominal
Sales Strategies (Independent variable)	<ul style="list-style-type: none"> • Financial information • Resources and Skills • Customer Knowledge 	Open and closed ended responses	Ordinal/Nominal
Growth of women street vending (Dependent variable)	<ul style="list-style-type: none"> • Increase in number of employees • Sales volumes increase • Number of branches 	Open and closed ended responses	Ordinal/Nominal
Access to Finance (Moderating Variable)	<ul style="list-style-type: none"> • Accessibility to Loans • Loan requirements • Cost of accessing Finance 	Open and closed ended responses	Ordinal/Nomial

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSIONS

4.1 Introduction

This chapter represents the various statistical tools that were used to examine the role of entrepreneurial responses on growth of women street vending, the results and discussions of the findings are also presented. Perceptual measures were used to measure some variables and data analysis was done in line with the specific objectives where patterns were examined, interpreted and inferences drawn on them.

The chapter gives information on the response rate of the respondents, the results of the pilot study where the reliability of the study was measured using Cronbach alpha's coefficient. The chapter also gives information on descriptive analysis of the variables such as frequencies and percentages which were used to analyze that data while regression analysis was used to test the relationship between the variables under the study in relation to the general objective. Wald Chi was used to confirm the findings of regression.

4.2 Response Rate

A number of 384 questionnaires were distributed to the targeted respondents who were women street vendors, out of which 315 were duly filled and returned making the response rate a rate of 82 percent as depicted in Table 4.1. Kothari (2017) asserts that a response rate of 50 percent is adequate while that of above 70 percent is very good. This information is in line with Mugenda and Mugenda (2012), who state that a response rate of 50 percent is adequate, 60 percent is good and above 70 percent is very good. Based on this information the response rate achieved in this study from the returned questionnaires was adequate for the study to proceed.

The women street vendors in Toi market gave the highest response rate with a 90 percent rate followed closely by the Gikomba market with a rate of 89 percent. Ngara market which has its proximity closer to the CBD had the lowest response rate of 75percent. The study did not establish whether nearness to the CBD is a factor for

low or high response rates. The total high rate of response rate recorded was credited to the fact that the research instrument was personally administered to the respondents who were informed about the intended survey and any queries clarified. The response rate confirms willingness to respond to the study.

Table 4.1: Response Rate

Market	Sample	Actual	Response rate
Gikomba	81	72	89%
Ngara	202	152	75%
Toi	101	91	90%
Total	384	315	82%

4.3 Pilot Results

A pilot test is a small scale kind of research project that collects data from respondents similar to those that will be used in the future survey. Pilot test is conducted to detect weaknesses in design and instrumentation and to provide proxy data for selection of a probability sample (Cooper & Schindler, 2011). It assists the research in determining if there are flaws, limitations or other weaknesses within the questionnaire design and allows for necessary revisions to the questionnaire prior to the implementation of the study. Pilot tests conducted included reliability test and sampling adequacy test.

4.3.1 Reliability Test

Reliability according to Mugenda (2012) is a measure of the desired research instrument to yield consistent results after repeated trials. It is carried out through the undertaking of a pilot test. In the study, reliability study was done on all items, which were also validated by component factor analysis. Validity articulates the degree to which a measurement measures what it purports to measure.

Cronbach (2003) noted that the more consistent an instrument is, the more the reliable the measures and noted that the coefficient ranges from 0 to 1. Cooper and Schindler, (2011) accepted an alpha of 0.8 and above while Mugenda (2013) noted an alpha of 0.6 and below to be poor. The Cronbach's Alpha is a reliability measure which shows how well the items in the instrument are correlated to each other, while factor analysis was conducted in order to reduce the data to a meaningful and manageable set of factors.

Table 4.2: Reliability Analysis

Scale	Cronbach Alpha	Number of Items	Reliability
Pricing Strategies	0.757	4	Reliable
Proactiveness	0.714	7	Reliable
Entrepreneurial networking	0.782	8	Reliable
Sales Strategies	0.743	5	Reliable
Financial Access	0.801	4	Reliable
Growth	0.810	7	Reliable

The results in Table 4.2 show that the Cronbach's Alpha values for each variable are above 0.7 implying that the instrument is satisfactory for measurement. The study adopted the instrument since the Cronbach Alpha values for all the variables (Pricing Strategies, Proactiveness, Entrepreneurial Networking, Sales Strategies and Access to Finance) were above 0.7. According to Eisinga, Grotenhuis and Pelzer, (2013) an alpha coefficient value more than 0.7 indicates that the gathered data has a relatively high internal consistency that could be generalized to reflect the opinion of the respondents in the targeted population.

4.3.2 Sampling Adequacy test

The adequacy or representativeness of the sample is a fundamental factor in the validity of the inferences drawn as the outcome of the analyses. The more the representativeness of the sample, the more generalizable the results will be to the population from which the sample is selected (Mertler & Reinhart, 2016). Several tests are used to assess the suitability of the respondent data for factor analysis; one of the tests is Kaiser-Meyer-Olkin (KMO) measure of Sampling Adequacy whose index ranges from 0-1 with 0.50 considered suitable for factor analysis (Williams, Onsman & Brown, 2010).

Table 4.3: Kaiser-Meyer-Olkin Statistics

Measures of Sampling Adequacy (MSA)						
Pricing	Proactiveness	Entrepreneurial Networking	Sales Strategies	Access to Finance	Growth	
0.5134	0.5231	0.5939	0.5222	0.5906	0.5697	
KMO-Criterion: 0.6066						

The results in Table 4.3 show that the overall KMO criterion of the study is 0 .6066 and each of the measures of sampling adequacy for all the variables were above 0.50 an indication that the sample size was adequate for further analysis.

4.4 Background Information of the Respondents

The study sought to find out the background information of the respondents and began by getting general scrutiny on the demographic data from the respondents which involved; age, education, duration of business, duration at the specific spot and challenges faced. The study targeted 384 women street vendors in establishing their growth where 315 questionnaires were duly completed.

4.4.1 Age of the Respondents

Older workers, especially women normally have lower employment rates and the extent of unemployment increases with age. These patterns may reflect age and gender variances in either labor demand (i.e. discrimination) or labor supply (Carlsson & Eriksson, 2017). In the study, the respondents were requested to state their age. The responses were as in Table 4.4.

Table 4.4: Age of Respondents

Age Bracket of respondents	Frequency	Percentage
18-25 years	109	34.6
26-36 years	134	42.5
37-55 years	58	18.4
Above 55 years	14	4.4
Total	315	100

Results in Table 4.4 show that, 109 (34.6%) of the respondents were between the ages of 18-25 years, 134 (42.5%) of the respondents were between the ages of 26-36 years, 58 (18.4%) were in the ages between 37 to 55 years of age and 14 (4.4%) were above 55 years of age. This result as indicated in Table 4.4 is an indication that women street vendors are generally active between the ages of 26 to 36 years of age. This is in agreement with the findings of Muyanja, Nayiga, Brenda and Nasinyama (2011), who carried out a study in Uganda on the practices, knowledge and risk factors of street food vendors, the study upheld that majority of street vendors range from ages 21 to 40 years.

The findings also relate very closely to the findings of Sibaht (2014), who found that the age group ranging from 20-39 years comprised 80.22% of sampled vendors and

is the group that is more interested to survive and accumulate capital. Hatak, Harms, and Fink (2015), indicated that younger people stand a better chance of acquiring long-term profits from entrepreneurship. This age is positively related to highly motivated and risk takers who are ready to fight hardships of bad working conditions with the possibility of the business making better profits. This age bracket is therefore the age at which growth of street vending is at its peak.

4.4.2 Level of Education

Higher education escalates the probability of being pulled by opportunity rather than being pushed by necessity while the push of necessity is particularly common among entrepreneurs coming from unemployment (Nasiri & Hamelin, 2018). This study, therefore, sought to find the highest levels of education of the women street vendors. The responses were as in Table 4.5.

Table 4.5: Level of Education

Highest level of education	Frequency	Percentage
Primary school education	45	14.3
Secondary school education	95	30.2
Diploma	98	31.1
Bachelors	65	20.6
Others	7	2.2
None	5	1.6
Total	315	100

Based on the results in Table 4.5, majority (31.1%) of the women had attained a diploma followed closely by 30.2% of who had attained secondary school education

as their highest level of education. Only 5 (2%) respondents had not received any formal education. Graduates were under represented in the street vending business with a low percentage of 20.6% against the others. A total percentage of 75.6 % was represented by women street vendors who had an education level of diploma and below.

Onyango *et al* (2012) indicated that levels of education is a factor that influences people to join street vending where women were more likely to join street vending than the men. A study by Ruhiu (2016), on business incubation services resulted in similar findings where all incubates had secondary education and above. Suraiya and Noor (2012), stated that a majority of the street traders in Dhaka had completed their secondary level of education. This demystifies the myth that street vendors are those people who do not have any foundation in formal education it is also a clear indication that for the women to survive in the streets some knowledge on education needs to be applied in their businesses.

4.4.3 Length of Time in Business

The study sought to find out how long the women had been in the business of vending in the streets. This information is important when addressing the growth of the women in the business. The results were presented in Table 4.6

Table 4.6: Length of time in current business

Length of time in current business	Frequency	Percentage
Less than 2 years	111	35.2
2 to 5 years	141	44.8
5 to 10 years	45	14.3
More than 10 years	18	5.7
Total	315	100

The Results in Table 4.6 show that, majority (44.8%) of the women had been in business for 2 to 5 years followed by another large number (35.2%) of them who had only been in the business for less than two years. This is an indication that 80% of

the women street vendors were in business for five years and below and 20% were in street vending for 5 years and above. This has a direct relationship with the age of the respondents of who 22.8% were of ages 37 years and above and the rest of 78.2% between 18-36 years.

This result is consistent with previous studies on the age of SMEs in Kenya where the respondents of a study by Gituma (2017) stipulated that 45.8% of the women owned businesses had been in business for four years and below. Ahmad *et al* (2013) confirm that the lack of access to finance by MSEs is the main reason why the MSEs do not grow beyond a definite level in developing countries and the same reason why very few of them last for more than five years.

4.4.4 Length of Time at Same Spot

To make good on the vending investment by women, location is critical, just as it is with any other retail business (Carpenter, 2018). In addition to studies done previously, this study wished to address the issue of street vending at similar spots over a period of time. The responses were as in Table 4.7.

Table 4.7: Period of Time at Same Spot

Period in business	Frequency	Percentage
Less than 6 months	47	14.9
Between 6- 12 Months	125	39.7
Between 1 – 3 years	103	32.7
More than 3 years	40	12.7
Total	315	100

The results in Table 4.7 show that as much as the women street vendors had moved from the city margins into the city center over a period of four years and below, a

majority of them were only in one similar spot for between 6 to 12 months (39.7%), another large number were selling at the same spot for a period covering 1 to 3 years (32.7%) as shown in Table 4.7. The least number (12.7%) of street women vendors were in the same spot for more than 3 years. 54.6 per cent of the women had been at the same spot for a period not exceeding 1 year while 45.4 percent were at the same spot for between 1 year and 3 years. This suggests that there also could be favorable business if a vendor was to stay at a certain spot for a longer period of time. These numbers are an indication that there appears to be movement of business location in relation to street vending by the women. When the movement from one spot to another is related it indicates that since the vendors are in the ages of 36 years old and below they are able to move from one business spot to another in search of customers.

According to Ujang (2010), shared activities bind the places and people together so that an emotional attachment is reflected by the ability of a certain place to be able to fulfil the psychological needs of the user where the user getting satisfaction and security when their needs are met. The functional and emotional attachment contributes to a stronger sense of place and continuity of place identity. In the context of shopping streets, a distinctive atmosphere is created through the functional form of attachment. The study indicates that the customers cannot really depend on the women street vendors seeing that the larger percentage of them had been at a particular spot for an unreliable 6 to 12 months. This corresponds with Kinyanjui (2014) who indicated that women in economic informality continue to navigate the journey from the city margins to the City centre in Nairobi. Onyango *et al* (2012) found that street vendors identify the locations where they vend on their own without any guideline and that sites are taken randomly by the vendors making the pattern of vending seem haphazard within any built environment.

4.4.5 Challenges Faced in the Business

Women are likely to face harassment and violence, lack of access to credit and the role of cultural norms in limiting women continuity in the business (El-Azzazy,

2019). This study went ahead to find out the challenges they face. The results are in Table 4.8.

Table 4.8: Business Challenges Faced

Business Challenges		Frequency	Percentage
Challenges faced	Yes	300	95
Challenges faced	No	15	5
Total		315	100

Table 4.8 indicates that 300 women (95%) said they face challenges while 5% revealed no challenges faced. The large number of challenges faced ranged from insecurity to high taxation, poor performance of their businesses to adverse weather conditions. The most stated challenge was that of insufficient capital to start and run the business.

According to Sibhat (2014), who conducted a study on the cause and effect of informal sector in Addis Ababa in Ethiopia the majority of street vendor's constraint was shortage of capital and problems faced from government institutions. The study found that lack of capital was established to be the main challenge in street vending by women at 19%, followed by unhealthy competition at 13%. The study also found that having few customers was cited as being another challenge at 11.7% while insecurity was a challenge at 8%. Other challenges mentioned were high operational costs at 7.6% and harassment from county officials at 6.6%. This information resonates with Husain *et al* (2015) who confirmed that lack of capital is the main hindrance in setting up the vending business, in the absence of a sufficient source of fund, vendors are unable to maintain the level of stock and in the process they lose their customers and are unable to meet their daily needs. However, this differs from Tambunan (2012) who cited that the key constraints that disturb street vendors are; operational challenges, socio-cultural challenges, adverse political conditions and policies and economic pressures.

4.5 Factor Analysis

Factor analysis is an approach that involves condensing information contained in a number of variables into a smaller set of dimensions (factors) with a minimum loss of information. Factor analysis is conducted to assess the convergent validity of the hypothetical constructs (Mugenda, 2013).

Tabachnick *et al.* (2013) describe factor loading as follows 0.32 (poor), 0.45 (fair), 0.55 (good), 0.63 (very good) or 0.7 (excellent). This was assessed using the value of standards loading of the indicators for the underlying construct the scores are to be statistically significant above 0.5 (Kline, 2015). Mabert *et al.*, (2003) stated that factor loading with Eigen values (total variance) greater than 0.5 should be extracted and coefficients below 0.49 deleted from matrix since they are not important. It is conducted in order to reduce the data to a meaningful and manageable set of factors (Sekaran & Bougie, 2016) and help analyze the structure of the interrelationships (correlations) by defining the factors.

Fit statistics are evaluated to determine which predetermined model(s) best explain the relationships between the observed and the latent variables. Anderson *et al* (2010) described this as a primary statistical problem optimally estimating the parameters of the model and determining the goodness of fit of the model to sample data on measureable variables.

4.5.1 Factor Loading for the Study Variables

Factor analysis establishes the threshold of variables to be considered for interpretation. Factor analysis was therefore conducted for all the study variable statements and the results presented in Table 4.9.

Table 4.9: Factor Loading for the Study Variables

Item	Factor Loading
<u>Pricing Strategies</u>	
Which commodities do you sell?	.665
Influence of Price	.610
Price Range	.683
Change of Price	.603
<u>Proactiveness</u>	
I always strive to enter new markets	.677
I always strive to lower cost in order to expand my market share	.555
I always strive to improve on product quality	.687
<u>Entrepreneurial Networks</u>	
Forming networks among street vendors can help them communicate challenges facing them	.699
Networking helps with the reputation on quality of products	.653
Networking assists in the efficiency and reliability in meeting client's needs	.699
Networking plays a role for diversification into other products.	.554
Do you believe that networks can help to boost business growth?	.550
<u>Sales Strategies</u>	
Multiple products	.515
Same spot	.653
Average sales	.575
People to inform	.572
Engage in electronic	.520
<u>Access to Finance</u>	
Source of finance	.659
Group or association	.625
Average loan	.558
Number of loans	.633
<u>Growth</u>	
Frequency of product introduction	.706
Businesses owned	.694
Hours street vending	.613
Record keeping	.539
Weather	.641
Politics	.501
Economy	.513

Table 4.9 shows factor loading for Pricing Strategies and the items had a factor loading greater than 0.5. This according to Osborne (2015), factors loading with Eigen values greater than 0.5 should be extracted and below 0.49 not considered. The item with the highest loading factor was Price Range with a loading of 0.683. This means that Price range best described the Pricing Strategies of women street vending. The other items were also above 0.5 meaning the all well described the variable Pricing Strategies.

Table 4.9 shows factor loading for Proactiveness and the items had a factor loading greater than 0.5, which according to Taherdoost and Sahibuddin (2014) factor loading with Eigen values greater than categorized the correlation loadings as 0.40 are important, and those with values of 0.50 and above as practical. The item with the highest loading factor was that which respondents responded to the statement where they always strive to improve on product quality with a loading of 0.687. This means that the women vendors always try as much as they can to improve on the quality of their products so as to attract more customers. The item with the least loading factor was that where they always strive to lower cost in order to expand market share, which means that not many women vendors choose to lower the cost of their items as a way of expanding their businesses.

Table 4.9 shows factor loading for entrepreneurial networking and the items had a factor loading greater than 0.5. The item with the highest loading factors were that where the forming of networks among street vendors can help communicate challenges facing them and that where networking assists in the efficiency and reliability in meeting client's needs both with a loading of 0.699 which means that the networks formed from street vending by women help them in communicating the challenges facing them and also help them in efficiently and reliably meet the clients' needs. The item with the least loading factor was the question on if the vendors believe that networks can help to boost business growth with a loading of 0.550.

Table 4.9 shows factor loadings for entrepreneurial networking and if the items had a factor loading greater than 0.5. The item with the highest loading factor was that of same spot vending with 0.653 which means that the item same spot vending best

described the variable Sales Strategies. All the other items had values higher than 0.5 showing that all the items fitted well with the variable.

Table 4.9 shows factor loadings for Access to Finance and all the items had a factor loading greater than 0.5. The item with the highest loading factor was that of source of finance with a loading of 0.659 which means that the item source of finance best described the variable Access to Finance. All the other items had values higher than 0.5 showing that all the items fitted well with the variable.

Finally, Table 4.9 shows factor loadings for the dependent variable the growth of women street vending and the items had a factor loadings greater than 0.5. The item with the highest loading factor was that of the frequency of product introduction with a loading of 0.706 which means that the item frequency of product introduction best described the dependent variable growth. All the other items also had values higher than 0.5 showing that all the items fitted well with the dependent variable.

4.6 Descriptive Analysis

The purpose of descriptive statistics is to enable the study to meaningfully describe a distribution of scores or measurements using indices or statistics. The type of statistics or indices used depends on the type of variables in the study and the scale of measurements. The commonly used measurements are percentages, mode, mean and median. The study sought to establish the role of Pricing Strategies, proactiveness, entrepreneurial networking, Sales Strategies on the growth of women street vending in Kenya, where the moderating effect between the independent and dependent variables was access to finance. This section offers the descriptive statistics on all the variables.

4.6.1 Descriptive Statistics on Pricing Strategies

The study sought to examine the role of pricing on the growth of Women Street vending in Kenya, where the respondents were to indicate the items they sold, price influencers, price ranges of their items and possible price changes.

Table 4.10: Items Sold

Items sold	Frequency	Percentage
Perishables	85	27
Clothes	87	27.6
Toys	31	9.8
Electronics	62	19.7
Others	50	15.9
Total	315	100

Results in Table 4.10 show that most favorite items on sale by the women street vendors were the clothes followed closely by the perishable items at 27.6 % and 27% respectively. Toys only got 9.8% of the items sold by the women in the streets. Vendors who sell perishable items have to frequent the wholesale market everyday as they cannot keep large stocks of the goods; they also have to look for safe places to rent out where the items that may not be sold can be kept in storage. These items also need a lot of care and hence this has a close relationship with the age of the women street vendors, the younger they are the more movement they can make to and from the wholesale markets. In relation to this, in South Africa the highest consumption (19.4%) of street food takes place in urban informal areas and (16.7%) in urban formal areas where the lowest percentage of respondents buying street food was recorded in rural areas while as in Nairobi more items are sold by vendors in working areas than in slums and purchasing power influences the type of item being sold (Magadze, Obadire, Maliwichi, Musyoki & Mbhatsani, 2017). The major customers (21.4%), of the consumers buying street food was recorded as being young, those aged between 16-24 years of age. In this study, the perishables are the second most preferred items for sale even as the vending activity indicated a high percentage of challenges. This is an indication that the women are able to take risks

with perishable goods not knowing if the goods will be sold within the consumable time of the items or before they are faced with some of the challenges they mentioned like harassment from county officials or adverse weather conditions which may create great losses to their business.

When asked about the items that the respondents would consider as fast moving items among those mentioned, the respondents indicated that they believed that perishables were the fast moving items in their area. The study showed that 43% indicated that perishables are fast moving, 31% cited clothes to be fast moving, 18% mentioned toys as the fast moving item while 8% said there were other items that were not mentioned that move fast. This information was slightly different from what the study found that they actually sold. Further, the respondents exposed various issues that influence the prices that they set for the items they sell as shown in Table 4.11. Vendors were important to them as they offered a variety of goods at affordable rates, perishables like vegetables and fruits were fresh and they were easily accessible and they were satisfied buying from them.

Table 4.11: Price Influencers

Price Influencer	Frequency	Percentage
Total cost of purchase	181	57.5
Location	27	8.6
Time of day	17	5.4
Competitors price	25	7.9
Customers	21	6.7
Quality	44	14
Total	315	100

Results in Table 4.11 show that, the highest rate of 57.5% was given by the total cost price of the particular item on sale. The business location, the time of day, competitors' prices or the particular customer all had a minimal influence (less than 10%) on the prices set by the street vendor. However, the quality of a particular item scored 14% in being another reason that influencing prices. Roy (2015), confirms that consumers revealed that fast moving consumer goods are commonly categorized under low involvement products as they are purchased devoid of spending too much time and money.

The respondents were asked to indicate the range of prices of the items they sold. The price ranges of the items that were sold in the streets by the women street vendors had various prices that ranged from those that were sold at less than Kenya Shillings (Kshs) 100/ to others that were above Kshs 1000/-. The results of the study are indicated in Table 4.12.

Table 4.12: Price Range of Items Sold

Price Range	Frequency	Percentage
Less than Kshs 100	85	27.0
Between Kshs 100-500	127	40.3
Between Kshs 500-1000	81	25.7
Above Kshs 1000	22	7.0
Total	315	100

The results in Table 4.12 reveal that 27% of the items sold ranged from Kshs 100/ and below. Most (40.3%) of the items sold in the street were in the range of Kshs 100-Kshs 500/-, 25% of the items sold were those that ranged between Kshs 500/ and Kshs 1000/- while the items that were sold at Kshs 1000/ and above were at 7% which indicates that they were not very popular in the streets perhaps due to the high

cost of purchase as this was a reason of the pricing of the items. This result also goes to show that for the women to survive in the streets they sold items that were lower than Kshs 500/ as this gathered 67.3% of the responses. It also indicates that the customers who are willing to purchase from the street vendors are prepared to purchase items that range from Kshs 500/ and below. Steel (2012), affirms this by indicating that some street vendors trade in low-value items which offer less losses in case of confiscation of goods. Sije and Oloko (2013), also endorsed that customers like lowly priced commodities and this encourages them to make purchases and become consistent clients to a business.

The respondents indicated that most of them (55.2 %) do not change their prices at particular times of the day or for different customers. They also indicated that most of the products they sold had fixed prices and therefore they were not able to change prices as they wished. This means that the customers who came to purchase knew of the prices even before they made the purchase and a change in price would be detrimental to the business as customers would shy away from the particular vendor. The rest of the respondents (44.8%) revealed that they would consider changing the price of an item depending of the bargaining power of the customer and the only reason that would make them change the prices is if the customer bargained for a particular item.

Other factors that would encourage a price change were issues such as the location of the business, the time of day and the particular day of the month, the quantity of items bought and the payment mode of the customer. Cornelissen and Clarke (2010), stated that decisions made by entrepreneurs are grounded on understanding the prevailing economic conditions within the country where the business is located, the positive economic signals foster the success of the business. Once the street vendors have knowledge of the economic situation at any particular time, they are able to make pricing decisions based on experience.

4.6.2 Descriptive Statistics on Proactiveness

Women in street vending were asked if they sold the same items as the other street vendors in their area and they responses are shown in Table 4.13.

Table 4.13: Selling of Same Items as Other Vendors

Sell same commodities as others	Frequency	Percentage
Yes	194	61.6
No	121	38.4
Total	315	100

The results in Table 4.13 reveal that a majority (61.6%) of the women engaging in street vending consider selling the same items as other street vendors in their location. Only 38% of the vendors choose to sell different items than the other vendors in their location. Yannopoulos (2011) stated that there is a potential of conflict when firms sell the same product through traditional methods.

The reasons given on if the respondent waits on others to introduce new items before they do so themselves varied from customer needs and supplier information, avoiding competition and fashion for those who sold the same items as the others in street vending. For those who decided to sell different items, the reasons they gave were wanting to be unique by having different items, beating competition, to capture customers before competitors and also fashion sense where they introduce new items based on the current fashion. The information gathered from the data collected agrees with that of Kreiser et al, (2013) who describe proactiveness as a perception that comprises of introducing new products ahead of competition and acting in expectation of future demand to generate, change and shape the environment.

Women in street vending were asked about the factors they considered before introducing new items into the business and they responded as shown in Table 4.14.

Table 4.14: Factors Considered when Introducing Items into the Business

Factor Considered	Frequency	Percentage
Customer wants	205	65.1
Supplier information	22	7.0
Competition	26	8.3
Season	48	15.2
Others	14	4.4
Total	315	100

The decision on what to sell is highly determined (65.1%) by what the customer wants. Table 4.14 represents the information where the supplier of the items also plays a key role (7%) in determining what the vendor will sell by giving information on the same. The particular time or season specified 15.2% of the decisions that the women chose to sell. These tallies with the fact that the major items sold in the streets by the women are clothes. Competition also played a small role (8.3%) in the factors that the respondents considered before deciding what to sell. According to Ng'aru *et al.* (2018), the introduction of new products and services according to the customer wants brings about a change in the environment through exploration of opportunities.

When introducing a new item into the business the respondents indicated that 76.8% introduce the item before others introduce it, 23.2% wait for their competitors to introduce new items before they start selling it. The reason they gave for introducing new items into the marketplace was that they wanted to be unique in what they sold before the item flooded the market place. The suppliers play a big role here because of introducing the items for them to buy. 79.7 % of the respondents revealed that they strive to pursue different marketing strategies ahead of their competitors while 20.3% did not pursue and marketing strategies ahead of their competitors, they carried out business as usual. They exposed the fact that customer satisfaction was

very important for them in the decisions they made as this encouraged fast movement of items due to the demands of the customers.

Customer satisfaction will therefore increase the market share of the vendor and hence move more items leading to better profits and finally the vending business will survive. The proactive nature of an entrepreneur is concerned with anticipating and acting on future needs by pursuing new opportunities that may or may not be correlated to the present line of operation by bringing in new products or brands ahead of competition (Kreiser & Davis, 2010). The reasons given for why the women engaged in street vending would consider different marketing strategies before their competitors varied from wanting to attract, satisfy and retain their customers, high sales, adequate profit margins, gain market share move more products. Those who did not introduce new marketing strategies wanted to maintain their status quo and were satisfied with the ready market. This explains that those who considered different marketing strategies knew that the strategies would have a positive impact on the growth of their businesses. According to Ottman (2017) the emphasis is on marketing strategies since they bring about primary benefits like winning over the mainstream consumers and driving overall firm growth.

Table 4.15: Proactiveness in Entering New Markets

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Always strive to enter new markets	58.1	27.9	6.7	3.5	3.8
Always strive to lower cost in order to expand my market share	17.2	20.6	33.3	12.1	16.8
Always strive to improve on item quality	38.1	28.6	21.6	9.5	2.2

Table 4.15 clearly indicates that the idea of striving to enter new markets was strongly agreed upon by 58.1% of the respondents while only 3.5% disagreed with

this. The results on issues of lowering prices in order to expand the market share of the respondents exposed that 37.8% of the respondents agreed that they try to lower prices so that they can expand their market share. While 16.8% strongly disagreed with that activity and indicated that they don't approve the idea of lowering prices. Product quality is also an issue that the respondents valued as 38.1% of the respondents indicated that they strive to have items of improved quality.

4.6.3 Descriptive Statistics on Entrepreneurial Networking

The study sought to examine the role of entrepreneurial networking on the growth of Women Street vending in Kenya. The descriptive statistics of the respondents' opinions on the role of entrepreneurial networking and the growth of Women Street vending in Kenya is shown in table 4.16.

Table 4.16: Networking Formation and Role in Percent

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Forming networks among street vendors helps communicate challenges facing them	66.0	21.9	7.3	4.1	0.6
Networking helps with reputation on quality of products	20.3	36.8	15.9	14.6	12.4
Networking assists in the efficiency and reliability in meeting client's needs	33.3	37.5	19.4	6.0	3.8
Networking plays a role in diversification into other products	23.5	26.3	29.8	14.3	6.0
Networks help to boost business growth	28.6	26.0	17.1	20.0	8.3

The results in Table 4.16 indicated a significant relationship between forming networks amongst themselves that can help them communicate challenges they face with a total of 87.9% agreeing that network formation is paramount while 3% did not take any position on the issue while only 4.7% disagreed. The mean score of 1.5 indicated that most of the respondents agreed that forming networks was of value to them. The respondents were required to indicate if networking helps with the reputation on quality of products, 57.1% strongly agreed and agreed while 27% disagreed and 15.9% did not agree nor disagree. A mean score of 2.6 was achieved and this was an indication that the respondents were in between agreeing or somehow agreeing with the statement.

The respondents were also required to give information on whether networking assists in the efficiency and reliability in meeting client's needs and 70.8% agreed that networking assists them to satisfy the customers' needs. 19.4% were undecided while 9.8% disagreed that networking played any role in meeting client's needs. The mean score achieved was 2.1 which gives a clear indication that the respondents agreed that networking assists in efficiency and reliability in meeting clients' needs. On the issue of if networking plays a role for diversification into other products a majority of 49.8% agreed that for them to diversify into other products networking was crucial. However, 29.8% were undecided on the same issue. 20.3% disagreed that networking helps them diversify into other products.

The mean score here was that of 2.6 which indicates that the respondents were in again agreeing that networking plays a role for diversification into other items, this is strengthened by the responses given that networking helps the respondents to share ideas. This information aligns with that of Galkina (2013), who states that entrepreneurs are likely to network successfully due to conditions of high uncertainty and in those uncertain conditions they can influence possibilities in order to increase available opportunities.

The study sought to find out if the women street vendors believe that networks can help boost business growth and the results indicated that more than half (54.6%) of the respondents agreed that networking can help in boosting business growth.

However, 28.3% disagreed with this information and 17.1% were undecided. The mean score of 2.6 on this issue established that the respondents agreed that networks can help to boost business growth.

The networking agencies that the respondents belonged to were business networks, social networks or government agencies that governed their business activities, where 52.1% were enrolled in business networks and 47.9% were not, 54.6% were enrolled in social networks while 45.4% were not in social networks and 73% were enrolled in government agencies while 27% were not in the government agencies.

Bogren *et al.* (2013), confirms that personal networks offer more support than business networks. Durrani *et al.* (2011), endorses the fact that entrepreneurial networking supports businesses to accomplish better returns through both personal and business networks where entrepreneurs are able to get different types of support through their networks.

Those who did not join the business networks indicated that they had no information or links about the business networks. Those who were in networks explained that the main reason they were in networks was so that the networks help them in idea exchange, problem solving, additional business decisions and quality interaction that helped their businesses in problem solving. Others were not interested and some cited unfair competition due to the sharing of business ideas. This also agrees with the findings of Richardson (2010), who stated that women business networks are poorly established and this impacts on the factors that adversely affect their businesses.

4.6.4 Descriptive Statistics on Role of Sales

The study sought to find out if the street vending activities performed by women in Kenya applied any sales tactics in order to survive. For this the respondents were required to indicate whether they sold multiple items on the street. The results are in Table 4.17.

Table 4.17: Sales Tactics Employed while Vending

Statement	Yes		No	
	Frequency	Percentage	Frequency	Percentage
Sell Multiple items	216	68.6	99	31.4
Sell commodities at the same spot.	202	64.1	113	35.9
Have people to inform you of any challenges that may arise during business activities.	149	47.3	166	52.7
Engage in electronic or mobile payments during business activities	242	76.8	73	23.2

The results in Table 4.17 show that, 68.6% of the respondents indicated that they sold multiple items while 31.4% sold only one item. The respondents were also required to state whether they sold their items at different spots in the streets where a majority (64.1%) of them revealed that they actually have a certain spot from where they sell the items. The other 35.9% indicated that they move from place to place selling their items.

Due to the instability of their businesses the respondents were asked if they have people who inform them of any challenges that may arise during business activities and 47.3% stated that they actually had people on the ground who would alert them in case of any challenge that would come their way. In relation to this and according to Steel (2012), the street vendors have a form of social security network for each other which is important an important network for their well-being and for continued growth on the streets.

Bénit-Gbaffou (2016) characterized this form of networking as the quick response teams which act as a form of early warning systems who warn colleague vendors of the presence of city authorities or ongoing eviction operations. However, 52.7% stated that they did not have any informants on the ground meaning that if a situation would arise it would find them unaware. Due to continuous hostile regulatory circumstances, street vendors have had to modify their mode of operation to sustain their economic ventures by employing strategies such as becoming more mobile by carrying few goods with them to sell at any point in time. This strategy enhances easy get away in case the city authorities approach and also minimizes losses in case of confiscation of goods (Forkuor, Akuoko & Yeboah, 2017).

This study was also interested to find out about the engaging in electronic or mobile payments during the business transactions. When asked about the same, 76.8% revealed that they actually engage in mobile payments while 23.3% did not entertain the transaction. This relates with a study by Kirui and Onyuma (2015), who indicated that mobile money transactions have a positive significant relationship with MSE turnover. Some of the reasons given for not encouraging mobile or electronic payments was lack of time to transact, delays in transactions, expenses involved in the transactions, small amounts of money to be transacted and untrustworthy customers. Those who preferred to transact electronically indicated that it was a safe way of carrying money. This is affirmed by Kirui (2016) who stated that there is a significant positive effect between mobile money services and MSE sales.

The average sales made in a day was another way of identifying the role that Sales Strategies played in the growth of the vending activity carried out by women in Kenya. The respondents were asked to indicate the approximate sales they made per day and the results indicated in Table 4.18.

Table 4.18: Approximate Sales per Day

Average Sales in a day	Frequency	Percentage
Below Kshs 2000	137	43.5
Between Kshs 2001-4000	107	34.0
Between Kshs 4001-6000	48	15.2
Above Kshs 6000	23	7.3
Total	315	100

The results in Table 4.18 show that the majority (43.5%) of sales per day were the sales below 2000. Sales above Kshs 6000/- were only 7.3% while the sales per day of between Kshs 2000 to 4000/- were 34%. This information relates closely with that of Carrieri and Murta (2011) who established that street vendors carry with them a minimal number of supplies to allow for a fast escape as soon as inspectors are spotted so as to diminish possible losses. The fewer the items the less the average sales. The sales of Kshs 4000 to 6000/- were those of 15.2% this is in line with the items being sold as the clothes and perishables are low value items which were most popular with the vendors and the customers. The high value items which would increase sales like the electronics were not very popular in the streets.

4.6.5 Descriptive Statistics on Access to Finance

The study sought to examine the moderating effect of access to finance on the growth of Women Street vending in Kenya. The results of the study indicated that the respondents obtained business finances from either external or internal sources which were either social groups or financial institutions, some respondents did not source for any finances as shown in Table 4.19

Table 4.19: Sources of Business Finance

Source	Frequency	Percentage
Internal	242	76.8
External	73	23.2
Total	315	100

From Table 4.19, the respondents who obtained finances from external sources were only 23.2% while those who obtained finances from internal sources were 76.8%. This information agrees with that of Husain *et al* (2015) who posit that owners of small businesses are often discouraged to borrow since they know their stream of income is low. They also fail to obtain loans from established formal institutions due to their failure to meet the obligations to manage the collateral. They therefore borrow from local money lenders at a comparatively higher interest rate.

The study went ahead to establish the associations or the groups that assist the respondents in business finance acquisition and the results presented in Table 4.20.

Table 4.20: Group or Association Helping in Business Finance

Group or Association	Frequency	Percentage
Social group	120	38.1
Financial Institution	94	29.8
None	101	32.1
Total	315	100

The study also sought to establish the associations or the groups that assist the respondents in business finance acquisition and the outcomes indicated with the indicated in Table 4.20. The outcome specified that 38.1% of the respondents belong

to social groups and 29.8% belong to financial institutions. The information given was that social groups have easier procedures for loan processing and that they help the respondents in saving. However, the financial institutions are more reliable when it comes to loan acquisition even though they have higher rates of interest. The other 32.1% of the respondents indicated that they do not belong to any institution or group and some of the reasons given were that none were available, it was not necessary to be in one or that the businesses were small and did not need any assistance. Kisaka (2014) stated that amounts saved by MSEs are small and credit is limited where the amount invested and the returns on investment are also small.

The study also sought to establish the average amount of loan that the respondents had obtained from external borrowings and the results are indicated in Table 4.21.

Table 4.21: Average amount of Loan borrowed

Amount	Frequency	Percentage
Below Kshs 2000	8	2.5
Between Kshs 2000-5000	97	30.8
Between Kshs 5001-10000	46	14.6
Above Kshs 10000	12	3.8
Never Borrowed	152	48.3
Total	315	100

As per the results in Table 4.21, the highest number (48.3%) of respondents had never borrowed from external sources. While 30.8% had borrowed between Kshs 2000/- to 5000/-, the least number of respondents had borrowed funds of up to Kshs 2000/ and 3.8% had borrowed funds above Kshs 10000/-. This has a strong relationship with the value of the items that the respondents are selling and the average sales per day that they are making.

The respondents' described the various financial challenges that they face when starting their businesses. The challenges ranged from insufficient starting capital due to unemployment, lack of support systems, high cost of starting a business, poor customer acceptance poor business location and inhibiting regulations. This information confirms that street vending in Kenya faces many challenges like police harassment and lack of selected areas for trading despite being one of the largest contributors to employment (KNBS, 2016). The methods that the women use to overcome the financial challenges that they face are by using their savings to start businesses, others have borrowed from friends and relatives, borrowed from shylocks, sold their personal property, keeping little stock and bribing officials.

Number of Times the Women have Borrowed

As the respondents sought to finance their businesses the study pursued to establish how many times the respondents had obtained loans for their businesses.

Table 4.22: Number of Times Borrowing has Taken Place

Number of times	Frequency	Percentage
Once	93	29.5
Multiple	81	25.7
Never	141	44.8
Total	315	100

From the results in Table 4.22, some of respondents 29.5% indicated that they only borrowed once while 25.7% indicated that they borrowed multiple times. However, 44.8% had never borrowed at all even though the respondents indicated that they had financial challenges, most of them stated that they used their savings to start the businesses, borrowed from family and friends or sold some of their property to start the business.

This agrees with Schaner (2018) who state that the promotion of individual savings has been shown to support the growth of female-owned businesses. Studies show that savings may support enhanced business performance through two channels. Firstly, they can facilitate investments by the entrepreneur in their business capital or inventory. And secondly, savings can act as a buffer to ease liquidity constraints in the face of shocks or unpredicted events (Dupas & Robinson, 2019). Standa (2013) found that lack of communication tactics among entrepreneurs was a limitation to accessing information, which deters access to credit. Lack of information on where to acquire credit and the collateral necessities, interest and repayment amounts, long handling time, high-interest rates and reluctant guarantors were the most causative factors that limit access to credit to improve company profitability and growth (Ogoi, 2017).

4.6.6 Descriptive Statistics on Growth of Women Street Vending

The study sought to find out if the women street vendors grow in their daily activities in business. By doing so the respondents were to answer some questions on when they introduce new items for sale, the number of businesses they run at a particular time, the hours they spend in a day in the streets and how they rate the stability of the business environment.

Table 4.23: Introduction of new items

Interval	Frequency	Percentage
Daily	60	19.0
Weekly	80	25.4
Monthly	27	8.6
Ad-hoc Basis	117	37.1
Sell the same item	31	9.8
Total	315	100

From Table 4.23, majority of the respondents (37.1%) revealed that they introduce new items for sale on ad-hoc basis. Those who introduce new items for sale on a daily basis accounted for 19% while those who introduced new items on a weekly basis accounted for 25.4% of the respondents. Some respondents (9.8%) prefer to sell the same item all the time. Those that introduce new items on a monthly basis are a merger 8.6%. This is a clear indication that the women street vendors are proactive and seem to introduce new items based on need and availability.

Others are conservative and will continue selling the same item continuously so that the customers will always know where to find the particular item. Selling different items may also prove to be a challenge as there is no consistency. According to Sarwoko and Frisdiantara (2016), the ability of owners or managers to yield competitive products, influence technology and a variety of products defines the growth of SMEs. Competition, technological excellence and diversity of products are advantageous for small business owners as an indication of growth where they are able to overcome the impact of the business environment.

The study further sought to find out how many hours in a day the respondents spent vending. The results are shown in Table 4.24.

Table 4.24: Hours spent Vending

Hours	Frequency	Percentage
Less than two hours	20	6.3
Two to five hours	52	16.5
Five to eight hours	139	44.1
More than eight hours	104	33.0
Total	315	100

The results in Table 4.24 indicate that the majority of the respondents (77.1%) spent from five to more than eight hours vending on the streets while 22.9% spent five hours and below. Milgram (2014) endorses the timings indicating that street vendors operate for three hours in the morning, one hour over lunch time and three hours in the evening reflecting the times before the start of day, during lunch break and close of day when regulators are likely not to be working actively. Other vendors try to sell their goods while the city authorities are eating lunch or dinner, or in the evenings when there is less control (Turner & Schoenberger, 2012).

The results indicate that the number of hours spent vending is due to the small value of items sold since they range from Kshs 100- Kshs 500/-. For the women street vendors to make good sales as indicated in the study of Kshs 2000/ and above they have to spend more time as they spend business time hiding from city authorities Saha (2011), affirms that long working hours and unsecured work places, coupled with excessive rent seeking by authorities' result in indecent working environments for street vendors. Steel (2012), confirmed the same and reported that female street vendors hide their wares in their shopping bags and blend with the shoppers to create an impression that they are also shoppers. This is an indication of loss of business time. The study also revealed that a high number of respondents (93.3%) kept business records of their businesses as shown in Table 4.25.

Table 4.25: Keeping of business records

Response	Frequency	Percentage
Yes	294	93.3
No	21	6.7
Total	315	100

Results in Table 4.25 show that 6.7% of the respondents did not keep records of their businesses. They claimed that there was no need since they run the business alone and because they clear their stock daily. This is also confirmed by the fact that a

large percentage of the respondents have an average sale of below Kshs 2000/. Similarly, Ho, Ahmad and Thurasamy (2014) state that most of the small businesses in the retail sector lack financial management, this is so because there are ignorant or there is an aspect of neglect on keeping business records. There is also no difference between the owner of the business and the manager of the small business.

The respondents were asked what they consider to be a sign of growth in their vending businesses and their responses recorded in Table 4.26.

Table 4.26: Growth Considerations

	Frequency	Percentage
More Customers	42	13.3
More Sales	77	24.4
More Profits	196	62.2
Total	315	100

Based on the results in Table 4.26, a majority of the women street vendors (62.2%) stated that more profits would be a sign that their businesses are growing, 24.4% indicated that more sales would be the indication that their business was growing while 13.3% specified that more customers was a sign that their vending was growing. The information gathered by the study confirmed that for a business to grow and be profitable, entrepreneurs have to generate sufficient sales volumes that contribute towards profit of the business (Nagle & Müller, 2017).

Previous studies carried out in Kenya and in Brazil, revealed that street vendors earn more than domestic employees but their earnings are only a little over three quarters that of the average for all non-agricultural, urban informal workers (WIEGO, 2013). Kinyanjui (2013), indicated that the demand for items sold by the street vendors increased as the city residents also increased. This was because hawkers' goods were

considered to be cheaper than those in the shops as they were not subjected to taxes or rent and this made vending a worthwhile trade.

The respondents were asked to indicate what they thought about the stability of their businesses and their responses were as indicated in Table 4.27.

Table 4.27: Business Stability

Stability	Frequency	Percentage
Unstable	158	50.2
Stable	157	49.8
Total	315	100.0

Results in Table 4.27 show that majority (50.2%) of the respondents were convinced that their businesses were Unstable, while 49.8% indicated that their businesses were stable. The results imply that most of the women engaging in street vending in Kenya are grappling with unstable businesses. The results reflect the findings of Percy and Shortland (2013) which stated that, the unstable business environment poses a significant threat to companies worldwide thus contributing to the company's growth.

Most of the small businesses in the retail sector lack financial management, this is so because there are ignorant or neglect on keeping business records. This has a negative impact on the performance of the business for there will be no records to refer to in the long run. Most small businesses are characterized by higher owner-manager relationship, where the owner of the business is also the manager of the business. Majority of the small businesses run by owner managers who lack skills, knowledge and experience fail and also those who cannot separate being an owner and a manager at the same time are bound to affect the business performance.

The respondents cited adequate customers as the main reason for stability in their business, others were content with the sales they are able to achieve while others

praised the location of the business. Among those who feel that the business is unstable cited various reasons ranging from not being able to achieve set profits, poor sales on some days, lack of storage facilities, political instability, insecurity, high competition and the need to spend too many hours vending for them to achieve profits. According to Lubaale and Nyangoro (2013), lack of security for street vending is evident in circumstances where women vendors are targeted for harassment or asked to exchange sex for permits.

The study also sought to establish the business stability of the respondents and if it is affected by weather due to the nature of their work, politics or the economy of the country. They responded as in Table 4.28.

Table 4.28: External Conditions Affecting Business Stability

Condition	Yes		No	
	Frequency	Percentage	Frequency	Percentage
Weather	215	68.3	100	31.7
Politics	206	65.4	109	34.6
Economy	227	72.1	88	27.9

Results in Table 4.28 show that, the outcome of this gave information that the economy of the country was the major (72.1%) player in business instability followed by weather factors (68.3%). 65.4% felt that the politics of the day does affect the stability of the business. 34.6% do not feel that politics affects the way they run their businesses and in as much as they run their businesses on the streets, 31.7% do not feel that the weather affects their businesses. This could be attributed by the fact that they could be selling items that resonate well with certain weather conditions.

Richardson (2010) also recognized that women entrepreneurs in Africa felt that they lacked finance, skills and expertise in certain businesses leading to some of the factors that adversely affect their businesses. Other studies by ILO and Weigo

(2013), acknowledge that street vending involves small earnings, high risks and regular occupational and physical hazards as a result of unhygienic market conditions where street vendors are highly exposed to economic downturn and political unrest.

4.7 Diagnostic Tests

It was essential to ensure non-violations of the assumptions of the classical linear regression model (CLRM) before attempting to estimate a regression equation. Estimating these equations when the assumptions of the linear regression are violated runs the risk of obtaining biased, inefficient, and inconsistent parameter estimates (Harrell, 2015). The study conducted Test of Multicollinearity, Test of Heteroscedasticity and normality test.

4.7.1 Test of Multicollinearity

Multicollinearity is a statistical phenomenon in which two or more predictor variable in a multiple regression model are highly correlated, the undesirable situation where the correlations among the independent variables are strong. Tolerance of the variable and the VIF value were used where values more than 0.2 for tolerance and values less than 10 for VIF means that there is no multicollinearity. For multiple regressions to be applicable there should not be strong relationship among variables. Statistics used to measure multicollinearity include tolerance and variance inflation factor. From the findings, the variables had a tolerance values >0.2 and VIF values <10 .

Table 4.29: Multicollinearity test for Tolerance and VIF

Study Variable	Collinearity Statistics	
	Tolerance	VIF
Pricing Strategies	0.332	3.014
Proactiveness	0.419	2.385
Entrepreneurial Networking	0.670	1.492
Sales Strategies	0.610	1.639
Access to Finance	0.259	3.862

Results in Table 4.29 indicate that there is no multicollinearity among the independent variables (Pricing Strategies, proactiveness, Entrepreneurial Networking Sales Strategies) and the moderating variable (access to finance).

4.7.2 Test of Heteroscedasticity

Breusch-Pagan can be used to test the null hypothesis that the error variance remains constant against the alternative hypothesis that the error variances are not constant. Breusch-Pagan tests the null hypothesis that heteroscedasticity is not present if p-value > 0.05, the null hypothesis is rejected. The alternative hypothesis is that the data does suffer from Heteroscedasticity. The results are presented in Table 4.30

Table 4.30: Heteroscedasticity Results

Breusch-Pagan / Cook-Weisberg test for heteroscedasticity	
Ho: Constant variance	
Variables: fitted values of Growth	
Chi ² (1)	= 0.27
Prob > chi ²	= 0.7768

Results in Table 4.30 shows that the probability chi-square value was 0.7768>0.05 showing that heteroscedasticity does not exist in the data. Therefore, the regression model is equally accurate across the range of the dependent variable making it homoscedastic. The results are in line with a study by Atieno and Kiganda (2020) where a statistical test of Heteroscedasticity was carried out to confirm homoscedasticity with statistical significance. The Breach-Pagan (BP) statistic was computed for residuals. The study exhibited a P-value of the BP chi-square that was greater than 0.05 which implied that the residuals did not exhibit Heteroscedasticity thus meeting the homoscedasticity assumption.

4.7.3 Normality Test

Test of normality determines if the data is well modelled and normally distributed (linear). It is used to measure how far data deviates from the Gaussian by looking at the graph and seeing if the distribution deviated grossly from a bell shaped normal distribution. It is a determination of the likelihood of a random variable of being normally distributed. It is an assessment of the normality of data in statistical tests. Avioli (2012) showed that the descriptive, normality, and verification tests can be assessed with the normal distribution.

Singh and Masuku (2014) states that if these tests are non-normality, then the data either have outliers, multiple modes, incorrect measuring tools, incorrect distributions, zero/infinite limits, or scanty collections. Normality of Growth of women street vending (dependent variable) was done by use of Kolmogorov-Smirnov test. Given that H_0 and H_1 , set $\alpha=0.05$, the rule is that reject H_0 if P. value is less than 0.05 or else fail to reject. The dependent variable should be normally distributed because the study was analyzed using a logistic regression model where the condition of normality must be satisfied.

H_0 : The data is not normal.

H_1 : The data is normal.

Table 4.31: Test for Normality

	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Pricing Strategies	.599	89	.000	.469	89	.000
Proactiveness	.609	72	.000	.536	72	.000
Entrepreneurial Networking	.421	69	.000	.460	69	.000
Sales Strategies	.517	66	.000	.544	66	.000
Access to Finances	.662	58	.000	.623	58	.000
Growth	.534	73	.000	.511	73	.000

Table 4.31 Indicates that using the of Kolmogov-Smirvov and Shapiro-Wilk test of normality, variables data are normal since the p-values are 0.000 which are below 0.05 for all the variables and thus we reject the null hypothesis (H_0) and accept the alternative hypothesis (H_1). According to Ghasemi and Zahediasi (2012) the variables are supposed to be roughly normally distributed especially if the results are to be generalized beyond the sample.

Further, normality was visualized using the Q-Q plot for the dependent variable. A variable is said to be normally distributed if most of its points are lying on the theoretical quartile line which is fitted from the normal Q-Q plot (Shenoy & Madan, 2000). This indicates the observed values versus the expected normal values are randomly distributed along the line of the best fit which means that the dependent variable is normally distributed. Figure 4.1 shows the normal Q-Q plot which indicates that the condition for normality for Growth.

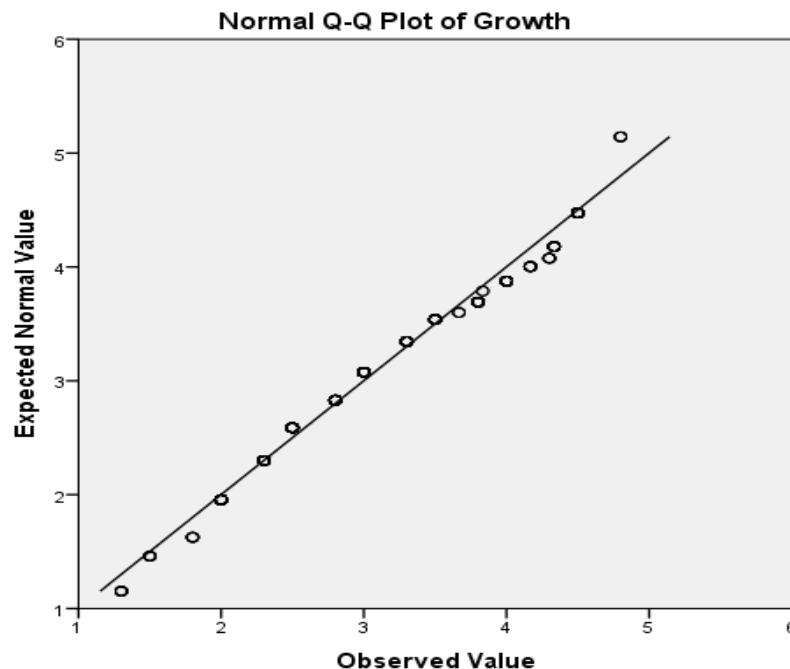


Figure 4.1: Normal Quantile Quantile (QQ) plot for Growth of women street vending

4.8 Correlation Analysis

The study on the role of entrepreneurial responses on the growth of Women Street vending in Kenya needed to determine the relationship between the independent variables and the dependent variables. The study dependent variable is Growth of Women Street vending in Kenya, which was measured using Business Stability. The independent variables are Pricing Strategies, proactiveness, entrepreneurial networking and Sales Strategies. To do this, the study employed the use of Pearson Correlation coefficient to determine the strength and the direction of the relationships.

Correlation analysis refers to a class of statistical relationships that involve dependence. It was used to analyze the degree of relationship between the variables Pricing Strategies, proactiveness, entrepreneurial networking and Sales Strategies and Growth of Women Street vending which was measured using business stability. The correlation ratio is able to detect almost any functional dependency and the entropy-based mutual information, total correlation and dual total correlations are capable of detecting even more general dependencies.

In this study, the Pearson Correlation (r) was conducted to indicate the strength of relationship between two variables but the value does not completely characterize their relationship (Damghani, 2013) and the P-value of significance to show the degree and significance of the relationship and measure the hypotheses of the study. The Pearson Correlation(r) informs of the magnitude and direction of the relationship between two variables, the bigger the coefficient the stronger the association (Mugenda, 2013). The coefficient of determination was used to measure how well the regression line presents the data.

Table 4.32: Correlation Matrix

	Pricing Strategies	Proactiveness	Entrepreneurial networking	Sales Strategies	Growth
Pricing Strategies	1.00				
Proactiveness	0.688	1.00			
Entrepreneurial Networking	0.522	0.457	1.00		
Sales Strategies	0.551	0.519	0.308	1.00	
Growth	0.804**	0.776**	0.540**	0.642**	1.00

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

Results in table 4.32 revealed that there was a strong positive association between Pricing Strategies and Growth of women street vending ($r=0.804$, $P\text{-value}=0.00$). Secondly there was a strong positive and significant association between Proactiveness and Growth of women street vending ($r=0.776$, $P\text{-value}=0.00$). The results further indicated that there was a positive and significant association between Entrepreneurial Networking and Growth of women street vending ($r=0.540$, $P\text{-value}=0.00$).

Finally, the results indicated that there was a strong positive and significant association between Sales Strategies and Growth of women street vending ($r=0.642$, $P\text{-value}=0.00$). These results are in agreement with the findings of Owuor (2016) which indicated that pricing strategy is a reliable and necessary tool for coordinating decisions across all channel of marketing and sales of goods and services in order to maximize profitability. The results also concur with the findings of Dolgui and Proth, (2010) in which it was concluded that, price is a key determinant that affects business growth. Pricing Strategies, such as market segmentation, discount, revenue

management, price skimming is of vital importance when it comes to understanding how to run and develop a business entity.

The correlation analysis results conform to those by VanNess, Seifert, Marler and Hughes (2016) which reported that, proactive entrepreneurs are found to be higher in self-efficacy, self-reliance and centrality of work. The proactive nature of an entrepreneur is concerned with anticipating and acting on future needs by seeking new opportunities that may or may not be related to the present line of operation by introducing new products or brands ahead of competition hence enhancing the growth of business.

The correlation analysis results are further in agreement with the conclusion made by Jack (2010); Slotte-Kock and Coviello (2010) that networking in entrepreneurship observes the practice in itself and looks at the changing, developing and growth of linkage relations. One of the major reasons for the growth of business networks is that they provide business opportunities for their members. Whether through contacts with companies in a specific region or around the world, business associations are one of the best conduits for information and collaboration.

Finally, the results are consistent with the findings of Cron *et al.*, (2010) which indicated that, sales approach is an important business function as it presents net sales for the business through the sale of goods and services and results in profit drive. A sales management strategy or system assists sales people organize themselves, manage their contacts and track their sales deals efficiently and save time. In short, it helps sales people sell more. For business to survive and be successful they have to generate sufficient sales volumes that contribute towards the profit of the business. Success in sales management provides the goods in the right quantity, at the right place and at the right time.

4.9 Logistic Regression Analysis

Regression analysis is a statistics process of estimating the relationship between variables. It is used to establish the statistical relationship between the independent variables and the dependent variable. Regression analysis helps in generating an

equation that describes a statistical relationship between one or more predictor variables and the response variable. In interpreting results, the R^2 shows how well each variable of the study data fits in the model. The study adopted a regression model to predict the extent to which each of the independent variables influence the growth of Women Street vending in Kenya. The regression analysis was used to help in comparing the relationship between entrepreneurial responses namely; Pricing Strategies, proactiveness, entrepreneurial networking and Sales Strategies, and growth of Women Street vending in Kenya.

This study conducted a test to establish the relationship between the independent variables (Pricing Strategies, proactiveness, entrepreneurial networking and Sales Strategies) and a moderating effect of access to finance and the dependent variable (Growth of women street vending). The study used logit regression model since the dependent variable growth (Business Stability) was binary in nature, which is stable and unstable.

4.9.1 Logit Regression Analysis for Pricing Strategies and Growth of Women Street Vending

The first objective of the study was to determine the role of Pricing Strategies on the growth of Women Street vending in Kenya. The study conducted two logistic regressions to test the role of Pricing Strategies on the growth of women street vending by evaluating the contribution of the independent variable in explaining the dependent variable, when the other variables are controlled. The first regression model shows results for regression coefficients while the second results shows the odds ratios. The results showed that Pricing Strategies accounted for 54% (Pseudo $R^2 = 0.5403$) of the variation in growth of women street vending all other variables held constant. The findings implied that Pricing Strategies had a high explanatory power on the growth of women street vending. These results are confirmed by the results of a study on examining impacts of time-based pricing strategies in public transportation by Adnan, Biran, Baburajan, Basak and Ben-Akiva, (2020), the study concluded with suggestions on how to explore more effective pricing strategies, like providing fare discounts only during off-peak periods that surround AM peak.

Table 4.33: Regression Coefficients for Pricing Strategies and Growth of Women Street Vending

Growth	Coef.	Std. Err.	z	P> z
Pricing Strategies	0.16479	0.014367	11.47	0.000
_cons	0.47543	0.056800	8.37	0.000
Number of Observations= 315				
Wald Chi (1)/ F statistic	235.94			
Prob >chi ² =	0.0000			
Pseudo R ² =	0.5403			

According to the results presented in Table 4.33 the logistic model used to test the role of Pricing Strategies on Growth of women street vending was statistically significant as indicated by Wald Chi (1)/ F statistic of 235.94 ($p=0.000<0.05$) (equivalent to ANOVA in linear regression analysis). The results in Table 4.32 indicate that the overall model was statistically significant. This was supported by a Wald Chi/ F statistic value of 235.94 which was greater than $F_{0.05}$ critical of 3.84 and the reported p value (0.000) which was less than the probability that $2P(Z > z^*) = \alpha$, so the critical value z^* corresponds to the $\alpha/2$ significance level. To achieve a significance level of 0.05 for a two-sided test, the absolute value of the test statistic ($|z|$) must be greater than or equal to the critical value 1.96 (which corresponds to the level 0.025 for a one-sided test).

The coefficient results of Pricing Strategies ($\beta=0.16479$, $p=0.000<0.05$) showed a statistically significant relationship between Pricing Strategies and growth of women street vending. The hypothesis was tested by using the logistic regression. The acceptance/rejection criterion was that, if the p-value is less than 0.05, then H_0 is rejected but if it's greater than 0.05, the H_0 is not rejected. Hence the study rejected H_{01} : There is no significant role of Pricing Strategies on the growth of Women Street vending in Kenya. The alternative hypothesis was that Pricing Strategies has a significant role on the Growth of Women street vending in Kenya.

According to the findings, a unit increase in Pricing Strategies would increase growth of Women Street vending by 0.16479. The findings of this study support that of Homburg, Jensen and Hahn (2012) and Owuor (2016) that indicate that pricing strategy is a reliable and necessary tool that has a positive connection with decision making resulting in profit maximization.

Table 4.34: Odds Ratio for Pricing Strategies and Growth of Women Street Vending

Growth	Odds Ratio	Std. Err.	Z	P> z
Pricing Strategies	0.54091	36.04098	11.47	0.000
_cons	0.136054	0.032426	8.37	0.000

The study further sought to establish the odds that Pricing Strategies would lead to increased growth. According to the findings as in Table 4.34 the odds that Pricing Strategies would lead to high growth of women street vending were 0.54091. The findings implied that women street vending with appropriate Pricing Strategies are 0.54091 times more likely to grow compared to those without. These findings were confirmed by the findings of Indounas and Avlonits (2011) who indicated that failure to choose the right pricing tactic for a particular business would lead to the loss of customers or loss of revenue.

4.9.2 Logit Regression Analysis for Proactiveness and Growth of Women Street Vending

The second objective of the study was to establish the role of Proactiveness on the growth of Women Street vending in Kenya. This section presents the findings of binary logistics regression analysis conducted to this effect. The findings are presented in Table 4.35 and Table 4.36.

The Pseudo R² obtained was 0.5018, which implies that 50.18% of the variation in growth of women street vending could be explained by their level of proactiveness. The findings confirmed that proactiveness was a significant predictor of growth of women street vending in Kenya.

Table 4.35: Regression Coefficients for Proactiveness and Growth of Women Street Vending

Growth	Coef.	Std. Err.	Z	P> z
Proactiveness	0.378419	0.034845	10.86	0.000
_cons	0.708109	0.086672	8.17	0.000
Number of Observations=	315			
Wald Chi(1) F statistic	219.15			
Prob >chi ² =	0.0000			
Pseudo R ² =	0.5018			

Table 4.35, indicates that the model has a Wald Chi (1)/ F statistic of 219.15 ($p=0.000<0.05$) which shows that the logistic model used to test the role of proactiveness on the growth of women street vending was statistically significant. The results indicate that the overall model was statistically significant. This was supported by a Wald Chi/ F statistic value of 219.15 which was greater than $F_{0.05}$ critical of 3.94 and the reported p value (0.000) which was less than the probability that $2P(Z > z^*) = \alpha$, so the critical value z^* corresponds to the $\alpha/2$ significance level. To achieve a significance level of 0.05 for a two-sided test, the absolute value of the test statistic ($|z|$) must be greater than or equal to the critical value 1.96 (which corresponds to the level 0.025 for a one-sided test).

The coefficient results of proactiveness given by ($\beta=0.378419$, $p=0.000$, <0.05) showed a statistically significant relationship between proactiveness and growth of women street vending. The findings implied that a unit increase in proactiveness would increase growth of Women Street vending by 0.378419. The hypothesis was tested by using the logistic regression where the acceptance/rejection criterion was that, if the p-value is less than 0.05, then H_0 is rejected but if it is greater than 0.05, the H_0 is not rejected. Based on this, the study rejected H_{02} : There is no significant role of proactiveness on the growth of Women Street vending in Kenya. Similarly, Gathungu *et al.* (2014) demonstrated that proactive nature is a key to exploiting on innovative capabilities within the firm. The study further supported El-Annan (2013)

who stated that it is vital for both the individual entrepreneur and the corporate entrepreneur to have a proactive personality among other traits.

Table 4.36: Odds Ratio for Proactiveness and Growth of Women Street Vending

Growth	Odds Ratio	Std. Err.	z	P> z
Proactiveness	0.71193	0.13803	10.86	0.000
_cons	0.18120	0.037902	8.17	0.000

According to the findings presented in Table 4.36, the odds ratio that proactiveness would lead to high growth of women street vending were 0.71193. The findings implied that Women Street vending with high level of proactiveness are 0.71193 times more likely to grow compared to those without a high level of proactiveness. The finding reinforced that of Adomako *et al*, (2016) demonstrated that the relationship between entrepreneurs' positivity and entrepreneurial determination for growth is actually enhanced at higher levels of cognitive planning and creative styles.

4.9.3 Logit Regression Analysis for Entrepreneurial Networking and Growth of Women Street Vending

The third model conducted by the study sought to test the role of entrepreneurial networking and growth of women street vending in Kenya. Logit Regression Analysis was used to find out if there is a relationship between Entrepreneurial Networking and the Growth of Women Street vending in Kenya by evaluating the contribution of the independent variable in explaining the dependent variable, when the other variables are controlled. The results are shown in Table 4.37 and Table 4.38, containing the findings of regression coefficients and odds ratio respectively. From the results in Table 4.37 Entrepreneurial Networking was found to have a Pseudo R² value of 0.4878. This means that Entrepreneurial Networking explains 48.78% of the Growth of Women Street vending in Kenya.

Table 4.37: Regression Coefficients for Entrepreneurial Networking and Growth of Women Street Vending

Growth	Coef.	Std. Err.	z	P> z
Entrepreneurial Networking	0.8153	0.0707	11.54	0.000
_Cons	0.5127	0.0626	8.19	0.000
Number or Observations =	315			
Wald Chi(1)	213.03			
Prob > chi ² =	0.0000			
Pseudo R ² =	0.4878			

The model had Wald Chi (1) = 213.03 ($p=0.000 < 0.05$) which indicated that the logistic model used to test the role of entrepreneurial networking on Growth of women street vending was statistically significant. The results in Table 4.37 indicate that the overall model was statistically significant. This was supported by a Wald Chi/ F statistic value of 213.03 which was greater than $F_{0.05}$ critical of 3.94 and the reported p value (0.000) which was less than the probability that $2P(Z > z^*) = \alpha$, so the critical value z^* corresponds to the $\alpha/2$ significance level. To achieve a significance level of 0.05 for a two-sided test, the absolute value of the test statistic ($|z|$) must be greater than or equal to the critical value 1.96 (which corresponds to the level 0.025 for a one-sided test).

The findings also confirmed that entrepreneurial networking was a significant predictor of growth of women street vending in Kenya. The results indicated the coefficient of entrepreneurial networking at ($\beta=0.8153$, $p=0.000$, <0.05) which showed a statistically significant relationship between entrepreneurial networking and growth of women street vending. The hypothesis was tested by using the logistic regression where the acceptance/rejection criterion was that, if the p-value is less than 0.05, then H_0 is rejected but if it's greater than 0.05, the H_0 is not rejected. The study therefore rejected H_{03} : that there is no significant role of entrepreneurial networking on the growth of Women Street vending in Kenya. The findings implied that a unit increase in entrepreneurial networking would increase growth of Women Street vending by 0.8153. The results are in agreement with the findings of Durrani

et al (2011) that entrepreneurial networking supports businesses to perform better where entrepreneurs are able to get different types of support through their networks.

Table 4.38: Odds Ratio for Entrepreneurial Networking and Growth of Women Street Vending

Growth	Odds Ratio	Std. Err.	z	P> z
Entrepreneurial Networking	0.629630	0.12441	11.54	0.000
_Cons	0.128571	0.032194	8.19	0.000

The findings presented in Table 4.38 odds ratio that entrepreneurial networking would lead to high growth of women street vending were 0.629630. The finding implied that highly entrepreneurially networked women in street vending are 0.629630 times more likely to grow compared to those who are less networked. The study findings further implied that chances of increasing the growth of women street vending increase with the number of networks of street vending women have. The finding confirmed with that of Bogren *et al* (2013) who pointed out in a study that personal networks were seen to be a more supportive asset in business and that women entrepreneurs who were optimistic towards networks were more fruitful in growing their business.

4.9.4 Logit Regression Analysis for Sales Strategies and Growth of Women Street Vending

The fourth objective of the study was to test the role of Sales Strategies on the growth of women street vending in Kenya. According to the results, Pseudo R² obtained by the model was 0.7817, which implies that 78.17% of the variation in growth of women street vending could be explained by their Sales Strategies other factors held constant, this is indicated in Table 4.39. The findings also confirmed that Sales Strategies is a good predictor variable of growth of women street vending in Kenya. Similarly, a study by Maroofi, *et al.*, (2017) states that Sales strategies of insurance companies have a significant influence on the financial performance of insurance companies.

Table 4.39: Regression Coefficient for Sales Strategies and Growth of Women Street Vending

Growth	Coef.	Std. Err.	z	P> z
Sales Strategies	0.652723	0.060549	10.78	0.000
_cons	0.867834	0.111547	7.78	0.000
Number of Observations = 315				
Wald Chi(1) =	341.34			
Prob > chi ² =	0.0000			
Pseudo R ² =	0.7817			

The results in Table 4.39 indicate that the overall model was statistically significant. This was supported by a Wald Chi/ F statistic value of 341.34 which was greater than $F_{0.05}$ critical of 3.84 and the reported p value (0.000) which was less than the probability that $2P(Z > z^*) = \alpha$, so the critical value z^* corresponds to the $\alpha/2$ significance level. To achieve a significance level of 0.05 for a two-sided test, the absolute value of the test statistic ($|z|$) must be greater than or equal to the critical value 1.96 (which corresponds to the level 0.025 for a one-sided test).

The coefficient of Sales Strategies was at ($\beta=0.652723$, $p=0.000$, <0.05) and also showed a statistically significant relationship between Sales Strategies and growth of women street vending. The coefficient findings implied that one unit increase in Sales Strategies would increase growth of Women Street vending by 0.652723. Based on these findings, the study rejected **H₀₄**: that there is no significant role of Sales Strategies on the growth of Women Street vending in Kenya and adopted the alternative hypothesis that Sales Strategies has a significant role on the Growth of Women Street vending in Kenya. The findings are in agreement with Kathuni and Mugenda (2012) who indicated that direct sales boost growth, support customer awareness and is an important tool for competitive advantage.

Table 4.40: Odds Ratio for Sales Strategies and Growth of Women Street Vending

Growth	Odds Ratio	Std. Err.	z	P> z
Sales Strategies	0.765234	0.070986	10.78	0.000
_cons	0.039216	0.016321	7.78	0.000

Similarly, Table 4.40 shows that odds ratio of Sales Strategies leading to high growth of women street vending were 0.765234. The findings implied that good sale approaches were 0.765234 times more likely to increase growth of women street vending. The finding further confirmed that the growth of women street vending is significantly influenced by Sales Strategies. The results are in agreement with the findings of Murithi (2015) who also found that personal selling was a widely used promotion method by women groups where they largely target women customers.

4.9.5 Multiple Logistic Regression without a Moderating Variable (Access to Finance)

The study finally, conducted a multivariate logistic regression analysis to test the joint role of Pricing Strategies, proactiveness, entrepreneurial networking and Sales Strategies on the growth of women street vending in Kenya. According to the study results Pricing Strategies, proactiveness, entrepreneurial networking and Sales Strategies jointly accounted for 88.58% (Pseudo $R^2 = 0.8858$) of the variation in the growth of women street vending in Kenya all other factors held constant. These independent variables were found to have high explanatory power on growth of women street vending in Kenya. According to Li and Doshi (2018), models with better goodness-of-fit have a superior predictive power.

Table 4.41: Multivariate Logistics Regression Coefficients

Growth	Coef.	Std. Err.	z	P> z
Pricing Strategies	0.083	0.023	3.68	0.000
Proactiveness	0.394	0.110	3.57	0.000
Entrepreneurial Networking	0.151	0.057	2.65	0.008
Sales Strategies	0.209	0.035	5.98	0.000
_cons	0.191	0.031	6.11	0.000
Number of Observations=	315			
Pseudo R ² =	0.8858			
Wald Chi (1)/F statistic	386.82			
Prob>chi=	0.000			

The model fitted was statistically significant as indicated by Wald Chi (4) = 386.82 ($p=0.000 < 0.05$) implying the model had goodness of fit. The results in Table 4.41 indicate that the overall model was statistically significant. Further, the results imply that Pricing Strategies, Proactiveness, Entrepreneurial Networking and Sales Strategies are good predictors of Growth of women street vending. This was supported by an F statistic of 386.82 which was greater than $F_{0.05}$ critical of 2.21 and the reported p value (0.000) which was less than the probability that $2 P(Z > z^*) = \alpha$, so the critical value z^* corresponds to the $\alpha/2$ significance level. To achieve a significance level of 0.05 for a two-sided test, the absolute value of the test statistic ($|z|$) must be greater than or equal to the critical value 1.96 (which corresponds to the level 0.025 for a one-sided test).

Logistic regression of coefficients results shows that Pricing Strategies and Growth of women street vending are positively and significantly related ($\beta=0.083$, $p=0.000$). Proactiveness and Growth of women street vending are positively and significantly related ($\beta=0.394$, $p=0.000$), the results also indicate that Entrepreneurial Networking and Growth of women street vending are positively and significantly related ($\beta=0.151$, $p=0.008$). The study finally indicates that Sales Strategies and Growth of women street vending are positively and significantly related ($\beta=0.209$, $p=0.000$).

Table 4.42: Odds Ratio Logistics Regression

Business Growth	Odds Ratio	Std. Err.	z	P> z
Pricing Strategies	0.9682	3.246857	3.68	0.000
Proactiveness	0.5185	23.1651	3.57	0.000
Entrepreneurial Networking	0.8597	7.281651	2.65	0.008
Sales Strategies	0.7550	178.0272	5.98	0.000
_cons	0.0041	0.00371	6.11	0.000

Optimal Model

$$P(Y = 1) = \frac{e^{(0.191 + 0.083 X_1 + 0.394X_2 + 0.151X_3 + 0.209X_4)}}{1 + e^{(0.191 + 0.083 X_1 + 0.394 X_2 + 0.151X_3 + 0.209X_4)}}$$

Where

Y = Growth of Women street vending

X₁= Pricing Strategies

X₂= Proactiveness

X₃= Entrepreneurial Networking

X₄= Sales Strategies

ϵ = Error Term

H₀₁: There is no significant role of Pricing Strategies on the growth of Women Street vending in Kenya

In the multivariate logistics regression coefficient of Pricing Strategies was at ($\beta=0.083$, $p=0.000$, <0.05) showed a statistically significant relationship between Pricing Strategies and growth of women street vending as shown by Table 4.41. Given these results, the study rejected **H₀₁**: There is no significant role of Pricing Strategies on the growth of Women Street vending in Kenya. The finding also shows that odds ratio of Pricing Strategies leading to high growth of women street vending were 0.9682 more than odds of Pricing Strategies resulting to low growth of women street

vending as indicated in Table 4.42. The findings therefore showed that that Pricing Strategies and growth of women street vending had a significant relationship.

The results are also consistent with the findings of Ingenbleek, Frambach and Verhallen (2013) which concluded that pricing practices are superior for the achievement of higher market performance or higher prices in specific product and market conditions. Value-informed pricing has an unambiguous positive impact on price levels and market performance and is not enough. The results are also in agreement with the findings of Namada and Bagire (2016) who indicated that enterprises use similar competitive strategies that are related to pricing and cost management, product and management to enhance growth.

H₀₂: There is no significant role of proactiveness on the growth of women Street vending in Kenya

The second hypothesis of the study sought to test the role of proactiveness on growth of women street vending in Kenya. In the multivariate regression presented in Table 4.41 coefficient of proactiveness was at ($\beta=0.394$, $p=0.000$, <0.05) indicating a statistically significant relationship between proactiveness and growth of women street vending. Hence the study rejected **H₀₂**: There is no significant role of proactiveness on the growth of Women Street vending in Kenya. The finding also showed that odds ratio of proactiveness leading to high growth of women street vending were 0.5185 more than odds of proactiveness resulting to low growth of women street vending as Table 4.42 indicates. The study demonstrated that proactiveness and growth of women street vending had a significant relationship. The results are in agreement with the findings of Gathungu *et al*, (2014) who stated that, while innovation is the action of evolving new ideas, the proactiveness of a firm is the ability of the organizations to produce and exploit future-focused perspectives that enable organizations to respond to opportunities that are recognized for new products, markets or ventures. In principle, the existence of a proactive nature is key to exploiting on innovative capabilities within the firm.

The results are also in agreement with the findings of Mallin *et al* (2014) who assert that, since entrepreneurship is a way of recognizing and exploring an opportunity

wherever it may be found, it involves the attitude, way of thinking, the state of mind and the insightful nature of the entrepreneur. Entrepreneurs require taking self-directed actions to be proactive in order to benefit from opportunities in the market place (Rauch *et al*, 2009).

H₀₃: There is no significant role of entrepreneurial networking on the growth of Women Street vending in Kenya

The coefficient of entrepreneurial networking in the multivariate logistic regression was at ($\beta=0.151$, $p=0.008$, <0.05) showed a statistically significant relationship between entrepreneurial networking and growth of women street vending as seen in Table 4.41. The study rejected **H₀₃**: that there is no significant role of entrepreneurial networking on the growth of Women Street vending in Kenya. Odds ratio analysis also showed that odds of entrepreneurial networking leading to high growth of women street vending were 0.8597 more than odds of entrepreneurial networking resulting to low growth of women street vending as indicated by Table 4.42. The study therefore provided evidence that entrepreneurial networking and growth of women street vending had a significant relationship.

The results are in agreement with the findings of Durrani *et al*, (2011) who indicated that, Entrepreneurial networking supports businesses to perform better through both personal and business networks where entrepreneurs are able to get different types of support through their networks. The entrepreneur is likely to receive backing (Stam, *et al*, 2014) organization capacity (Stuetzer, *et al*, 2014) and information.

The results are also in agreement with the findings of Bogren *et al* (2013) who pointed out in a study that, personal networks were seen as a more supportive asset than business networks, where the personal contacts with other entrepreneurs were regarded as valuable, and that women entrepreneurs who were optimistic towards networks had a more heterogenic network than those who did not express the same willingness. The implication being that without a relational attitude and a willingness to put themselves into a relational interplay, women entrepreneurs would have a difficult time succeeding in growing their businesses.

H₀₄: There is no significant role of Sales Strategies on the growth of Women Street vending in Kenya

The coefficient of Sales Strategies was at ($\beta=0.209$, $p=0.000$, <0.05) also showed a statistically significant relationship between Sales Strategies and growth of women street vending as seen in Table 4.41. Based on these findings, the study rejected **H₀₄**: that there is no significant role of Sales Strategies on the growth of Women Street vending in Kenya. The study also established that sale approaches were 0.7550 times more likely to lead to high growth of Women Street vending than low growth of Women Street vending in Kenya as shown by Table 4.42. Based on this finding the study established that Sales Strategies used by women street vending led to high growth.

The results are in agreement with the findings of Kathuni and Mugenda (2012) who indicated that direct sales boosts growth, supports customer awareness and is an important tool for competitive advantage. The results are also in agreement with the findings of Murithi (2015) who undertook a study on the effects of personal selling on sales with a case of women groups in Imenti North, Meru in Kenya and found that personal selling was a widely used promotion method by women groups where they largely target women customers. According to Kotler *et al*, (2015), personal selling has an effect on sales of agricultural products produced by women in groups is also a useful tool for communicating with present and potential buyers.

H₀₅: There is no significant moderating effect of access to finance on the relationship between entrepreneurial responses on the growth of Women Street vending in Kenya

The study used the moderated logistics regression model to test for the moderating effect of access to finance on the relationship between entrepreneurial responses and the growth of Women Street vending in Kenya. In this model only interaction between independent variables and moderator (access to finance) were include in the regression model. The interactions were obtained by getting the product between all the independent variables and the moderator (pricing*access to finance, proactiveness*access to finance, entrepreneurial* access to finance and sales*access

to finance). The regression analysis was used in testing for the moderating effect since the study sought to find out whether the interacted variables were significant or not. If the interacted variables were significant moderation exists if not no moderation existed.

Table 4.43: Test for Moderating Effect of Access to Finance

Business Growth	Coef.	Std. Err.	z	P> z
Pricing Strategies*Access to Finance	0.649	0.177	3.670	0.000
Proactiveness*Access to Finance	0.601	0.233	2.580	0.010
Entrepreneurial Networking* Access to Finance	0.065	0.017	3.750	0.000
Sales Strategies*Access to Finance	0.122	0.024	5.100	0.000
Cons	0.247	0.051	4.870	0.000
Number of Observations=	315			
Pseudo R ² =	0.8897			
Wald Chi (1)/F statistic	388.52			
Prob>chi=	0.000			

Based on the findings presented in Table 4.43, all the interaction variables were found to be significant hence the study concluded that access to finance significant moderated the relationship between Pricing Strategies, proactiveness, entrepreneurial networking, Sales Strategies and growth of women street vending in Kenya. The results similarly show that, the Pseudo R² before moderation was 88.58% but after moderation the Pseudo R² increased to 88.97%. This implies that Access to Finance boosts the level of Growth of Women Street vending in Kenya. Further, all the moderated variables are significant with p values that are <0.05. This implies that Access to Finance moderates the relationship between the entrepreneurial responses and the Growth of Women Street vending in Kenya.

Logistic regression of coefficients results shows that Pricing Strategies and Access to Finance interaction and Growth of women street vending are positively and significantly related ($\beta=0.649$, $p=0.000$). Likewise, the study found that, Proactiveness and Access to Finance interaction and Growth of women street vending are positively and significantly related ($\beta=0.601$, $p=0.010$). The results further indicate that Entrepreneurial Networking and Access to Finance interaction

are positively and significantly related ($\beta=0.065$, $p=0.000$). Finally, the results show that, Sales Strategies and Access to Finance interaction and Growth of women street vending are positively and significantly related ($\beta=0.122$, $p=0.000$).

The results are consistent with the findings of Aminu and Shariff (2014); Caglayan & Demir (2014) which both pointed out that, MSEs growth largely depends on the capability of firm to generate finance within and secure external finance. The absence of access to financial resources is detrimental to the potential growth of business (Rahaman, 2011). The unavailability of financial resources is one of the most instrumental factors that deteriorate business performance (Xavier *et al*, 2013). All these studies have a clear indication that access to finance is a significant element when tied with other strategies for the growth of a business enterprise.

The hypothesis was tested by using the logistic regression. The acceptance/rejection criterion was that, if the p value is less than 0.05, the H_0 is rejected but if it's greater than 0.05, the H_0 fails to be rejected. The null hypothesis was that there is no significant moderating effect of access to finance on the relationship between entrepreneurial responses and the growth of women street vendors in Kenya.

The alternative hypothesis was that Access to Finance moderates the relationship between entrepreneurial responses and the growth of women street vending in Kenya. Results in Table 4.43 show that the calculated F-statistic of 388.52 was higher than the tabulated/critical f statistic ($F \alpha 0.05 = 2.21$). The findings were further supported $p\text{-values} < 0.05$. The null hypothesis was rejected. Alternative hypothesis was therefore adopted that Access to Finance moderates the relationship between entrepreneurial responses and the growth of women street vending in Kenya.

The results are in agreement with the findings of Aftab and Naveed (2013) that, access to finance assists MSEs to perform better than those MSEs that face challenges accessing finance, some studies indicate that there is a positive relationship between access to finance and performance of MSEs and other studies disprove the existence of a positive relationship between access to finance and growth of small businesses.

4.9 Summary of Hypotheses

The significance of the independent variables was tested using F test and *p*-value approaches. The decision rules were to reject the null hypotheses that the role of independent variable(s) is insignificant if the computed F value exceeds the critical F value or if the *p*-value will be less than the critical value of 0.05.

Table 4.44: Summary of Hypotheses

Objective No	Objective	Hypothesis	Rule	p-value	Comment
Objective 1	To determine the role of Pricing Strategies on the growth of women street vending in Kenya.	H₀₁: There is no significant role of Pricing Strategies on the growth of Women Street vending in Kenya.	Reject H ₀₁ if p value <0.05	p<0.05	The null hypothesis was rejected; therefore, Pricing Strategies have significant role on the Growth of women street vending in Kenya
Objective 2	To establish the role of proactiveness on the growth of women street vending in Kenya.	H₀₂: There is no significant role of Proactiveness on the Growth of women street vending in Kenya.	Reject H ₀₂ if p value <0.05	p<0.05	The null hypothesis was rejected; therefore, Proactiveness has significant role on the Growth of women street vending in Kenya.
Objective 3	To assess the role of entrepreneurial networking on the growth of women street vending in Kenya	H₀₃: There is no significant role of Entrepreneurial Networking on the Growth of women street vending in Kenya.	Reject H ₀₃ if p value <0.05	p<0.05	The null hypothesis was rejected; therefore, Entrepreneurial Networking has significant role on the Growth of women street vending in Kenya.
Objective 4	To determine the role of Sales Strategies on the growth of women street vending in Kenya	H₀₄ There is no significant role of Sales Strategies on the Growth of women street vending in Kenya.	Reject H ₀₄ if p value <0.05	p<0.05	The null hypothesis was rejected; therefore, Sales Strategies have significant role on the Growth of women street vending in Kenya.
Objective 5	To explore the moderating effect of access to finance on the effects between entrepreneurial responses and the growth of women street vending in Kenya.	H₀₅: There is no significant moderating effect of Access to Finance on the relationship between entrepreneurial responses and the growth of women street vending in Kenya.	Reject H ₀₅ if value <0.05	p<0.05	The null hypothesis was rejected; therefore, Access to finance has a moderating effect on the relationship between entrepreneurial responses and the growth of women street vending in Kenya.

4.10 Model Optimization and Revised Conceptual Framework

Based on the results in Table 4.43 a model optimization was conducted. The aim of model optimization was to guide in derivation of the final model (revised conceptual framework) where only the significant variables are included for objectivity. Results in Table 4.44 were arrived at through running multiple regressions. No variable was dropped since all the variables were significant. The variables were arranged in order of their impact on the dependent variable according to the findings. The findings indicated that Pricing Strategies accounted for 54% of the variation in growth of women street vending all other variables held constant, 50.18% of the variation in growth of women street vending could be explained by their level of proactiveness, Entrepreneurial Networking explains 48.78% of the Growth of Women Street vending in Kenya and 78.17% of the variation in growth of women street vending could be explained by their Sales Strategies other factors held constant. The results also indicated that the R^2 before moderation was 88.58% but after moderation it increased to 88.97%. This implied that Access to Finance enhances the level of Growth of Women Street vending in Kenya. The results of the new conceptual framework are presented in Figure 4.2.

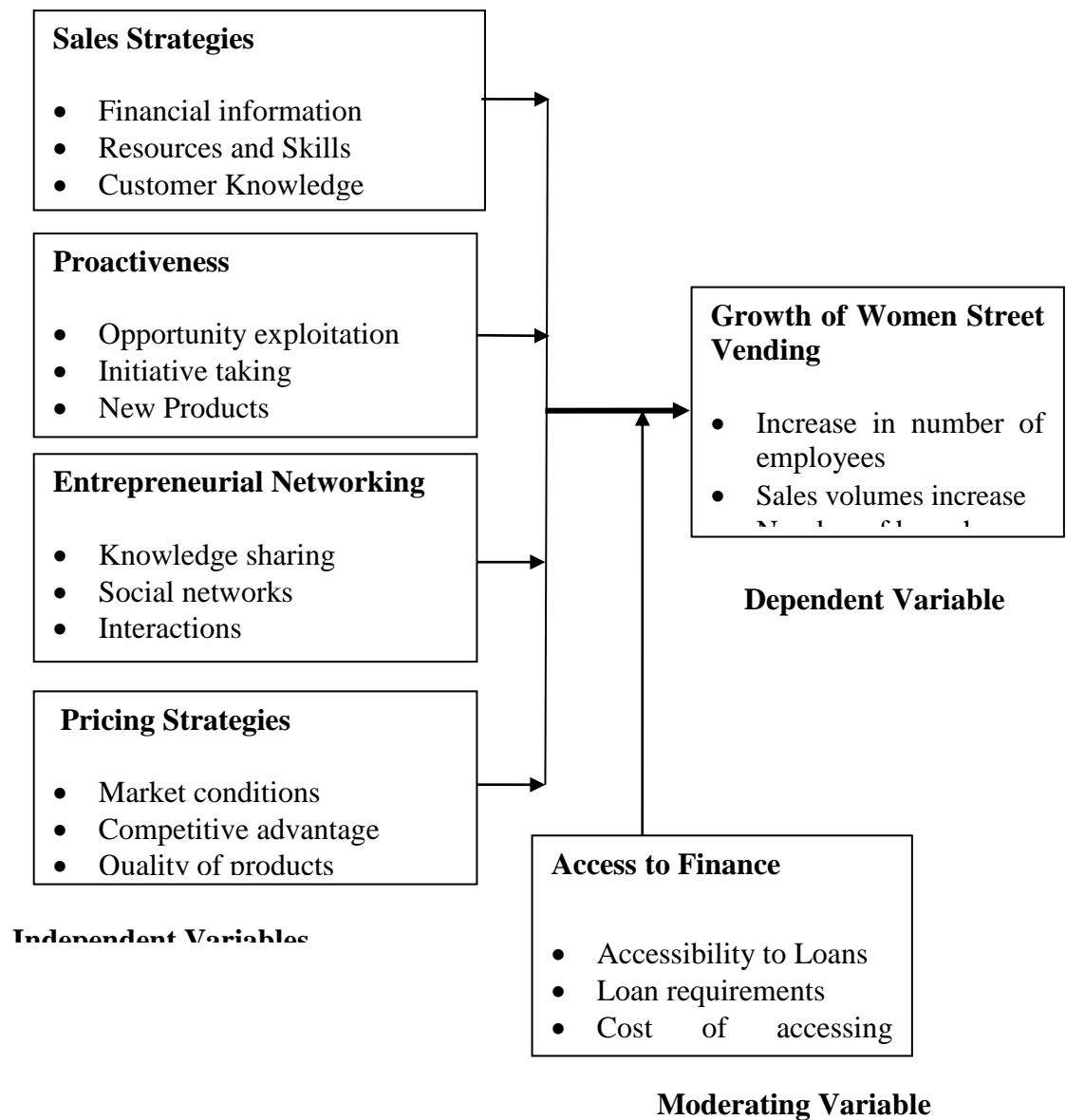


Figure 4.2: Optimal Model

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the significant results of the study, relevant discussions, conclusions and the necessary recommendations. The study sought to examine the role of entrepreneurial responses on the growth of Women Street vending in Kenya and also tested the moderating role of access to finance in the relationship between the independent variables and growth of women street vending.

The study concentrated on four independent variables namely; Pricing Strategies, proactiveness, entrepreneurial networking, Sales Strategies and the moderating variable access to finance. The information gathered was thereafter broken down into specific summaries of the major results based on the output of the descriptive and inferential statistical analyses that were guided by the five objectives of the study and informed by the findings, analysis, interpretation and discussions in the study. Recommendations were made based on the results and propositions for further research were suggested.

5.2 Summary of Findings

Most of the previous studies on street vending in Kenya concentrated on the challenges faced by the street vendors and the unique challenges faced particularly by women. Among the several studies which had been carried out in Kenya, the issues of entrepreneurial responses by women in street vending had not been examined. Therefore, the study sought to examine the role of entrepreneurial responses on the growth of Women Street vending in Kenya and also examined the moderating role of access to finance in the relationship between the entrepreneurial responses and the growth of Women Street vending in Kenya.

The study tested five hypotheses that resulted from the specific objectives: There is no significant role of Pricing Strategies on the growth of women street vending in Kenya, there is no significant role of proactiveness on the growth of women Street

vending in Kenya, there is no significant role of entrepreneurial networking on the growth of women street vending in Kenya, there is no significant role of Sales Strategies on the growth of women street vending in Kenya and there is no significant moderating effect of access to finance between entrepreneurial responses and the growth of women street vending in Kenya.

5.2.1 Pricing Strategies and Growth of Women Street Vending

The first objective of the study was to determine the role of Pricing Strategies on the growth of Women Street vending in Kenya. The correlation analysis results revealed that there was a strong positive association between Pricing Strategies and Growth of women street vending. Logistic regression of coefficients results showed that Pricing Strategies and Growth of women street vending were positively and significantly related. This implies that an additional unit of Pricing Strategies increases the probability of Growth when other factors are held constant. Pricing Strategies are dependable and necessary for decision making in business which would result in profit maximization.

5.2.2 Proactiveness and Growth of Women Street Vending

The second objective of the study was to establish the role of proactiveness on the growth of Women Street vending in Kenya. The Likert scale results indicated that the idea of striving to enter new markets was strongly agreed upon while the results on issues of lowering prices in order to expand the market share of the respondents exposed only a quarter of the respondents agreed that they try to lower prices so that they can expand their market share. Product quality was also an issue that the respondents valued. The correlation analysis results revealed that there was a strong positive and significant association between Proactiveness and Growth of women street vending. Logistic regression of coefficients results showed that Proactiveness and Growth of women street vending were positively and significantly related. This implies that an additional unit of Proactiveness increases the probability of Growth when other factors are held constant. While innovation is the act of developing new ideas, the proactiveness of a business is its ability to produce and exploit future-focused perceptions that enable them to respond to opportunities that are recognized

for new products, markets or ventures. In principle, the existence of a proactive nature is a key to exploiting new capabilities within the firm.

5.2.3 Entrepreneurial Networking and Growth of Women Street Vending

The third objective of the study was to assess the role of entrepreneurial networking on the growth of Women Street vending in Kenya. The Likert Scale results indicated a significant relationship between networks that help them communicate the challenges they faced as they also agreed that network formation is paramount. The results indicated that networking assists them to satisfy the customers' needs. The correlation analysis results showed that there was a positive and significant association between Entrepreneurial Networking and Growth of women street vending. Logistic regression of coefficients results showed that Entrepreneurial Networking and Growth of women street vending were positively and significantly related. This implies that an additional unit of Entrepreneurial Networking increases the probability of Growth when other factors are held constant. Entrepreneurial networking supports businesses to perform better through both social and business networks where entrepreneurs are able to get diverse types of support through their networks. The entrepreneur may get moral support, infrastructure facility, financial and information resources.

5.2.4 Sales Strategies and Growth of Women Street Vending

The fourth objective of the study was to determine the role of Sales Strategies on the growth of Women Street vending in Kenya. The correlation analysis results indicated that there was a strong positive and significant association between Sales Strategies and Growth of women street vending. Logistic regression of coefficients results revealed that Sales Strategies and Growth of women street vending were positively and significantly related. This implies that an additional unit of Sales Strategies increases the probability of Growth when other factors are held constant. Sales Strategies help a business to generate adequate sales volumes that can then contribute towards profit of the business.

5.2.5 Moderating Effect of Access to Finance

The fifth objective of the study was to explore the moderating effect of access to finance on the effects between entrepreneurial responses and the growth of Women Street vending in Kenya. The R^2 after moderation increased implying that Access to Finance boosts the level of Growth of Women Street vending in Kenya. Further, all the independent variables were found to be significant. This implies that Access to Finance moderated the relationship between the entrepreneurial responses and the Growth of Women Street vending in Kenya. MSE growth mainly depends on the ability of firm to generate finance internally and secure external finance. Therefore, poor access to financial resources is detrimental to the prospective growth of business. Shortage in financial resources is one of the most instrumental factors that weaken MSE performance.

5.3 Conclusions

This section provides the conclusion that study made based on the findings and discussions presented in chapter four.

Based on the findings, the study concludes that there is strong positive association between Pricing Strategies and the growth of Women Street vending in Kenya. Based on the findings the study also concludes that, Pricing Strategies has a positive and significant role on the growth of Women Street vending in Kenya. Linking price strategies to price setting practices decreases confusion in pricing literature and may help to stipulate the gap between pricing theory and practice. Operating in an unstable business environment is one of the biggest challenges that any form of business faces when trying to price its products.

Decisions made by entrepreneurs are based on understanding the prevailing economic conditions within the country where the business is located; the positive economic indications nurture the success of the business. The women who practice street vending have to make decisions with an understanding of their business environment for the effectiveness of their businesses. Due to the toughly competitive

environment, it is therefore important that they consider Pricing Strategies for the growth of their businesses.

Based on the study findings, the study concludes that, there exists a strong association and relationship between Proactiveness and growth of Women Street vending in Kenya. The study also concludes that, Proactiveness has a positive and significant role on the growth of Women Street vending in Kenya. Proactiveness deals with opportunity seeking and forward-looking perspectives of business and before these opportunities can be exploited, they must be known. This perspective involves introducing new products ahead of competition and acting in anticipation of future demand to create, change and shape the environment.

As per the findings, the study concludes that, there is positive and significant relationship between Entrepreneurial Networking and growth of Women Street vending in Kenya. The study also concludes that there is strong association between Entrepreneurial Networking and growth of Women Street vending in Kenya. The study further concludes that, Entrepreneurial Networking has a positive and significant role on the growth of Women Street vending in Kenya.

Networking in entrepreneurship observes the practice in itself and looks at the changing, developing and growth of linkage relations. One of the major reasons for the growth of entrepreneurial networks is that they provide business opportunities for their members. Whether through interactions with businesses in a specific region or around the world, business associations are one of the best conduits for information and collaboration which then encourages business growth.

Based on the findings, the study concludes that Sales Strategies and Growth of Women Street vending in Kenya are positively and significantly related. The study also concludes that Sales Strategies have a positive and significant role on the growth of Women Street vending in Kenya. The women street vendors are the direct contact link to the customers and are responsible for organizing sales efforts for the business. Due to globalization and liberalization, competition in the business world has grown and thus the women engaging in street vending need to be more aggressive in issues of customer satisfaction. For them to achieve customer loyalty, they need to

emphasize on solving their customer's problem and identifying the customers' needs and wants.

Finally, based on the findings the study concludes that Access to Finance moderates the relationship between the entrepreneurial responses and the Growth of Women Street vending in Kenya. MSE's growth mainly depends on the ability of firm to generate finance internally and secure external finance. Therefore, poor access to financial resources is harmful to the potential growth of business. A shortage in financial resources is one of the most causative factors that weaken MSEs performance.

5.4 Recommendations of the Study

Following the findings and discussions of the study that were generated in Chapter four and in line with the objectives of the study, certain recommendations have been drawn.

Based on the conclusions the study recommends that the women who practice street vending should come up with viable pricing strategies to enhance their competitive advantage in the market where there is stiff competition for customers. Future scholars and academicians may conduct more studies on pricing strategies by engaging different variables and compare the results with the findings of the current study.

The study also recommends that as the women engage in street vending they should ensure they are proactive in their business by introducing new products ahead of competition and acting in anticipation of future demand to create, change and shape the environment. They should always ensure they are ahead of time in ensuring they present the latest products in the market before their competitors know about it. This will enhance their competitive advantage in business and thus boost their profits.

It also suffices to recommend that women street vendors expand their entrepreneurial networks. This can be achieved by seeking entrepreneurial networking support for vending, to perform better through both social and business networks where they are

able to get different types of provisions through their networks. They should seek moral support, infrastructure facility and information resources. By ensuring they have the right networks they can be able to boost their business growth. Government authorities may provide entrepreneurial networks that are governed by the government where the women in street vending can engage in for the growth of their businesses.

Further, the study recommends that the women who involve themselves in street vending should come up with strategic Sales Strategies which will ensure they remain significant in the market. To the policy makers, the study recommends that policies be put in place to ensure that the women have a safe, secure and stable environment where they can carry out their businesses. The policy makers should also deliberate and set aside certain conducive areas for street vending to enable the women to operate their businesses where environmental factors will not interfere with the day to day running of their businesses.

Based on the results, it is recommended that the women engaged in street vending should always strive to find a way of accessing finance to boost their businesses since access to finance has a moderating effect on the growth of their businesses. To the policy makers, the study recommends that the capping on interest rates should be reviewed so as to make loans easily accessible for women street vending activities. Since the study results indicate that access to finance has a moderating effect on the relationship between entrepreneurial responses and growth of women street vending, the study recommends that as a precursor to growth, entrepreneurs should strive to access finance for the growth and development of their businesses.

The study recommends that the policies that criminalize street vending in Kenyan cities be reconsidered and women street vending can be incorporated into the mainstream economy. This way the women would be able to carry out their vending activities without the informal penalties. Legalizing street vending will allow for growth of new vending models and street vending communal spaces in addition to small business corridors that will encourage small business development, growth and vibrant streets. To recognize and sustain the usage and appearance of public space,

the government may involve itself in public-private partnerships and expansively implement mechanisms of surveillance, policing, and control.

5.5 Contribution of the Study to the Theories and Body of Knowledge

This study has made important contributions in growth of women street vending. First, this study confirms existing literature in terms of the positive role of entrepreneurial responses on Growth of Women Street vending by proving empirically that MSEs need to factor Pricing Strategies, proactiveness, entrepreneurial networking and Sales Strategies in their businesses to achieve growth. This study confirmed that the variables studied are indeed key factors to consider for the growth of a business. This study has contributed to the Theory of Adjustment of Price which stresses on the behaviour of entrepreneurs as having characteristics of unpredictability, price adjustment and alertness to uncertainty where their quality of seizing opportunities in the market it is founded upon experimental psychology and sociological variables. The study found that a variety of prices for the same item may generate entrepreneurial profit. The study also contributes to the Social Cognitive Theory which uses the cognitive aspects of entrepreneurs to study and even to explain their behavior which relates to identification of opportunities for the creation of business and business growth. Similarly, judgements that are made in estimating opportunities contribute to the growth of the businesses.

5.6 Areas of Further Research

The study concentrated on the the role of entrepreneurial responses on the growth of women street vending in Kenya and the moderating effect of access to finance on the effects between entrepreneurial responses and the growth of women street vending in Kenya. The study focused on women street vending based in Nairobi City County in Kenya. It is therefore recommended that a different study be done focusing on Women Street vending in other parts of the country where women street vending is prevalent. Since this study used access to finance as the moderator, future studies may consider a different moderator like government policy when conducting a study

on women street vending. Future studies may also include intervening variable like business seminars to check on its influence on the growth of women street vending.

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APPENDICES

Appendix I: Letter of Introduction from the University


**JOMO KENYATTA UNIVERSITY
OF
AGRICULTURE AND TECHNOLOGY
WESTLANDS CAMPUS**

OFFICE OF THE DIRECTOR

P. O. BOX 62000 NAIROBI 00200, KENYA • Tel. 020-4447769 • Fax. 020-4448679 • E-Mail: adire@jkuat.ac.ke

JKU/04/ HD413-C003-2728/14 27th November, 2017

TO WHOM IT MAY CONCERN


RE: MUNGAI ANNEMARIE WAIRIMU

This is to confirm that the above named is a student at Jomo Kenyatta University of Agriculture & Technology – Westlands Campus, undertaking a Doctorate degree in Entrepreneurship.

It is a requirement that the student undertakes a Research Thesis in a relevant field in order to improve on her skills. Ms. Mungai's Research is on "**Role of Entrepreneurial responses in the survival of Women Street vending in Kenya**" This Research is Purely Academic.

Any assistance given to her will be highly appreciated and if you need clarification please contact the undersigned.

Thank you.


PROF. ANTONY WAITITU
DIRECTOR



JKU/AT is ISO 9001:2008 and 14001: 2004 CERTIFIED
Setting Trends in Higher Education, Research and Innovation

Appendix II: Nacosti Permit

THIS IS TO CERTIFY THAT:
MS. ANNE MARIE WAIRIMU MUNGAI
of JOMO KENYATTA UNIVERSITY OF
AGRICULTURE AND TECHNOLOGY,
74516-200 Nairobi, has been permitted
to conduct research in *Nairobi County*

Permit No : NACOSTI/P/18/41455/23017
Date Of Issue : 12th June, 2018
Fee Received :Ksh 2000

on the topic: **ROLE OF
ENTREPRENEURIAL RESPONSES ON THE
SURVIVAL OF WOMEN STREET VENDING
IN KENYA**

for the period ending:
8th June, 2019



Applicant's
Signature




Director General
National Commission for Science,
Technology & Innovation

CONDITIONS

1. The License is valid for the proposed research, research site specified period.
2. Both the License and any rights thereunder are non-transferable.
3. Upon request of the Commission, the Licensee shall submit a progress report.
4. The Licensee shall report to the County Director of Education and County Governor in the area of research before commencement of the research.
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PERMIT**

Serial No.A 18883
CONDITIONS: see back page

Appendix III: Letter of Introduction to the Respondents

Anne Marie Wairimu Mungai,

Jomo Kenyatta University of Agriculture and Technology,

Department of Entrepreneurship, Technology, Leadership and Management,

P. O. Box 62000-00200,

Nairobi.

Dear Madam,

RE: DATA COLLECTION

I am a student pursuing a doctorate of Philosophy degree in Entrepreneurship at Jomo Kenyatta University of Agriculture and Technology and I am undertaking a research on the topic of *Role of Entrepreneurial responses on the growth of women street vending in Nairobi, Kenya* as partial fulfilment for the degree award. I kindly request for your assistance as I obtain information for the study.

The purpose of this letter is to request you to fill in the attached questionnaire. I assure you that the information you give will be treated with confidence and that it will only be used for purposes of this research.

I appreciate your assistance and cooperation,

Yours Sincerely,

Anne Marie Wairimu Mungai

Appendix IV: Questionnaire

This questionnaire is divided into 6 short sections that should take only a few moments of your time to complete. Please respond appropriately in the blanks provided. This is an academic exercise and all information collected from respondents will be treated with strict confidentiality.

SECTION A: BASIC INFORMATION

1. How old are you?
 - a. 18-25 years
 - b. 26-35 years
 - c. 36-55 years
 - d. Above 55 years

2. What is your highest level of Education?
 - a. Primary
 - b. Secondary
 - c. Diploma
 - d. Bachelors
 - e. Others
 - f. None

3. For how long have you been working in your current business?
 - a. Less than 2 years
 - b. 2 to 5 years
 - c. 5 to 10 years
 - d. More than 10 years

4. How long have you been selling at this particular spot?
 - a. Less than 6 Months
 - b. Between 6 months to 1 year
 - c. Between 1 year to 3 years
 - d. More than 3 years

5. a) Do you face any challenges as you carry out business?

Yes [] No []

b) If yes, briefly give 3 challenges you face in order, starting with the most disturbing challenge

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

Section B: Role of Pricing Strategies on street vending growth

This subsection is concerned in determining the role of Pricing Strategies used by the women street vending on their growth in Kenya. Please respond to the questions accordingly. Please mark (x) in the box which best describes your agreement or disagreement with the statements concerning Pricing Strategies

6. Which commodities do you sell?

- a. Perishables []
- b. Clothes []
- c. Toys []
- d. Electronics []
- e. Others []

7. In your opinion what are the fast moving commodities amongst those mentioned

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

8. What influences the prices you set for your commodities?

- a. Total cost of purchase []
- b. Location []
- c. Time of day []
- d. Competitors prices []
- e. Customers []

f. Quality []

9. What is the price range of the commodities you sell?

a. Less than Kshs 100/- []

b. Between Kshs 100/- and 500/- []

c. Between Kshs 500/- and 1000/- []

d. Above Kshs 1000/- []

10. a) Do you change your prices suddenly to a particular customer?

Yes [] No []

b) Why?

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

Section C: Role of proactiveness on the growth of street vending by women

This subsection is concerned with determining the role played by being proactive and the growth of women street vending in Kenya. Please respond to the questions accordingly. Please mark (x) in the box which best describes your agreement or disagreement with the statements concerning interaction between stakeholders and business growth.

11. Do you sell the same commodities as the other street vendors in your area?

Yes [] No []

12. a) Do you wait for your competitors to introduce a new product before you start selling it?

Yes [] No []

b) Give reasons for your answer.

.....

13. a) How do you decide on what to sell?

- a) Consumer wants
- b) Supplier information
- c) Competition
- d) Season
- e) Other

b) Give reasons for your choice of answer

.....

14. a) Do you try to pursue different marketing strategies ahead of your competitors?

- a. Yes
- b. No
- c. It doesn't matter

b) Give reasons for your answer

.....

 ...

Indicate if you **strongly disagree (SD)**, **disagree (D)**, **somehow agree (N)**, **agree (A)**, or **strongly agree (SA)**

Statements		SA	A	N	D	SD
		1	2	3	4	5
15.	I always strive to enter new markets					
16.	I always strive to lower cost in order to expand my market share					
17.	I always strive to improve on product quality					

Section D: Role of Entrepreneurial Networking on growth of street vending

This subsection is concerned with identifying the role of Entrepreneurial networking on the growth of Women Street vending in Kenya. Please respond to the questions accordingly. Please mark (x) in the box which best describes your agreement or disagreement with the statements concerning networks

18. a) Do you belong to a business network?

Yes No

b) Explain why.

.....

19. Do you have social networks that inform you on what is fast moving in the market?

Yes No

20. Are there government agencies that govern your business activities?

Yes No

Indicate if you strongly disagree (SD), disagree (D), somehow agree (N), agree (A), or strongly agree (SA)

Statements		SA	A	N	D	SD
		1	2	3	4	5
21.	Forming networks among street vendors can help them communicate challenges facing them					
22.	Networking helps with the reputation on					

	quality of products					
23.	Networking assists in the efficiency and reliability in meeting client's needs					
24.	Networking plays a role for diversification into other products.					
25.	Do you believe that networks can help to boost business growth?					

Section E: Role of Sales Strategies on growth of women street vending

This subsection is concerned with identifying the effect of Sales Strategies on the growth of Women Street vending in Kenya. Please respond to the questions accordingly. Please mark (x) in the box which best describes your agreement or disagreement with the statements concerning Sales Strategies.

26. Do you sell multiple products?

Yes No

27. Do you sell your commodities at the same spot;

Yes No

28. What are your average sales in a day?

a. Below Kshs 2000/

b. Between Kshs 2000/ to 4000/

c. Between Kshs 4000/ to 6000/

d. Above Kshs 6000/-

29. Do you have people to inform you of any challenges that may arise during business activities?

Yes No

30. a) Are you able to engage in electronic or mobile payments during your business activities?

Yes No

b) If no, why?

.....
.....

Section E: Access to finance

31. What are your sources of business finance?

Internal External

32. a) Do you belong to any group or association that helps in business finance acquisition?

Social group Financial institutions None

b) Give reasons

.....
.....

33. What is the average loan you have obtained from external borrowing for your business?

- a. Below Kshs 2000
- b. Kshs 2000-5000
- c. Kshs 5000-10000
- d. Above 10000
- e. Haven't taken any loan

34. What financial challenges did you face when starting the business?.....

.....
.....

35. How did you overcome the challenges mentioned?.....

.....

36. Since starting your business, how many times have you obtained a loan?

Never [] Once [] Multiple times []

Section F: Growth Strategies for women street vending

This subsection is concerned with describing the growth of Women Street vending in Kenya. Please respond to the questions accordingly. Please mark (x) in the box which best describes your agreement or disagreement with the statements concerning growth of women street vending.

37. How often do you introduce new commodities to your business?

- a. Every day []
- b. Every week []
- c. Every month []
- d. Whenever there is a new commodity in the market []
- e. I always sell the same commodity []

38. How many businesses do you own at the moment?

- a. One []
- b. Two []
- c. Three and above []

39. How many hours in a day do you spend vending in the street?

- a. Less than two hours []
- b. Two to five hours []
- c. Five to eight hours []
- d. More than eight hours []

40. a) Do you keep records of your business?

Yes [] No []

b) If no, why?

.....
.....

41. In your opinion, what is the most relevant indication of business growth among the options given?

- a. More Customers []
- b. More sales []
- c. More Profits []

42. a) How would you rate the stability of your business from the time you started your business?

- a. Stable []
- b. Unstable []

b) Explain your answer

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

43. Is your business stability affected by any of the following external conditions?

- a. Weather Yes [] No []
- b. Politics Yes [] No []
- c. Economy Yes [] No []

Thank you for taking time to respond

Appendix V: List of women Street Vendors

Adda Achieng Otieno	Alice Kanini Mutala	Kariuki	Nganga
Agata Gatari	Alice Mugure	Alice Wanjiru	Annah Wanjiru
Agnes Wangui	Waweru	Mwangi	Karanja
Muhia	Alice Muthoni	Alice Wanjuhi	Anne Bitu Ngolo
Agnes Atieno	Muchiri	Mwaura	Anne Imatesha
Odhiambo	Alice Muthoni	Amida Nechesa	Anne Nduta Kariuki
Agnes Karea Kiria	Mwangi	Mutsoli	Anne Njeri Benson
Agnes Kasui	Alice Nduta Gitau	Anastasia Njeri Muru	Anne Njeri Kamanu
Agnes Kirugu	Alice Njeri Mburu	Anastasia Wangari	Anne Njeri Waithera
Agnes Mweni Kasisi	Alice Njeri Mwangi	Gathenya	Anne Njoki Kamau
Agnes Nduta Ngigi	Alice Njoki Karuga	Anasti Irungu	Anne Njoki Wainaina
Agnes Wachuka	Alice Njoki Murimi	Angela Wanjiku	Anne Rose Wambui
Kurema	Alice Njoki Mwangi	Angelica Njoki	Wanyoike
Agnes Wacuka	Alice Nyaguthie	Gathinji	Anne Rose Wanjiru
Mwangi	Kafochu	Angelina Kaigongi	Mwangi
Agnes Waigwe	Alice Nyambura	Raama	Anne Wairimu
Kariuki	Kungu	Angelina Kamau	Gathee
Agnes Waitherero	Alice Wairimu	Mutua	Anne Wairimu Thuku
Kariuki	Macharia	Angelina Koli	Anne Wakonyo
Agnes Waithira	Alice Waithira	Musyoka	Kagotho
Nduati	Alice Waiyego Maina	Angelina Wachera	Anne Wambui
Agnes Wambui	Alice Wamaitha	Angelina Wangari	Makumi
Maina	Mwangi	Wanyoike	Anne Wangui
Agnes Wambui	Alice Wamaitha	Ann Muthoni Maina	Nyambura
Wanyoike	Waithaka	Ann Njeri Muchiri	Anne Wanjiru
Agnes Wanene	Alice Wambui	Ann Njoki Karuga	Kabindu
Muigai	Kariuki	Ann Nyambura	Anne Wanjiru Kihia
Agnes Wangari Kiiru	Alice Wambui Kibe	Njambi	Anne Wanjiru
Agnes Wangui	Alice Wambui Maina	Ann Nyawira	Muraya
Agnes Wangui Muhia	Alice Wambui	Ann Syombua Jacob	Anstasia Njeri Muru
Agnes Wanjau	Mwangi	Ann Wajira Mwangi	Ascar Nyaboke
Ndirangu	Alice Wangari Maina	Ann Wambui	Mokaya
Agnes Wanjiku	Alice Wangari	Ann Wangari	Asha Said Ogada
Ngugi	Njuguna	Ann Wangeci Mugo	Augusta Wanjiru
Agnes Wanjiku Njeri	Alice Wangeci Kikiu	Ann Wanjiru	Muriuki
Agnes Wanjiru	Alice Wangui Gichia	Ann Wanjiru Maina	Augustus Mulwa
Njuguna	Alice Wanja Munyori	Ann Wayuwa	Musyoka
Agness Nyambura	Alice Wanjau Gitau	Ndonye	Banis Wamuyu G.
Gitai	Alice Wanjiku	Anna Nyaguthii	Beatrice Akinyi
Agness Wanjiku	Mwangi	Mwangi	Beatrice Akoth
Macharia	Alice Wanjiku	Anna Wairimu	Beatrice Auma Othira
Agnetta Nyaroiro	Mwaura	Kimani	Beatrice Mbaire
Thuo	Alice Wanjiku	Annacileta Mutuli	Njomo
Aineah E. Kwembah	Waruhiu	Thuka	Beatrice Muthoni
Alice Auma Owiti	Alice Wanjiru	Annah Adhiambo	Beatrice Mweru
Alice Gakenia	Gathoni	Annah Mbera	Wambua
Kamanu	Alice Wanjiru Gitahi	Mandere	Beatrice Mwhaki
Alice Idambo Ndori	Alice Wanjiru Gitau	Annah Njeri Wanjiru	Beatrice Ngina
Alice Kanini Karimi	Alice Wanjiru	Annah Wairimu	Muigai

Beatrice Njeri	Njambi	Catherine Wangari	Makori
Mwangi	Carlo Nyambura	Catherine Wangari	Consolata Achieng
Beatrice Njeri Nginya	Caro Njeri	Maina	Ondunga
Beatrice Njeri	Caroline Achieng	Catherine Wangui	Consolata Ngendo
Torome	Odhiambo	Gikoyo	Consolata Wangeci
Beatrice Njoki	Caroline Anyango	Catherine Wanjiru	Waweru
Beatrice Nyambura	Caroline Muthoni	Catherine Wanjiru	Consolata Wanjiku
Githoko	Caroline Njoki Ruga	Maina	Cristina Ndulu
Beatrice Nyambura	Caroline Nyagiko	Catherine Wanjiru	Munyau
Thuku	Nganga	Wambugu	Daina Sabatia
Beatrice Wambui	Caroline Nyokabi	Catherine Wanjiru	Damaris Awinja
Ihungu	Muthoni	Murang'a	Damaris Mora Mose
Beatrice Wamuhu	Caroline Rose	Cecilia Mungari	Damaris Mtheu
Kariuki	Onyango	Wambui	Damaris Njeri Maina
Beatrice Wamuyu	Caroline Wahu	Cecilia Njeri	Damaris Nyambura
Waithaka	Njenga	Mucomba	Damaris Wairimu
Beatrice Wanja	Caroline Wairimu	Cecilia Njoki	Mburu
Muturi	Caroline Wambui	Macharia	Damaris Waitherero
Beatrice Wanjiku	Nganga	Cecilia Nyambura	Irungu
Gathoni	Caroline Wangari	Njoki	Damaris Wanjiku
Beatrice Wanjiku	Mwangi	Cecilia Nyandia	Munga
Wainaina	Caroline Wanjiku	Gathuna	Damaris Waruguru
Beatrice Wanjiru	Kinyua	Cecilia Wahu	Chege
Beatrice Wanjiru	Caroline Wanjiru	Mbugua	Damary Okemo
Wangari	Gichui	Cecilia Waithera	Ajuma
Beautrice Wairimu	Caroline Waruguru	Wanjie	Damina Adam
Mwai	Carolyne Akoth	Cecilia Waithira	David Ruuyu Ruyan
Belta Wanjiru Kanyi	Otieno	Wanjie	Debra Ageno
Benandettah Muthoni	Carolyne Gathoni	Cecilia Wambeti	Nyakwaka
Benta Atieno Juma	Mundia	Cecilia Wambui	Delsina Wanja
Benter Achieng	Carolyne Njeri	kimani	Diana Achieng
Olango	Ndungu	Cecilia Wanjeri	Otieno
Benter Atieno Juma	Carolyne Nyokabi	Mbugua	Dianah Wambui
Bernard Makale	Muthui	Cecilia Wanjiku	Kimotho
Aswani	Carolyne Wambui	Celestine Aloo	Dorcas Akinyi Yoto
Beth Gathoni	Karuga	Otieno	Dorcas Makena
Beth Muthini Maingi	Catheline Wanjiku	Charity Mwihaki	Dorcas Mbeke
Beth Muthoni Maina	Mbugua	Muiruri	Wambua
Beth Nyaguthi	Catherine Karegi	Charity Njeri	Dorcas Muthoni
Kimani	Kamanja	Mwangi	Kamau
Beth Wairimu	Catherine Muthoni	Charity Njoki Njeru	Dorcas Njoki Maina
Ngeene	Catherine N. Kabaru	Charity W. Kihui	Dorcas Nzilai Mbithi
Beth Wambui	Catherine Nduku	Charity Waithira	Dorcas Waceke
Mbugua	Mutiso	Wanjiku	Kinene
Beth Wangui Njoroge	Catherine Njeri	Charity Wangui	Dorcas Wangui Githu
Beth Wanja Muchira	Karuchi	Kihara	Dorcas Wanjiku
Beth Wanjiku Kiarwa	Catherine Njeri	Charity Wanja Maina	Wairimu
Beth Wanjiru	Wamboi	Charity Wanjiku	Dorcas Wanjiru
Muroko	Catherine Nyambura	Maina	Doris Karimi Muturi
Betty Kimuli	Kimani	Christine Kanini	Doris Njeri Kamau
Kebengwa	Catherine Nyawira	Muema	Dorothy Akinyi Oyoo
Betty Kimuli	Muchira	Christine Ndinda	Edah Nyateru
Kibigwa	Catherine W. Mitugo	Christine Njeri	Kinuthia
Betty Nyambura	Catherine Wairimu	Njoroge	Eddah Nancy
Mugo	Mbugua	Ciriaka Nyokabi	Ambuka
Caren Wangui	Catherine Wambui	Murigi	Eddah Wairimu
	Njoki	Concepter Kemunto	

Matai		Mbugua		Esther Mugure		Wambui	
Edindin Waruini		Elizabeth	Wambui	Esther Mukui		Esther Waose	
Edith Gathoni Kihara		Mungai		Mwania		Eunice Anyango	
Edith Muthoni		Elizabeth	Wambui	Esther Muthoni Kuria		Omolo	
Njoroge		Wairimu		Esther Muthoni		Eunice Gathoni	
Ejindiah Waruini		Elizabeth	Wamucii	Mwangi		Kinyua	
Gakuru		Gatai		Esther N. Nyatwanga		Eunice Gichuki	
Elizabeth Munyiua		Elizabeth	Wamutu	Esther Njambi		Eunice J. Kisulu	
Musyoka		Gitonga		Wanjiru		Eunice M. Mainah	
Elishibah Wanjiku		Elizabeth	Wamuyu	Esther Njeri Karuri		Eunice Njeri Gocho	
Karanja		Gitonga		Esther Njeri Karuri		Eunice Njeri Ndungu	
Eliud Macharia		Elizabeth Wangari		Esther Njeri Mwangi		Eunice Njeri Ndung'u	
Kariuki		Elizabeth Wangari		Esther Njeri Ndung'u		Eunice Njoki	
Eliza Waitherero		Kaburi		Esther Njoki Maina		Eunice Wacinga	
Wambugu		Elizabeth Wangari		Esther Njoki Ndungu		Eunice Wairimu	
Elizabeth Akinyi		Kibe		Esther Nyambane		Warurii	
Elizabeth Akinyi		Elizabeth Wanjiku		Esther Nyambura		Eunice Waithira	
Uhuru		Njoroge		Esther Nyandiko		Karanja	
Elizabeth Atieno		Elizabeth Wanjira		Amburi		Eunice Waititu	
Ouma		Wambua		Esther S. A. Aduda		Kougu	
Elizabeth Gathiru		Elizabeth Wanjiru		Esther Waceke		Eunice Wambui	
Kimani		Elizabeth Wanjiru		Warukira		Kamau	
Elizabeth Mumbi		mwangi		Esther Waithira		Eunice Wangei	
Njau		Elizabeth Wanjiru		Esther Wambui		Eunice Wangui	
Elizabeth Muthoni		Ndugu		Esther Wambui		Munyua	
Elizabeth Muthoni		Elizabeth Wanjiru		Kimani		Eunice Wanjiku	
Maina		Njugi		Esther Wambui		Wambui	
Elizabeth Muthoni		Elizabeth Wanjiru		Mwangi		Eunice Wanjiru Ihura	
Njoroge		Wangui		Esther Wambui		Eunice Wanjiru	
Elizabeth Nduku		Elizabeth Wanjugu		Njoroge		Kamau	
Mbole		Elizabeth Wanjugu		Esther Wanjiru		Eunice Wanjiru	
Elizabeth Nduta		Elizabeth Wanjugu		Magana		Kangethe	
Njuguna		Chege		Esther Wamuyu		Eunice Wanjiru	
Elizabeth Njeri		Elizerbeth Mbithe		Karanja		Macharia	
Elizabeth Njeri		Makau		Esther Wanderwa		Eunice Wanjiru	
Kamande		Emily Achieng		Maina		Nganga	
Elizabeth Njeri Thuo		Oganda		Esther Wangari		Eustace Murage	
Elizabeth Njeri		Emily Waringa		Esther Wangechi		Murimi	
Wawmbu		Makumi		Kariuki		Evah Nderito	
Elizabeth Njoki		Emma Jane Waruiru		Esther Wangechi		Wambui	
Kungu		Muceru		Muturi		Evah Wangui	
Elizabeth Nyawira		Emmah Kabura		Esther Wangechi		Evalyne Muthoni	
Zakayo		Maina		Njogu		Waweru	
Elizabeth O. Omusuta		Emmah Kiringa		Esther Wangu		Evans Kariuki Nyaga	
Elizabeth Wairimu		Ndegwa		Kiguta		Eveline Wanjiku	
Mburu		Emmah Njeri Roche		Esther Wanjiru		Njoroge	
Elizabeth Wairimu		Ephantus Babu		Esther Wanjiru		Evelyn Atieno Otieno	
Mutua		Maina		Chianda		Evelyn Njoki Muburi	
Elizabeth Wairimu		Esbon Wanjohi		Esther Wanjiru		Everlin Rebecca	
Waihuini		Kimaru		Mbuthia		Masanganjira	
Elizabeth Waihuini		Ester Nyambura		Esther Wanjiru		Everlyne J. N. Shibia	
Elizabeth Waithera		Gachanja		Ndungu		Ezekiel Maina	
Wanjui		Esther K. Ngatia		Esther Wanjiru Ngina		Kinyua	
Elizabeth Waitherero		Esther Kaswi		Esther Wanjiru		Faith Adhiambo	
Wambugu		Kakunzu		Njoroge		Amanya	
Elizabeth Wambui		Esther Kaswii		Esther Wanjiru		Faith Gathoni Karoga	
Mambo		Kakunzu		Esther Wanjiru			
Elizabeth Wambui		Esther Kibui Ndegwa					

Faith Lucia Wanjiru
 Mugure
 Faith Mukami Njeri
 Faith Mumbi
 Faith Muthoni
 Kimotho
 Faith Nyambura
 Faith Wairimu
 Faith Wairimu
 Nyonji
 Faith Waithira
 Thunguri
 Faith Wambui
 Faith Wambui
 Karanja
 Faith Wambui
 Kariuki
 Faith Wangari
 Kanyoko
 Faith Wangui
 Faith Wanjiku
 Kamau
 Faith Wanjiku
 Kariuki
 Faith Wanjiru
 Njoroge
 Felista Njeri Njoki
 Felista Wambui
 Njoroge
 Ferister Warau
 Mutero
 Flora Angaki
 Gikonyo
 Florah Mbeke Kituku
 Florence A. Wangui
 Kamau
 Florence Atieno
 Florence Auma
 Odera
 Florence Awino
 Nyamwaya
 Florence Beth
 Mwhaki
 Florence G. Karen
 Florence Mbula
 Florence Muringi
 Florence N. Rakama
 Florence Ndunge
 Florence Njeri Kahira
 Florence Njeri Muthe
 Florence Okoth
 Florence Ondeko
 Afandi
 Florence Oside
 Gunene
 Florence Wacera

Nyaga
 Florence Wangari
 Wambui
 Florence Wanja
 Mwangi
 Florence Wanjiru
 Kibunja
 Forence Wanjiryu
 Kibe
 Francis Maina
 Kamau
 Francisca Meroka
 Nyambane
 Francisca Mutinda
 Mbithi
 Fridah Wairimu
 Mathia
 Georgina Nzilani
 Maingi
 Georinah Wangari
 Mwarimu
 Gladys Wambui
 Gladys Kwamboka
 Onywoki
 Gladys Njeri Njiiri
 Gladys Nyambura
 Mwathi
 Gladys Nyanbura
 Mwangi
 Gladys Soiri
 Wangonya
 Gladys Wacera
 Mutitu
 Gladys Wairimu
 Kamau
 Gladys Wairimu
 Muriigi
 Gladys Wangeci
 Kinyua
 Gladys Wanjiku
 Gladys Wanjiku
 Kariuki
 Gladys Wanjiku
 Macharia
 Gladys Wanjiku
 Ndekere
 Grace Awuor Ndago
 Grace Muthoni
 Kibuiira
 Grace Muthoni
 Mwangi
 Grace Muthoni Njari
 Grace Mwanzi
 Grace Njambi Maina
 Grace Njeri Kamau
 Grace Njeri Karuga
 Grace Njeri M.

Grace Njeri Mbura
 Grace Njeri Thandi
 Grace Nyambura
 Mwangi
 Grace Nyokabi Warui
 Grace Pamela
 Chwanya
 Grace Wairimu
 Kamau
 Grace Wairimu
 Muthii
 Grace Wairimu
 Mwangi
 Grace Wairimu
 Nduati
 Grace Wambui
 Gathonjia
 Grace Wambui
 Kamau
 Grace Wambui
 Ndathe
 Grace Wangechi
 Keiru
 Grace Wangechi
 Mwangi
 Grace Wangechi
 Kimondo
 Grace Wangui
 Gachoka
 Grace Wangui Maina
 Grace Wanja Mwangi
 Grace Wanjiku
 Grace Wanjiku
 Irungu
 Grace Wanjiku Ngugi
 Grace Wanjiru Chege
 Grace Wanjiru Kahiu
 Grace Wanjiru Karira
 Grace Wanjiru
 Njoroge
 Grace Wanjiru
 Njuguna
 Grace Wanjiru
 Wanjuhi
 Grace Wanjiru
 Kamau
 Hadija Ngima Saidi
 Wachira
 Hanna Wanjiku
 Githae
 Hannah Mukami
 Hannah Muthoni
 Kamenju
 Hannah Muthoni
 Karuga
 Hannah Muthoni

Nyoike
 Hannah Muthoni
 Wawery
 Hannah Ngubia
 Hannah Njeri
 Kihonge
 Hannah Njeri
 Mwangi
 Hannah Njeri
 Njoroge
 Hannah Njoki
 Njoroge
 Hannah W. Mugoiya
 Hannah Wairimu
 Hannah Wairimu
 Gitare
 Hannah Waittherero
 Hannah Waittherero
 Mathia
 Hannah Waiyigo
 Hannah Wangeci
 Kiraka
 Hannah Wangui
 Mathenge
 Hannah Wanjiku
 Hannah Wanjiku
 Maina
 Hannah Wanjiku
 Mburu
 Hannah Wanjiru
 Muriithi
 Helen Nzisi Mutuku
 Helen Wambui
 Helen Wambui
 Kimani
 Hellen Mbuya
 Hellen Muthoni
 Hellen Njeri Kirii
 Hellen Nyambura
 Wangari
 Hilda Njeri Ndungu
 Ignatia Muthoni
 Kimani
 Irene Muthoni
 Kimwere
 Irene Njeri
 Irene Njeri Kimani
 Irene Njeri Muthoni
 Irene Wachiru Maina
 Irene Wairimu M.
 Irene Wairimu
 Wanjiku
 Irene Waithira
 Gichamba
 Irene Wanja Maina
 Irene Wanjiku

Murugi	Jane	Muthoni	Mbugua	Jascinta	Muthoni
Irine Kwida	Ng'ang'a		Jane Wambui	Chege	
Irine Njeri Wanjiru	Jane	Mutuo	Njoroge	Jecinta	Wairimu
Isaac Maina Ndegwa	Mwangangi		Jane Wandia Muthike	Maruru	
Isabel Nyokabi	Jane Mwhaki Chege		Jane Wangari	Jedidah	Wanjiku
Kariuki	Jane Njambi Kihara		Jane Wangari Maina	Wangui	
Jacinta Anyango	Jane Njambi Wanjiru		Jane Wangari	Jemima Njeri	
Jacinta Mueni Nzuki	Jane Njeri		Ndung'u	Jeneffer	Wanjiru
Jacinta Mwikali	Jane Njeri Karibu		Jane Wangaru	Irungu	
Kaunange	Jane Njeri Kihui		Jane Wangeci	Jeniffer Akinyi Opis	
Jacinta Mwikari	Jane Njeri Muturi		Mwangi	Jeniffer Atieno Modi	
Koinange	Jane Njeri Mwangi		Jane Wangui Kamau	Jeniffer Njeri	
Jacinta Njoki Gichia	Jane Njeri Ngugi		Jane Wangui Kimani	Mwangi	
Jacinta Nyambura	Jane Njeri Wamiru		Jane Wangui Wachira	Jeniffer	Wathanu
Jacinta Wairimu	Jane Njoki Mwangi		Jane Wangui Waweru	Mwangi	
Ithebu	Jane Njoki Ngombi		Jane Wanja	Jenipher Adede	
Jacinta Wambui	Jane Njoki Swago		Jane Wanja Mwangi	Jennifer	Mary
Jacinta Wambui	Jane Njoki Thuo		Jane Wanjiku	Gathoni Macharia	
Mwangi	Jane Nyambura		Jane Wanjiku Chege	Jennifer Wambui	
Jacinta Wangari	Jane Nyambura		Jane Wanjiku	Jennifer Wangeci	
Jacinta Wanjiru	Jane Nyambura		Jane Wanjiku	Irungu	
Kimani	Jane Nyambura		Kihumba	Jennifer	Wanjiru
Jackline Nduta Maina	Kanogo		Jane	Njeri	
Jackline Njeri	Jane Nyambura		Muchira	Jiminah	Nyambura
Jackline Nyambura	Mundia		Jane Wanjiku Muiruri	Maina	
Mdwangi	Jane Nyokabi		Jane Wanjiku	Josephene Waithira	
Jackline Wambui	Wambui		Mwangi	Josephine Apondi	
Jackline Wambui	Jane W. Chege		Jane Wanjiku	Josephine Mwelu	
Mwangi	Jane W. Kamau		Mwaniki	Mutua	
Jacquiline Nduta	Jane Wairimu Nyaga		Jane Wanjiku Nderitu	Josephine Njeri	
Maina	Jane Wairimu		Jane Wanjiru	Muchai	
Jandra Anyango	Kariuki		Kimotho	Josephine Wangui	
Ogonji	Jane Wairuri Mwangi		Jane Wanjiru Mburu	Josephine Wangui	
Jane Anyango	Jane Waithera		Jane Wanjiru Muiru	Muturi	
Jane Atieno Odera	Mwangi		Jane Wanjiru	Josephine Wanjiku	
Jane Atieno Okecha	Jane Waithera		Wanjohi	Mwangi	
Jane Auma Nyngne	Ndawuo		Jane Wanjiu Njeri	Josephine Wanjiru	
Jane Kalunde Kituku	Jane Waithera Njoki		Jane Waruguru	Kiragu	
Jane Kanana	Jane Waitherero		Jane Waruguru	Josephine Wanjiru	
Jane Kanyiri Inoti	Mwangi		Nyarega	Mwangi	
Jane Kerubo Nyatta	Jane Waithira		Jane Warungu	Josphine Waithera	
Jane Koki Nyamasyo	Jane Waithira Maina		Kamanja	Josphine Wangechi	
Jane M. Ombaba	Jane Waithira		Jane Watiri Irungu	Gachoho	
Jane Mbone Mbaja	Njoroge		Janeffer Waigumo	Jothan Mwangi	
Jane Mucece	Jane Wakanyi		Mwangi	Kanyi	
Emiliano	Kariuki		Janeffer Wangeci	Joyce Achieng	
Jane Mugechi	Jane Wamaitha		Mbugua	Rapemo	
Mburati	Muchoki		Janeffer Wanjiru	Joyce Akinyi Oyugi	
Jane Mukami	Jane Wamaitha		Irungu	Joyce Atieno	
Jane Murugi	Wanja		Janet Awino Atiomo	Joyce G. Evans	
Wambo	Jane Wambere		Janet Kemunto	Joyce Masicha	
Jane Muthoni	Mwangi		Ong'ang'a	Simiyu	
Gicheru	Jane Wambui		Janet Ndunge Mbalu	Joyce Muguru Ndari	
Jane Muthoni	Jane Wambui Kamau		Janet Soilah	Joyce Muthoni	
Jaramba	Jane Wambui Kuria		Janet Wambui	Joyce Muthoni K.	
	Jane Wambui		Njuguna	Joyce Njeri Mwangi	

Joyce	Njoki	Mwaura	Shamalla	Lucy Wandia Thimo
Kangothe		Juliah Muthoni Gitare	Linet Mumo Mutua	Lucy Wangari
Joyce Njoki Kariuki		Juliah Muthoni	Loice Njeri Mungai	Lucy Wangari
Joyce Njoki Ndungu		Kihara	Loilian Wambui	Lucy Wangari
Joyce Nyambura		Juliah Muthoni	Kariuki	Kariuki
Ngugi		Zakayo	Loise Mary Njeri K	Lucy Wangari
Joyce W. Macharia		Juliah Wangari	Loise Muthoni	Mwangi
Joyce Wairimu		Karanja	Murigi	Lucy Wangari
Maina		Juliah Wanjiru Kiritu	Loise Wangari	Wandakia
Joyce Wairimu		Juliana Wanjiru	Loise Wangunga	Lucy Wangeci Maina
Munyua		Juliana Wanjiru	Ikere	Lucy Wangui Ihaki
Joyce Waitherero		Mwangi	Loise Wanjiku	Lucy Wangui mugo
Mwongoria		Julius Maina Gateru	Macharia	Lucy Wanjeri
Joyce Waithira		Justina Kamene	Lorna Atieno	Waiguru
Joyce Waithira		Musyoka	Wasiembi	Lucy Wanjiku
Kamau		Justina Wanjiru	Luciah Wangari	Lucy Wanjiku Chogi
Joyce Wambui		Kasaya Nancy	Chege	Lucy Wanjiku
Joyce Wambui		Kobwogo	Lucy Adhiambo	Gakuru
Kinyua		Kasilili Musembi	Wasiembi	Lucy Wanjiku Githii
Joyce Wambui		Kavete Muli	Lucy Gathoni Kinoko	Lucy Wanjiku Kiragu
Muhinja		Khadija Wangari	Lucy Gathoni	Lucy Wanjiku
Joyce Wambui		Numu	Wangari	Mwangi
Mwangi		Ladiah Wambui	Lucy Mukuli	Lucy Wanjiku
Joyce Wambui		Gachure	Lucy Muthoni	Ndung'u
Ndirangu		Lea Osieko	Eustace	Lucy Wanjiku Nyaga
Joyce Wambui Wanja		Leah Muthanji	Lucy Muthoni Irungu	Lucy Wanjiru
Joyce Wamuyu		Kamau	Lucy Muthoni	Lucy Wanjiru Gitau
Kimondo		Leah Muthoni	Muriithi	Lucy Wanjiru
Joyce Wangui		Muchogo	Lucy Mwangi	Lucy Wanjiru
Mathenge		Leah Njeri Chece	Gatumbo	Kachichi
Joyce Wangui		Leah Nyambura	Lucy Ngoiri Muthanji	Lucy Wanjiru
Njoroge		Kang'u	Lucy Njambi	Kanene
Joyce Wanjiku Karuri		Leah Nyambura	Kinyanjui	Lucy Wanjiru
Joyce Wanjiru		Obare	Lucy Njambi	Munene
Kamau		Leah W. Gitonga	Wanjiku	Lucy Wanjiru
Joyce Wanjiru		Leah Waithera Maina	Lucy Njeri Karanja	Waiguru
Mwangi		Leah Wangui	Lucy Njeri Mburu	Lydia Wabui Muniu
Joyce Wanjiru Njau		Kangethe	Lucy Nyambura	Lydia Wamaitha
Judith Atieno Odanga		Leakey Mwangi	Wairimu	Mwaniki
Judith Mumbi Ngare		Gatumbo	Lucy Nyokabi	Lydia wambui
Judith Waithira		Leila Wanjiru	Ndung'u	Kimunyi
Mwangi		Lena Ngina	Lucy W. Mugo	Lydia Wambui
Judy M. Hinga		Lenah Nduku	Lucy Wahito	Muniu
Judy Tabitha Wanjiru		Lilian Anyango	Lucy Wairimu	Lydia Wangui Magu
Muiruri		Ogolla	Lucy Wairimu	Lydia Wariba Kamau
Judy Wangari		Lilian Njoki Kinwhi	Kimani	Lydiah Waithira
Judy Wangari Irugu		Lilian Nyathika Gitau	Lucy Wairimu	Ngugi
Judy Wanjiku		Lilian Nyathira Njeri	Lucy Wairimu	Lydiah Wanjiku
Kinyanjui		Lilian Wanjiku	Mbugua	Mwangi
Jukius Mwangi		Kirobi	Lucy Waithera Ithibu	Lydiah Wanjiru
Njoroge		Lilian Wanjiku	Lucy Wambui	Magdalene Ndila
Julia Gaciumia		Wambui	Lucy Wambui Kanja	Kanzi
Mutwaruchiu		Lillian Wanjiru	Lucy Wambui	Magdalene Njoki
Julia Otieno		Gichinga	Karanja	Magdalene Wambui
Julia Wambui Kamau		Linet Achieng Atieno	Lucy Wambui	Magdalene Gitau
Julia Wanjuru		Linet Ayuma	Mwithuka	Magdalene Kalunde
			Lucy Wambui Ruo	Uswii

Magdaline	Wambui	Ngendo		Njuguna		Mary Katunge
Gitau		Margaret	Wambui	Margret	Njoki	Mary Mugeni Kabeti
Magdaline	Wanjiru	Ngigi		Muriuki		Mary Mujaji
Mwaura		Margaret	Wambui	Margret	Nyambura	Isambwa
Malile Malian Mutua		Wanjiku		Kiragu		Mary Muthoni
Maragaret	Wachuka	Margaret	Wamuyu	Margret	Nyambura	Benson
Wambugu		Kagonda		Murigi		Mary Muthoni
Margaret	Atieno	Margaret	Wangari	Margret	Thogori	Kamau
More		Margaret	Wangari	Margret	Waithera	Mary Muthoni
Margaret	G.	Kariuki		Macharia		Kangethe
Macharia		Margaret	Wangari	Margret	Wambui	Mary Muthoni Maina
Margaret	Kanyi	Kinuthia		Margret	Wambui	Mary Muthoni
Mungai		Margaret	Wangari	Kang'ethe		Muigai
Margaret	Mukami	Mwaura		Margret	Wambui	Mary Muthoni
Ngige		Margaret	Wangeci	Maina		Mukuria
Margaret	Muli	Margaret	Wangeci	Margret	Wambui	Mary Muthoni Njeri
Wambui		Mwangi		Muiru		Mary Muthoni
Margaret	Mutau	Margaret	Wangui	Margret	Wambui	Waithaka
Margaret	Muthoni	King'ara		Ndungu		Mary Mwhaki
Wanjiku		Margaret	Wangui	Margret	Wambui	Mary N. Kihui
Margaret	Njambi	Muchiri		Ngendo		Mary Nailandei
Muswayo		Margaret	Wangui	Margret	Wangui	Mary Nekesa
Margaret	Njeri Chege	Mwangi		Kimani		Masinjila
Margaret	Njeri	Margaret	Wanjiku	Margret	Wangui	Mary Njambi
Gathiru		Gatimu		Kingara		Mary Njeri
Margaret	Njeri	Margaret	Wanjiku	margret	Wangui	Mary Njeri
Gikonyo		Kimani		Nduati		Mary Njeri
Margaret	Njeri	Margaret	Wanjiku	Margret	Wanjiku	Mary Njeri Gichuru
Kiboro		Mung'ara		Margret	Wanjiku	Mary Njeri Gicuku
Margaret	Njeri	Margaret	Wanjiku	Njadhi		Mary Njeri Githuku
Kimani		Ngugi		Margret	Wanjiru	Mary Njeri Kiguru
Margaret	Njeri	Margaret	Wanjiru	Margret	Wanjiru	Mary Njeri Kinoru
Ngethe		Gikonyo		Kariuki		Mary Njeri Kinuthia
Margaret	Njoki	Margaret	Wanjiru	Margret	Wanjiru	Mary Njeri Mwangi
Gachinga		Kangethe		Wanjohi		Mary Njeri Njau
Margaret	Nyambura	Margaret	Wanjiru	Maria Mbula Kanzi		Mary Njeri Njuru
Margaret	Nyambura	Karuoya		Mariam	Lawrent	Mary Njeri Nyakeru
Kiragu		Margaret	Wanjiru	Kunyu		Mary Njeri Nyanjui
Margaret	W. Karachu	Mutero		Mariam	Wambui	Mary Njeri Wanjiru
Margaret	W.	Margaret	Wanjiru	J.Gacobe		Mary Njiri Myandui
Kimenye		Mwangi		Marion	Wanja	Mary Njoki Kimani
Margaret	Wacera	Margaret	Wanjiru	Mbuthi		Mary Njoki Mwangi
Wahito		Njeri		Martha		Mary Njoki
Margaret	Wairimu	Margret	A. Minyi	Martha	Wambui	wanganga
Ndua		Margret	Gathoni	Chege		Mary Njoki Waweru
Margaret	Waithira	Wango		Martha	Wangari	Mary Njoro
Macharia		Margret	kanamu	Mary	Anyango	Mary Nyaguthii
Margaret	Waithira	Kirimi		Omolo		Maina
Murage		Margret	Magiri	Mary	Atieno Okinda	Mary Nyakairu
Margaret	Waithira	Njuguna		Mary	Atieno Olongo	Mary Nyakinyua
Wangaruro		Margret	Muthoni	Mary	Gachambi	Mary Nyambura
Margaret	Wambui	Mungai		Mwangi		Kahara
Margaret	Wambui	Margret	Ndonga	Mary	Gathigia Gitu	Mary Nyambura
Mathia		Ngochi		Mary	Hannah	Kimani
Margaret	Wambui	Margret	Ngina	Muthoni	Kamenju	Mary Nyambura
Ng'ang'a		Kimani		Mary	Kanyi	Mwangi
Margaret	Wambui	Margret	Njeri	Nyambura		

Mary Nyawira Kibe	Mary Wangui	Mercy Waithera	Muigai
Mary Selina Wanjiru	Wangari	Mercy Waithera	Monica Muthoni
Mary W. Kasgu	Mary Wanja Maina	Nyokabi	Kangethe
Mary W. Muthoni	Mary Wanjiku	Mercy Waithira	Monica Waithera
Mary Wachu Kamau	Gichuhi	Mercy Waithira	Wanyoike
Mary Wagaki	Mary Wanjiku Irungu	Mweti	Monicah Gakenia
Kamanu	Mary Wanjiku Kibe	Mercy Wambui	Njimu
Mary Wahu Mwaura	Mary Wanjiku	George Getuchu	Monicah Njambi
Mary Wainuku	Macharia	Mercy Wangari	Mwonjoria
Muriuki	Mary Wanjiku	Kabuthia	Monicah Njeri
Mary Wairimu	Matheri	Mercy Wangu	Kamau
Mary Wairimu	Mary Wanjiku	Murimi	Monicah Njeri
Muthogo	Muthoni	Mercy Wangui	Kimani
Mary Wairimu	Mary Wanjiku Mwai	Gathachi	Monicah Wangui
Mwangi	Mary Wanjiku	Mercy Wangui	Monicah Wanjiru
Mary Wairimu	Mwaura	Mwangi	Moris Kasese Muiune
Ngatia	Mary Wanjiku Ngugi	Mercy Wanjiru	Morrine Atieno
Mary Waithera	Mary Wanjiku	Karuga	Muchoki Kenneth
Mary Waithera	Njoroge	Mercy Wanjiru	Kibe
Mburu	Mary Wanjiku W.	Komu	Mumbi Ndegwa
Mary Waithera Ngugi	Mworia	Mercy Wanjiru	Mungai Sarah
Mary Waithira	Mary Wanjiku	Muiruri	Wanjiru
Kihara	Wanjiru	Mercy Wanjiru	Muthami Kavivu
Mary Waithira	Mary Wanjiru	Mwangi	Muthoni Mwangi
Muturi	Mary Wanjiru	Mercy Wavinya	Maina
Mary Waithira Ruo	Mary Wanjiru Kamau	Kimeu	Nancy Wambui
Mary Wambui	Mary Wanjiru Kimita	Mildred Caroline	Muiyuro
Mary Wambui Chege	Mary Wanjiru M.	Achieng	Nancy Awuor
Mary Wambui Gacie	Mary Wanjiru	Milicent Akoth	Okombo
Mary Wambui Kago	Makumi	Angolo	Nancy Kabui
Mary Wambui	Mary Wanjiru	Milka Anyango	Mwangi
Kamau	Mbugua	Agelo	Nancy M. Mwako
Mary Wambui	Mary Wanjiru mbuku	Milka Wanjiru	Nancy Nduta Gatune
Karanja	Mary Wanjiru	Milka Wanjiru Ngugi	Nancy Ngendo
Mary Wambui	Mwangi	Milkah Wambui	Nancy Njeri
Kariuki	Mary Wanjiru	Mugo	Nancy Njeri Kariuki
Mary Wambui	Ndegwa	Millicent Achieng	Nancy Njeri Komu
Kibura	Mary Wanjiru	Millicent Akoth	Nancy Njeri
Mary Wambui Maina	Wanyoro	Wasiembi	Nyakeero
Mary Wambui Mburu	Mary Wanjiru	Millicent Awuor	Nancy Njeri
Mary Wambui	Wariua	Osong	Wainaina
Ndungu	Mary Wanjiru	Millicent Owiti	Nancy Njoki
Mary Wambui	Wariuwa	Millicent Wanjiru	Nancy Njoki M.
Nganga	Mary Waruchu	Mwangi	Nancy Njoki Nyawira
Mary Wambui Njoga	Rumoo	Miriam Atieno	Nancy Rina Wanjira
Mary Wambui	Mary Wathaka	Ibrahim	Mbugua
Teresia	Gacathi	Miriam Auma Adam	Nancy Wahito
Mary Wamuyu	Mary Wathithi	Miriam Nyambura	Gichane
Kamachu	Mathew Nduta	Maingi	Nancy Wairimu Ben
Mary Wamuyu	Maureen Wambui K.	Miriam Viferi	Nancy Waithera
Kamcu	Mercy Mukami	Miriam Wangari	Nganga
Mary Wangari	Njururi	Miriam Wamuyu	Nancy Waitherero
Gichuhi	Mercy Muthoni	Modest Ngatha	Mwangi
Mary Wangui Maina	Karanja	Waweru	Nancy Waithira
Mary Wangui	Mercy Njeri Karori	Monica Kamina	Irungu
Munene	Mercy Njoki Muiethe	Kinyua	Nancy Wambui
		Monica Mumbi	

Kanyi		Nellius	Waruinu	Pauline	Wanjiru	Purity	Kirigo
Nancy	Wambui	mwangi		Peniah	Wanjiru	Wachira	
Maina		Nernesy	Wanjiru	Njoroge		Purity Muthoni	
Nancy	Wangechi	Wainaina		Penina	Wanjiku	Purity Wanjugu Gatai	
Muri		Nether	Nyambura	Mwangi		Queenta	Achieng
Nancy	Wangui	Waithaka		Peninah	Kabura	Ogecha	
Nancy	Wangui	Ngina Thuka		Mwangi		Rachael	Katumbi
Murigi		Njambi	Kanyi	Peninah	Ndungr	Muindi	
Nancy	Wanja Mburu	Kaniaru		Muinde		Rachael	Wanjiku
Nancy	Wanjiku Gucu	Njeri Ihura		Peninah	Nduta	Ndungu	
Nancy	Wanjiru	Njeri Maina		Kaguru		Racheal Njeri Kariuki	
Wakaba		Njeri	Nganga	Peninah	Njambi	Rachel Njeri	
Nancy	Warueno	Kahinga		Mbugua		Rachel	Njuru
Kinuthia		Njeri Thuo		Peninah	Nyamunya	Mahinda	
Nancy	Warwinu	Njerika Wanjiru Keru		Mbugua		Rachel	Nungari
Maina		Njoki Kiangathi		Peris Gaceri	Waruchu	Ngere	
Naomi	Mugure	Noreen Mueni Ngui		Peris	Ngonyo	Rachel	Wanjiru
Njoroge		Norhar Mugere		Karanja		Kamau	
Naomi	Muthoni	Nyambura Kibinge		Peris	Waiyigo	Rahab Njeri Njoroge	
Kimani		Pamela	Akinyi	Mwangi		Raphael	Kamau
Naomi	Mwihaki	Otieno		Peris	Wangui Karu	Kagwe	
Mungui		Pamela Ngesa		Peris	Wanjiku	Rebecca	Njeri
Naomi	Njambi	Pamela Tinoga		Peter	Gichane	Kamau	
Kimanga		Paris Ndunge Nzinga		Macharia		Rebecah	Waruguru
Naomi	Njeri	Paskaline	Wanjiru	Petronila	Wayua	Mwangi	
Macharia		Wambui		Mawiyoo		Rebecah Mukonene	
Naomi	Njeri Mwangi	Pasqueline Ngatia		Phelister	Wangui	Rebecah	Njoki
Naomi	Njoki Nyaga	Patricia Bonareri		Ngugi		Kariuki Muriu	
Naomi	Njoroge	Patricia	Njeri	Pheris	Nduta Mwai	Rebecca	Njambi
Naomi	Nyokabi	Mwangi		Phillip	Kamau	Kuria	
Njoroge		Paul	Mwangi	Macharia		Rebecca Njeri	
Naomi	Wacheke	Wangari		Philomena	Nyokabi	Rebecca Njoki	
Mwangi		Pauline		Miringu		Rebecca Wanja	
Naomi	Waitherero	Pauline	Kaekue	Philomena	Wahu	Rebecca	Wanjiru
Muhungu		Pauline		Gathiru		Njoroge	
Naomi	Wambui	Mwema		Phris Nduta		Redemptah Kavuiitha	
Gichure		Pauline	Muthoni	Phylis	Njoki	Mwanzia	
Naomi	Wangari Gitui	Mwangi		Macharia		Regina Kamene	
Naomi	Wangari	Pauline Mwikali		Phylis	Nyambura	Regina Keeri Mutegi	
Ndegwa		Pauline Njeri		Mwangi		Regina Nyandira	
Naomi	Wanjiru	Pauline Njeri		Phylis	Wairimu	Regina Wangari	
Thande		Pauline Njeri Wanjiru		Mwangi		Regina	Wangari
Naomi	Wanjiru	Pauline Nyakaro		Phylis	Wangari Njagi	Ngugi	
Wangari		Pauline	Nyambura	Phyris	Nduta Mwai	Regina	Wanjiku
Ndungu	Wanjiku	Njai		Pirisika	Kerudo	Wambui	
Mary		Pauline W Mwangi		Pity	Njoki	Regina	Wanjiru
Nelius Lucy	Waithera	Pauline	Wambui	Priscah	Atieno Ganja	Wagatira	
Nelius	Nyambura	Ngeene		Priscah	Wanjiku	Regina Waruguru	
Mwangi		Pauline Wangechi		Gichure		Reginah Mwongeri	
Nelius	Wanjiru	Pauline	Wangeci	Priscah	Wanjiru	Reginah	Njoki
Moses		Gathungu		Priscilla	Muithoni	Muigai	
Nellie	Wanjiku	Pauline	Wangoi	Priscilla	Muthoni	Reginah	Nyawira
Kahinga		Mwangi		Priscilla	Njeri	Kimere	
Nellius	Wacheke	Pauline	Wangui	Priscilla	Wambui	Reginah	Wairimu
Mwangi		Karugu		Wanjiru		Wachira	
Nellius	Wanjiru	Pauline	wanjiku	Priscilla	Wawira	Regineh	Njoki
Mwangi		Mugo					

Muigai	Nderitu	Serah	Wanjiru	Mwangi
Ricarna Wangui	Rosemary Wanjiku	Kariuki		Susan Wanjiru Njeri
Risper Awino Elisha	Mwangi	Shellomith	Njeri	Susan Watetu
Robinah Kanza	Ruth Ingatiza Ilalila	Gitari		Gakungu
Rodah Kanini	Ruth Mugure Njogo	Shelmith Njeri	Gitari	Susanah Nyambura
Mutisia	Ruth Njeri Kirugu	Shelmith	Wanjiku	Tabitha Mueni
Rodah Nyambura	Ruth Wairimu	Kiama		Muthama
Kangethe	Ruth Wairimu	Silio Murethi		Tabitha Njoki
Rodha Nyachama	Wangari	Stanley	Mwangi	Tabitha Njoki
Onywoki	Ruth Wamboi Kibe	Muriithi		Chomba Wairimu
Rosalia Wambui	Ruth Wangari	Stella Abuga		Tabitha Wairimu
Rose Wachira	Ruth Wanjiku	Stella Njeri	Wanjiku	Gichuru
Kihore	Ruth Wanjiku	Susan Kakuvi	Musiu	Tabitha Wamuyu
Rose Kabuka Kamau	Ndirangu	Susan	Mirigo	Karaya
Rose Mary Wairimu	Ruth Wanjiri Kungu	Mwangi		Tabitha Wangare
Thuku	Salome Atieno	Susan	Mutheu	Ouma
Rose Merab Adoyo	Akumu	Maingi		Tabitha Wanjeri
Rose Mukai Landa	Salome Atieno	Susan	Muthoni	Gikuma
Rose Mumbua	Omondi	Mwangi		Tabitha Wanjiku
Rose Nafula Rakama	Salome B. Nyambura	Susan	Muthoni	Tabitha wanjira
Rose Njeri Njoroge	Salome ngendo	Mwaura		Teresa Njoki
Rose Njeru Mbugua	Wanjiru	Susan N. Njuguna		Kagunda
Rose Njoki	Salome Njambi	Susan Nduku		Teresa Wangui
Rose Njuguna Irungu	Njoroge	Susan Nduyi	Aboneri	Teresah Njeri
Rose Nyabura Njogu	Salome Njeri muthee	Susan Ngina	Njau	Teresia K. Muburi
Rose Nyambura	Salome Nungari	Susan Njambi	Ngigi	Teresia Muthoni
Kagwamba	Salome Wambui	Susan Njeri	Kariuki	Kamunyu
Rose Nyambura	Salome Wambui	Susan Njoki	Korir	Teresia Njeri Kamau
Maina	Kibathi	Susan Njoki	Mburu	Teresia Njeri W.
Rose Nzula Kala	Salome Wanjiku	Susan W. Mburu		Teresia Wairimu
Rose Theru Mwangi	Salome Wanjiru	Susan Waithera		Machaga
Rose Wairimu Ngugi	Kinyanjui	Wambui		Teresia Wairimu
Rose Wambui	Sarah Muthoni	Susan Wambaire		Mburu
Mwaura	Sarah Muthoni	Susan Wambui		Teresia Wairimu
Rose Wamuyu	Nyakeru	Susan Wambui		Waithaka
Rose Wangui	Sarah Wagitu Njambi	Susan Wambui		Teresia wangui
Macharia	Sarah Wairimu	Muiruri		Teresia Wanjiku Kibe
Rose Wanjiku	Kamau	Susan	Wambui	Teresia Wanjiku
Rose Wanjiru	Sarah Wairimu	Susan	Wangari	Muthemba
Rose Wanjiru Ngugi	Karuri	Wamboi		Teresia Wanjiru
Rose Wanjiru Thiaka	Sarah Wairimu	Susan	Wangui	Kahiu
Roseline W. Anyango	Wanjiru	Susan	Wangui	Teresiah Ndinda
Roselyne Anyango	Saraphina Njeri	Ndirangu		Teresiah Njeri
Wamwayi	Scholastica Atieno	Susan	Wangui	Kamau
Roselyne Grace Osoo	Sela Mukabane	Ndurugo		Teresiah Wairimu
Rosemary Mutheu	Nandwa	Susan	Wangui	Nyoro
Rosemary Muthoni	Selina Njeri Muthike	Mwaniki	Wanja	Teresiah Wanjiku
Mukora	Selina Nyakinyua	Susan Wanjiku		Kahoro
Rosemary Waijire	Sera Wanjiru	Susan Wanjiku		Teresiah Wanjiru
Muthoni	Githumu	Susan Wanjiku		Mbaya
Rosemary Wambui	Serah Nduku Nduru	Mburu		Tersia Njeri
Rosemary Wambui	Serah Njeri Maina	Susan Wanjiku		Timothy Gitau Irungu
Rosemary Wandiri	Serah Wairimu Ikere	Wambui		Tirus Irungu
Rosemary Wangui	Serah Wambui Muhia	Susan Wanjiru		Turphena Adhiambo
Rosemary Wangui	Serah Wanja	Susan Wanjiru	Maina	Okoth
		Susan	Wanjiru	Uliah wanjiku

Muthoni		Veronicah	Kanini	Virginiah	Wanjiku	Winfred	Munini
Veronia	Adhiambo	Muli		Njigua		Winfred	Owuor
onyango		Veronicah	Mumbi	Wamboi	Wanjiru	Oniaro	
Veronica	Mwihaki	Ngaah		Mwangi		Winfred	Wambui
Karwenyi		Veronicah	Njeri	Wambui	Wanjiru	Wagutu	
Veronica	Mwihaki	Mwangi		Mwangi		Winfred	Wangui
Maina		Veronicah	Nyabo	Wanjiku	Gakuo	Njonge	
Veronica	Njago	Ngure		Kingori		Winnie	Muthoni
Wanjiku		Veronicah	Wanjiru	Wanjiku	Kamakia	Mburu	
Veronica	Nyambura	Mungai		Wanjiku	Mathia	Winnie	Njeri Kamau
Veronica	W. Karanja	Victoria	Nyandia	Wanjiku	Wanjathi	Winnie	Njeri Kimani
Veronica	W. Kiruthi	Violet	Adhiambo	Wanjiku	Zakayo	Yovesia	Ombeki
Veronica	Wakarudi	Virginbia	Wanjiru M.	Wanjiru	Gakuo	Ondieki	
Veronica	Wambui	Virginia	Muthoni	Kingori		Yunis	Hassan Zuhura
Veronica	Wamuyu	Mugo		Wanjiru	Mariga	Ziphora	Waithera
Wanjau		Virginia	Njoki	Wanjiru	Muiruri	Zipporah	Nyambura
Veronica	Wangari M.	Virginia	Nyambura	Wanjiru	Njau	Zipporah	Watiri
Veronica	Wangui	Gitonga		Wanjiru	Tirathi	Karanja	
Kamau		Virginia	Wambui	Wanjiru	Zakayo		
Veronica	Wanjiku	Wanjiru		Wanjiru	Kamau		
Maina		Virginia	Wangechi	Waweru	Kamau		
Veronica	Wanjiru	Virginiah	Wanini	Wiltah	Nyambate		
Mbariia		Gachui		Ombere			

Source: Nairobi Informal Sector Confederation (NISCOF) 2017