Rate of accidents per driver: - In this study referred to total number of accidents that were established in the study divided by number of accidents the driver had in his driving career.

Experience: - The number of years the drivers in the study had been driving.

Level of education: - Number of years spent in school by the drivers.

Pressure from work: - Stress exerted on to the driver from their employers, passengers, traffic policemen and general fatigue resulting from long hours of driving.

Working conditions: - referred to terms of service, which include salary scale, house allowance, leave, medical care, pension, promotion schedule and maternity leave.

Job satisfaction: - A qualitative and quantitative assessment by the employee of the extent to which his needs, especially in relation to working conditions are being met by the employer.

Job mobility: - The change from one job to another either vertically or horizontally over a period of time.

1.9 Limitations of the Study

(i) Obtaining data on salary earned by the drivers was not an easy task. Besides the agreed salary with the employers, matatu drivers take a bit of money from the daily collections, which the owners do not know about. These could therefore be a limitation in the accuracy of the income stated. However, some drivers may have overstated and others understated their earnings. The fact that their names were not required ensured that the drivers were free to provide the income earned illegally from their employers.

(ii) Not all drivers may have given a true number of accidents they have caused in their driving career. Efforts were made to compare with the traffic department records. In the cases where the records never existed, the study relied on the figures provided by the drivers. The stage managers who had a clear history of each driver's career provided very accurate information. Although there could be slight discrepancies, it is nonetheless, a reflection of the state of affairs in the driver's working career.

(iii) Although the analytical technique that was used in the study, the regression analysis has predictive value due to the complex nature of the subject being investigated, working conditions of drivers and its effectiveness on road traffic accidents, it may not have predicted 100 percent accurate results from various types of linear equations that were used.

2. LITERATURE REVIEW

This chapter examines the relevant literature reviewed. The literature is organized under six main headings, namely, the role of the transport sector in development, matatus as a mode of transport in Kenya, efficiency and punctuality of services offered by matatus, road traffic accidents in Kenya and the working conditions of public service vehicles.

2.1 The Role of the Transport Sector in Development

Communication is an important aspect of development. In the case of a developing country like Kenya, road transport facilitates economic activity. Kenya being an agricultural country, the success of the sector entirely depends on an efficient, reliable and safe roads transport system. While emphasising the role of the public service vehicles, Republic of Kenya (1995) noted that the road and pipeline transport sub-sector grew at a rate of 13.5 percent compared to 10.5 percent in 1993 in response to a favourable business environment. Bushan (1993) observed that Kenya's economic development has been based on transport. This includes railways, air, road and postal communications. When it comes to the Third World countries, both motorized and non-motorized mode of transport have been shown to play an important role in transport service. Although road transport plays an important role in the development process in Kenya, traffic accidents end up consuming part of the returns from the development process. The road traffic accidents cause death to Kenyans who have great potentials to develop the nation. They also affect the economy negatively. For instance, companies incur huge expenses when compensating accident victims. In 1994, the insurance industry was highly threatened due to the high number of claims that were being made. In fact, very few insurance companies were willing to provide insurance covers for PSVs. In 1994, a major insurer, Access Insurance Company had to be liquidated by the government since it could not cope with the accident claims. One insurance agent whom the researcher talked to made the remark : "Providing cover for public service vehicles has destroyed the whole essence of insurance, where individuals contribute money to a common pool to assist in case of a problem. The claims have gone beyond the money contributed in the pool."

This has made a number of insurance companies in Kenya unwilling to provide cover for public service vehicles. Vehicle owners have lost faith in insurance companies, and if it were not mandatory to insure vehicles, many would have preferred to function without.

2.2 Matatus as a Mode of Transport in Kenya

Matatus fall under public service vehicles. They include pick ups that have been built to carry passengers, Peugeot 504s, 505s, Nissans and minibuses popularly known as `manyangas' that mainly operate in major towns like Nairobi, Mombassa, Nakuru, Kisumu and Eldoret. Matatus are a form of small-scale transport that now exist nearly all over the world. For example, in South Africa the minibus taxi industry used for urban transport could be compared to Kenya's matatu. The minibus taxis in South Africa had the highest share of the African commuter market, skyrocketing from virtually zero fifteen years ago to 46 percent by 1992. The minibus is increasingly entering the public transport in Lagos, where it is called "kabu-kabu" and in Latin America mass transit system.

Kenya is now entirely dependent on matatus when it comes to transport and cannot do without them. Several studies have been carried out on matatus as a mode of transport. The studies have mainly concentrated in the city of Nairobi. For instance (Situma 1977, Barwell 1979, Nairobi City Council 1980, Kapila 1994) all focused on Nairobi city.

Situma (1977) looked at the origin of matatus and their destinations, types of vehicles used, their carrying capacity, roadworthiness, average number of trips, ridership and fare structure. The analysis based on Nairobi City Council surveys of 1971indicate that the matatu mode of transport played an important role in the public sector in Nairobi. This finding is still quite valid in the 1990s.

Barwell's (1979) study examined financing and operating costs of materials and incomes of matatu owners. This study like Situma's (1977) study is silent on the working conditions of matatu drivers. Neither did the studies look at the serious problem of road traffic accidents that is now threatening the lives of all Kenyans. The Nairobi City Council (1980) reviewed matatus as a project component of the proposed Kenya Urban Transport Project. The intention of the scheme was to try to facilitate access to funds by matatu operators to purchase both new and second-hand vehicles. Coopers and Lybrand Association Ltd. Nairobi (1980) advanced a recommendation for a prototype (standard) matatu for the entire country. It was never implemented. Kapila(1982), in a study of the matatu mode of transport in Nairobi, analysed in detail the economic and performance characteristics with a view to contributing to the public transport policy and planning for Nairobi's population. It was established that apart from matatu business, 37 percent of the matatu owners and drivers had other occupations and businesses and 36 percent were engaged in farming. Twenty one percent were professionals and 7 percent were in private sector employment. For the sole owners, 36 percent depended fully on matatu business for their livelihood while 64 percent had other occupation. It was estimated that each matatu in Nairobi created direct employment for at least two persons at a cost of Kenya Shillings (Kshs.) 6,950 per year. Each matatu also created two indirect jobs. Therefore, matatus generated about 4,000 jobs annually in Nairobi. The study is however silent on the working conditions of the people employed either directly or indirectly by the matatu owners. The study focused on Nairobi, leaving the rural based and other urban based short and long distance matatus.

2.3 Efficiency and Punctuality of Services by Matatus

Although matatus make an important contribution to public transport in Kenya, a number of passengers are dissatisfied with the services provided. For instance, matatu drivers are often accused of overspeeding, carrying passengers beyond capacity, playing very loud music and generally of being reckless drivers. The other workers associated with matatus like conductors, `manambas' are often accused of being rude to the passengers. The author's personal experience as a passenger in the matatus to some extent agrees with the accusations. Despite the accusations, very few studies have been carried out to establish the quality of services provided by matatus to passengers. Aduwo (1990) looked at the matatu system's general role, its efficiency and quality of service offered by matatus in Nairobi. A very strong functional relationship was established between the distribution of matatu services and population distribution. The other factors that accounted for distribution was distance covered per trip, profitability levels and income levels of the population. In ranking commuter (public) transport model choice, the matatus were preferred because of their availability (frequency), comfort and speed. Little concern was shown for reliability, cost and safety while travelling. This study is quite pertinent to the present study. While road traffic accidents are threatening

the safety of every traveller, it is interesting to note that the travellers themselves do not give safety priority while travelling. This attitude among passengers has to change if the problem of road accidents is to be addressed. The issue cannot be left to traffic policemen, drivers and the government. Passengers have a contribution to make.

2.4 Road Traffic Accidents in Kenya

Bushan (1963) observed that Kenya had one of the highest road accident rates in the world with 2,116 deaths in 1991. The Kenya Times of August 8, 1995 showed that death on Kenyan roads posed a threat to the country's economy and was causing concern within the insurance industry as mentioned earlier. Onditi (1995) while writing on the death of 13 students of Ortum Secondary School through a road accident, challenged Kenyan leaders to take decisive action on road carnage and not merely send messages of condolences. The death, in the Central Province, of 14 Nijiri High School students in March 1996 in a road accident demonstrates the increased rate of road traffic accidents In April the same year a family of 10 perished in a road accident in Kisii, Nyanza province, while another 10 passengers perished in Kakamega in Western province (*Daily Nation* 96). Road accidents are ranked the highest killer of Kenayans of all walks of life. Calculation from police figures show that an average of 9 people are killed on Kenyan roads every day (*Daily Nation* 1996).

The government efforts to control road traffic accidents have not been emphatic and systematic. In 1987, the government wanted speed controllers to be fitted into all public service vehicles. The public service vehicle (PSV) operators lobbied and the plan was shelved. The government also came up with a requirement that all vehicles must be fitted with safety belts in 1988. This did not also materialise because motorists felt that it was very expensive. In March 1996, the government recommended that all public service vehicles be fitted with speed recording devices (SRD). Matatu lobbyists rejected the device and the government gave in to their demands. The government instead ordered that speed governors be brought back, although nothing has happened since then. The matatu operators accepted the speed controllers but insisted that all motorists and not only matatus must fit the speed controllers. They even went ahead to stage a strike to oppose all government suggested devices to curb road accidents.

2.5 Working Condition of Matatu Operators in Kenya

As can be seen from the literature review, it is firstly noted that none of the studies done in Kenya on matatus as a mode of transport paid attention to the working conditions of the drivers. Also, no effort has been made to correlate the drivers' working conditions and its effect on road traffic accidents. The Automobile Association of Kenya (AA)1988 and the traffic police records show that the major culprit in the many road traffic accidents in Kenya is the driver. What is, however, ironic is that the drivers themselves die in most of the road traffic accidents. Is it fair, therefore, for the Kenyan society to keep on blaming drivers? The present study focused on the working conditions of the drivers, and as the results show in chapter four, there is need for attitude change among drivers, passengers, owners of the matatus and traffic policemen if at all the road traffic accident problem has to be addressed.

3. RESEARCH METHODOLOGY

3.1 Study Area

The study was carried out in Eldoret town, which is one of the fastest growing urban centres in Kenya. It is an administrative and industrial centre for the North Rift. The town is situated in Uasin Gishu District, which has reliable rainfall with high ecological potential from the agricultural point of view, (Republic of Kenya 1994). The town has experienced very high population growth. In 1979, it had a population of 50,103 persons, which constituted 15% of the national urban population. By 1989, the population increased to 104,900, which constituted 19% of national urban population. The current population is estimated at about 144,900.

The rapid industrial growth in Eldoret town has also attracted many people in search of jobs. Eldoret has got many large-scale industries like Raymonds, Ken-Knit, Raiplywood, KCC, CPC, Easter African Tanning and Extract Company (EATEC) Ltd. and Rivatex Ltd. There are a number of parastatals providing infrastructure. These include Kerio valley Development Authority (KVDA), Moi University, National Cereals and Produce Board, Kenya Posts and Telecommunications Cooperation, Kenya Power and Lighting Company, Kenya Pipeline Company and Kenya Railways Corporation. The parastatals that provide services include Kenya National Library Services, National Hospital Insurance Fund, Lake Basin Development Authority, Central Bank of Kenya, The Kenya National Assurance Company, Kenya Industrial Estate, Housing Finance Company of Kenya and East African Building Society.

The presence of large industries, parastatals, small scale industries and the rich agricultural land surrounding Eldoret town has led to the increased number of both public and private vehicles in Eldoret town. Quite a sizeable number of Eldoret residents are engaged in the transport sector.

3.2 Study Population

The population involved in this study consisted of public service vehicle drivers. Only those drivers of pick-up matatus, Peugeot 504s, 505s and Nissans were included. This was mainly because of the researcher's personal experience while travelling between Eldoret and the other towns. The matatu drivers of the vehicles mentioned above over speed their vehicles, flout traffic rules and in most cases over load their vehicles. They were, therefore targeted for this study due to this observation over a ten-year period. Also included in the study were some of the owners of the matatus who were residents in Eldoret town.

3.3 Sample Size and Sample Techniques

At the time when the study was conducted there were 284 matatus (504s, 505s, Nissans and pick-ups) operating between Eldoret and other major towns. Given the fact that matatu industry has both high number of entry and drop out, a census had to be carried out. Six research assistants were employed to list down each mataatu number and the route of operation. From the list of all the matatus operating in Eldoret town, stratification was done based on the matatu type and route. Eight main routes were identified, namely, Eldoret-Nairobi, Eldoret-Nakuru, Eldoret-Kericho, Eldoret-Kisumu,

Eldoret-Kakamega, Eldoret-Kitale, Eldoret-Bungoma and Eldoret-Kabarnet. Sampling was done on the basis of matatu type and route. The objective was to include in the study, drivers of at least 50% of the population. The actual sample size of 143 drivers was obtained by use of proportionate random sampling technique. Care was taken to ensure that the sample size was representative of all the identified surrounding towns (see table 1).

3.4 Pre-testing Instruments for Data Collection

Prior to embarking on actual data collection, the instruments for data collection were first pre-tested. A pilot study was carried out at the Eldoret bus stage. Sixteen drivers, four from each route and eight vehicle owners were randomly selected to participate in the study.

Table 1. Sample size of matatu drivers in Eldoret town, by route

Route followed	Population (N)	Sample size (n)	As % of (n)
Eldoret-Bungoma	36	18	12.58
Eldoret-Kitale	27	14	9.80
Eldoret-Kericho	30	15	10.50
Eldoret-Nakuru	44	22	15.38
Eldoret-Kabarnet	32	16	11.18
Eldoret-Kakamega	22	11	7.70
Eldoret-Nairobi	48	24	16.78
Eldoret-Kisumu	45	23	16.08
Total	284	143	100.00

The pre-testing of the questionnaires for both the drivers and their employers revealed a number of weaknesses. The pilot study questionnaire for the drivers had omitted a very important independent variable- speed, taken between Eldoret and the major towns in the study such as Nairobi, Nakuru, Kericho, Kisumu, Bungoma, Kakamega, Iten and Kitale. It was however learnt from the drivers involved in the pilot study that speed travelled could account for a number of accidents. Speed as a variable had therefore to be included in the final questionnaire.

The pre-testing of the driver's questionnaire assisted in removing certain irrelevant items, which made the questionnaire too long. For example, instead of relying on a Likert scale to establish the kind of relationship that existed between the matatu drivers and the passengers, policemen and the matatu owners, it was found necessary to develop questions which required drivers to explain in which way pressure from the groups of people identified above affected their working. The questions revealed very useful information from the sixteen drivers in the pilot study. The Likert scale had to be removed.

The pre-testing of the questionnaire for vehicle owners assisted in establishing whether they understood the questions asked. The eight respondents included in the pilot study

assisted in suggesting the need to include a question on what they thought should be done to reduce road traffic accidents in Kenya. This item had to be included in the final study questionnaire.

After the modification and thorough review of research instruments by research methodology specialists at Moi University, and Mr. Khayesi M. a transport geographer specialist at Kenyatta University, the researcher was satisfied that the data collection instruments would elicit information required to meet the objectives of the study and therefore proceed to the field for final data collection. Care was taken to ensure that the 16 drivers and 8 vehicle owners who participated in the pilot study were omitted from the final study.

3.5 Data Collection

Data for this study were collected between the months of May - August 1996. The researcher personally visited the main bus station in Eldoret town and the Eldoret-Iten, Eldoret-Kisumu bus stages to administer the questionnaires. Given the large number of respondents involved, six research assistants were identified and trained on the completion of the questionnaires. They were mainly post-graduate students in the second year of study and had done data collection before. This past experience helped a lot in assisting some drivers in the completion of the questionnaires. For the respondents who could not read and write properly, the responses were completed on their behalf. In the initial stage of the research a number of drivers were quite un-cooperative. They had fear and thought that the researcher and research assistants were government agents interested in introducing speed governors (the equipment had been rejected earlier by matatu drivers in the country). Some thought we wanted to investigate whether they had fake driving licences(at the time of the study it had been reported that some drivers had fake licences).

When we identified ourselves as being from the University investigating on the working conditions of matatu drivers, we received a very positive response. The majority of the respondents requested that the study findings be published in the newspapers for their employers and government to read about the drivers' working conditions. The research permit given by the office of the president helped in making the respondents to co-operate. In the case of vehicle owners, only those living in Eldoret town were reached. Unlike the drivers they were quite co-operative in completing the questionnaires.

3.6 Data Analysis

At the end of data collection all completed questionnaires from the drivers and vehicle owners were thoroughly examined by the researcher, coded and organised for computer analysis. The data were first analysed for descriptive statistics as shown in chapter four. The background information, working conditions, job satisfaction and work welfare of the drivers in the study are presented in the tabular form and discussed. The second stage of data analysis involved multiple regression analysis. The simple correlation matrix was determined to establish whether there existed multicollinearity between the variables, rate of accidents per driver (the dependent variable) and the independent variables, levels of education, training received, experience of drivers, hours worked, salary earned and speed travelled. Linear equations were then run to establish the

correlation between the dependent variable and the independent variables as shown in section two of chapter four.

4. DATA PRESENTATION AND ANALYSIS

This chapter contains an assessment of the findings of the empirical investigation into the working conditions of matatu drivers in Eldoret town and how it affects their driving work. The study was designed to answer two major questions: what are the working conditions of public service vehicle drivers in Eldoret town? And what are the likely effects of the drivers' working conditions on road traffic accidents? The answers to the two questions and other subsidiary questions as seen earlier in chapter one are the subject of the chapter.

The first section of this chapter analyses the findings related to the drivers' background information; driving experiences, working conditions, welfare aspects and the causes of road traffic accidents. Also discussed in this section is how the pressure from employers, passengers and traffic policemen affects the drivers in their work. The section discusses the possible solution to the problem of road traffic accidents as reported by the drivers themselves. Section two of the chapter analyses the findings related to the causes of road traffic accidents and the possible solutions as reported by the owners of the vehicles (matatus). The third section of the chapter employs regression analysis technique to establish the relationship between the dependent variable rate of accidents per driver in the study and the independent variables driver experience, level of education, place where training was received, hours worked, speed travelled and salary earned.

4.1 Responses by Matatu Drivers

The ages of the drivers in the study were established as shown in table 2, which shows that 32 percent of the drivers are 36-40 years old. For one to be a good driver, age and the number of year spent on driving are crucial.

Table 2. The range of years of matatu drivers in Eldoret Town

Years	Frequency	Percentage
15 - 20	6	4.20
21 - 25	8	5.59
26 - 30	22	15.40
31 - 35	20	13.99
36 - 40	46	32.16
41 - 45	14	9.79
46 - 50	11	7.69
51 - 55	12	8.39
Above 55	4	2.79
Total	143	

Table 2 shows further that a very small percentage of drivers belonged to a young age group of 15-20 years, and 21-25 years represented by 4 and 6 percent respectively. At a later age of 46-50, 51-55 and above 55, a low proportion of drivers also belonged to these age groups represented by 8 percent and 4 percent. Thus matatu work is very demanding and less attractive to people in old age.

4.1.1 The Marital Status of Drivers

The drivers' marital status has a role to play when it comes to performance at their work. Drivers who are married tend to be more responsible and accountable even to their employers. It was, therefore, found necessary to establish the marital status of the respondents. As shown in table 3 the majority of the drivers in the study, 48 percent were married. This explains why some drivers were so committed to their work. Twenty four percent of the drivers were single, 15 percent separated, 5 percent divorced, while 8 percent were widowed. To explain the difficult nature of matatu driving, all the drivers in the study were male.

Table 3. The marital status of drivers in the study

Marital status	Frequency	Percentage
Married	68	47.55
Single	34	23.77
Separated	22	15.40
Divorced	7	4.89
Widowed	12	8.39
Total	143	100.00

4.1.2 The Number of Children and Other Dependants

The number of children in the family and dependants supported helps to improve performance at work. Drivers who have children to support tend to be more committed to their work and as observed by the employers, they always prefer to make return journeys. This is different when it comes to young, unmarried drivers with less family responsibility. They prefer making only one trip to Nairobi, especially and spend the night there. Table 4 shows that a fairly high proportion of drivers 22 percent had 5 children or people to support in terms of providing food, paying schools fees, providing medical care and shelter, Nineteen percent of the drivers had 4 children or people to support.

As data in table 4 shows, matatu industry, which falls within the informal sector in Kenya, plays a very important role in development. Nearly all the drivers in the study had a child or dependant to support. A very small percentage of the drivers, 4 percent, were found not to have a child or dependant to support.

4.1.3 Level of Education

Education is a very important variable when it comes to job performance and in general way of life. Studies have shown that there exist a link between individual's level of education and productivity at work. For one to perform well in his driving job, he needs education to be able to read road signs, communicate effectively with passengers, fellow drivers, policemen and the general public. Education liberates, as the saying goes and helps in making the individual more rationale in decision-making.

Table 4. Number of children and dependants supported

Number	Frequency	Percentage
1	10	6.99
2	13	9.09
3	16	11.19
4	28	19.58
5	32	22.38
6	22	15.40
7	7	4.89
8	1	0.69
9	2	1.40
10	6	4.20
Above 10	2	1.40
None	4	2.79
Total	143	100.00

As shown in table 5, majority of the drivers, 50 percent had secondary level of education. This is an interesting finding, in that matatu driving falls within the informal sector. Because of the scarcity of jobs in the formal sector a number of people even with secondary and higher levels of education end up in the informal sector. Another 34 percent of the drivers had primary level of education. Thus primary and secondary level of education combined accounted for 84 percent of the drivers in the study.

Table 5 shows further that 6 percent of the drivers had post-secondary education. Some, after completion of secondary education, took engineering courses offered by Technical Training Institutes. Two percent had degree level of education. These were actually university lecturers who drove matatus on a part-time basis as a way of supplementing their low incomes earned at the university, while 8 percent of the drivers had no formal education. They relied on experience and driving skills acquired after many years of driving.

4.1.4 Institution Where Training in Driving Was Received

Given the many road accidents happening on Kenyan roads, suggestions have been made that public service vehicle drivers should be re-trained. The Kenyan public in general is

dissatisfied with the performance of matatu drivers. It is saddening to note that 29 percent of the drivers in the study learnt the skill at the bus stage as seen from table 6.

Table 5. Level of education of the drivers in the study

Level	Frequency	Percentage
No Education	12	8.39
Primary	48	33.57
Secondary	72	50.35
Post Secondary	8	5.60
Degree and above	3	2.09
Total	143	100.00

Although driving is a skill, there is a lot of information taught at the driving schools, which those who learn on the job never receive.

Table 6. Institution offering initial driving training

Institution	Frequency	Percentage
AA School	27	18.89
Commercial Driving School	41	28.67
Learnt at the Bus Stage	42	29.37
National Youth Service	20	13.98
Armed Forces	13	9.09
Total	143	100.00

Table 6 shows that the Automobile Association (AA) School accounted for 19 percent, Commercial Driving School 29 percent, National Youth Service (most reputable training institution for drivers in the country) 14 percent and the armed forces 9 percent. If we combine all the drivers who went to formal training institutions in the country, we realize that 71 percent of the drivers in the study obtained formal driving instructions. This is very high percentage, although we still have a high number of accidents on Kenya roads.

4.1.5 Number of Times Driving Test Taken

To establish whether the drivers took the driving tests when they had know driving, they were requested to indicate the number of times they took the test before passing. Table 7 shows that 39 percent of the drivers passed the driving tests on first trial. This is a fairly high proportion. It is the hope of the author that those who passed on first trial did not bribe. Attempts to probe the drivers further did not yield any results.

Table 7 indicates the number of times the drivers tried the test before passing. Some of the drivers between second and five trials accepted that they had to give some bribe

before passing. While 13 percent of the drivers frankly agreed that they never attempted the test, instead they paid money and were given the driving licence. Given the importance of training before one qualifies to be a driver, it is important that all drivers in the country, especially those driving public service vehicles should be retrained. Although the driver's identity was not sought, the percentage that got driving licences through bribery could be much higher than shown by the results in table 7.

Table 7. Number of times driving test was taken before getting the licence

Number	Frequency	Percentage
First trial	56	39.16
Second trial	24	16.78
Third trial	23	16.08
Fourth trial	14	9.79
Five and above	8	5.50
Bought the Licence	18	12.59
Total	143	12.59

4.1.6 Age When First Started Driving

It has been observed that drivers who are elderly tend to be more serious in their work. They concentrate while on the road, have good public relations gained out of experience. The owners of the vehicles also informed the author that they preferred older drivers to younger ones. But as table 8 shows, the majority of the drivers in the study started driving at fairly young age. The age group 15-20, 21-25 and 26-30 accounted for 74 percent of the drivers.

Table 8. Age group when first started driving a matatu

Age	Frequency	Percentage
15 - 20	22	15.38
21 - 25	58	40.56
26 - 30	26	18.18
31 - 35	15	10.49
36 - 40	7	4.90
41 - 45	10	6.99
Above 45	5	3.50
Total	143	100.00

It is shown further in table 8 that 4 percent of the drivers drove a matatu for the first time when they were above 45 years of age. They had been drivers in the formal sector. One can also note that the majority of people who started as drivers elsewhere hardly took up