Introduction
For urban and rural populations in sub-Saharan Africa, global changes in the last two decades have resulted in deepening social differentiation and increasing poverty (Tacoli 1998, 2002). The impact of both economic crisis and economic reform under structural adjustment on urban centres has been well documented. Urban economies in sub-Saharan Africa declined markedly during the 1980s and 1990s and urban poverty appeared to be increasing in much of the continent (Maxwell 1999). Life in urban areas has become more expensive while employment in the formal and public sector has gone down and real wages have not kept up with price increases or even declined in absolute terms (Odhiambo & Manda 2003; Dietz & Zaal 2002; Simon 1997; UNCHS 1996; Jamal & Weeks 1988). Standards of living have deteriorated and urban unemployment increased (Beauchemin & Bocquier 2003; Kanji 1996). As such, many urban dwellers and former wage earners have turned to self-employment or informal employment (Beauchemin & Bocquier 2003).

In addition, increases in food prices and service charges, cuts in public expenditure on health, education and infrastructure, civil service reforms (staff cuts and retrenchments), limiting subsidies and restricting wage levels have been felt more severely in the cities and particularly by lower income groups. The manufacturing sector was also badly hit due to the effects of structural adjustment, shown by, for instance, shortages of imported materials, reduced investment, declining demand, etc (Gilbert 1994). These processes have led to “survivalist enterprises”, “informal economy of bare survival” (Rogerson 1997) and the “informalization” of the urban economy in Africa (Hansen & Vaa 2004; Stren 1992). Nowadays, “the majority of the urban workforce are (...) engaged in a highly differentiated range of small-scale, micro-enterprise or informal activities” (Rogerson 1997: 346).

As in rural areas, urban households seek to mobilize resources and opportunities and to combine these into a livelihood strategy (Owuor & Foeken 2006; Rakodi 2002). Urban households, rich or poor, have adopted a number of livelihood strategies in their attempts to manage (in particular but not necessarily restricted to) the changes in their economic environment and circumstances. According to Potts (1997) poor urban households have adopted two major coping strategies that have so far been well documented: multiple sourcing of cash incomes, especially from the informal sector and urban farming. In addition, she acknowledges the importance of urban-rural links in the livelihood of poor urban households. In the same book, Simon (1997) is categorical that

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the continued urban residence of migrants can be explained in terms of economic diversification and risk-minimizing strategies by multi-active households and straddling town and the rural shamba (plot).

According to De Haan & Zoomers (2003), livelihood studies ascertain that increasing numbers of people have opted for a development path characterized by multi-tasking and income diversification (i.e., as they broadly call it, economic fragmentation). On the same discourse, Maxwell (1999) distinguished between diversification of income-generating strategies and “a variety of coping strategies”, while Rakodi (1995) distinguished three types of strategies in her review of conceptual issues in the study of urban poverty: strategies to increase resources, i.e. entering more household members into the workforce, starting businesses and growing own food; 2) strategies to mitigate or limit a decline in consumption, i.e. reducing or eliminating consumption items such as meat and buying cheaper food or second-hand clothes; 3) strategies to change household composition, i.e. migration. Later, Rakodi (2002) adds that households and individuals adopt a mix of these strategies according to their own circumstances (e.g. household characteristics) and the changing context in which they live, and that economic activities form the basis of an urban household’s strategy.

Like many urban dwellers in sub-Saharan Africa who are no longer able to support themselves and their families exclusively from a single source of income, seeking additional livelihood sources is no longer an exception in Nakuru town. To achieve this, the poor and the non-poor alike rely on urban-based and rural-based resources or assets. This implies that livelihoods are not only multiple but also multi-local with both an urban and a rural component. Urban households in Nakuru engage in a wide range of income-generating activities and sources of livelihood, i.e. besides the main activity or occupation, in order to maintain a certain standard of living – or even to survive.

Broadly, these other income-generating activities can be categorized into farming and non-farming. For both categories, a further distinction can be made between the location of the activity; that is, either urban or rural. In addition, Nakuru townspeople have other societal or neighbourhood-based mechanisms to “make ends meet and have something to fall back on”, as one respondent summarized the phenomenon (see also Owuor & Foeken 2006). Common amongst them are the widespread and popular social networks and neighbourhood merry-go-round groups, particularly (but not exclusively) amongst women.

Using three case studies, this paper illustrates how Nakuru townspeople have adopted and adapted in response to the adverse economic effects of declining incomes, rises in prices of consumer goods and food, the increased cost of living, reduced purchasing power and increased poverty. The case studies, which are, by and large, representative of the different sources of livelihoods of the Nakuru townspeople, are taken from in-depth interviews of a larger study carried out in Nakuru town between 2001 and 2003. The larger study consisted of three phases. The first phase was a general survey of 344 households, using a standardized pre-coded questionnaire. The second phase consisted of in-depth interviews or case studies with 16 households drawn from the initial sample. Of these 16 households, five were further selected for the third phase – a continuation of

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2 See Owuor (2006) for detailed results of the larger study.
the in-depth interviews but at the respondents’ rural homes. The three case studies presented below were selected from the five households in the third phase. They are examples how Nakuru townspeople source their livelihoods.

Case 1: Sofia Lela – survival of the poorest
Sofia (44) was born and brought up in Nakuru where her parents lived. Coming from a poor family, Sofia dropped out of school to look for work in Kerugoya town. Unable to get a job, she was forced to work as a prostitute to earn a living:

“I had high hopes of getting a better job but there was none coming my way. With time, my friend with whom I shared a house started to complain that I was a burden. To earn my own living she introduced me into the commercial sex trade in a few pubs in town.”

Sofia admitted that despite the normal health risks and other problems, this was a lucrative job that gave her “something to eat everyday”. It was during her day-to-day operations in one of the bars in town that she met her undisclosed husband whom she “separated” from three years later after having two children. Soon after her failed marriage Sofia came back to Nakuru in 1981 “to start life all over again”. Since the separation from her husband, she remained a single parent but gave birth to another seven children, by different men. Together with her two youngest daughters (11 and 8 years old at the time of the interviews) and a son aged four years old, Sofia lived in a one-room rental house in Abong’ Lo Weya estate – a house she “inherited” from her parents in 1988.

Sofia’s oldest daughter was married and living with her husband whereas the second daughter lived with her newly born baby with an aunt. Two of the sons, both unemployed, lived together in a neighbouring estate, while another son was lynched to death after being caught engaging in criminal activities as a way of earning a living. The fourth son lived at home in Turkana with Sofia’s mother where he attended school. Sofia explained this dispersal of the family as follows:

“Being single, things are nowadays difficult for me financially, especially when I have to take care not only of the three children I am living with, but also my mother at home and once in a while some of these other children who are independent but unemployed.”

Brewing and selling chang’aa as main occupation
With all these responsibilities, Sofia’s main source of income was selling an illicit local brew commonly known as chang’aa:

“My main occupation is brewing and selling chang’aa. I brew it here in the house and also sell it right here. There are a lot of customers in the neighbourhood. I began this work in 1988, picking it up from my parents who were already practicing it. Since I had no other job, and being a single parent, this was and still is the only way and option of earning my living. This is the job that covers my children’s school fees, clothing, food and rent, of course with some difficulties.”

Sofia acknowledged that her financial situation made her vulnerable to some of her male customers because once in a while she was forced “to look upon a male friend” for

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3 See Owuor & Foeken (2006) for an analysis of all the five cases.
help through discrete love affairs. For her, this was a way to occasionally buy milk and sugar for the children. Her electricity was disconnected long ago because of non-payments. She used paraffin for lighting and charcoal for cooking.

For security reasons, Sofia could only make small quantities of chang’aa at a time, which was then hidden underground in front of her house, ready for sale. The frequency of brewing depended on how long the previous stock lasted. Brewing and selling chang’aa is generally illegal in Kenya but Sofia explained how she dealt with that:

“In this business of ours we know how to cope with the police. For every profit we make, we give them “something small” so that they will leave us alone. Actually it depends on your connections with the local police. We know how to talk to them even before they come. Some of them are our customers. Sometimes we are taken to the police station but find our way out afterwards. Sometimes, if you are unlucky, you are taken to court and fined. I have never been taken to court.”

From this business, Sofia got, on average, a monthly income of about KSh. 2,000. This was half of her monthly expenditure in terms of food, rent, school fees, etc. As a result, she survived the month through multiple sources of livelihood as illustrated in Figure 1.

Figure 1: Sofia Lela’s livelihood sources

Living from her sukuma wiki (kale) shamba (plot) in town
Like most of her neighbours in the estate, Sofia cultivated sukuma wiki in a small shamba outside her house. Although she used the sukuma wiki as part of her daily menu, it became the main dish when she did not have money to buy food from the market. She cultivated sukuma wiki throughout the year, irrigating the shamba during dry periods. With the shamba, Sofia saved about KSh. 30 daily that she could otherwise have had to spend. From time to time, and when there was enough rainfall, Sofia also cultivated Irish potatoes and local vegetables: saget (spider plant) and kunde (peas). Sofia said that she started cultivating vegetables in her small shamba because she needed food for her family.
She had also once tried to keep chickens but stopped after they fed on other people’s *sukuma wiki* in the estate, resulting into daily conflicts with the owners involved. According to her, most *shambas* are fenced to keep the chickens (and people) from stealing the *sukuma wiki*. At the time of the interviews, she kept “one or two” chickens for food:

“You can never say that you do not keep a chicken or two in town. Regardless of how many years one lives in town, it is natural for many of us to have a chicken or two that you can kill for food.”

*External food aid and financial assistance*

The local parish of the Catholic Church had a programme that assisted poor and needy households in the neighbourhood. Apart from food, they also offered medication, advice, and assistance with school fees:

“Despite my struggling to make ends meet, we rarely sleep hungry in this house. In addition to this *shamba*, I get weekly food assistance from the Catholic Church. For the last three years I have received rice, *ndengu*⁴ beans, *omena*⁵ and *unga*⁶ from them on a weekly basis.”

Every Tuesday the “programme” households were given four kilograms of maize flour, two kilograms of beans, two kilograms of green grams, two kilograms of rice and one tin of *omena*. Through the same initiative, “some Americans” were paying school fees and other related expenses for her 11-year-old daughter. Sofia had this to say about the Catholic Church and her small *shamba*:

“I do not actually know how I could have survived without the Catholic Church and this small *shamba* here.”

*Social networks in town*

Sofia was a member of a merry-go-round group made up of ten women with the aim of “saving” what they earned from their informal activities, but in a collective manner. The like-minded members each contributed KSh. 100 every week to one of them on a rotational basis. That is, each member got a lump sum of KSh. 1,000 every ten weeks. How this money was used was left to the discretion of the receiving member with the expectation that she would do something beneficial with it. In a way, the members understood that it was not easy to “save” on their individual capacities “when you want to do something like revamping your business”. Related to networks, Sofia sought help from her friends and sisters in Nakuru, mainly through borrowing money from them when she was desperate.

*Food from “home”*

Less frequently, Sofia got some sorghum and local vegetables, *kunde* and *mrere*⁷, from her mother in Turkana when there was enough rainfall and the harvest was good. Turkana District is a large semi-arid and arid district in the northwest of Kenya.

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⁴ Green grams.
⁵ A species of small (finger-size) fish.
⁶ Maize flour or maize meal used mainly for making *ugali* – the stiff (heavy) dough.
⁷ *Mrere* (*mrenda* or *terere*) is another type of locally grown green vegetable.
Apparently, this was where Sofia considered her “rural home” because she could not claim access to her husband’s rural home. She was unfortunate that since separating from her husband, she could not claim access to her husband’s rural home because no dowry was paid and the marriage was not formalized or blessed in any way. Because of this, she could not be legally or culturally recognized in her husband’s rural home. According to Sofia:

“This is the land that I and my mother benefit from. My child and those of my sisters live at home because they can go to school cheaply. This land was given to our mother by her mother’s clan after our father passed away. The land does not belong to a specific member of the family. It is therefore used communally.”

The family also had some livestock at the rural home. Once in a while Sofia had benefited from the sale of goats, specifically to help with her children’s school fees. The goats and sheep were also a source of income during the dry periods or when they had not cultivated the fields.

Case 2: Reuben and Rita – living “beyond” full-time employment
Reuben and his wife Rita lived in Abong’ Lo Weya estate, with their five children: four sons (ranging from six to 16 years of age at the time of interviews) and a daughter (three years old). Reuben rented two separate one-room units. The four sons were Reuben’s children by his first wife, Akinyi, who unfortunately passed away in the last quarter of 2003 while living at home in Siaya. The last-born child was Rita’s daughter. The eldest son was in a day secondary school in Nakuru whereas the second and third born attended a nearby primary school. The youngest two children were yet to start school.

Reuben was born and brought up in Nakuru town where his late parents lived. After his secondary school education, he was lucky to get a full-time job as a cook in a tourist hotel in the municipality. In the same year he married Akinyi whom he lived with in Nakuru until 2000, when she went to live in her husband’s rural home in Siaya, about 300 km from Nakuru town. This was two years after Reuben’s second marriage to Rita. Reuben said that Akinyi going to live at the rural home was beneficial in three ways:

“Firstly, it is very expensive for me to start another household for Rita in Nakuru. Secondly, Akinyi is now in a position to help my ageing stepmother at home. And finally, she is able to utilize the rural plot, not only for her own livelihood but also supervise our farming activities at home.”

As she went to the rural home, Rita agreed to live with Akinyi’s children in Nakuru, except for the youngest one who joined them later after his mother’s (Akinyi) death. Despite the high costs of living and education in Nakuru, Reuben decided that all the children should live and go to school in Nakuru because he believed that “schools in town do offer better quality education than those at the rural home where facilities are lacking”. At the time of the interviews, Rita was a trainee nursery school teacher in a nearby private school. She “trained” half-days during the term and attended in-service teaching courses during the school holidays. It was her hope that after completing the

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8 Sofia’s grandmother.
course, she would be a full-time teacher and get permanent employment in the formal sector.

Back in Siaya, Reuben was his parents’ only living son, having lost his two brothers. One of the brothers, Joe, who died at the rural home in 2003, left behind his wife, Selina, and three children who occasionally looked upon Reuben for help. Unfortunately again, Selina passed away in 2004 leaving the burden of raising her children to Reuben. Selina’s three children continued to live with their grandmother in Siaya where they all went to school. Reuben’s three sisters were all married and lived with their husbands, except for one who was divorced and lived in Rongai (some 20 km from Nakuru town) as a farm labourer. According to Reuben’s stepmother:

“Reuben is like our granary from where we get our daily needs. In the case of a poor harvest, we rely almost wholly on him for survival.”

**Reuben’s full-time employment**

Since 1986 Reuben’s full-time employment was the household’s main source of income. His monthly salary had risen over the years to about KSh. 10,000 per month. Reuben argued that what he finally took “home” was less because of the mandatory payroll deductions, cooperative loan deductions and taxes. Reuben argued that his salary was not enough to take care of his family of seven members in Nakuru, pay fees for his son who was in secondary school and at the same time support his stepmother and his late brother’s three children at home in Siaya. As his family became larger and with other people to support at the rural home, Reuben and Rita looked for other ways of supplementing his monthly salary as illustrated in Figure 2.

Figure 2: Reuben and Rita’s livelihood sources
Growing sukuma wiki and kunde in town
To supplement her husband’s income, Rita started to grow sukuma wiki and kunde in front of her house in 1999, primarily for consumption. In front of Reuben and Rita’s house was a well-tended sukuma wiki garden that supplied her household with sukuma wiki throughout the year. The sukuma wiki was harvested for about four months before replanting. During the dry season, the crop was watered using tap water. By getting her sukuma wiki from this small plot, she saved about KSh. 25 daily from May to July when there was normally plenty of rainfall and twice the amount from January to April when it was dry and the vegetable is expensive. She also planted kunde that was consumed in the house, virtually throughout the year. Like sukuma wiki, kunde was harvested straight from the shamba when needed for consumption. This plot was a “blessing” to Rita because she was able to “feed her large family from the shamba” and therefore “spends less on food”.

Part-time home-based hair plaiting business
Besides the shamba and since 2001, Rita plaited ladies’ hair “for a small fee instead of just sitting in the house taking care of the children and relying wholly on her husband”. She did this in her house or within the estate, mainly for her friends and neighbours and in her free time. Her charges were quite modest, ranging from KSh. 20 to KSh. 50 depending on the style. She concentrated on this activity during the weekends where she could get “one or two customers a day”. For the rest of the time, her customers were mainly children whose parents need simple hairstyles and could not afford the commercial rates charged in well-established salons. She used the “little” money she got from plaiting for her “own personal items”.

Selling mboga and fish in the neighbourhood
For about two years (1998-2000), Rita tried her hands at selling mboga along the roadside near her house. Rita started the business of selling sukuma wiki, tomatoes, onions, ripe bananas and omena, primarily to supplement her husband’s income but also “to be economically independent”. She bought the vegetables from wholesalers and later sold them at a 50% profit. With a stock of vegetables worth KSh. 300, she made a profit of about KSh. 150 three times a week. In addition, in 1999 she made some profit by selling fish as well. She brought the omena from the rural home area (near Lake Victoria) to sell in Nakuru. Between August and October omena is abundantly available in the local markets around Lake Victoria and at a very low price. Rita stopped this business of selling vegetables and fish in 2000 just before the birth of her first child. Rita observed that towards the end of the month her customers were inclined to taking her vegetables on credit as most of them relied on their monthly wages or salaries.

Rural farming in Rongai and Siaya
Reuben and Rita had access to two rural plots, one at his rural home in Siaya, while the other was a yearly rented plot in Rongai, some 20 km from Nakuru town. Rita and her co-wife (the late Akinyi) had engaged in crop cultivation and livestock keeping at their rural home in one way or the other since they were married to Reuben. Reuben and Rita started cultivating their Rongai plot in 2001. While the plot in Siaya was largely a source of food for the rural part of the household and rural-based family members, the

9 Mboga is a general name for all types of vegetables.
10 This averages out at about KSh. 2,000-KSh. 2,500 per month.
Rongai plot was a major source of food and income for the household members in Nakuru town.

Rita explained how they were able to cope “with the expensive life in town”:

“Life was not as easy before we rented the Rongai plot. We purchased most of our food from the market and had to survive on what Reuben earns for our daily needs. But right now we hardly buy any unga or beans and we have some extra income that can help us cope with the expensive life in town.”

**Non-farming income-generating activities in Siaya**

While at the rural home, Akinyi started a small business of selling maize, beans and sorghum to meet her day-to-day needs:

“This business is good because I get a little money that I can use for my day-to-day needs here at home. There is a ready market for cereals here at home especially when people run out of their harvest.”

She operated from a makeshift stall at the local market. She bought the maize, beans and sorghum from Busia or Ugunja and later sold them at the market, making a good profit on weekly market days. In the same year (2001) Reuben sent her a bag of maize from their Rongai plot to sell. In addition, she occasionally sold some of her sweet potatoes and kunde from the shamba. During her free time Akinyi also engaged in weaving baskets and, making use of her sewing machine, she also repaired clothes. Together with Reuben’s stepmother, she made about four to six baskets in a month. These were displayed in the market and later sold. The cost of one basket ranged between KSh. 20 to KSh. 30. Unfortunately, Akinyi stopped these activities in 2003 due to her deteriorating health, and was forced to rely on Reuben for most of her needs.

**Social networks in town and in Siaya**

Rita pointed out that in the estate (in Nakuru town) they had a merry-go-round group in which most of the women were members “for their own mutual benefit”. As one of the women living in the estate she never wanted to be left out. They were 15 women who each contributed KSh. 200 weekly. The total amount from participating members, i.e. KSh. 3,000, was given to them on a merry-go-round basis. Every four months one of them received the total amount of KSh. 3,000. Rita talked about what she did with her money:

“The money I get from the merry-go-round has helped me buy myself and the children clothes and kitchen utensils. You can even see this 70-litre water dispenser. The other items I have purchased are at home in Siaya. When I do not have money to pay, I request the recipient to give me some time so that I can pay in the course of the week. When one of us has a serious problem that requires money, then she can be given priority instead of waiting for her turn.”

Like the late Akinyi and Selina, Rita was a member of their kinship group at the rural home. This was a group of married women from neighbouring villages who pooled their resources to help one of their own during funerals, weddings or other social functions. More often than not the members contributed a given amount of maize and beans. Even
though she did not attend most of these functions, Rita’s contribution was normally presented through her mother-in-law. Akinyi explained that such networks really helped at funerals because the maize and beans were prepared for the mourners while the members volunteered to help in fetching water, firewood, and in lending out their utensils, chairs and tables for use.

Case 3: Alfred and Alice – diversification as “life becomes expensive in town”
Alfred was born in Siaya District in 1971. After completing his primary school education in 1986, Alfred could not proceed to secondary school because his father had passed away a year earlier and there was no money to pay his school fees. However, a cousin of his who was living in Nakuru offered to train him in carpentry and joinery. In 1988 during the training, which lasted a year, Alfred was accommodated and supported by his cousin. After the training, Alfred had acquired the necessary skills that enabled him to get a job as a carpenter. Consequently, he was able to rent a one-room house in Rhonda estate.

Towards the end of 1989 Alfred married Alice (also from Siaya District) and started his own carpentry business in 1990. After having lived in two other low-income residential estates, Alfred and Alice moved in 1996 to live in Kaloleni. Alfred “inherited” this house from his uncle who was retiring to the rural home. Alfred and Alice had seven children, two of whom died before their first birthday. At the time of the interviews, the family consisted of three daughters and two sons (aged between four and 14 years) and two children from relatives (16 and 10 years old). In November 2001, Alice and the children moved to Alfred’s rural home because, as Alice explained, “life in town had become harder and harder while Alfred’s business was not doing well”. In 2002, Alfred married a second wife (Awino) who joined Alice at the rural home.

Alfred’s carpentry business
Alfred was the main breadwinner in this household. Since 1989, his carpentry business had been the household’s main regular source of income, but with time, the household had to diversify its sources of food and income as presented in Figure 3. Alfred’s carpentry business involved making furniture to sell and sometimes repairs. Although the workshop was in Freehold (a nearby neighbourhood), Alfred moved around a lot, not only looking for business but also working in his clients’ houses. In most cases Alfred used a bicycle to save on transport costs. The best years in his business were between 1993 and 1999. These were the years when he had many clients and a steady flow of income, between KSh. 4,000 and KSh. 6,000 per month. However, Alfred complained that in the past few years the business had not been very encouraging as there was a lot of competition and at the same time it was becoming difficult to get clients. According to Alfred, the profit margin was becoming much lower and characterized by great uncertainty compared to when he started the business:

“The returns from my business have reduced considerably in the last three years. The situation is so bad that I do not keep records as I survive from hand to mouth. I rarely find good business to do. I cannot even estimate how much I earned from my business last month. Because of the lower profit margins, I was forced to drop the boy who worked for me in the workshop. I nowadays hire a person only when there is work to be done.”
Selling fish and samosas in the neighbourhood

With many more mouths to feed, Alice started selling fried fish and samosas within the estate in 1996 to supplement her husband’s income. She bought fresh fish from the market and later in the evening fried them at the roadside, ready for customers to buy. With the fresh fish, firewood, deep-frying pan, cooking oil, a bucket of water, a stool for her and another one to display the already fried fish, Alice left her house for her business every evening. On reaching her “business premises”, Alice made the traditional three-stone fire to start her work. She prepared the fresh fish and fried them in the already heated cooking oil. The business was strategically located along the roadside to attract passers-by, who usually came from work. The samosas were prepared earlier in the day in the house and sold together with the fish.

With this business Alice said that she was able to support her family in various ways, particularly with buying food and other household necessities. The work became even more important when her husband’s business “went down” due to a lack of clients and also later when three more children were born. She could make a profit of between KSh. 800 to KSh. 2,000 every month depending on sales. According to her, this activity was an additional household income source without which she would not have managed to survive in town. Alfred’s opinion is quite clear:

“At times I could go for one or two weeks without a good job. During such periods Alice was able to buy food from the little money she got from her business.”

Figure 3: Alfred and Alice’s livelihood sources

That is, two children and two relatives, besides Alfred and Alice.
**Keeping chickens in town**

Alice had a great desire to farm in town but due to a lack of access to urban land and capital to rent a plot, she has never done so. Despite that, she tried her hand at keeping chickens in the year 2000. Unfortunately, some died in the same year while others were stolen. This discouraged her from continuing with the activity. During this period, the chickens were a source of food and, in a few instances, a source of income.

**Selling maize, potatoes and vegetables**

To make ends meet, Alfred started selling maize (both dry and green), potatoes and vegetables (cabbages and *sukuma wiki*) to local food kiosks in his neighbourhood. He bought the maize, potatoes and vegetables at a relatively low price from wholesalers and sold at a profit. According to Alfred “this business sustains me when my carpentry job is not providing enough.”

**Social networks in town**

In Nakuru, Alfred was a member of a non-ethnic welfare association called Young Friends Association. The group started in 1990 and by the time of our interviews they were 16 members in total, all men with the same interests. Every Sunday each member saved with the association any amount of money he could afford. The money was then deposited in a Post Office savings account. Whenever a member had a problem he could be given half of his savings and even take a loan from other members’ accounts and repay it later. At the end of the year, each member was given the whole amount of money that he had saved during that particular year. It was savings through this association that enabled Alfred to buy a cow and a bull. Alfred also admitted that he had on several instances taken a loan from this association or had fallen back on it during problems. He explained that his weekly savings had declined considerably to the extent that he sometimes had nothing to save. As if to console himself, he said that there were many like him in the association.

**Falling back to rural farming**

Alfred and Alice had practiced crop cultivation at his rural home in Siaya since 1990. Even though Alfred had access to four acres of land, he only cultivated about half of it, the reason being that some portion of their land, located on the foot of Samia Hills and near a river, was prone to flooding whenever there was heavy rainfall in the highlands and they feared that the crops might be swept away. Alice was responsible for the rural farming activities, together with Alfred’s mother and her co-wife Awino. Alfred simply facilitated the process in terms of financial assistance and, where necessary, supervision. They cultivated maize, beans, cassava, sorghum, *sukuma wiki*, cabbages, cowpeas and onions. For many years, these crops, according to Alfred, had been an additional source of food and income for the household. With all of Alfred’s wives and children at home in Siaya, farming provided them with food while it also added to Alfred’s food requirements in Nakuru.

Alice and Alfred separately explained how crop cultivation is beneficial to them. According to Alice;

“In all this period that we have cultivated our rural plot, we have benefited a lot in terms of having an additional source of food not only when I was in Nakuru with Alfred and the
children but also now that I am at home. Some of the food that we relied on in Nakuru came from this rural plot. Maize and sorghum have been particularly helpful in terms of unga for ugali and porridge.”

Alfred supported his wife’s sentiments:

“The plot at home is very important to me because it has been a source of food for my family. It has also been an additional source of income when we sell the produce. Now that my family is living there, they are able to fend for themselves from the shamba. I just have to send them a little money for their daily use, but less than what I would have spent if they were here with me.”

**Conclusion**

The case studies show that urban households engage in a wide range of income-generating activities and sourcing for livelihoods (besides their main occupation). This is most probably as a response to the increased cost of living in town, decreased incomes and their subsequent decreased purchasing power. For some, like Reuben and Alfred, it is a way of maintaining a certain standard of living, while for others, as is the case with Sofia, it is the only way they can survive in town. From the case studies, it is possible to roughly distinguish a range of responses adopted by the Nakuru townspeople in “managing” the urban household. These are: entry into multiple informal-sector cash income-generating activities; urban farming; and social and economic urban-rural reciprocity, including rural farming by urban households. The aim of this section is not to discuss these responses, but to present some observations that emerge:

1) Urban households are no longer able to survive on a single source of cash income.
2) Women are less confined to the domestic arena and are contributing to their household’s income and survival strategies.
3) Livelihoods are not only multiple, but also multi-local, with both urban and rural components.
4) Own food production, if managed well, is one sure way of putting food on the table.
5) Social networks are gradually taking on an economic role.
6) External assistance brings hope to some household’s survival strategies.

First, Reuben’s and Alfred’s cases confirm that a household’s monthly income from the main occupation is never enough to sustain its shelter, food, medical, clothing and other requirements. Unlike Reuben who is in formal-sector employment, Alfred, in the informal-sector, would be worse off without other sources of income. To subsidize their incomes, they resorted to multiple economic activities. Reuben (together with his wife) took an interest in growing maize for sale in Rongai while Alfred turned to selling of maize, potatoes and vegetables part-time. This was a way for Alfred to spread the risk of his unpredictable carpentry business. The same applies to Sofia, with selling chang’aa and her many other little activities here and there. Increased responsibilities may force poor single female parents to engage in riskier activities in order to obtain food and money for their families.

Second, as urban households become multi-active, the role of women, formerly thought of as homemakers, should not be underestimated. A good example is the entry by women into informal income-generating activities in the neighbourhood in order to cope
with their household’s declining purchasing power. Rita (Reuben’s wife) and Alice (Alfred’s wife) engage in different informal food and income-generating activities to supplement their husbands’ incomes. Such activities, though marginal, less enumerative and part-time in nature, supplement the household’s income and food requirements and give the woman some degree of economic independence (as Rita put it).

These activities are largely restricted to income generation based on home-making skills, Rita’s plaiting skills and Alice’s baking and frying skills being examples. This confirms Frayne’s (2004: 495) finding that the rise in hawking and street trading, primarily of food stuffs, has seemingly opened an avenue for women to participate in informal-sector income-generating activities. Compared to other activities, the capital needed is low and the business takes place within the neighbourhood. To juggle domestic activities and income-generation, Rita, Alice and Sofia have “localized” their informal income-generating activities in the house or in the neighbourhood (see also Owuor & Foeken 2006). As such, contrary to Chant’s argument (1998: 8), adult women in urban areas are becoming less “confined to the domestic arena”. In other words, women are actively contributing to their household’s income and survival strategies.

Third, as Figures 1, 2 and 3 show, urban households’ livelihood sources are not only multiple but are multi-local as well. Urban households straddle the town and the rural areas for their livelihoods. For example, Reuben and Rita employ a combination of urban and rural farming and non-farming food and income-generating activities. According to Frayne (2004: 489), urban-rural linkages are fundamental to the ability of poor urban households to survive. Good examples are multi-spatial households where the wife and children live at the rural home because the husband cannot afford them to live with him in town. Return-migration of women and children from urban to rural areas is common because they cannot afford to stay in town any more. For example, Alfred’s wife and children went to live at home in Siaya after 12 years in town. On the other hand, Sofia’s son is living and going to school at his grandmother’s rural home in Turkana.

Fourth, food is a basic household requirement. As such, a household’s food security is bound to be affected with the increased cost of living, decreased incomes and reduced purchasing power. Regardless of the (high) food prices, household size, employment status and monthly income situation, food has to be put on the table. Own food production, whether in town or at the rural home (e.g. Alfred and Alice), is one way in which households can manage this situation. With the vegetables (especially sukuma wiki) from their urban shambas, Sofia and Rita were able to feed their “large” families most of the year. Another notable development in Nakuru is the rich agricultural lands bordering the municipality boundaries being rented by the townspeople (e.g. Reuben and Rita) for cultivation purposes, for both food and income.

Fifth, social networks are equally important, largely as a kind of insurance and saving for a difficult time in life. Merry-go-rounds, especially among women, are taking deeper roots in town and shifting from being predominantly ethnic-based and social to a more economic orientation. This is an example of women mobilizing themselves in various forms “to fight poverty and economic hardships in town”. Such merry-go-rounds or
networks have also been observed in Dar es Salaam (Tripp 1996) and Bamako (Vaa et al. 1989).

Lastly, through actors outside the household, food aid and other kinds of assistance are being extended to poor and needy households in Nakuru town. Sofia is a beneficiary of this kind of weekly external food assistance from a church mission, which is also paying for her daughter’s school fees and other related expenses. This, with other sources of food, means she is able to provide food for her family on a daily basis.

These observations raise a number of issues that are relevant to policy makers. As households become multi-active, there is a need for national governments to integrate such data into their national statistics. For example, the available national employment and income statistics rarely reflect the fact that individuals or households are more likely to engage in multiple income-generating activities rather than rely on only one, and that variations often occur over time. Policies will be more effective if they begin with an understanding of strategies at household level. As such, the realities of multi-local livelihoods – including both urban and rural elements – have to be taken into consideration when formulating not only urban food security policies, but also in developing sustainable urban and rural development policies in general. Such policies should provide greater opportunities for individuals and households to increase their assets or resource base and reduce their vulnerability.

References