



East African Journal of Arts and Social Sciences

ejass.eanso.org

Volume 6, Issue 2, 2023

Print ISSN: 2707-4277 | Online ISSN: 2707-4285

Title DOI: <https://doi.org/10.37284/2707-4285>

EANSO

EAST AFRICAN
NATURE &
SCIENCE
ORGANIZATION

Original Article

Effectiveness of Street Vendors Associations among Women Street Vendors: A Case Study of Nairobi CBD

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Article DOI : <https://doi.org/10.37284/eajass.6.2.1646>

Date Published: ABSTRACT

20 December 2023

Keywords:

Effectiveness,
Street Vendor
Associations,
Women Street
Vendors,
Nairobi CBD.

This study was occasioned by the disparity gaps between allied associations supporting the rights of street vendors to operate in public spaces, the membership of street vendors into street vending associations and street vendors being incorporated in urban planning. The study assessed the effectiveness of street vendor associations among women street vendors in Nairobi City County based on the following objective; to examine factors influencing membership in street vendor associations. A descriptive survey study design was used to collect both qualitative and quantitative data using questionnaires, interviews, and content analysis. Snowball sampling was used in select 204 female street vendors from the streets. Quantitative data was filtered, coded, and analyzed using the Social Sciences Statistical Package (SPSS) while qualitative data was analyzed using verbatim quotes. The standard deviation, computation average and chi-square were performed to show the rankings for benefits and challenges of women's street vending associations. The findings of the computation average showed that leadership opportunity was the highly ranked benefit (mean=0.913). While poor leadership was the most highly ranked challenge in street vendor's associations (mean=1.651). The findings of the chi-square revealed that all benefits of street vendor associations influenced membership as their p-values were less than 0.05; Leadership opportunity (p=0.000), Welfare and access to credit (P=0.002), training in business (P=0.001) and networking (P=0.003). The study concludes that street vendors associations among women street vendors in Nairobi city county have been very effective in creating collective synergy rather than individual effects of each member. The study recommends association leaders to acquire leadership and management skills to enable them to carry out their mandate fully.

APA CITATION

Mercy, D., Muiruri, P. & Kibutu, T. (2023). Effectiveness of Street Vendors Associations among Women Street Vendors: A Case Study of Nairobi CBD. *East African Journal of Arts and Social Sciences*, 6(2), 390-404. <https://doi.org/10.37284/eajass.6.2.1646>

CHICAGO CITATION

Mercy, Dudi, Philomena Muiruri and Thomas Kibutu. 2023. "Effectiveness of Street Vendors Associations among Women Street Vendors: A Case Study of Nairobi CBD". *East African Journal of Arts and Social Sciences* 6 (2), 390-404. <https://doi.org/10.37284/eajass.6.2.1646>.

HARVARD CITATION

Mercy, D., Muiruri, P. & Kibutu, T. (2023) "Effectiveness of Street Vendors Associations among Women Street Vendors: A Case Study of Nairobi CBD". *East African Journal of Arts and Social Sciences*, 6(2), pp. 390-404. doi: 10.37284/eajass.6.2.1646.

IEEE CITATION

D., Mercy, P., Muiruri & T., Kibutu "Effectiveness of Street Vendors Associations among Women Street Vendors: A Case Study of Nairobi CBD". *EAJASS*, vol. 6, no. 2, pp. 390-404, Dec. 2023.

MLA CITATION

Mercy, Dudi, Philomena Muiruri & Thomas Kibutu. "Effectiveness of Street Vendors Associations among Women Street Vendors: A Case Study of Nairobi CBD". *East African Journal of Arts and Social Sciences*, Vol. 6, no. 2, Dec. 2023, pp. 390-404, doi:10.37284/eajass.6.2.1646.

INTRODUCTION

British anthropologist, Keith Hart, coined the term informal economy in the early 1970's. According to Hart (1973), the informal economy consists of units that produce goods and services whose primary purpose is to create employment and income, usually while operating with little capital. Nearly 2.5 billion people or half of the world's labor force, work in the informal economy (Recio et al., 2019). Estimates from the International Labor Organization revealed that informal work accounts for 63% and 58.1% of men's and women's global employment respectively. However, in Africa, 89.7% of women are in informal employment in contrast to 82.7 % of men (ILO, 2018).

It is argued that the informal economy widely includes a range of self-employed persons who work in small, unregistered enterprises and therefore, are unrecognized by the government (Delbiso et al., 2018). Currently, it includes domestic workers, casual day laborers, street vendors and temporary or part-time workers most of whom are unskilled and lack secure benefits and social protection (Shahen, 2022). Over the years, street vending has become a significant source of employment and income for many urban dwellers. Consequently, street vending has become the largest sub-group of informal workforces (ILO, 2018).

Street vending is a business activity that entails the sale of goods to the public on pavements, marketplaces and mobile street hawking without having a permanent structure from which to sell (Monga & Dzvimbo, 2019). The number of street vendors in major cities around the world has been

on a steady increase particularly in the developing countries of Asia, Latin America and Africa. Rural-to-urban migration of the unskilled population, limited formal employment in cities and the global economic crisis are among the factors that have led to the rise in the number of street vendors (Doibale et al., 2019). Therefore, most of the urban poor people are forced into the occupation out of desperation and necessity to earn a living (Mlambo, 2021).

Street vendors are business people who sell items and deliver services in public locations that are generally defined, like open-air spaces, transportation intersections, and building sites. They form the largest sub-group of the informal workforce and are more visible due to their presence in public spaces (Monga & Dzvimbo, 2019). Most of the urban poor people venture into street trading in an effort to make a living while in the cities due to its ease of entry.

As the world continues to urbanize, most countries face challenges in meeting the demands of the growing urban populations be it in housing, transportation, employment, education, and healthcare with the most significant challenge being employment. Jobs in the formal sector are limited to the existing urban population (Ntuli, 2020). This has significantly increased the number of people seeking informal employment with street vendors constituting a majority of the workforce in the informal sector (Pratt, 2019). Across the globe, in Indonesia, Thailand, Vietnam, China and Sub-Saharan Africa, poor urban women enjoy a significant share of informal employment through street vending (Jeyapaul & Manimaran, 2021). Women street vendors find the entry and exit barrier in this trade to be

negligible, the amount of capital and skill required to be less, and the work is flexible when combined with other activities such as taking care of children (Ntuli, 2020). *In addition, in their study on the economic impact of Los Angeles Street Vendors*. Flaming *et al.*, (2015) reiterates that the local economy of developing countries positively benefits when street vendors sell their products, accumulate profits, and increase their stocks and sales. This increases the demand for goods and broadens the tax revenue from the suppliers for the state.

In Nairobi, urban authorities associate street vending with insecurity and congestion therefore, local by-laws are used by the city officials use local by-laws to legitimize repressive policies on the vendors. This leads to consistent harassment and evictions (Joshi, 2018). According to NCIDP (2018) this challenge is compounded by the city's limited number of open-market spaces and the lack of an all-inclusive licensing policy. Street vending is a legal activity under the laws applicable to the City of Nairobi. However, Racaud *et al.*, (2018), in their study on contested street, informal street vending and its contradictions pointed out that inconsistencies in the regulatory framework at various levels of power between the central government and the local government are being exploited to the detriment of street vendors. There are two national texts, that is, Urban Areas and Cities Act 2012 contradict with local city by law. This causes a general nuisance by law. This law allows the city and county officials to arrest anyone they deem to be general nuisance in public places (National Council of Law Reporting, 2012). By law, this local city legitimizes the eviction of street vendors from the streets of Nairobi.

For women street vendors in Nairobi, increased vulnerability at the household level either as a result of poverty, female headed-families, disability, or the need to supplement their spouse's income so as to meet the basic household needs are among the factors that have driven many women to street vending (Onsumu *et al.*, 2022). Street vendors in Nairobi have formed membership-based associations such as street

vendor associations to make their voices heard and overcome some life challenges (Kinyanjui, 2014). Therefore, the study aimed to examine the social and economic factors that drive women to join street vendor associations and the benefits that the women street vendors gain from being members of street vendor associations.

LITERATURE REVIEW

Motive for Membership to Street Vendor Associations

Women street vendors across the globe face different challenges while working on the streets than their male counterparts (Jeyapaul & Manimaran, 2021). These women are physically abused, work overtime, lack access to sanitation, lack financial literacy, and financial inclusion to loans and credit (Kaur, 2020). In their study on social protection and informal workers in Sub-Saharan Africa, Riisgaard (2021) reported that the main objective of collective action among street vendors is to provide services such as: access to group insurance, access to financial services, development of Small and Medium Enterprise (SME) among street vendors and most importantly for the creation of a united front in the negotiation and protection of their rights. Street vendors who join or form associations desire to mitigate the challenges they face in their occupation while enjoying the benefits that come with uniting and having one voice.

Various studies indicate that the most street vendors in urban cities are females (Jeyapaul & Manimaran, 2021). Women street vendors are, therefore, said to be empowered through street vending and most of them took on the task the role of bringing food to the table for their families (Chingono, 2016). Therefore, these women therefore look for every opportunity to be present on the streets despite the uncertainty and ambiguity of their legal status and right to be on the urban space by joining representative associations that help them navigate through street vending (Benit-Gbaffou, 2016). Therefore, an understanding of the functions of these street vendors' associations is necessary in relation to membership of women street vendors into their

associations. The study addressed a research need by examining the various facets in the lives of women street vendors such as age, marital status, and physical vending location that influence women's membership in street vendor associations.

In La Paz, Bolivia, the location of a street vendor determines which association they join. Most street vendors in La Paz start working without joining street vendor associations. Some choose to work in places with few other vendors and no existing associations, while others go to established markets with existing associations (Hummel, 2017). The study on street vendors and state intervention by Hummel (2017) revealed that vendors who are not members of a street vendor association are typically a little bit younger, less experienced in street vending, and have a smaller amount of assets than established street vendors. She points out that many street vendors join associations to get licenses. This current study will address this information gap by examining if the spatial location of women street vendors in Nairobi influenced their membership in street vendor associations and the different requirements to be met so as to gain membership in an association.

In their study on SEWA, Lokeswari et al., (2020) revealed that through collective action in SEWA, women gain access to social security through healthcare, childcare, and shelter. SEWA's membership fee is Rupees 5 per year and their leaders were elected to form an executive committee. However, according to a study by Sankrit (2015), there were more women street vendors in the cities of India than there were associations to serve them, and only about 20 per cent of street vendors joined these support networks. This current study focused on how street vendor associations in the CBD of Nairobi City County recruit their members.

In Africa, collective action in the form of street vendor associations has been identified as one of the ways street vendors protect themselves against a hostile regulatory environment. Many street vendor associations in South Africa were making

themselves visible through protests, publicity campaigns and the media (Jongh, 2020).

Studies accessed in Kenya undertaken by Kinyajui (2014) reveals that women street vendors find that being part of a social network in the form of an association not only shapes their opinions but may also influence women's participation in business. On the other hand, Omwenga et al. (2013), report that woman entrepreneurs in Kenya face a shortage of peer support networks and may fail to join the existing associations due to being overwhelmed by business and family responsibilities. Therefore, their ability to obtain peer financing and information needed for survival is limited. The studies, however, failed to look at women street vendors a part of Small and Micro Enterprises (SMEs) utilizing public spaces, the challenges that come with street vending and their associational life in Nairobi. These studies also did not look at how social and economic factors facing street women vendors can influence the women's membership in street vendor associations.

Benefits of Street Vendors Associations.

Various studies have revealed the benefits of street vendor associations. In his study on hawkers in India, Joshi (2018) argues that street vendor associations have over the years, led to the national law in India legalizing street trade and creating new possibilities for negotiating with the state at several levels. On the other hand, street vendor associations sometimes order physical spaces on behalf of their members, control access to specific resources, and establish the rights and duties of their members. They, therefore, become authoritative institutions governing street work activities when the state fails to provide or regulate basic physical or regulatory infrastructure (Rodrigues & Bialoborsa, 2017). The current study intends to examine at how street vendor associations have enabled street vendors to claim their space within the city.

Women's only street vendor associations have come up over the years due to the historical

domination of street vending associations by men, which prevented women from being viewed as viable leadership candidates in the past. In Lima, Peru, women represented two-thirds of all street vendors yet, few held leadership positions in local associations. It is noteworthy that Red de Mujeres in Peru, an association of women street vendors has armed women with leadership skills and positions that have helped improve the perception of women street vendors (Roever & Linares, 2010). On the other hand, SEWA Bank in India, an entity of SEWA has given financial access to its members by providing them with loans that members have used to expand or improve their businesses (Duvendack, 2018). While these studies focused on cultural and institutional factors, the current study aims to evaluate factors such as empowerment and participatory leadership on women street vendors by street vendors' associations in the CBD, Nairobi City County to eliminate the information gap.

Previously, in a study done on street vending in Kenya and four other African countries, Mitullah (2003) showed that existing street vendors associations were few, with many being Rotating Savings and Credit Associations, ROSCAs. The *chama* primarily addressed their welfare; the women brought in an agreed-upon amount of money daily or monthly in terms of savings, which is then given to one person on rotational basis to invest in the business or buy durable goods (Kinyanjui, 2014). However, a recent study by Racaud et al. (2018) on informal street trading

in Kisumu City revealed that street traders engage in collective action through self-help groups and associations registered with the Ministry of Gender, Children and Social Development. They have monthly meetings and regular elections, offer services like capital accumulation through savings, loans, and providing social aid while negotiating for protection and resources through clientelism. However, these studies did not look at street vendor associations in Nairobi and their approach on street vending issues and advocacy

METHODOLOGY

Research Design

Sampling Procedure

Mapping was done at various trading locations based on the nature of land use and the population of women street vendors to identify vending zones appropriate for the study. The vending zones comprised major transport areas, markets and busy intersections (Recio *et.al.*, 2019).

Cluster sampling, a form of probability sampling that entailed dividing an entire population into groups or clusters and then drawing random samples from those clusters for use in the final sample was used (Taherdoost, 2016). This method was ideal for this study as it considers large populations which are not in sampling frames (Sharma, 2017). Cluster sampling was therefore used to identify the vending zones in the CBD. These vending zones are shown in *Table 1*.

Table 1: Clustered areas

Clustered Area	Nature of land use	Population of women street Vendors	Sample size
Tom Mboya Street	Busy intersection, major transport area	260	34
Moi Avenue	Busy intersection, major transport area	230	34
Kenyatta Avenue	Offices, businesses and five-star hotels	20	34
Taita Taveta Street	Busy intersections, businesses	320	34
Landhies Road	Market, major transport area	560	34
River Road	Market, busy intersections, businesses	420	34
Temple Road	Market, major transport area	550	34
Haile Sellasie Avenue	Offices, technical institutions.	35	34
Total			204

The study then purposively selected vending zones from the clustered areas with a high

population of women street vendors. Non-proportionate sampling method was used to

determine the sample size for each vending zone. It involved dividing the total sample size of 204 women street vendors equally among the six vending zones, yielding the samples size for each zone as shown below.

The snowball sampling technique was then used to select 34 respondents from each vending zone. Snowball sampling is a non-probability method of sampling that is often employed when no sampling frame can be constructed and is useful in developing an in-depth exploration of a central phenomenon (Kirchherr & Charles, 2018). The method was appropriate since only members of street vendor associations were reached, and a recommendation from a trusted friend or acquaintance worked to grow the sample size. The process was based on the criteria that; i) to be a woman street vendor aged 18 years and above, ii) to be a member of a street vendors association, iii) to be trading in the identified vending zones, and iv) accepting to participate in the study. It began with women on the street who later referred the researcher to another female street vendor after the interview.

The purposive sampling method was used in identifying eight key informants. Purposive sampling is also known as judgmental, accidental, availability selective, per quota, or subjective sampling. It is a non-probability sample that is selected based on population characteristics and the study objective (Crossman, 2020). The seven officials were serving as leaders in local street vendors associations (CBD Vision Street Vendors Association, Nairobi Street Vendors Empowerment Association, Muthurwa Friends Forever, Persons with Disability Street Vendors Association, Muthurwa Food Court Vendors Association, Vision Informal Traders Association, Pamoja New Ngara). One official was from the Nairobi Informal Sector Confederation (NISCOF).

Target Population and Sample Size

The target population was women street vendors who belong to associations in Nairobi CBD. Due to the mobile nature of street vending and lack of licensing among street vendors, it was difficult to

determine the exact number of women street vendors operating on the streets in the CBD. However, according to NISCOF field records, at least 3,852 female street vendors were members of street vendor associations operating in the CBD.

The Yamane (1967) formula was utilized at a precision level of 95% to obtain the sample size.

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

Where: - n = sample size required, N = population size, e = significance level.

The formula was applied;

$$n = \frac{3852}{(1+3852)0.07^2} = 204.03$$

The sample size was 204 women street vendors.

Methods of Data Collection, Analysis and Presentation

Both open-ended and closed-ended questionnaire based on the study's objectives were used to obtain data from women's street vendors. Questionnaires are deemed suitable because questions are standardized easing data analysis, can be self-administered by the respondents, and are anonymous (Orodho, 2005). For this study, the questionnaires were administered face to face between 2 pm to 9 pm to capture women street vendors in their working spaces as they went about with their trade.

A key informant interview guide was utilized to establish the responses from key respondents. According to Smulowitz (2017), an oral conduction of interviews provides in-depth data which is impossible when using a questionnaire alone. This method allows greater flexibility as it allows the interviewer an opportunity to restructure questions in a language the interviewee can adapt to based on his/her educational level. This reduces misinterpretations.

Data collected was presented using statistical tables, charts, graphs, photographs, and verbatim quotes.

RESULTS AND DISCUSSIONS

Of the 204 respondents, 10 respondents were unavailable and remained unreachable even after requesting for more time to be able participate in the study. Thus, the response rate of the respondents was 95.1% which was adequate for the analysis and reporting of results.

Motives for Membership in Street Vendors Association

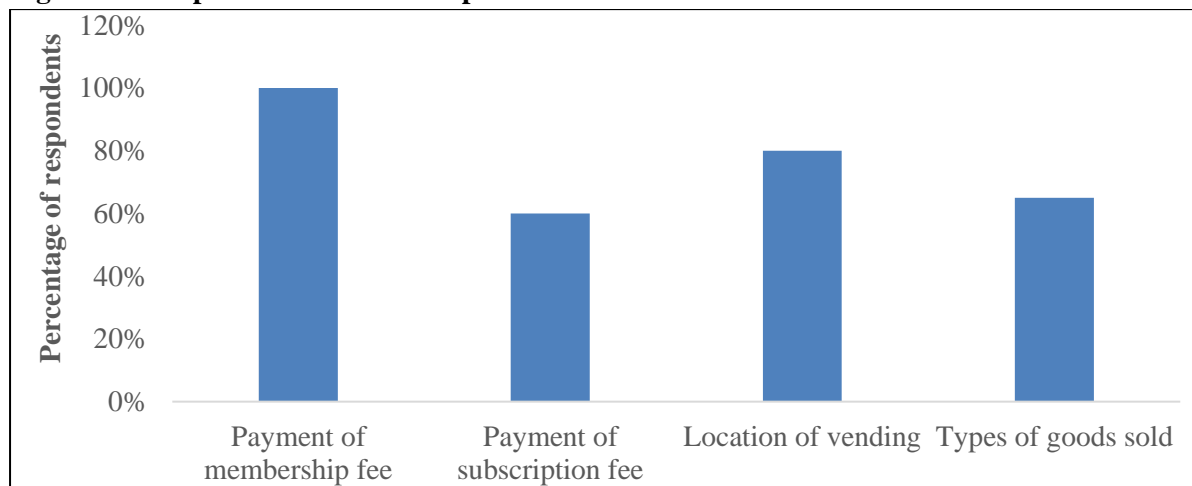
Factors influencing membership, such as recruitment process, type of street vendor association, and duration since joining a street

vendor association, were analyzed. The findings and discussions are as presented below.

Recruitment Process of Members to Street Vendors Associations

This study sought to find out the recruitment process of members into street vendors associations. It was determined that female street vendors became members to street vendors` associations after meeting the association`s membership criteria. The findings are as shown below.

Figure 1: Compliance to membership criteria



Based on the findings, 100% of the respondents agreed to paying the membership fee, 60% paid the required monthly subscription fee, 80% were vending from the same location or street and 65% sold similar types of goods to join a particular association.

The findings revealed that payment of the registration fee and monthly subscription fee differed across each street vendor association. In most associations, the respondents reported that the payments for the membership fee were to be paid in full. Respondents also reported that the payment was 500 Kenya Shillings. On the other hand, it was revealed that monthly subscription fee varied between the associations; some paid Kshs 100 while others paid Kshs 50 monthly. Upon further investigation on the monthly fee payment, the key informants revealed that all the members in different associations did not

promptly pay the monthly subscriptions payment. The difference in the registration fee and monthly fee across the street vendor associations indicates that street vendor association officials acknowledge their members` financial status based on their income.

The study`s findings revealed that women street vendors joined an association of their choice based on their preference and ability to meet the membership criteria. The respondents revealed that they learned about the associations from their peers. The respondents also revealed that membership in street vendor associations varied based on the location or street they sell from or the type of goods sold. Interviews with key informants further revealed that spatial dispersion and constant movement led to a lack of coordination between the women street vendors and their associations since a number of the

women constantly moved from one street to the next and did not vend from a fixed location. These findings concur with that of Lindell (2018), whose study on street work dynamics and trajectories of collective organizing reveals that spatial dispersion is challenge in guaranteeing participation of members of street vendor associations. This implied that there was a chance

that more women street vendors could engage in collective action if their mobility in search of vending spaces were reduced.

Plates 1 and 2 below were taken to show the different types of goods sold by women street vendors at the same location.

Plate 1: Women street vendors selling fruits at a busy bus terminal and intersection



Source: Fieldwork (2022)

Plate 2: Woman Street vendor selling clothes and accessories near an intersection



Source: Fieldwork, (2022)

Plates 1 and 2 revealed that female street vendors were mostly located in the evening hours at busy intersections near various businesses such as shops and the bus terminus. This was strategic

because the high number of customers to the formal businesses and passengers heading home from work after 5 pm were also potential clients to the street vendors. Additionally, law

enforcement officers typically finish their duties after 5pm which made the city’s enforcements efforts much less efficient at this time. The frequency of female street vendors in these locations and the type of goods they sold made it convenient for them to join a preferred street vendor` association in the area.

Type of Street Vendors Association to Whom Members Belong

This study sought to find out which street vendor association the members belonged to. There are two types of street vendor associations: mixed-sex street vendor associations and women’s only street vendor associations. The findings are tabulated in *Table 2*.

Table 2: Type of Street Vendors Association

Street Vendor Associations	Type	Frequency	Percentage
C.B.D Vision Steet Vendors Association	Men and Women	28	14.4
Muthurwa Friends Forever	Women	37	19.1
Persons With Disability Street Vendors Association	Men and Women	23	11.9
Muthurwa Food Court Vendor Association	Men and Women	31	15.
Vision Informal Traders Association	Men and Women	26	13.4
Pamoja New Ngara	Women	26	13.4
Total		194	100

Based on the results in *Table 2* above, 19.1% and 13.4% of the respondents were from women’s only associations, while 14.4%, 11.9%, 11.9%, 15.9% and 13.4% were from mixed-sex associations. These findings reveal that there are more mixed-sex association than there are women’s only associations since they have been in existence longer than the women’s only associations. One key informant responded with this statement;

“There are two main street vendor associations along Temple Road, Muthurwa Food Court Vendors Association and Muthurwa Friends Forever. I joined Muthurwa Friends Forever five years ago with the desire to lead other women street vendors since I felt unheard and could not get the opportunity to lead in another association. This is a women’s only street vendor association. Where members sell different items ranging from clothes, shoes, and

accessories. Muthurwa Food Court Vendors Association members however sell food stuff along Temple Road, their membership comprises of both men and women street vendors”.

These findings on the collective action of women street vendors in women’s only associations conform to that of Alfery & Moussie (2022) on informal workers and the struggle for a new social contract, which revealed that female street vendors felt that their desire to prioritize maternity and childcare was not being listened to or taken seriously by the male members of the mixed street vendors associations.

Duration as a Member of a Street Vendors Association

This study determined how long women street vendors had been members of their associations. The findings are tabulated in the table below.

Table 3: Duration since joining street vendors association

Duration since joining street vendors association	Frequency	Percentage
6 Months – 1 Year	16	8.2
1 year – 2 years	15	7.7
2 years – 3 years	22	11.3
3 years – 4 years	31	15.9
4 years – 5 years	46	23.7
Over 5 years	64	32.9
Total	194	100

According to the findings, 8.2% of respondents had the shortest membership duration in their street vendor association of between six months to one year. On the other hand, 23.7% and 32.9% had the longest membership of between 4-5 years, and over 5 years respectively. This implied that the respondents maintained their membership in street vendor associations with the additional increase in years in street vending, as depicted by majority of the respondent, who had been members of a street vendor association for over five years, at 32.9%. This also meant that street vendor associations maintained a longer membership duration to establish a broad agenda with benefits for the women street vendors. These findings concur with that of Kinyajui (2014) on women and the informal economy in urban Africa which revealed that being part of an association helped shape women`s opinions and influenced their participation in business. One of the key informants reported,

“Members of different associations are prioritized by NCC and street vendors associations during the distribution of stalls in markets if they would like to relocate to the established markets. The longest serving members get the first consideration”.

The statement above reveals that over the years, members have enjoyed various benefits, such as being allocated trading spaces in markets by the NCC as a result of the influence of their associations in negotiating with the NCC. These findings are similar to those of ILO (2016) and Doibale et al. (2019), which revealed that street vendors who are members of a street vendor association are typically a little bit older and have

benefitted from their membership in the associations. These findings reveal that age and the number of years in street vending play a key role in determining whether a female street vendor joins a street vendor association.

Benefits of Street Vendors Associations

The second objective sought to evaluate the benefits of street vendor associations among women street vendors in Nairobi City County. The analysis is presented below.

The women`s street vendors were asked to identify the benefits they gained as members of street vendor associations. The study presumed that networking, training in business, networking and credit access, and leadership opportunities were direct benefits of street vendor associations. To obtain adequate information about the benefits, respondents reacted to a set of statements designed to identify their views measured on a scale of 1-7, whereby 1 was most positive impact while 7 was the least positive impact. The computation averages and standard deviations based on their rankings are presented in the *Table 4* to show the general trend in ranking by the respondents. A small mean implied that the benefit on average is most significant. A larger mean, i.e. close to 2, on the other hand implied that the benefit is least significant. The results showed that respondents benefitted much in terms of leadership opportunities (Mean=0.913, n=194, S=0.676). This was followed by access to credit, training in business, and networking, which recorded (Mean=1.173, n=194, S=0.651), (Mean=1.354, n=194, S=0.491) and (Mean=1.617, n=194, S=0.668) respectively.

Table 4: Rating of Benefits of Street Vendors Associations

Benefits	N	Mean	Standard Deviation
Leadership opportunities	194	0.913	0.676
Access to credit	194	1.173	0.651
Training in business	194	1.354	0.491
Networking	194	1.617	0.668

Based on the findings presented in *Table 4*, leadership opportunities (Mean=0.913, n=194, S=0.676) were the greatest benefit of street vendor associations to its members. Most respondents

revealed that more women street vendors got the chance to lead in same-sex associations when compared to mixed-sex-associations whose leadership was male-dominated. These findings

were similar to the study by Roever & Linares (2010) on street vendors organizing which reported that the rise of the Women's Network of Street Vendors (Red de Mujeres), an association of women street vendors in Lima, Peru, armed women street vendors with leadership skills; a position which has helped improve the perception of women within the sector. This therefore implied that women leaders were able to empathize with the challenges faced by their colleagues and therefore took the initiative to address the same accordingly.

The second benefit was access to credit (Mean=1.173, n=194, S=0.651). One of the key informants revealed that when women street vendors have credit, they can obtain a large stock of merchandise, which in turn helps them achieve bigger profits. Individually, women street vendors find it hard to access credit since formal financial institutions do not recognize them. However, through the help of their associations this is made possible by giving the women access to soft loans. These findings were similar to those of NCIDP (2018) and Otieno (2018), which revealed that most street vendor associations in Nairobi have linked their members to CIC insurance and other government-devolved funds, such as women's enterprise funds, to access to credit. This implied that for one to gain access to a micro-loan, she needed to be a member street vendor association.

In addition, most respondents appreciated various training activities carried out in their respective associations (Mean=1.354, n=194, S=0.491). The training activities included training members on business operations, negotiation skills, and savings. One key informant revealed;

"I joined Muthurwa Friends Forever, a women's only street vendors association, and I have greatly benefitted from the business

training I received on customer relations and savings."

The findings were supported by the study done by Doibale *et al.* (2019) on the socio-demographic profile and causes of street vending in urban areas, which revealed that exposure to training street vendors enhanced the workers' network as well as awareness of business management. This gave a positive impetus to collective action. Similarly, studies done by Kirumirah, (2018) & Munishi and Casmir, (2019) revealed that business management, communication and marketing skills makes it easier for vendors to excel. This implied that business skill training helped members to run their enterprises better.

Finally, the respondents reported that collective action creates a bond between members while sharing their triumphs and challenges with one another (Mean=1.617, n=194, S=0.668). Some respondents further revealed that members got briefs on essential issues, such as new legislative rulings through the associations.

This finding is similar to that of Kinyanjui (2014) on women and the informal economy in urban Africa, which reported that women empower each other in street vendor associations. They can bring new ideas that assist them in their trade and lift each other through life's difficult times.

Relationship between Membership and Benefits Accrued from Street Vendor Associations.

To establish the relationship between membership and the benefits accrued from street vendors associations, a Chi-Square test was performed on (leadership opportunities, access to credit, training in business and networking) and membership in street vendor associations. The findings are summarized in Table 5.

Table 5: The relationship between membership and benefits accrued from street vendor association.

Benefits	Chi-square	Df	Asymp. Sig. (2-sided)
Leadership opportunities	321.234 ^a	118	0.000
Access to credit	281.268 ^a	118	0.002
Training in business	187.119 ^a	107	0.001
Networking	101.3476 ^a	98	0.003
No. of valid cases	441		

The study found that all the benefits of street vendor associations investigated had significantly influenced membership. Specifically, leadership opportunities $\chi^2 = 321.234^a$ ($p < 0.000$), access to credit $\chi^2 = 281.268^a$ ($p < 0.002$), training in business $\chi^2 = 187.119^a$ ($p < .001$) and networking $\chi^2 = 101.3476^a$ ($p < .001$) had statistically significant influence on members. Therefore, this shows street vendor associations benefits greatly influence their members.

CONCLUSION

In conclusion, the findings of this study revealed that street vending among women and the existence of street vendor associations have emerged and grown out of necessity. There is a need among women street vendors to be part of social support systems in the form of street vendor associations to help them navigate street trade. The study indicates that street vendor associations enable women street vendors to articulate the challenges they face and benefit from collective efforts through the street vendor associations to secure their right to trade in comparison to their individual efforts. The Chi-square test revealed that there is a significant relationship between benefits accrued from street vendor associations and membership ($p=0.000<0.05$). It can, therefore, be concluded that street vendors' associations should not be underestimated as they contribute to the well-being of the women street vendors socially and economically in NCC.

Recommendations

The study recommends that street vendor associations coordinate with formal financial institutions to create frameworks in which female street vendors to gain credibility. This will curb their exploitation by shylocks. Street vendors' association in collaboration with financial institutions, should provide training to women street vendors with the aim of equipping them with the knowledge and skills they need to run their businesses.

FUNDING SOURCES

The author (s) received no financial support for the research for this article.

Conflict of Interest

The author(s) declares no conflict of interest.

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