

UNIVERSITY OF NAIROBI

FACULTY OF ARTS

DEPARTMENT OF SOCIOLOGY AND SOCIAL WORK

**Aspects of Women Empowerment Resulting from the Ethical Fashion Business
Among Maasai Women of Enduata Nalepo Self Help Group, Ngong Area of Kajiado
District //**

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Reg. C50/62014/10



**A research report submitted in partial fulfillment of the requirement of the
degree of Masters of Arts in Sociology
(Rural Sociology and Community Development)**

November, 2012

DECLARATION

This research study is my original work which has never been presented to any other examination body
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Declaration by the Supervisor

This research has been submitted for examination with my approval as The University of Nairobi
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Dr. B. MUTSOTSO

For and on behalf of The University of Nairobi

DEDICATION

This research paper is dedicated to all the Maasai Women who have shown great zeal in their effort to break free from the encumbrances of poverty in order to empower themselves for development and I build a new societal order based on values of equality and human dignity.

ACKNOWLEDGEMENT

I express my sincere gratitude to Almighty God for the gift of life and good health and for enabling me to undertake of this research. I also thank my parents who brought me into being and for their continued moral support. I appreciate my siblings who have always supported me in all aspect and especially to my brother Norbert Odhiambo Oduor whose financial support initiated an academic pursuit that has led to the realization of this research.

The completion of this research would not have been possible without the invaluable contribution of Fr. Paulo Latore a Comboni missionary by then working in Korogocho slum and Mr. Simone Cipriani head of the Poor Communities and Trade Program of the ITCs Ethical Fashion Initiative. The two have not just been friends but pillars on whom my academic pursuit was hinged.

I also thank Ethical Fashion Africa Limited who by the time of this research was my employer and in whose support all this work was made possible. EFAL gave me time, material and moral support. It was through EFAL's facilitation and opportunity of work that I came into contact with the Maasai women.

in a special way I would like to appreciate and to thank my supervisor Dr. B. Mutsotso who dedicated his time out of his busy schedule to guide me through this research. His vast experience in the field and especially in the area of my research was a great source of knowledge which tremendously contributed to the successful completion of this research.

The subjects of my research are the most treasured as without them all these would not have been possible. To all Maasai women from Kahara in Ngo'ng hills, Olonana and Otdanyati I will forever remain grateful.

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ABSTRACT

The focus of the research was about women from Maasai community who are home based **micro-producers**. The research study endeavored to investigate the impact registered through the involvement of women in Ethical Business with the help of ITCs Ethical Fashion Africa Initiative and through EFAL a company formed to manage the operations of ITCs Ethical Fashion Programs in Kenya.

The group has 23 registered members with an outreach of over 300 women subcontracted during orders. The area of their operations stretches from Kahara in Ngong hills, Oklanyati, Kisamis and Olesokothe along Magadi road which is approximately 10 km². The group was purposively selected. The respondents were stratified according to gender, relations such as marriage or having a child. The group was also sampled through systematic sampling procedures. A sample of 58% was drawn from about 120 households.

A questionnaire was administered by the researcher to each respondent as the structured interview method was used to obtain responses from Key informants. (The men, children and representatives of the supportive institutions etc)

The unit of observation was the household from where women involved in the project are drawn. The researcher used observation checklists to gather observe data. The collected data was analyzed by use of social statistical techniques, both inferential and descriptive. The findings were presented by use of table, graphs and pie charts.

The study followed applied social research processes, which means that its findings went beyond mere exercise of exposing information to address specific concerns and offer recommendation of solutions to problem identified and areas of further study by the ethical business within the inclusive business model adopted by Ethical Fashion Africa program.

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LIST OF ABBREVIATIONS

AOB	African Development Bank
AWR	Africa for Women's Rights
EFAL	Ethical Fashion Africa Limited
EFI	Ethical Fashion Initiative
EFFECT	Ethical Fashion For Empowerment of Community Trust
EIF	Enhanced Integrated Framework
FPC	Export Promotion Council
DFID	Department for International Development
ISO	International Standard Organization
ICT	Information Communication Technology
ITC	International Trade Centre
K-REP	Kenya Rural Enterprise Program
MOG	Millennium Development Goals
SME	Small and Medium Enterprises
UN	United Nations
USAID	United States Agency for International Development
UNDP	United Nations Development Program
UNIFEM	United Nations Development Fund for Women
WEDF	Women Enterprise and Development Funds

CHAPTER ONE

BACKGROUND AND PROBLEM STATEMENT

1.0 Background

Vulnerable and marginalized are loose terms encompassing many different individuals and groups deprived of their right to education (UNESCO, 2010). The dictionary meaning of marginalized is to make somebody feel as if they are not important and cannot influence decisions or events; it is to put somebody in a position that they have no power (Oxford dictionary, 2010). This means that a marginalized person is in a disadvantaged position in social-cultural, political and economic arena.

The term empowerment has different meanings in different socio-cultural and political contexts, and does not translate easily into all languages. An exploration of local terms associated with empowerment around the world always leads to lively discussion. These terms include self-strength, control, self-power, self-reliance, own choice, life of dignity in accordance with one's values, capable of fighting for one's rights, independence, own decision making, being free, awakening, and capability—to mention only a few. These definitions are embedded in local value and belief systems (World Bank Report, 2000/2001).

The UNKIEF Women's Equality and Empowerment Framework emphasizes women's access, awareness of causes of inequality, capacity to direct one's own interests, and taking control and action to overcome obstacles to reducing structural inequality (UNICEF 2001). The United Nations Development Programme's Gender Empowerment Measure focuses on inequalities in economic and political participation and decision making power and power over economic resources (UNDP 1995).

The journey to women empowerment began in 1975 in Mexico where women representatives of the world met for the first time to chart their course. The meeting came about as a consequence and recognition of changes in the social and economic structure of societies, which even though were among

the prerequisites, could not of themselves ensure an immediate improvement in the status of a group which had long been disadvantaged, and that urgent consideration was therefore to be given the full, immediate and early integration of women into national and international life, emphasizing that underdevelopment imposed upon women a double burden (UN, 1976).

Copenhagen World Conference of the United Nations Decade for Women Equality, Development and Peace later convened in July, 1980. The conference raised questions concerning the position of women in the society, the family, national, economic, cultural and political life and in the international scenes (UN, 1980). The third women's world meeting was held in Nairobi the year 1985.

The fourth world conference was in Beijing September, 1995 with the theme to 'Set Women's Agenda into Next Century' (UN, 1996). The participants in the conference notably recognized that the progress in the economic arena had been limited for women (before these conferences). However, their participation in the formal labor market had increased in many regions between 1970 and 1990, particularly among women with children. At the time of the conference the women represented 41 per cent of all workers in developed countries, 34 per cent world-wide. But while the wage gap may have narrowed somewhat, women were still earning, on average, 30 to 40 per cent less than men for comparable work, thus there were many more women than men in lower-paid jobs, according to the United Nations publication. *The World's Women: Trends and Statistics* (UN, 1996).

In Africa the women struggles have been championed by institutions such as African Development Bank which emphasize that gender equality is fundamental for the achievement of economic and poverty reduction in Africa. Yunus (2007), states that poverty is a multidimensional phenomenon. It is about people's lives and their livelihood. To free people from poverty all aspects of their lives need to be addressed, from the personal level to the global level and from the economic dimension to the political, social technological and physical dimensions. Women empowerment seeks to debunk the idea that

women have been seen as merely assisting their men in the quest for power by building a strong network based on visiting and gossiping with relatives and neighbors (Obbo 1980).

Kenya is one of the African states which have made impressive efforts to promote and address issues of gender equality. Various institutions have been established for the promotion and advocacy of women agenda. UNDP (2009) report on gender equality reveals that the federation of women lawyers (FIDA) formed in Kenya 25 years ago (*at the time of the report*) is committed to create a society free from discrimination against women. The creation of the ministry of Gender, Children and Social department is a case in point. The ministry's functions are explicit about integrating and mainstreaming gender issues in all department initiatives as outlined in the guide to Kenyan Government ministries (2010). Nothing could have bolstered and put women at a different pedestal as the new constitution of Kenya promulgated in August 27th, 2010. The constitution clearly points out that women are included among the marginalized and vulnerable groups such as children and people with disabilities (article 100 (a) of the Constitution of Kenya 2010). In addition women have been allocated certain constitutional slots which can only be filled by them for example in the membership of the national assembly where women have forty seven while in the senate sixteen slots are reserved for them respectively (article 97 (b) and 98(b)).

1.1 The Ethical Fashion Initiative

The Ethical Fashion Program is an initiative of the International Trade Centre (ITC) - a joint Agency of the United Nations (UN) and the World Trade Organization (WTO). It is a global poverty reduction program directly addressing four of the Millennium development goals. The four goals are eradicating extreme poverty (MDG1), Gender equality and women empowerment (MDG3), ensuring environmental sustainability (MDG7) and developing a global partnership for development (MDG8).

Ethical Fashion Program has set up a local not for profit commercial organization named Ethical Fashions Africa limited (EFAL), to manage its activities and operations in East Africa. The company has a purpose to open trade opportunities to marginalized groups and communities. The company was registered as a social enterprise in July 2009. According to Simone (2011) the program of work facilitates disadvantaged communities and their groups of informal manufacturers to enter the international value chain, thus developing their export capacities while also strengthening their position in domestic and regional markets.

Ethical Fashion Initiative developed an inclusive business model based on a project alliance between ITC and the local Social Enterprise - EFAL. This alliance has a long term trade partnerships between international buyers and micro producers from the marginalized communities. This is the link created by ITC and in which Maasai women of Enduta Nalepo participate.

1.2 Enduata Nalepo Women Self Help Group.

Enduata Nalepo is a woman self help group registered with the ministry of Gender and Social Services. The group is composed of only women drawn from the Maasai ethnic community living in Ngong hiHs. Majority of its members migrated a decade ago from neighboring villages of ole-sokorthe and Kisamis in search of pasture for their animal. It is one of the thirteen key groups that have been working with EFAL since its inception since 2009.

Enduata Nalepo Maasai women were prioritized for this research since they have been part of the focus of the Ethical Fashion initiatives which support home-based production. Thus the study seeks to bring out how involvement of Maasai women in a global ethical trade initiative improves their livelihood and well being and how any positive impact resulting from their participation in business can become sustainable and a source of empowerment

1.3 Problem Statement

Wolfman (1990) lamented that the poorest people are women and that many problems confront low income women including lack of education and access to it, family responsibility and the nature of the job market. Previous research shows that there is increasing evidence that women do not automatically benefit from anti-poverty programs and that many growth-proportion strategies may make the conditions of significant numbers of women worse unless certain adjustments are made to planning assumptions and implementation methodologies (Noeleen, 1993).

Women are a marginalized lot. According to UNIFEM Wikipedia on gender issues women, poverty and economics, it is the women who bear a disproportionate burden of the world's poverty. Statistics indicate that women are more likely than men to be poor and at risk of hunger because of the systematic discrimination they face in education, health care, employment and control of assets. Poverty implications are widespread for women, leaving many without even basic rights such as access to clean drinking water, sanitation, medical care and decent employment. Being poor can also mean they have little protection from violence and have no role in decision-making processes (Unifem, retrieved July, 2011).

The UNIFEM further states that, according to some estimates, women represent 70 percent of the world poor. They are often paid less than men for their work; the average wage gap in 2008 was 17 percent. Women face persistent discrimination when they apply for credit for business or self-employment and are often concentrated in insecure, unsafe and low-wage work. Eight out of ten women workers are considered to be in vulnerable employment in **sub** Saharan Africa. According to a New England Journal of Public Policy edited by Driscoll (1990, p 15), poor women have many characteristics that are not compatible with the job market requirements of service-oriented technological society. According to

research conducted by EFAL Social Department in November 2010 (ITC. 2010) the Maasai women of Enduata Nalepo despite yearning for education, 80% of the population had no formal education.

The Government of Kenya having realized that women are marginalized in economic borders conceived a Women Enterprise Fund (WEF) in 2006 and officially launched it in 2007 with the principal objective being economic empowerment of women. The fund had been envisaged to enable the government realize the third Millennium Development Goal (MDG) on "gender equality and empowerment of women". In recognition of the critical role women play in socio-economic development, the WEF has been identified as a flagship project under the social pillar in the Vision 2030. It is expected that the fund will be pivotal in mainstreaming women in the formal financial services sector. Although women constitute 52% of the total Kenyan population, majority of them have been excluded from the formal financial services - for example, few have bank accounts, can access loans, money transfer services, etc (WEF, online portal).

1.4 Research Questions

The study basically addressed itself to the following research questions:

1. What impact has Ethical Fashion program generated among the Maasai women?
2. What effect has the program had on poverty reduction especially among Maasai women?
3. What empowerment has arisen as a result of the Maasai participation in business?
4. Has there been any changing role of Maasai women resulting from their economic power?

1.5. Study Objectives

The broad objective of the study is to examine the ways in which participation in an ethical trade initiative affects the livelihood of women home based micro-producers.

1.5.1 Specific objectives

- L To find out the impact that Ethical Fashion program has generated among the Maasai women of Enduata Nalepo.
2. To examine the effect the program has had on poverty reduction among the Maasai women.
3. To ascertain the extent of empowerment resulting from the participation of Maasai women in business.
4. To establish any changing roles among Maasai women resulting from their economic power.

1.6 Justification of the Study

1.6.1 Ethical Fashion Initiative

This study will be important for the management and the directors of Ethical Fashion Initiative in implementing the inclusive business model among the marginalized groups of people as it facilitates better understanding of the factors underpinning growth through business. The report exposes need to encourage work relationship with the poor and marginalized groups for sustainability an aspect that is at the core of Ethical Fashion Initiative's philosophy NOT CHARITY JUST WORK.

i6.2 i he Government

The study is important to the government especially the Export Promotion council in designing policies that help promote trade among the marginalized groups of people. The report of provides insights on factors influencing empowerment among women which could be used to formulate training tools for the advocacy of women empowerment.

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This research was limited to the study of the activities of Ethical Fashion initiatives and how they have influenced development in a poor community of the Maasai women. The study looked at the different approaches EFI has taken to ensure development through trade built in alliance with the International buyers. It was limited to the participation of the Maasai women in business.

The study was confined to the impact Ethical Fashion program has generated among the Maasai women of Enduata Nalepo; the effect it had on poverty reduction; empowerment and the changing of role among Maasai women and especially as a result economic power.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter provides insights into the literature review on the impact of women struggles and their journey to empowerment based on accounts of other scholars and bodies in support of women. The researcher limited himself to only those issues relevant to the topic proposed. This section also presents two theories which give the base to the study.

2.1 Women Struggles to Empowerment

In 1975 women Conference in Mexico noted that discrimination against women hampers the full utilization of their vast potentialities in the service of society and is incompatible with human dignity and the principles of respect for human rights, thus recognizing the necessity for prompt realization of full equality between men and women in political, economic, social and other spheres (UN, 1976). The Mexican Women conference resolutions were further reaffirmed in the Copenhagen Women Conference which recalled that discrimination against women as being incompatible with human dignity and with the welfare of the family and society, prevents their participation on equal terms with men, in the political, social, economic and cultural life of their countries and is an obstacle to full development of potentialities of women in the service of their countries and of humanity (UN, 1980).

Half a decade after the Copenhagen conference the women of the world met again in 1985 in Nairobi with the agenda to review and appraise the achievements of women around the globe. In calling the conference to order the Secretary General of the United Nations in the course of his address stated that the purpose of the conference was to draw up a balance sheet of results obtained and of the many problems remaining to be solved before women could stand everywhere beside men with rights and

opportunities equal not only in law but also in fact (UN, 1986). The Nairobi conference as was reiterated by the UN Secretary General was another expression of efforts to improve the lives and status of women by providing a forum for discussions and by developing the necessary international instruments and strategies.

A decade later women met in Beijing conference of 1995 in recognition that the status of women had advanced in some important respects however, that progress had been uneven, inequalities between women and men had persisted and major obstacles remained, with serious consequences for the well-being of all people (UN, 1996). It is from these women conferences that the Millennium Development goals drew inspiration. For example goals number one and three of the MDGs are cognisant of the fact that women are less likely than men to be in paid employment in many countries, women have restricted access to land and property, and face difficulty in accessing formal credit. These factors mean that women are more likely to be living in poverty than men. By targeting women as part of efforts to eradicate poverty: children, families and communities also benefit.

The dossier of demands by Africa for women's rights ratify and respect launched a Campaign to mobilise African and international actors for the realisation of gender equality and women's human rights in Africa (AWR, 2009). Institutions such as African Development Bank have also followed suit to advocate gender equality in all its operations and activities. This is because the bank believes that gender equality is fundamental for achieving economic growth and poverty reduction in Africa (UNDP, 2009).

In Kenya attempts to address women economic plights have been realised at both individual and institutional level. There have been some pieces of legislations enacted to legislate against women discrimination as well as bolstering women's course. Article 27 (3) of the bill of rights in the constitution of the Republic of Kenya is categorical that women and men have the right to equal

treatment, including the right to equal opportunities in political, economic, cultural and social spheres (The constitution of the republic of Kenya, 2010)

The ministry of Gender and Children affairs has also been instituted and charged with the function of integrating and mainstreaming gender issues in all development issues (Mutua, 2010). Micro lending institutions such as the Women Enterprise and development Funds is another example of institutions established and linked to various ministries including the ministries of Gender and Children Affairs, finance, Agriculture, Trade and Industry and planning and national development to champion the empowerment of women. Mustosto (2009) in the conclusion of a case study conducted to appraise the WEOF said "the fund is a well thought initiative aimed at empowering women. This will go long way in reducing poverty especially in the rural areas where poverty levels are high. However capacity building is essential to ensure that the women have the basic entrepreneurial and business management skills that are vital for the success of their income generating activities.

2.2 Trade and Sustainable Development

Trade is about changing people's lives. It is not always a first track solution. But if the best chance poorest countries have to be part of the world economy for real (EIF, 2011). The guidance on social Responsibility (2010) indicates that sustainable development is about meeting the needs of the society while living within the planet's ecological limits and without jeopardizing the ability of future generation **to meet their needs Sustainable development has three dimensions - economic social and environmental** - which are interdependent: for instance the elimination of poverty requires the promotion of social justice and economic development and the protection of the environment (ISO 26000:2010 (E)).

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The economists have built their whole theory of business on the assumption that human beings do nothing in their economic lives besides pursuit of self interest (Yunus. 2010). At the center of capitalism is profit maximization however, for social business human benefit is the ultimate goal. Among the early Maasai for intricate products was a form of barter in which rural women used their milk and other goods, livestock was the medium for surplus accumulation, the primary form of exchange. The main item of trade for diverse uses and the most cherished food (Kituyi, 1990). Again, the ITC, (2011) report on the EFAL's Social Impact Assessment revealed that about 80% of women involved in the survey indicated that the revenue received through the business was used to meet the needs of their families. Therefore, even though experienced in two different epochs the Maasai especially the women's main intention of being in business was in the first place not to maximize profits but to meet their social needs.

Social business creates self supporting viable commercial enterprises and whose objective is fulfilling human needs (Yunus, 2010). Yunus explores the new kind of capitalism that serves humanity's most pressing needs. He faults the economists' theory of business which concludes that the optimal result for society will occur when each individual's search for selfish benefit is given free rein. Among the Maasai community being in business was not to further individual's selfish interest but as Kituyi (1990), stated, trade (for Maasai) facilitated the viability of pastoral system by providing products whose production locally was not feasible. Yunus (2010) says that this interpretation of human beings denies any role to other aspects of life that is political, social, emotional, spiritual and environmental. That is why for Maasai the option of sale competes with traditional articulation of solidarity through exchange and sharing (Kituyi. 1990).

The concept of business therefore, ought to recognize the multidimensional nature of human being and in which women entrepreneurs set up social business not to achieve limited material gains but to

pursue social goals (Yunus, 2007). The problem in the economist theory is its emphasis on the materiality expressed through self interest and pursuit of profit which assumes that an economic fix is enough to solve all the problems bedeviling human beings. Perhaps this is what explains why little businesses done by women whose aim is to sustain the lives of their children from one day to the next is not considered business. Waring (1990), states that the women's activities may as well be part of the hidden economy. Labor for economists are those activities that produce surplus value (that is profit in the market place) so work that does not produce profit is not considered production.

2.5 Business effect on poverty reduction

Social Business provides work and employment opportunity to those marginalized categories of people who would otherwise remain forever Door for lack of emolvment oooortunities. The social Ethics of u<nFr hacirallu rloriwc frxtm tf>o nfilncpnhu nf, tho hitman norcnn. MarVintnc, HQHA\ ctatoH that urfwo women undertake all domestic work, this work may be socially undervalued, and sharply restrict vww>fl' < ability tn rv>rtifinite in rash earning Artrvitic For Waring (1<WO)# The Greeks usage of the word work economy is synonymous to Management, Order, Careful, Administration, Frugality, Austerity, Prudence. Thrift.. Providence, Care and Retrenchment." In other words work defines the real person behind any kind of business. Anthropologically the human person is at the centers of the wodds known relationships and survives oniv through work of his hands (Mason. 2006). Masson critiquing the works of Marx (1848) stated that, although the human person expresses himself in various forms, work is quite distinctive way and is even the most revealing of what a person is Masson argues further that although human being expresses himself as a social animal, sexual being and politically, it is his activity as a worker which expresses his or her indelible mark in the world.

Marx in the manifesto of the communist party (1848) made major contributions in his analysis and vision of work; for instance when he says (with reference to labor sold in the labor market) that the

bourgeoisie has torn away from the family its sentimental veil, and has reduced the family relation into a mere money relation. It is however argued that his final ideas on work as Masson (2006) puts it fell short of the global and multifaceted nature of work. His vision of work is argued to be narrowly conceived and reduced to an economic frame of reference.

In his second Encyclical document *Spe Solvi* (2007) Pope Benedict the Sixteenth vehemently criticized Marx with regards to his view on the human person. For Benedict. Marx in his humanism thought that once the economy is put right everything would be right automatically. Benedict stresses that his error was materialism because man is not merely the product of economic conditions and that it is not possible to redeem him or her purely from outside by creating favorable economic conditions (Benedict, 2007). The opinion of Pope Benedict the XVI, on the human person was for certain guided by the Holy bible. In Ephesians 3:16 the mystery of God's plan from whom every family in heaven and on earth is named, all that is given is granted in accord with the riches of his glory and strengthened with his power through his Spirit in the inner self (The African Bible, 2000). In other words what the pope, as enshrined the holy writ, is pontificating is that the spirit of a human person is larger than mere economic gains which come as a resultant product of business.

2.4 Women participation in business?

The world has reached what may be termed as digital age in which one can access the whole of it (world) by mere touch of a button. It is information age in which all business ventures regardless of their nature are subject to flow of information. One Kenyan educationist Fildah Fiarhukia «id that an informed and literate (person) is less likely to follow blindly what others say or do. A broad base of information and knowledge promotes the adaptability of the individual to new ideas and to make independent decisions (Gachukia, 1993). Ncebere (1999) stated that the market is where suppliers and customers meet to sell or buy products or services. However for Maasai. apart from the formal selling

and buying, there is an opportunity for people to meet and interact with their tribesmen from other parts of the territory. This entails the exchange of information about development and in the diverse areas: evolving attitude on different social forces and experiences of those who have exploited opportunities (Kituyi, 1990).

Marketing according to Mwasi (2007) is an impediment among crafters since majority of them suffers the inability to and retain markets. Prerequisite factor to market development among them access to market information and the ability to translate the same into innovative products tailored to customer's needs. People want always new things to escape from the boredom of the old ones. For instance fashion is born from the same psychological idea. Human beings want to be a bit different They want to be seen as unique. But they still want to remain human beings acceptable to the society as per the social standards (Ncebere, 1999).

Gachukia (1993) illiteracy is associated with conservatism and lack of flexibility to change and to adaptation of new ideas. Education and literacy brings about exposure to ultimate sources of information and continual knowledge towards a certain desired end. Lack of information has made the Maasai women for instance, not to know their customer's requirements. Their products are therefore designed not to suit what the customer is asking for but simply the result of their imagination and cultural heritage. Information from the customers is important since there is no product that is permanent, regardless of its popularity at the time. They are either abandoned for better ones in order to meet the ever changing customer taste (Ncebere.. 1999).

For lack of information the many poor and marginalized business people have always failed to *fix* the price that would meet their customers and profitable to them. Kituyi (1990) stated that apart from the knowledge of areas of good offers, one needs good bargaining and valuation skills. This has been lacking

for many years among the Maasai women, who for instance, fixed their prices sometimes based on the looks of the customer and not the true value of their products. In some cases they also sell in trust of the customer and sometimes overcharge thus scaring the customers away or under-charge running into losses. Ncebere (1999) stated that good price would give you reasonable profit and motivate a customer to buy your commodity.

The customers also attach emotional value to what they pay for the products (Ncebere, 1999). for instance in the current trend of business of fashion there has been a lot of emphasis laid on the story of the Derson behind the product. The more ethical the product is the more it sells in the global market With a good dose of market information one in a social business will be able to cover the cost of production and make profit enough to meet the social economic and environmental needs. The law of the market demand states that the lower the price of goods supplied, the higher the demand for those goods. This situation (however) occurs in perfect market with many suppliers and consumers and where there is good knowledge of the available alternatives. Hence the suppliers will offer their goods at the market prices (Ncebere, 1999).

Key informant of the International Trade Center says that (information) technology is creating new opportunities for economies in both the North and the South, and that countries will need the right policy mix and strategies to optimize the job and wealth creating opportunities that they present. Lambeek (2010) Vice President Nokia echoes that, the mobile technology is changing the world more quickly and profoundly than any other innovation, for Lambeek, in emerging markets the scale of uptake and the impact on local communities are too important to be ignored. This explains why access to information for the Maasai women would be a force to help them forge a viable business infrastructure; know the market demands and the taste of their customers both in potent and act

According to Mwasi (2007), majority of micro-producers groups remain trapped on the underdeveloped side of the digital divide. This is mainly due to lack of groups' capacity (in form of digital infrastructure and information technology know-how) to exploit Information Communication Technology (ICT). As a result production of craft is mostly based on indigenous knowledge, and carried out in the kiosks, open shades, in homes and cottage industries that employ a large number of rural communities of both gender but mostly women.

The Social Business like the initiative of Ethical Fashion Programme connects the world's most marginalized people to the top of fashion's value chain for mutual benefit. It enables micro-manufacturers and skilled hand workers - the majority of them women - to thrive in association with the talents of the fashion world (Simone *et al*, 2011). In Kenya the Export Promotion council has for instance facilitated the establishment of organized village based production clusters and link them to market. This makes longer their usually short value-chain which relies largely on middlemen.

Interrelationships across the craft value chains are intricate and sometimes less obvious.

Craft persons play multiple roles across the chain with minimal business skills to manage non production activities. The key player in the value chain is the 'middleman' whose main role is to find markets for the products realized in the sector at a mark up.

Although the middlemen play an important role in sustaining the sector's mobility, they have scantily ploughed back in form of physical and capital investment to the sector.

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Middlemen are often in touch with the market and are informed about its dynamics this kind of knowledge gives them an upper hand over crafts (Mwasi, 2007)

Social business aims at making longer the value-chain to assist business people such as home-based micro producers to gain more by their access to market information.

The old adage together we stand; divided we fall is real when it comes to mobilizing the resources for a development course among the marginalized communities. Kituyi (1990) stated that among the Maasai, women's collective expressions are traditionally confined to women specific anxieties. He further argues that forming of women groups serves to de-domesticate women and more importantly offers them the platform for collectively expressing their views in situations where they disagree with men. A and B, would be better off if they followed the co-operative given strategy rather than following the dominant self-goal strategy in a non-co-operative game (Maiga, 2010).

Manguyu (1993) addressing women stated "We cannot speak of economic development without human development, and human development cannot be achieved without women involvement." Were, (1985) observes that we know women are already full participants in all processes of social change and that they feel the full impact of social and economic change.

Ncebere in (1999) stated that women participate in business for one simple reason; these days we have a good percentage of households headed by women, widows, separated, divorced, single mothers and those married by non supporting husbands. These women look for an extra shilling to care for the family. Most women also feel obliged to look for business opportunities to supplement their husbands in order to provide for their families a better life. In the pastoralist Maasai society, many men are care less for their families. Kituyi (1990) reported that many of the Maasai men have lost their entire earnings (most often stolen) while treating friends to drinks in the town. On the face of such reckless situations of men, the Maasai women have got no option but to carry the burdens of their household needs.

As commodity value converts the entire herds and sales become more extensive, women rights are increasingly under pressure. Some men sell animals which their wives consider important for milk. With the transition from social drinking to problem

drinking in many Maasai households, men sell off many animals for alcohol purchase without due attention to domestic implications.....while women witness decline in rights in family animals and men own more houses, some of the changes mediate a decline in women's security. (In this case) some Maasai women have opening for independent property management These include making and trading in craft and tourist curios and running the extensive and relatively lucrative brewing industry on the periphery of every township and trading centers (Kituyi, 1990)

Ncebere (1999) suggested that unlike men, women have family responsibilities that should take priorities or at least cannot be ignored. A mother of a young child knows that a good business would add up to happiness at home and not problems. This happens mainly because women are always organized to survive, to make ends meet and to challenge their oppression (Meer, 1998). Take for instance since the beginning of 2011, most Kenyans shouldered the burden of high inflation and which by July 2011 stood at 14.53 percent, weak shilling, power rationing and rising fuel costs combined to make the living costs unbearable (Anami,2011). Given the high cost of living many husbands could not adequately provide for their families. Thus the women's contribution and resilience was dearly exhibited. According to ITC/EFAL (2011), 36 percent of the households surveyed had women (mothers) in charge of the decision making on matters pertaining to household economic needs.

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For millennia, men having deceived themselves that they are the 'stronger sex' (going by their physical strength), have described women as the 'weaker sex' (Mbakwe, 2011). Among the Maasai as Kituyi reports the women have the primary responsibility in the daily reproduction of the family. This entails the task of cooking *food*, tending children, fetching water *for* all domestic use. building and repairing houses and performing all household chores. Their duties in livestock production include milking,

tending weak animals which remain around the homestead (indudir[^] fetching water and fodder for such animals) and supervising young boys and girls (*inkera*) who tend small stocks and calves near the *monyatta* (Kituyi, 1990). In other words the role of women was only reduced to kitchen service and care of young ones. Mbakwe however disagrees, he quotes Chinwezi, the Nigerian and soaal commentator who says in his book, *The Anatomy of Female Power* published in 1990;

"Female power exists; it hangs over every man like a ubioutous shadow. Indeed the life cyde of man, from cradle to grave, may be divided into three phases, each of which is divided by the form of female oower which dominates him: mother power, bride power, and wife power—we must remember the saying the hand that rocks the cradle is the hand that rules the world.... Marriage is the central institution of female power - not political parties, parliaments, armies, business enterprises, bureaucracy, etc. The nest or family home, where a woman is both mother and wife, is the seat of female power - not barracks, factories, offices or other such places where large numbers of persons gather together. In making marriage its central institution, female power has chosen the organizational form most suited for its nature and its needs"

For centuries ail sodeties have exhibited a sexual division of labor. That is, there are some tasks which are allocated predominantly or exclusively to women, others to men, while some may be done by both men and women. However, as sodeties undergo economic change the nature of work changes, and so does its distribution between men and women (Mackintosh, 1984). As a result there is a demonstrated positive link between gender equality and economic and sodal development, which is why gender equality is one of the Millennium Development Goals (ISO 26000).

Understanding gender relationships is a whole area that represents the perennial gap of knowledge approached in most cases through the social cultural political and religious standpoints. EFAI/ITCs report (2011) reveals that the entire sample survey from the Maasai community affirmed they had earned respect from their male counterparts, especially from their husbands, thanks to their ability to earn a living and to take care of the family needs as well as restocking their animal. The report further suggests that the more the women become economically empowered the more decisive they become. This is a clear indication of changing roles among the Maasai female folk; for example stocking and restocking animals was previously done by men alone. Barbara Evers (1993) in the editorial of women and economic policy observes that there is the growing concern to understand how gender shapes the society's ability to respond to macroeconomic changes and in turn, how macroeconomic policies interact with gender relationships in society.

Women's collective expression is powerful and has the potential to change the traditionally oppressive system in which women play second fiddle to men. Small units or groups such as the self-help groups or any other women group are avenues and tools with which women empower themselves. In this case the women's productive strategies are best defined and implemented with a collective social context. For instance Kituyi (1990) reported that in Ewaso Kidon'g local leader of a women's group recounted how a man who had removed his son from a secondary school to follow *moronhood* was prevailed upon by other elders at the behest of the leadership of the local women's group to send his son back to school. Kituyi further stated that this case particularly manifests a number of other changes - the domestication of women by forming a women's group and more importantly the collective expression of women's views on matters concerning sons, in a situation where they disagree with a man who is supposed to have full rights over such matters. These are major deviations from the traditional constellation of domestic/ public and men/ women relationship.

When women come together in a women's group they not only pool resources together but also enhance each other's confidence. The ITC/EFAL (2011), revealed that 94 percent, of the total women interviewed after one year of its inception, affirmed being more confident with themselves since joining the program. Most women think that they have been assigned the responsibility of the success of their families a fact that have boosted their level of confidence. The research further reveals that 88 percent mentioned their ability to make financial decisions as the most important change in their lives (ITC, 2011). This means that their economic empowerment impacted positively on their roles in household's economic decision making processes.

2.6 Theoretical Framework

The study was built on two theories. These are theory of social exchange theory (George C, Homans 1961), and the theory of feminism.

2.6.1 Social Exchange Theory

Social Exchange theory is a social psychological and sociological perspective that explains social change and stability as a process of negotiated exchanges between parties. The theory has roots in economics, psychology and sociology. According to the ardent proponents of the theory (Homans 1961, 1964), Blau (1964, 1967), Emerson 1962 and 1972a,b) the theory opines that people make choices to maximize rewards and minimize cost Thus human relationships are formed by the use of a subjective cost-benefit analysis and the comparison of alternatives. That is pursuit of reward and avoidance of punishment at all costs.

Homans's article entitled "Social Behavior as Exchange" is viewed as the seminal work on this theory. Works by Richard Emerson, Peter Ekeh, and Karen Cook are also important and often reference made to Homans, as do many other articles and books on the subject. Homans (1961) indicates that human behavior and social interaction is an exchange of activity, tangible and intangible particularly of rewards and costs. Rewards can be tangible (money) or intangible (attention, status, affection) so long as they are seen as having value or bringing satisfaction. Cost occurs as either physical or emotional advantage or missed opportunities to gain rewards. The theory treats the exchange of benefits, notably giving others something more valuable to them than it is costly to the giver and vice versa (Homans, 1961) key concept in the theory is the anticipated reciprocal exchange. It is based on the understanding that when people receive rewards they respond in doing good things for others (Homan 1974)

Social exchange theory in the context of the study is in what Kituyi (1990) observed that each Maasai man is socialized to the virtue of generosity (*enkominimo*). Sharing and caring for the common good are values that the society inculcates in its youths. It is these values that the Maasai women have also embraced and transformed into doing business. Their expected reward is both tangible (money) and intangible (status and affection from their male counterpart).

Maasai women are better placed to accumulate capital from the collective savings of their women's groups. They are zealous and for many years have been championing trade with other communities. Kituyi (1990) reported that people from agricultural societies mainly women, came to trade their wares at Maasai *manyatta* and Maasai women travelled to points on the periphery of Maasai territory and into agricultural villages to trade grains and vegetable for milk and other livestock products.

It is clear that no Maasai woman would sale milk before satisfying the immediate domestic requirements. In other works what the Maasai ladies sell is but the surplus from their domestic needs. As Kituyi (1990), reports, the sale of milk and beer has been predominantly a women sphere. Hence involvement of this form of trade offers women a more productive area than their labors have had in the past. They have been able to convert short term surplus into long term material advantage.

2.6.2 Feminist Theory

The feminist theory is a philosophical discourse aimed at understanding the nature of gender inequality. Klein (1984) stated that feminism is a political ideology which argues that men and women should have equal roles in society and that women have been denied support within the home and access to the marketplace because of discrimination and inadequate social institutions. The theory which emerged in 1970, known as the women liberation movement or feminist movement, was to press for demands to ensure women's equality. Feminisms therefore examine the women's social roles and lived experiences in various areas of social life including economics. Majority of feminist movements are driven with the

aim of promoting the interest of women, their rights and issues which espouse the empowerment of the female gender.

Hijah (1988) in his book *womanpower* wrote that women around the world were still considered to be an underprivileged group and many of the obstacles they faced were the same: deeply rooted traditions, lack of finance to improve conditions and lack of political will to change situations. She further stated that this is why, in 1985, the UN conference at Nairobi adopted further strategies to achieve the aims of equality, development and peace. Conquery-Vidrovich (1997) observed that in the past a woman's value and status was dependent first on her fertility and second on her cooperativeness, initiatives and ability to work. A man was judged in terms of his courage and even capacity for aggression, his ability with words and his physical prowess. Among the Maasai the family was constituted as a man centred consumption unit linked with similar units in a residential enclosure (*manyatta*) bound by dominant power of male head (Kituyi, 1990). This means that the men's power was omnipresent for even the society itself had socialized them to assume the helm of the family and the community at large. However with the emergence of feminism and the demands of the new economy transformed women lives and promoted a new definition of womanhood, placing increased emphasis on women's role as workers and less emphasis on mothering. In particular, increased labor force participation, declining fertility patterns, and rising marital instability resulted in a new understanding of women's lives (Klein, 1984).

Feminism in the twentieth century has taken on many different forms embracing all aspects of human life in social, political and economic spectrum. However, the most outstanding characteristic of feminism is to be found in emancipation of the female gender.

Feminism implies a case for emancipation. Feminism can only be justified where gender relations are unjust /oppressive, and people are able to choose to change them. Feminist claim of knowledge of gendered lives carry dreams of resistance, agency and emancipation across social divisions and the complexities of social existence. But emancipation also raises numerous problems about how change for the better is conceived, by whom, for whom and why (Ramazanoglu and Janet, 2004).

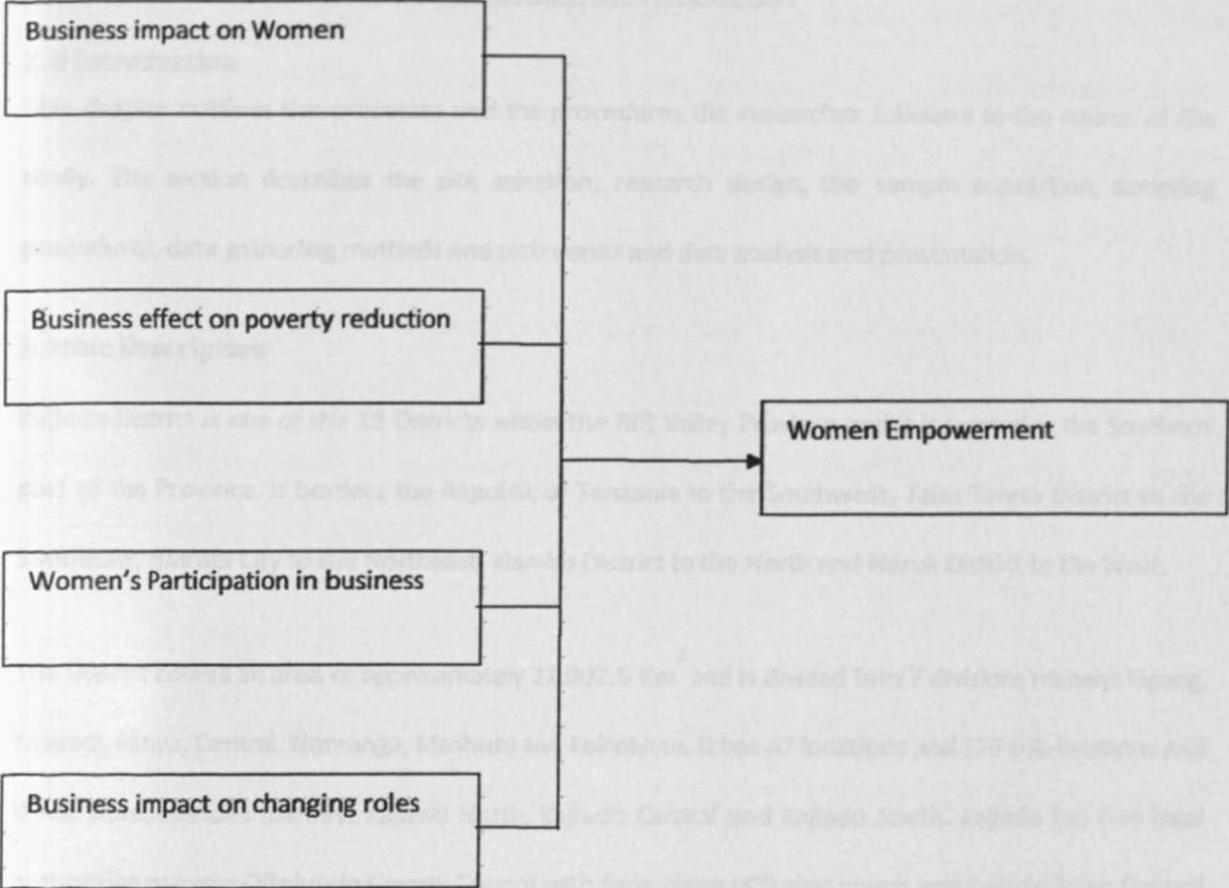
Thus feminism is a movement which aims at empowering the female gender without seeking to topple the male folk. It is a transformation of the social order.

Waring (1990) reported that women were not considered economically active. In this view overwhelmingly those experiences that were economically visible could only be summarized as what men do and that it espouses the assumption that male experience encompassed female experience. According to Waring this view did and has enslaved women in a male dominated economy. She however states that their activities may as well be part of the hidden economy.

Among the Maasai community, although the male head of the household is the recognized owner of the family herd, his animals particularly cows are distributed among his wives who enjoy the primary user-rights and through whom sons inherit and his disposal rights are mediated by the growing influence of adult sons (Kituyi, 1990). This means that in patriarchal systems such as Maasai, the women can only share in the ownership of property but cannot own major property on their own.

The figure (1) below demonstrates how the variables of this study interact. In every research question there are two types of variables; The Independent and the Dependent variable. According to Nyandemo (2007), the dependent variable is that factor which is measured, manipulated or selected by the researcher to determine its relationship to an observed phenomenon, which constitutes the dependent variable. It is that factor which is observed and measured to determine the effect of the independent variable. In this research that dependent factor is Women empowerment This is because the economic empowerment of women is that factor that according to this research appeared, diminished, was amplified or varied according to other independent factors as women being in Business, on poverty reduction course, participation in economic activities and the roles that they are assume which are different from what they culturally had been socialized into or rather accustomed to. These are the independent variables.

2.7 Conceptual Framework



Independent Variables

Dependent Variable

Figure 1 Conceptual Framework

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter outlines the processes and the procedures the researcher followed in the course of the study- The section describes the site selection, research design, the sample population, sampling procedures, data gathering methods and techniques and data analysis and presentation.

3.1 Site Description

Kajiado District is one of the 18 Districts within the Rift Valley Province and it is located in the Southern part of the Province. It borders the Republic of Tanzania to the Southwest, Taita Taveta District to the Southeast, Nairobi City to the Northeast, Kiambu District to the North and Narok District to the West.

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The District covers an area of approximately 21,902.9 Km and is divided into **7** divisions namely: Ngong, Magadi, Isinya, Central, Namanga, Mashuru and Loitokitok. It has **47** locations and 120 sub-locations and three constituencies namely: Kajiado North, Kajiado Central and Kajiado South. Kajiado has two local authorities namely: Olkejuado County Council with forty three (**43**) civic wards and Kajiado Town Council with six (6) civic wards. Table one below shows administrative units in the District and their size.

Table 1: Administrative units in the District and their size

Division	Area (sq. km)	Population
Ngong	3698.1	170,111
Magadi	2640.3	22,970
Mashuru	1066.3	14,928
Central	2909.7	46,555
Isinya	2238.0	67,140
Namanga	2994.2	53,895
Loitokitok	6356.3	108,057
Total	21,902.9	464,883

Source: Districts Office, Kajiado, 2001

3.2 Site Selection

The Maasai community group of *Enduata Nalepo* women group is situated in Ngon'g hills otherwise known to the local Maasai community as *o/oo loiserr oldonyo le Ngong' enchoroemuny* (loosely translated as the long time rhino's source of water). The area is within the *olkejuodo* county council in Kajiado district.

The research study covered the six areas from which the women participants in the projects are drawn. These were; Ngon'g Nils (Kahara), Oldanyati, Olonana, Kisamis, Lekasaro and Olesokorthe villages. The group was selected through purposive sampling as it is one of the beneficiary groups that have been participating in the Ethical Fashion Program since October, 2009.

3.3 Research design

A research design according to Yin (1988) is the logic that links the data to be collected (and the conclusions to be drawn) to the initial question of a study. Every empirical study has an implicit, if not explicit research design. The research design has two meanings. It can be understood as the planning of any scientific research from the first to the last step. In this sense it is a programme to guide the researcher in collecting analyzing and interpreting observed facts. It also indicates a procedure by which the covariance of two variables, the non-spuriousness of this covariance and existence of a stable time order can be proven (Nyademo, 2007)

The research for the purposes of the study adopted descriptive survey design. According to Churchill (1991), is appropriate where the study seeks to describe the characteristics of certain groups, estimate the population of people who have certain characteristics and make predictions. Being an evaluative study on empowerment of women through business among the Maasai women group of Enduata Nalepo, descriptive survey design was the best approach. The survey was used to obtain the description

of certain perception about the situation or phenomena and these views taken to represent those of the whole population.

According to Mugenda and Mugenda(2003), the purpose of descriptive research is to determine and report the way things are and it helps in establishing the current status of the population under study. This design was chosen by the researcher in order to gather data in the most accurate way and present information that is closer to reality. As Gay (1992) stated descriptive survey method is rigid and focuses on the objectives of the study. This means that there is very little subjectivity in the survey.

3.4 Target population

The research targeted population was found in 120 households in the areas of the Ngon'g hills (Kahara), Oldanyati, Olonana, Kisamis, Lekasaro and Olesokorthe. The approach was trifocal that is focusing on women the main subject of the research, their men and children both of whom the main beneficiaries. The research also targeted at least three supportive institutions on whose help the women from the Maasai community made headways in economic fronts. These organizations included; Ethical Fashions Africa Ltd, micro-credit organization Kenya Women Finance Trust, The registrar of the Self-Help groups under the ministry of Gender, Children and Social Services, the Safaricom Limited and the Equity Bank Limited. Of the supportive institution the researcher gathered information from Ethical Fashion Africa, The Safaricom Limited and the Equity Bank Limited. All of whom offered business operations and infra structural support.

3.5 Sample and sampling Procedures

According to Nyandemo (2007) Sampling theory is the study of the relationship existing between a population and the sample drawn from it It is in other words the process of drawing inference of an unknown population from the known sample statistics, obtained by collecting data from the sample relative to the population.

There are many different sampling techniques from which the researcher can chose with respect to the topic, research design and the units of analysis or observation. Random sampling techniques are the most commonly used researches. Neuman (2007) wrote that random sampling refers to a process that generates a mathematically random result, that is, the selection process operates in a truly random method. In the research the researcher used Stratified random sampling technique. This is because simple random sampling was thought to be unrepresentative of the population given that the sample frame was small.

The units in stratified random sampling were first divided into various categories and groups (Nyandemo, 2007). The stratified random sampling technique was appropriate in studying the household's respondents. The women, men and the children each belonged to a (differnt stratum. The choice of the sample technique was informed by the fact that the target population was heterogeneous comprising of male female and child elements. The researcher identified the differences in the target population unit and then created strata out of those differences. After which the researcher used a simple random sampling technique to select individuals in each of the stratum.

3.6 Sample size

For purposes of the research, the researcher worked with a rough figure that each of the 120 households had two women participant or direct beneficiaries of the project (*see table 2 below*). In that case the total population targeted was 240 from which the researcher selected 70 households about 58% of the target population. Furthermore the researcher targeted 50 individuals of the supportive institutions and from which a sample of 5 was selected. This represented 10% of the target population. The researcher then organized the sample into the following subgroups, women in business, supportive institutions; the direct beneficiaries of the women's respective households.

Table 2: Target and sample population

No.	Category of the population	Target population	Sample population
1.	Maasai women in business	240	140
Supportive Institutions			
2	Ethical Fashion Africa	5	3
3	Safaricom Limited	5	2
4	Equity Bank Limited	5	2
	Total target and sample Population	255	147

3.7 Research Methods

3.7.1 Qualitative and Quantitative Research Methods

In the research the researcher used both qualitative and quantitative research methods. Cresweil (2009) defined qualitative research as the means for exploring and understanding the meaning individuals or groups ascribe to social or human problems. Quantitative research on the other hand is means for testing objective theories by examining the relationship among variables. Cresweil however advises that the mixed method of both methods could be the best approach. He stated that mixed method research is an important approach to inquiry that combines or assoaates both qualitative and quantitative forms. Using both approaches in tandem is aimed to give the overall strength to the study.

3.7JZ Questionnaire method

A questionnaire consists of a number of questions printed or typed in a definite order on a form or a set of forms (Kothari, 1985). It indudes all forms of techniques of data collection in which each person is asked to respond to the same set of questions in a predetermined order (Nyandemo, 2007). Questionnaire can as well be used to collect information in structured interviews.

The researcher used a questionnaire having both dosed and open ended questions. The questionnaires were administered by the researcher himself to minimize on discrepancies and errors. This instrument was also used in the research as it ensures confidentiality a fact that gave confidence to respondents in answering sensitive questions. The techniques had advantage espedally in saving time on a large saple size which was of 140 respondents.

3.7.2 Observation method

Observation technique is the most commonly used method espedally to studies relating to behavioral sciences. Under the observation technique, the information is sought by way of investigators own

observation without asking from the respondents (Kothari, 1985). The researcher used observation to gather information without asking questions and recorded all observable features during research.

3.73 Key Informant Interviews Method

Kotghari (2009) reported that interview technique of collecting data involves presentation of oral-verbal stimuli and reply in terms of oral-verbal responses. It (interview) is a purposeful discussion between two or more people which can help to gather valid and reliable data that are relevant to the research question and objective (Nyademo, 2007).

For this research the researcher used semi-structured face to face interviews to gather data on aspects of empowerment realized resulting from Maasai women participating in business. The researcher also prepared interview schedules which were used to interview key informants and officers especially from the supportive institutions.

3.7.4 Case study method

Case study is an exploratory method whose purpose is to gain insight into a situation, phenomenon, community or a person (Nyandemo, 2007). It delves into the research subject bringing out an understanding of a complex issue or object; extends experiences or adds strength to what is already known through previous research. Case studies emphasize detailed contextual analysis of a limited number of events or conditions and their relationships. As a scientific research case study has an ultimate aim: action on reality in order to improve it. Social scientists speak of "social interventions" which is often expressed in complex program of action, but the adequacy and the success of such projects must be assessed. This is the aim of evaluation research (Nyandemo, 2007).

The researcher used both observation, interviews and case study to gather qualitative data which was used to cross check the data generated quantitative by use of questionnaires. The process of cross-checking data gathered is known as triangulation.

3.8 Research Tools

The researcher assembled mainly primary data. Primary data are those which are collected afresh and for the first time, and thus happen to be original in character (Kothari, 1985). In the study the researcher used varied techniques in collecting data. These included in main observation checklist, interviews schedule, and the questionnaire.

3.8.1 Observation Checklist

An observation checklist is a list of things a researcher intends to observe. In the study the researcher used a checklist with items such as school going children in uniform to indicate they are in school; water tanks to have and store water to indicate that the respondent do not waste time in search of water thus has time to do business in a place where water is scarce resource; the improved type of the house lived in since women are responsible of building the dwelling place among the Maasai and household items.

3.8.2 Key Informant interview schedule

An interview schedule is a list of question questions the researcher uses to ask questions or facilitate a purposeful discussion which can help to gather valid and reliable data that are relevant to the research question and objective (Nyademo, 2007). During the study the researcher conducted interviews using a prepared interview schedule for key informants living with the main respondents and from the key supportive institutions. This was basically used as questions directed to the informant on issues relevant to the objectives of the study. The researcher used the interview schedule in tandem with observation checklist to gather information for the case study during the research.

3.8.3 The questionnaire

The questionnaire used in the research consisted of list of doted questions complete with categories which were used on each and every subject of the sampled population. The questionnaire had identification number, day, month and year and time slots to indicate when it was administered to the respondents. In it also was the group name, area name and the village name for the researcher to be

sure that the respondents were the true target population. It was divided into ten sections A-J all with questions seeking to answer to the objectives of the research. There were four columns on the questionnaire containing index, question filters, categories since the respondents were already known to the researcher and space to make notes which were used qualitatively in the report. The questions were all written in English but administered by the researcher himself since translation into Swahili and *maa* was necessary during data collection. The answers generated through the questionnaire were also recorded on the questionnaire in a simple marking of the category or translated notes in English.

3.9 Data analysis

The researcher undertook both qualitative and quantitative data analysis. Qualitative data was analyzed interpreted and recorded in summary aided by the notes and other key issues gathered through observation and interviews with key informants; some data also in most cases emerged spontaneously during the study based on the researcher's field relations. The researcher summarized, explained and interpreted issues qualitatively the result of which was used to compile the field report. The researcher quantitatively analyzed data using the statistical package for social sciences (SPSS) and presented it in figures, tables and graphs.

The process of data analysis began with checking and correcting errors and omissions on the questionnaires. This was to ensure the collected data was accurate and consistent with the facts, uniformly entered and well organized using the codes already assigned to categories on the questionnaire and for tabulation. Coding is the process by which the responses are clarified into meaningful categories. The assigning of numbers reflected the ranking of ordinal and interval variable (Nachmias, 2004). The coding was done using a coding sheet then entered on a statistical package for social sciences (SPSS). The researcher then tabulated the data, which was the process of summarizing data for presentation, statistical processing and interpretation to facilitate understanding.

3.10 Constrains encountered during research process

3.10.1 Language Barrier

The researcher had a relatively smooth process without hostility and good cooperation from the respondents. However language proved a great challenge as most of the respondents could only speak *maa* and not Swahili and English the languages that the researcher was fluent in. in some cases the research was forced to hire a field assistant who assisted in translations.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.0 Introduction

This chapter presents the analysis of the data collected, coded and presented using figures and the respective data interpretation. In analyzing and presenting data the researcher considered all the objectives of the study. In the chapter the researcher endeavored to do both qualitative and quantitative data analysis, presentation and interpretation of the data collected from the sample population. The quantitative analysis addressed each of the study objectives based on the following general information: gender, age in years, highest level of education attained, marital status, and occupation of the respondent. While qualitative analysis addressed open ended questions and whose findings were presented in form of case studies.

4.1 Data Presentation

This section presents analysis of the quantitative data of Maasai women involved in social business who benefit from the activities of a social enterprise and the products sold by the supportive institutions such as banks and the mobile telephony services. The analysis of the women's involved was based on the four specific objectives of the research and whose data was gathered using dosed ended questionnaire with definite coding categories.

4.1.1 Response rate

The response rate of the respondents was excellent as the researcher administered the questions in person to avoid discrepancies and misrepresentation of facts. Besides the respondents found it easy to respond to questions as the categories provided were exhaustive enough for each respondent.

4.2 Background Information

4.2.1 Gender

The subjects of the investigation were women thus the female gender constituted 100% the main part of the report. Among the Maasai traditional organization is grounded in the prominence of the age-grade system. This also applies to production strategies which are defined and implemented within a social context (Kituyi, 1990). The results indicate that in the Maasai community associations are organized and ordered alongside social factors as gender, age etc. In this case women tend to associate or form groups with women just as men do with their ilk.

4.2.2 Age

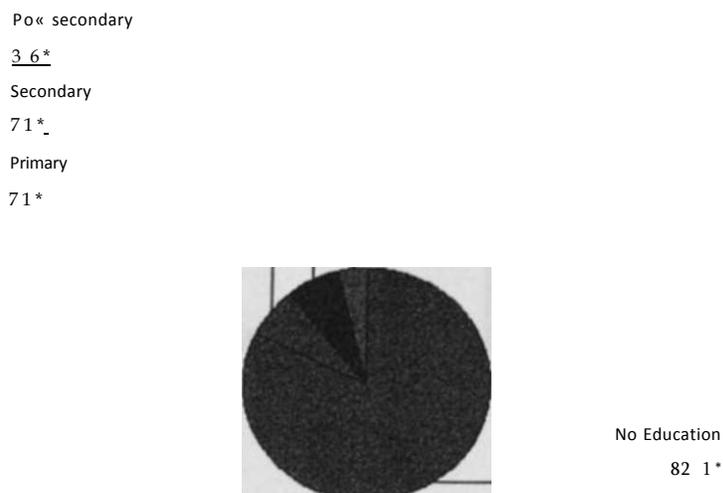
The respondents were from different age groups. The table below shows that 10.7% of the respondents were from the age group of between 16 - 25 years, about 30% were between the age of 26 - 35 years with majority of about 46% between the age of 36 - 45 only 12.9 % were of the age above 45 years. In overall the research shows that 87% of the surveyed population of the Maasai women was from the generally known as the productive age of between 20 -40 years.

4.2.3 Education Level

Kenya National Literacy level stood at 61.5 % in 2007 (National Report, 2007), meaning that many Kenyans (mostly women) of about 48.5% were and probably are still without the capacity to read and to write. The report published by AMREF in 2010 however, indicates that in Kajiado illiteracy level stands at 53% of the population.

However figure 2 below shows even lower levels of education; from the population surveyed 82% had no formal education, 7% had attained primary level and a similar score of 7% was with secondary level, only 3.6% had post secondary education majority of whom Early Childhood trained teachers.

Figure 2: Distribution of respondents according Education Levels



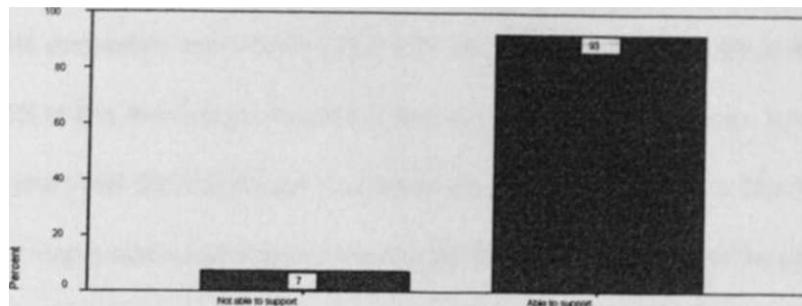
4.2.4a Access Education for their children before EFA

There was no official baseline to illustrate the population's ability to access education for their children. However it was revealed in interviews that two in every three respondents expressed having experienced difficulties to send their children to school. They claimed that it was not easy to meet other secondary needs for their school going children even at primary level where education is claimed to be free.

4.2.4b Access Education for their children after EFA

After having benefited from EFA projects for a period of two years 93% of the respondents claimed ability to educate their children and that were able to sustain their needs as well as retain them in schools. Only 7% of them expressed inability owing to high cost of living and larger families under single bread winner.

Figure 3: Distribution of respondents according to Ability to educate children



The government claims that basic education is either free or subsidized, was rubbished by the findings which revealed that education opportunity was still largely available to those who can afford it. According to the findings 13% of the surveyed population paid between 500 -1000 shillings per term to keep their children in primary schools, 6% paid between 1000-1500 shillings, 28% paid between 1500 - 2000 shillings, 6% paid about 3000 shillings while 14% and another 20% paid between 4000 - 5000 shillings in school fees per term for their children's education. The rest of population 13% paid above 5000 and above to keep their children in school every term.

Key informants claimed that the contribution of *Enduata Nalepo Women* was seen much more and vividly in the social economic frontage. A male school going child *Parsere* had this to say "my mother together with the other women in the village have helped conserve the water collected from the gutters and stored in big tanks which they bought. The stored water has greatly and positively impacted on our performance in school as there is water available for the young animals we tend. This phenomenon has spared time, which would otherwise be wasted in search of water or driving animal to the river, for us to

do homework. This means that the women's economic activities not only empower themselves but also the generation after them.

4.2.5 Marital status.

A total of 94% of the population was married and with the rest 6% widowed. More than half of the population about 61% of the married got married at the age between 15 - 19 years, 35% were married at the age of 20-24 years and the rest 4% got married at the age of 25 - 29 years. The findings suggest that there is a very strong positive correlation between the level of education and the age at which the respondents were married. For example population that had no education tended to marry at a younger age.

4.2.6 Household size

According to Kajiado district community health program the average household size in Kajiado in 2001 was 4, however the research shows many (91.4%) households with more than 5 members. However the findings illustrated (on *table 3 below*) shows that of the population surveyed 8.6% had between 1-3 children, 44.3% registered household membership of between 4-6 children, 37.1% had 7-10 and the rest 10% had over ten children per household. A population of 55% had 1-3 other dependents composed of in main orphans and shepherds.

Table 3: Distribution of respondents according to household size

		Frequency	Percent
Valid	1-3	12	8.6
	4-6	62	44.3
	7-10	52	37.1
	above 10	14	10.0
	Total	140	100.0

It is however important to note that most of the households had more than just their children as members of the household. The findings show that about 61% of the population had between 1 - 3 dependents. These were the children of the relatives, orphans and the shepherds.

4.2.7 Occupation

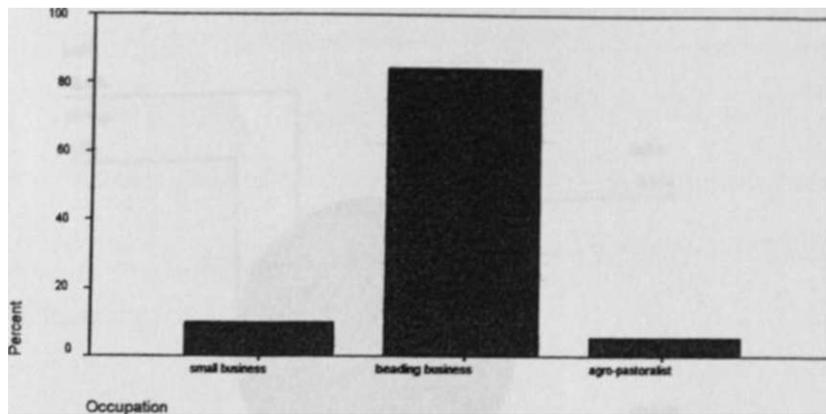
In traditional Maasai systems pastoralism should be the main occupation as livestock remains a single most important aspect of the labour process among the Maasai (Kituyi, 1990). It is however worth noting that livestock are owned by men and their sons, women are not allowed to rear livestock leave alone to trade in them. Kituyi (1990) noted that the male head of the household is the recognized owner of the family herds, his animals particularly cows are distributed among his wives who enjoy the primary user right and through whom sons inherit

The cultural property ownership arrangement therefore leaves the Maasai women to engage in things that give them independence. For example the findings show that they have full control over the beading business as no Maasai man would lower his crest to engage in beading. This was clear in the findings when 84% of Maasai women felt liberated and expressed being comfortable in their beading business¹. Others 10% besides beading also engaged in small business like selling firewood Charcoal, milk and herbs while in the process of raising capital to either expand or start their own beading business². The rest 6% mainly widowed survived through agro-pastoralism.

¹ The feeling of liberation and being comfortable was noted through interviews and field relations.

² The Maasai use glass beads which are imported by the Asian community in Kenya from Czech Republic. This means that beading business is relatively expensive and would require good amount of capital to start.

Figure 4: Distribution of respondents according to main occupation

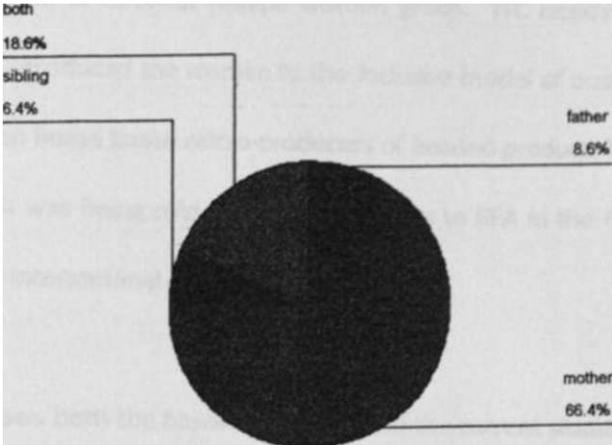


4.2.8 Bread Winner

At the time of this research, the media and the general public was much hyped up by the changing social trends. To encapsulate it was an article carried in the local dailies on February 19th 2012 with the title "Male edifice crumbles as women rise". The article stated that in many ways the old order in which men had almost the final say in economic and political matters is crumbling and is molded in a way that put women at an advantage (Sunday Nation, p. 5, 2012).

This was confirmed by the findings (*figure 5 below*) clearly show that women were the main household bread winners, 66% of them demonstrated being the main providers of their families, 9% were the male folk with 19% of both male and female performing similar roles. Only 6% of the households had the provision of the basic needs in the hands of the older siblings. Going by this result it could easily be indicated that the female gender among the Maasai has taken up the roles that for decades had been in control of men.

Figure 5: Distribution of respondents according to Household Bread Winner

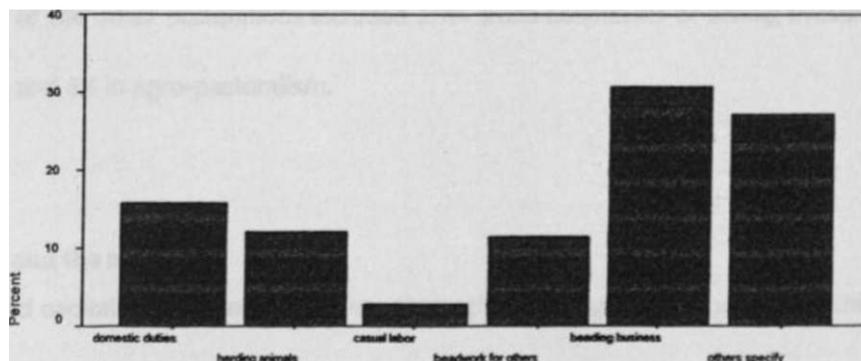


4.3 Impact of Ethical fashion Program on Maasai women

The research was set out to find out the impact of business introduced by the Ethical Fashion Program among the Maasai women of Enduata Nalepo women group. fTC besides establishing the business infrastructure had also introduced the women to the inclusive model of business. 100% of the sampled respondents was women home based micro-producers of beaded product. The same skill of beading at the time of the research was being sold by the respondents to EFA in the form of labour on products designed through ITC by International customers.

Figure 6 and 7 below shows both the baseline findings and the current situation in terms of before EFA and after participation in EFA. that even before engaging in social business with the help of Ethical Fashion Africa, 31% of the surveyed population was in beading business, 28% performed domestic duties as well as herding family animals as the main occupation, 14% in main eked a living through casual labors which included doing beadwork for others, while 27% survived on a myriad business which included but not limited to selling charcoal, milk, traditional herbs and firewood. All had beading as the main economic activities, however would swing along a continuum of other income generating activities.

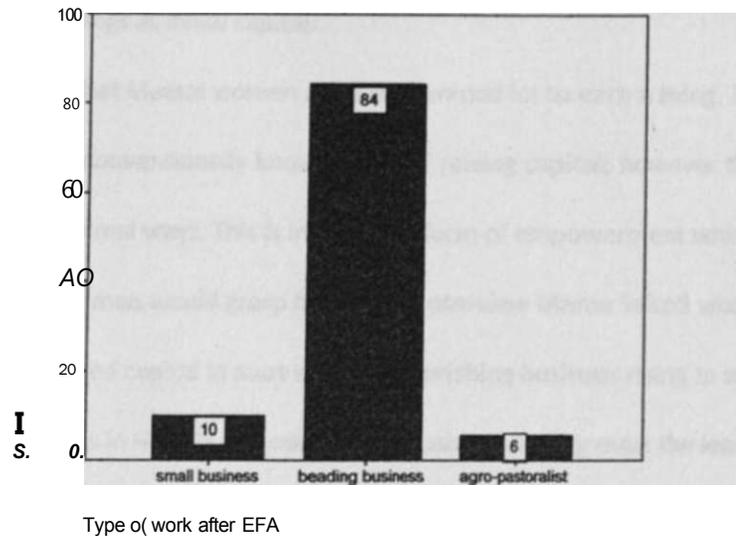
Figure 6: Distribution of respondents according to Work before Ethical Fashion Africa



Type of work before EFA

From the surveyed population 61% reported having developed their business with Ethical Fashion Africa in a period of 3 years. About 34% had been participating for 2 years while 5% were new comers most of whom engaged for the first time in the order sent to the group immediately before this research. By the time of research the new comers had been in the program for a period of only 3 months.

Figure 7 Distribution of respondents according to work after Ethical Fashion Africa



After intervention by EFA subsequent participation of the Maasai women in the projects, beading business grew from 31% to 84%. This represented a 53% growth in the number of women doing beading business. The rest of the other occupations included 10% small businesses of selling livestock products like milk and hides and 6% in agro-pastoralism.

4.3.1 Seed Capital and the sources

On how they raised capital 37% stated that it was through their engagement with the Ethical Fashion Africa; 30% of the population was through the sale of livestock, 7 % was from previous employments, 4% from family members' contributions, 6% through their casual labors with another 6% raising capital

through the sale of herbs. 18% sold Charcoal firewood or grass to raise their capital and **4%** saved a fraction of the little money they received from their husbands for domestic use.

Those who were able to raise capital started their businesses with as little as 500 shillings and as much as 9000 shillings. However there was a 19% of the population which had not yet raised capital depending entirely on the EFA orders. For those who had been able to raise seed capitals 26% raised between 500 - 1000 shillings, 3% between 2000 - 2500, 19% between 2500 - 3000, 30% between 3000 -3500 and 4% raised over 5000 shillings as initial capital.

From the above findings it is dear that Maasai women are a determined lot to earn a living. Their means and sources of capital are not the conventionally known ways of raising capital; however to them it is just but a starting point to more formal ways. This is in itself is a form of empowerment which is unique to women and in which few of their men would grasp how. In an interview Mama Saitoti who is also the chairlady of the group stated " I raised capital to start my now flourishing business rising to supply some of the most respected five star hotels in Nairobi city without my husband having even the least of inkling on how I raised capital. He only noticed it to the praise of my ingenuity". Mama Saitoti is now the main bread winner of the household and is meeting the scholarly needs of her two sons at the university despite her humble beginning in business. This silent yet salient way of raising capital explains well the reality of the Maasai women who through field relations indicated being non combative and would avoid any move with the potential of rattling their men.

4.3.2 Market for their products

Despite the unreliable market, 35% of the home based micro-producers made sales of between KSH100 and KSH 200 on every market days; 26.4% sold between 200 - 300 shillings; 16% sold items worth 400 - 500 shillings. 7% sold between 500 and 600 with the remaining 15% selling products worth of over 2,500 shillings on every market day. They sell mainly beaded items which have definite market days either

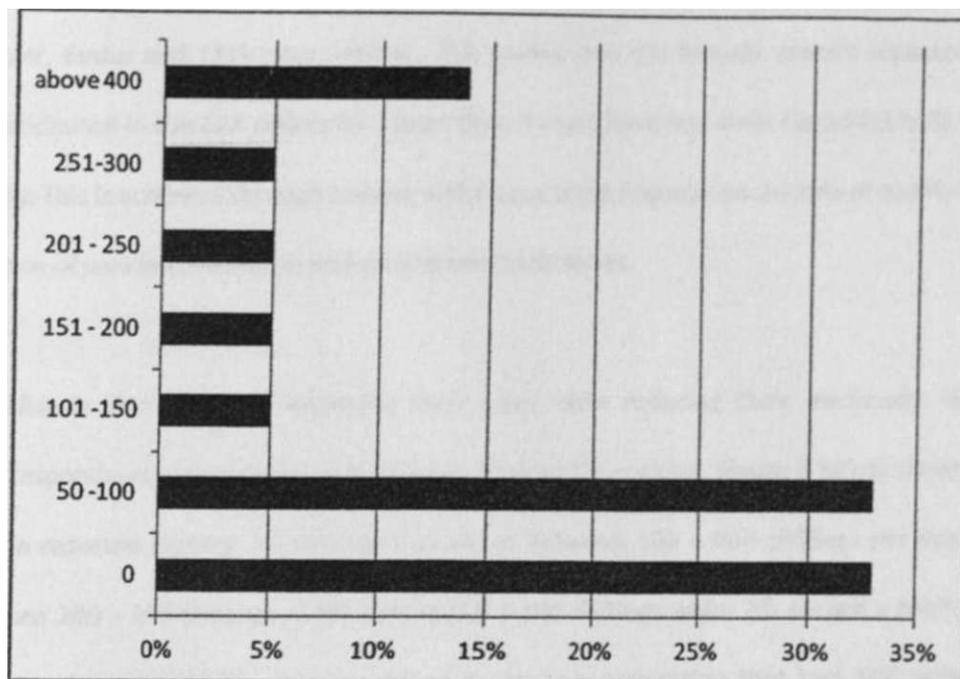
once a week or in some places twice a week. With the orders sent to them by EFA the Maasai women are able to increase their daily income from a range of 100 - 190 to between 340 and 540, this represents a percentage increase of between 79% and 440%. This shows that the income from EFA orders gives them a greater credit and economic power.

Through interviews it was revealed that the women experienced low sales of their products due to low skill levels, repeated designs that could no longer sale coupled with high overheads like cost of transport from the villages to the market which are quite a distance away in Nairobi. From their sales they hardly made profits as they had become accustomed to making losses. In order to achieve good quality on its products, EFA sends orders to the group and follows it with regular capacity building.

4.3.3 Profits before EFA's Intervention

Figure 8 below shows that before EFA's intervention a large population of the women earned a profit of less than 100 Kenya shillings. Of the population surveyed 33% had no business so did not have any income, another 33% earned a profit of between 50 - 100 shillings, 20% between 101 and 300 shillings while 14% earned slightly above 400 shillings worth of profit per day.

Figure 8: Distribution of respondents according to Profit before EFA intervention



4.3.4 Capacity building

From a conversation with a visiting French expert in labour laws and a seasoned auditor of human resource Martine Combemale³, the researcher learnt that in the formal sector capacity building is in most cases exhibited through three factors;

- a) Building Employability
- b) Career Development and
- c) Transfer of Technology

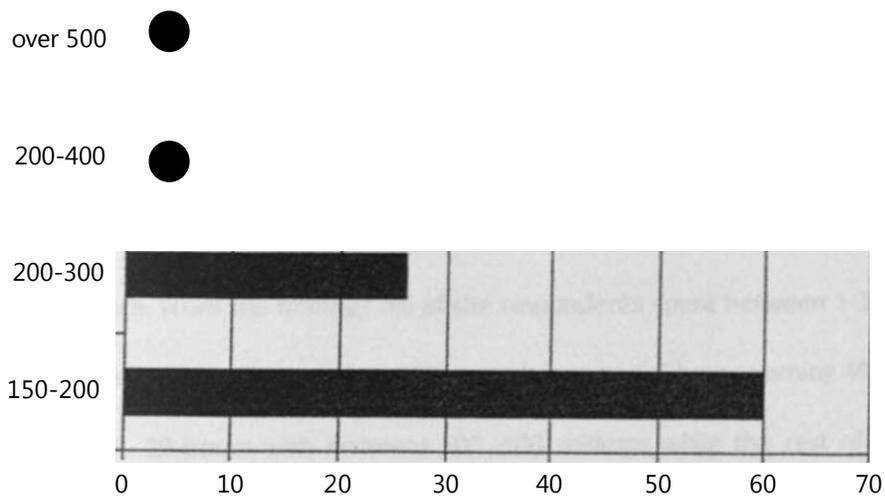
The capacity building that the Maasai women receive from EFA is aimed at not only meeting the three factors but also scaling up their productive capacities. According to key informant from the International

³ Martine was visiting Segera Ranch for the auditing of their labour standard in Laikipia in which the researcher was conscripted as an interpreter.

Trade Centre's (fTC) project, the group receives regular training at the start of every order which follow the season patterns of the fashion industry. There are three to four fashion seasons in a year; these are summer, winter, Easter and Christmas seasons. This means that the Maasai women especially those who have participated in the EFA orders for longer than 2 years have had their capacities built twice or thrice annually. This is achieved through training which sees them improve on aspects of quality Control, costing, creation of variety (of designs) and gaining new techniques.

Capacity building is also aimed at increasing their sales while reducing their overheads. With EFA trainings the respondents experienced an increase in their profit margins. Figure 9 below shows 60% of the population reported earning on average a profit of between 100 - 200 shillings per day. 26.4% earned between 200 - 300 shillings, 6.4% earned 300 - 400 shillings while 7% earned a profit of over 500 shillings per day respectively. This amount of profit, to a population that had 33% without any shilling a day, another 33% with below 100 shillings per day 20% between 101 - 300 and 14% slightly above 400 shillings per day in the preceding years before the intervention of EFA, is a stride *ceieudieu* among the Maasai women. Important to note is that they use their improved skills not only to supply their own needs but also to supply the market. This means that their economic empowerment achieved through EFA will continue in a sustainable fashion even after the EFA program.

Figure 9: Distribution of respondents according Profit made after EFA's intervention



4.3.5 Additional income

In addition to their daily individual income, the group receives orders from Ethical Fashion Africa Ltd in which they earn well above the minimum wage which at the time stood at 202 shillings per day (Legal Notice No. 63), and with negligible if not zero overheads. However dependent on quantities sent to the group and the skill levels required to meet the customer's quality threshold, not all of the group members participate in these orders at a time. Besides the system of payment to the group is piece rate which means that EFA only pays for those products that meet the quality needed by the customer and in relation to the units produced. As a result 4% of the group (mostly new members) had not yet received any wage from EFAL as had not participated on any of the orders at the time of the research. In the period of orders 23% of the respondents had a daily income of between 200 and 300 shillings per day, 35% received between 300 - 400 shillings per day, 9% received between 400 - 500 shillings in a day with 10% receiving between 500 - 600 shillings while 20% pocketed over 700 shillings a day. In their own opinion the members about 14% of the group with larger profit margins did indicate to have actually

outgrown the group, however still remain members just for social needs and ties with group. The fact they have more economic power which allow them to acquire individual loans and to manage their business without the aegis of the group as some of the indicators that they have outgrown their groups.

The research further showed that the amount earned is determined by the amount of hours spent on an economic activity. The number of hours spent on work is therefore inversely related to the amount an individual earns. Those who spent fewer hours on work gained less while those who spent more hours gained more. From the findings 6% of the respondents spent between 1-3 hours at work and earning between 200 -300 shillings a day, 28% spent between 4-6 hours earning 400 - 500 shillir^s a day, 30% between 7- 10 hours with between 500 -600 shillings while the rest of the group 36% spent over 10hours at work which earned them a daily wage of between 700 and 800 shillings.

4.3.6: Expenditure Patterns

Traditionally the male are supposed to be providers while women are caregivers. This however is changing as women are taking up both roles of providing basic needs to the family at the same time give care to the children and the most vulnerable of the society including men. Obviously the traditional (Maasai) woman who persevered in the face of misery and took everything that her high handed husband dished out, is fast dying. Today's woman has been progressively **empowered** first economically and then psychologically, to believe in herself, to have more confidence (Sunday Nation, pg 5. I*)"* Feb.

2012)

With regards to Maasai women spending 86% of their income went to meeting basic needs as meals, school fees and clothes; 7% on other needs like buying household properties a with another7% to the saving kitty. Whatever they saved was used to buy livestock. This is another break through from the traditional role in which only men bought livestock for the family. The fact that they spent a lot on basic needs could have been partly the result of high inflation rate which at the time of research was ranging

between 16 -19%* and which pushed the prices of food and other basic commodities to very unbearable levels as field relations would reveal.

The fact that 86% of their income went into buying the family basic needs is an empowerment in disguise. Field relations reveal that men respected their female more when they struggled to make ends meet for their families. The weather patterns have also not helped men much; Kajiado district is more often struck by drought which leads to men migrating from one area to another with their livestock. This in turn leaves the burden of raising family children and providing for them purely in the hands of women. For example one out of every three men key respondents believed that the Maasai women had solidified their unity in the community to mobilize resources. Some strong examples in this front that the men mentioned is their (women) ability to live a much more sedentary life as opposed to men who keep migrating in search of pasture. Their settled life has helped them to unite forces and pool together resources through the *harambee spirit* raising money to support the education of their children and for other community development agenda. This is a big sign of empowerment as women practically are the heads of the *Manyatta* homestead a role that traditionally was a preserve of men. It is also the salient influence that has led the Maasai community to live a sedentary life which was previously not their lifestyle.

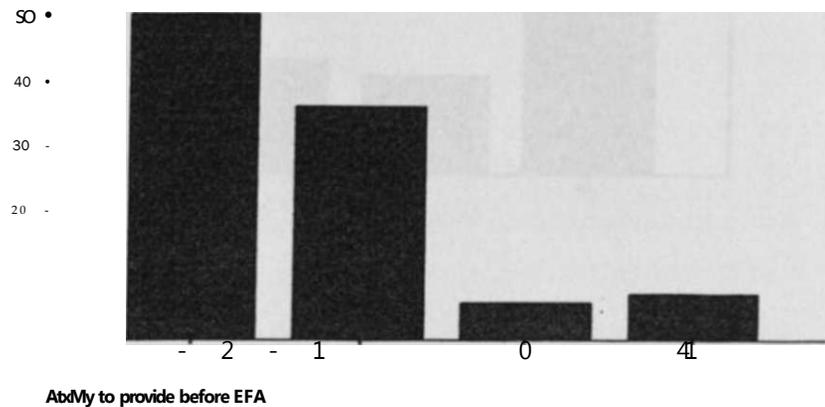
4.3.7: Rating Scale: Ability to provide basic needs before EFA intervention

On a rating scale ranging from very poor to better, they rated dismally their ability to provide for their families' basic needs of meals, education, health and dothes before engaging in soaal business and espedally as introduced by EfAL (see figure 10 below). 51% of the respondents rated their ability to provide the said basic needs as very poor before their involvement in soaal business, 36% reported their past ability as poor, 6 % ranked themselves average with the rest 8% stating that their ability to

⁴ Source: Mwangi James, Equity Bank Ltd Development manager Enterprise Road Branch.

provide for their family needs was good enough even before the inclusive business model was introduced to them by EFA.

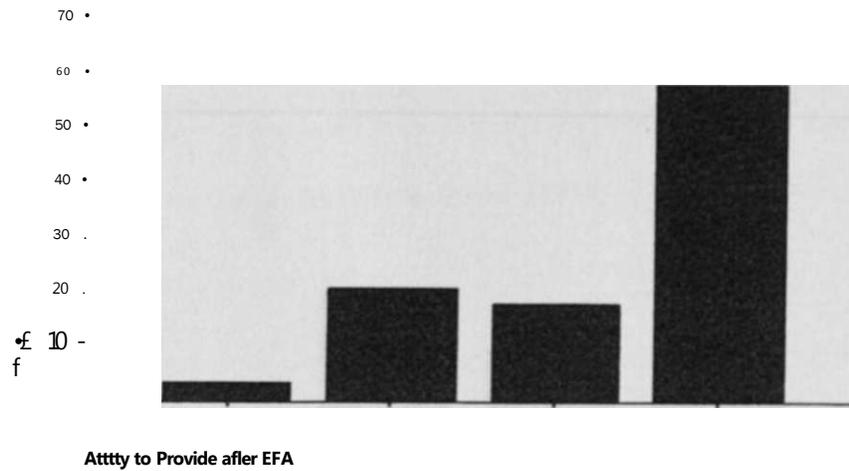
Figure 10: Distribution of respondents according to Ability to Provide before EFA



4.3.8: Ability to provide basic needs after EFA's intervention

Figure 11 below shows that after the intervention by EFAL, 21% rated average their ability to provide for their families, 18% felt they were good while 58% felt much better off as a result of regular income and business exposure they receive from EFAL. However some 3% had still bleak rating on their ability to provide for their needs even with the EFA's initiatives. It is important to note, even though it was not measured but largely the result of field relations of the researcher, that a part of the 3% population was immersed in charitable situations doing very little to emanapate itself economically in this case through trade while another fraction of it was dependent on other members of the household working elsewhere.

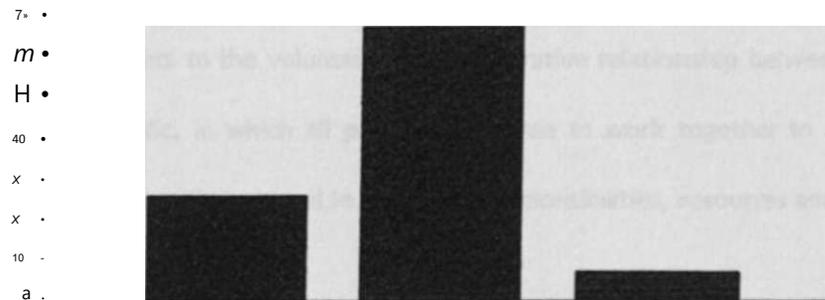
Figure 11: Distribution of Respondents according Ability to provide basic needs after EFA Intervention



4.3.9 Rating Scale: Satisfactory levels

Asked about their satisfactory levels before their engagement with EFAL, 26% rated very unsatisfied, 67% unsatisfied and 7% averagely satisfied (see figure 12 below).

Figure 12: Distribution of respondents according to Levels of Satisfaction before EFA Intervention

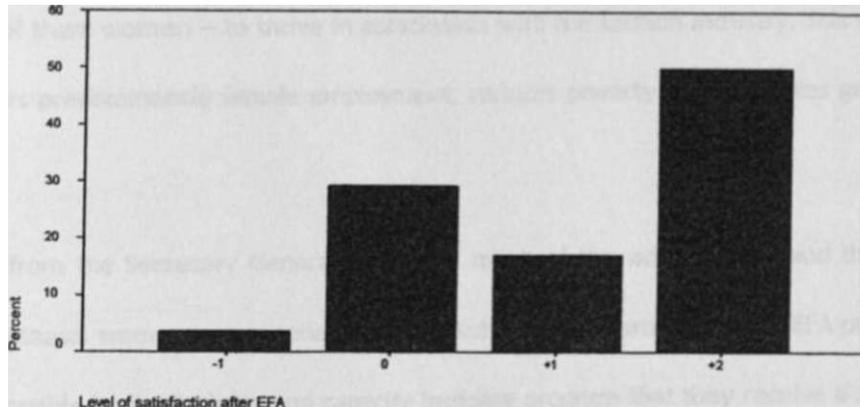


However

after their engagement in Social business as shown in figure 13 below, 50% felt very satisfied in their

lives, 29% and 17% more satisfied or averagely satisfied respectively. And a similar population of 3% expressed being unsatisfied even with the intervention from EFAL

Figure 13: Distribution of respondents Level of Satisfaction after EFAL Intervention



The positive sign drawn through the rating scale of the ability to provide and levels of satisfactory in terms of before and after EFA intervention is a vivid indication that development is a multi-stakeholder's approach. In this case Ethical Fashion Initiatives of the International Trade Centre through partnership with a private company Ethical Fashion Africa Limited has given the Maasai women the means with which to seek solutions to their problems in an integrated and sustainable (business) manner.

By partnership the researcher refers to the voluntary and collaborative relationship between various parties, both public and non public, in which all participants agree to work together to achieve a common purpose or undertake a specific task, and to share risks responsibilities, resources and benefits (UN, 2011).

The achievement of EFA has gone far and wide to resonate even with the United Nations. In a speech to the United Nations General Assembly, the UN Secretary General Ban Ki-moon did mention the positive

result from the Ethical Fashion Program in East Africa. He said The Ethical Fashions Programme of the International Trade Centre (ITC) in Kenya helps small and medium-sized businesses in the fashion sector to export their products. The program connects some of the world's most marginalized people with the top fashion value chain for mutual benefits. It enables communities of artisans and micro manufacturers - the majority of them women - to thrive in association with the fashion industry. This develops local creativity, fosters predominantly female employment, reduces poverty and promotes gender equality (UN, 2011).

The statement from the Secretary General speaks as much of the achievement and the satisfactory levels that the Maasai women are experiencing as result of their participation in EFA projects. This is further made possible by the training and capacity building program that they receive alongside orders sent to the and through the links created with the support of institutions as Equity Bank United.

4.4. Effect of Ethical Fashion Program on Poverty Reduction among Maasai Women

The second objective of the research was to find out how women participation in business lead to their economic empowerment. Thus the research was carried out to examine not just changes in terms of increased productive capacities but the extent to which the formation of united force for development through associations such as self help groups, among the marginalized groups of people (in this case women), build up to economic empowerment.

4.4.1 Access to Loans and saving

Ncebere (1999) stated that Women feel disadvantaged when it comes to finance. On average women earn less than men. Thus with low income women find it difficult to accumulate enough saving to invest in business. Access to loans facilities is also limited by the fact that women hardly have assets to give as security for loans. The quickest way of raising capital for men (especially in pastoralist communities like that of the Maasai) is by the sale of livestock. This therefore means that with increased accessibility to loan women are able to participate in business activities with very little constraints.

4.4.2a Access to Loans before EFA

Figure 14 below shows that in 2010 EFA baseline survey indicated that 16% of the same population had cited loans as the other sources of support most of which borrowed from micro-finance institutions (Kenya Women Finance Trust which at the time serviced about 10% of the borrowing). 84% had not borrowed at the time more especially from the mainstream financial institutions (ITC, 2010). The population that did not borrow was mainly influence by the fear that comes with failure to pay back the loan and lack of proper investment plans. Thus before their participation in EFA projects, Maasai women did not have as much access to loans. Two out of every three respondents indicated having been denied loans from banks for lack of collateral. The other fact that denied them access to loans was that they

belonged to small groups that had not acquired legal status. These were either merry-go-round or just small groups started for purposes of discussing social issues affecting them.

It was also the case that a similar pattern played out in regards to the views they held about loans before the financial literacy program rolled out by EFA in collaboration with Equity Bank Ltd. The same population of two out of every three respondents reported being afraid to take loans as they feared default consequences. Some for example narrated having witness some women resorting to spend a night on trees in N'gatataik and Namanga areas after having acquired a loans from a micro-finance institution which they failed to repay. As a result only one out of ten stated having successfully acquired loan before EFA and have continued with confidence accessing loans at both individual and group level.

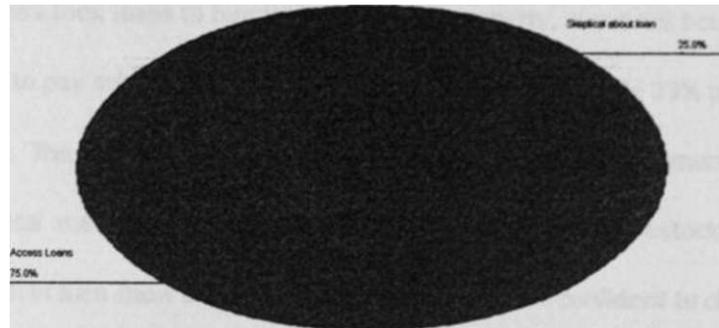
Figure 14: Distribution of Respondents according Access to Loans before EFA

4.4.2b Access to Loans after EFA

The situation of the Maasai women partidpating in EFA projects however changed for the better. They are now confident and have indeed been able to access loans without any security but the guarantee

mechanism from one another. As a result figure 15 below shows 75% of the respondents had not only access but the ability to service their loans through their business proceeds. 25% had the access however were still afraid to take loans in fear of the consequences of default.

Figure 15: Distribution of respondents according Access to Loans after EFA



Figures 14 and 15 above clearly show that the intervention by EFA gave the women an increase in their access to loan by 59%, that is, from mere 16% accessibility to 75%. A total of 51% of the (75%) population with access to loans had their loans through the bank and 24% through micro-finance institution. Both institutions were accessible through the group guarantor mechanism secured by the monthly membership contributions and group savings. Loans are serviced through the monthly group meetings whereby loan repayments are collected usually by the group leader and forwarded to the respective lending institutions. The dient in this case a member of the group is not obliged to travel to the loaning institution to repay the loan. The group leaders also ensure that there is no failure in loan repayment as that would jeopardize the whole group's accessibility to loans. M-pesa product of Safaricom company limited, borne out of attempts to develop a mobile phone based microfinance for women groups in rural Kenya, is also used especially in a modified version of the products as M- kesho of the Equity Bank Limited to repay the loan with little logistic yet much convenient and easy.

Two major institutions were mentioned as development partners to the group. These were the Equity bank which advanced loans to 51.4% of the population, and the Kenya Women Finance Trust with 23.6% loan advances.

4.4.2c: Reasons for loans

39% of the loan borrowers took loans to buy their household property, about 6% bought livestock with another 6% using loans to pay school fees, 11% expanded their business while 13% took loans to build or improve their houses. The rest 25% had no loans. As Kituyi (1990) reported ownership of livestock is a preserve of the Maasai men. For women to dare take loans to buy livestock is great sign of empowerment and which in turn show that women are becoming more confident to daim their place in property ownership.

4.4.2d: Loans Servicing

The borrowed loans were serviced differently, 65% serviced their loans from the proceeds of their businesses of beaded items, 3% through wages and salaries with another 7% from the sale of such products as herbs, charcoal, and firewood. This therefore means that the Maasai women can now access and service loans independently from their business without seeking assistance from the men.

4.4.3a Ability to save before EFA

Figure 16 below shows that majority of about 64% of the participants of EFA orders according to 2010 baseline survey did not save (ITC, 2010). The capacity to save among the Maasai women had a strong correlation with the level of education, as saving is believed to be an elitist privilege. Given their missing out on formal education did not see any value or need to save as an individual at the time. Inability to save for this rural society therefore was caused mainly by lack of information about banking systems, poverty, the absence of financial institutions nearby and the fear of ledger charges.

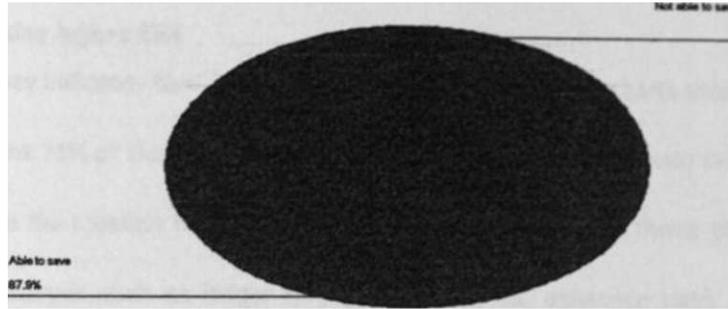
Moreover even those who did have bank accounts actually still preferred the then widespread form of savings, the "merry-go-round", which is a system whereby members of the community designate a beneficiary who receives resources (money, livestock, property...) from the group, in turns. For this they felt sure about their money and answered to their immediate needs.

Figure 16: Distribution of respondents according to Ability to save before EFA

4.4.3b Ability to save after EFA

Figure 17 below shows that after 2 years since the last survey and with the help of EFA, 88% were positive, revealing that they do save. Only 12% expressed their inability to save. Ability to save is a direct consequence of training and capacity building programs offered to them by supportive institutions, that is, EFAL, Equity Bank and the Kenya Women Finance Trust who offer financial literacy programs to the group.

Figure 17: Distribution of respondents according to Ability to save after EFA



With reference to *Enduata Nolepo*, the group has been operating a group account for about a decade. However 19% of the members have been operating their individual accounts within the group for between 1-2 years, 10% for between 3-4 years, and 4% for 8-9 years. A bigger population of 42% had been operating such accounts for close to a decade.

4.4.3c: Reasons for saving

The reasons for saving were as varied as the reasons for accessing loans. 35% stated that they save in order to meet the school fees for their children, 45% saved to build new and descent iron roofed houses, that is, to move from the smoky oblong shaped, mixed ash and cow dung walls and grass thatched *enkoji* (dwelling place) at the *manyatas* (homestead). The rest 20% saved with the aim of expanding their businesses.

4.4.3d: Reasons for not saving

The population that was not able to save gave various reasons in support of their decision not to save even after EFA's intervention; 14.3% said it is as a result of banking services being far away from their residential areas; 3% cited bank charges such as ledger fee as the main scary factor to saving; another 6.4% pegged their reason to ignorance of the existence of such services and high illiteracy levels. The

rest 2% stated that they had nothing to save as everything is consumed owing to large families and ever escalating needs.

4.4.1e Access to Banking before EFA

The EFA baseline survey indicates that 42% of the participants did not have bank accounts in 2010. Of all those who did not bank 71% of them were from the rural areas of which *Enduata Nalepo* women group belong. The 71% gave the reasons for not having bank accounts similar to those given for not saving. These include bank charges such as ledger fee, ignorance of the existence bank products and high illiteracy levels which make it difficult for them to manage an account. The rest stated that they had nothing to save and so did not need a bank account.

4.4.3f: Access to Banking after EFA

Following the intensive training of EFA, Kenya Women Finance Trust and the Equity Bank 88% of the group members had one form of account or another. 16.4% saved in individual accounts, 47% in groups account, and another 24.3% in the mobile telephony banking system popularly known as *M-pesa*.

Those who save in the group account cited that it is easier to save as a group especially through mandatory deductions agreed upon by the group from every individual member's income. In that case the group induces saving. The other reason was that it saves them from the long distance treks to access such services. It is easier for them to send a trusted group leader(s) who also performs other transactions as withdrawal and loan repayment on behalf of the members.

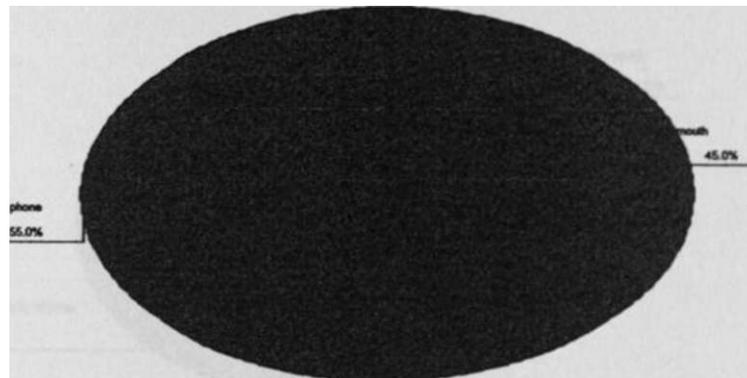
4.4.4: Access to Information and Technology

The third objective to the research was to investigate how access to information and technology impacts on the way of doing business.

4.4.4a Means of Communication before EFA

The Maasai women received their information through two major means before EFA. Figure 18 below shows that 45% got their information through word of mouth, while the rest 55% mentioned the cell phone as the main source of their information. These scores also applied to the ownership of a cell phone before their participation in the EFA projects. This fact was quite limiting given the remoteness of the area and the *manyattas* (home steads) that are far flung from each other. It was difficult to get them together on a different day from the ordinary and regular days of meeting.

Figure 18: Distribution of respondents according to Communication means before EFA



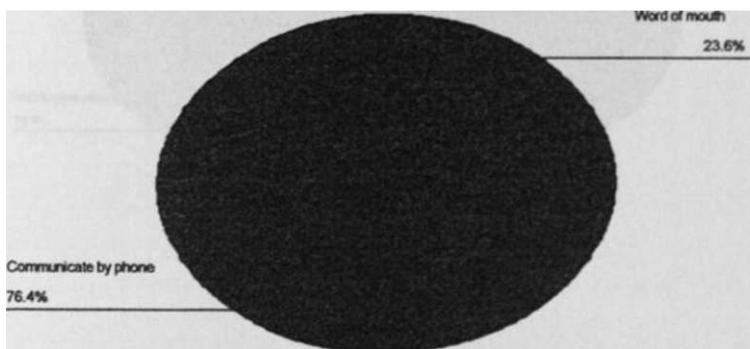
According to key informant at EFAL - the company managing the operations of EFA in Kenya, at the very start of sending orders to the group it was very difficult to communicate with them. As a result they missed out on some major orders as their leaders could not be reached. The other factor was that it was very difficult to track work once sent to them leading to late deliveries of finished products. It was thus imperative that the group improve its communication both with EFA and among themselves. It was also difficult to pay for the products delivered as on one in every five respondent admitted having had either had bank accounts or M-pesa/ Airtel money, mobile money transfer services. The cell phone was

primarily used for communication and relatives living elsewhere. It was however a preserve of just a few who also waited to be called as they had no money to credit their cell phones.

4.4.4: Means of Communication after EFA

After dose to a year struggle with communication breakdown as shown in figure 19 below, 76% of the population acquired cell phones; 24% were without one but would still access the services through the existing yet strong social networks in the group.

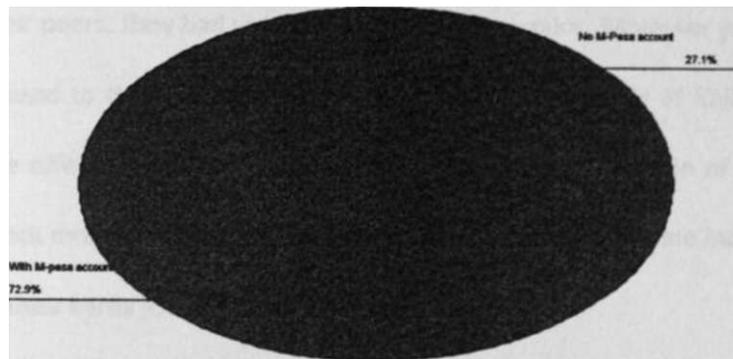
Figure 19: Distribution of respondents according to Means of communication after EFA



However a big part of the respondents admitted using the small gadget beyond being merely communication tool but made it indispensable gadget for doing business transactions. Figure 20 below shows that 73% of those owning cell phone had an account with the mobile telephony service providers most of whom had an M-pesa account - a revolutionary product of the Safaricom Company Limited. Of the total having an account with the mobile telephony service providers 90% used the account to transact such business as withdrawing money, sending and receiving money, 7 % used the account to

pay for the goods they buy with another 3% using the mobile phone to sell their products. Their customers make orders and paid through the M-pesa means then wait for the delivery the products.

Figure 20: Distribution of respondents according to M-Pesa account



4.5. **Changing Roles resulting from the Economic Power of the Maasai women**

The fourth objective was to examine the influence of women economic empowerment on changing roles. This ranged from the changes noticed in property ownership and accumulation of assets, respect afforded to the female gender and the influence they have on decision making power.

4.5.1 Ownership and accumulation of assets

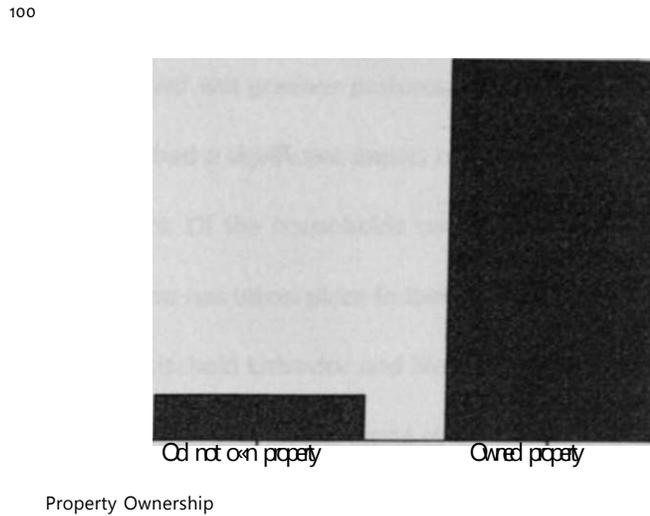
4.5.1a: Accumulation of assets before EFA

Before being engaged in the EFA project the Maasai women of *Enduata Nalepo* group admitted living like any other of their peers. They had very little on which to lay claim. Moreover just before the project began and orders sent to them in 2009, it was reported that the whole of Kajiado district suffered immensely from the effects of drought Office of the prime minister's bulletin of December 2009 had reported that livestock mortalities were estimated at 50%, close to 60% of some individual's households lost close to 90% of their herds (G.O.K, 2009).

4.5.1b: Accumulation of assets after EFA

Men having lost the source of their wealth and pride, they had no choice but to survive on their women whose beading skills and business literally became the source of livelihood. The women were the only people earning in the period immediately after drought They used a part of what they earned to accumulate assets and as a result 89% of the Maasai women population surveyed laid claim on one or more kinds of property. Their ownership of property ranged from household property to livestock and other assets including modern houses. Only 11% stated that they would wish to own property but were unable thanks to unwavering tight grip of their men relative to property ownership (see figure 21 below).

Figure 21: Distribution of respondents according to Accumulation of asset after EFA



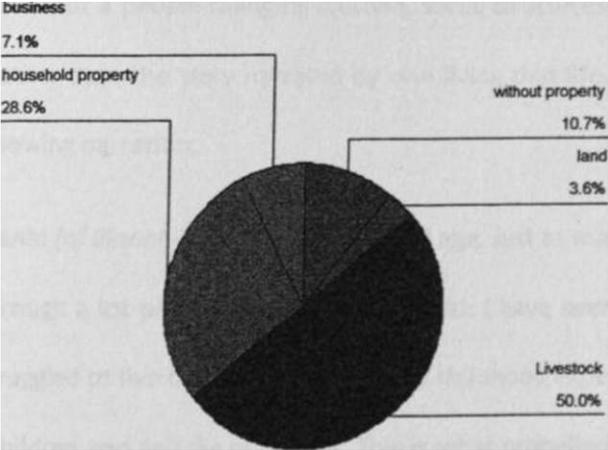
4.5. *lc: Type of assets accumulated*

Of the population that owned property 50% of women claimed ownership of livestock which they bought and are in their own names. The ownership of livestock is an important point to note as in many instances women buy livestock and once in their homestead the livestock automatically belong to the husband (or the husband's male kin and kith) only what they remain with is user right but cannot dispose them off if they wish to. In this case the fact that women own animals and can do with them what they please is a great gesture of empowerment and vivid sign of the subsequent changing social trends.

The other group of the population had 29% who owned in main household items like coaches and kitchenware. 4% owned land while another 7% claimed to have good businesses which they considered personal property.

The findings show displayed in figure 22 below shows that about 4% of the women owning land. Although the percentage maybe small, it is nevertheless a very important step and strong empowerment indicator. Traditionally the Maasai land was communally owned thus allowing especially the male to migrate with livestock wherever was greener pastures. Maasai land has however started being demarcated. Land demarcation has had a significant impact on the traditional Maasai migratory patterns in Kajiado District in recent years. Of the households surveyed (by KEN1078 ECHO), 93.3% stated that land demarcation or sub-division has taken place in their communities. These factors have resulted in changes in community and household behavior and lifestyles (KEN1078 ECHO, 2011). The land subdivision is mostly to the male folk and in total disregard of women thus to find some women owning land is an achievement worth being noted.

Figure22: Distribution of respondents according to Type of assets owned



4.5. *Id: Reasons for owning property*

The reasons for property ownership besides revealing a new wake of social relationships had other psychological attachments. 19% thought that owning property was a form of social economic security as

they daimed would sell the property at the times of need. 26% viewed ownership of property as a source of pride and a moral standing while 36% owning property was a symbol of economic power. 2% thought it to be a form of cultural identity (especially for those who owned livestock), while another 6% thought that it was simply the result of them being household heads.

The fact that 89% of the population sampled owned property 4% and 50% of whom owning land and livestock respectively there seems to exist a strong indication that economic power given to women has a great social influence on how the Maasai society is ordered. Culturally it was men who owned land and livestock as both Kituyi (1990) and Ncebere (1999) put it that women were not allowed to own assets but would enjoy the user rights (not ownership). In this research finding it is rather evident that the women have stamped their authority reversing the long time tradition in which men had an upper hand with regards to asset accumulation of assets and ownership.

4.5.1e: Case study 1

4.5.1.1 Testimony of a Maasai Woman

Nothing could tell the truth about a people changing lifestyle, social structures and roles resulting from economic empowerment other than the story narrated by one living that life. Ntoison (a pseudonym) encapsulates this in the following narration;

My name is Ntoison *ene Illanet (of Illanet - husband)* 38 years of age. Just as many other Maasai woman of my group have gone through a lot perhaps more than I should. I have seen poverty glaring just as riches beckoned. Having struggled to live decently right from my childhood experiences, I did vow never to sit back and watch my children and self die of hunger. This is what propelled me into the journey to self empowerment.

My journey began albeit dismally when I got married on the 5th February 1995. My husband had only a cow, a skin (bed) and a box on his name. Sleeping hungry was not occasional. I tried farming and selling traditional vegetables (*managu*) for 3yrs but things could not work. I settled for selling other people's milk. In a period of 3 months I sold each day 19 of 5 liters containers of milk for a wage of KSH 10 per day. This was too little to feed my family. The desire to fulfill my pressing needs led me into the risky affair of fetching firewood from the Ngon'g hills for sale. I sold wood fuel for 1 year risking wild animals attack for an average of 70 shillings a day. Later I got into casual employment in a small company making and selling traditional stoves (*jikos*). I remained in that employment for 2years earning 80 shillings per day.

After long struggles I met women from the Kikuyu community. They introduced me into selling porridge to traders and customers at the Maasai market in *Kiserian* about 10Km from my residence. I got my 20 liters container to try my luck only to remain in the business for a period of 7 years.

While going about the business of selling porridge some white lady (Elizabeth) buying beaded ornaments spotted me thanks to my ability to communicate well in Swahili and utter some few words in English. I did the translation and a bit of bargaining for her and for which I was paid. She later invited me to do beadwork for her. Unfortunately this did not last long; she sacked me even before I could begin enjoying my measly pay.

As luck would allow I got another white lady whom I knew through my first employer. Her name was Sally. Again fortune was not on my side I worked just for one month before she died. I later on went to Lisa who not only offered me the possibility to earn a living but an opportunity to turn around my life. It is through her that I got introduced to Ethical fashions Africa Ltd a Social company for which I work as a

community leader and sometimes engaged in the field training and capacity building of other Maasai ladies on new beading techniques based on customer's specs.

Having suffered much I did not leave anything to chance. I saved as much as I could. My already lived frugal life assisted me to save without major challenges. Through my savings I have built a house (iron sheet wall and roof), bought water tank, have a motorbike which I fully own and a shareholder in a station wagon car. Both the motorbike and the car are on taxi services and from which I earn some profits.

Besides the listed property I have 357 goats and 100 cows. With these I have brought smiles on the face of my husband whom neighbors for years thought as a fierce and bitter man. He respects me beyond measure and values my being with him as no any other Maasai male would do to his fourth wife that I am. My children are schooling thanks to my support. Neighbors come to me for help just as my co-wives and step children rely on me for major economic decisions. Driven by sense of purpose I have literally become the economic safety net to my immediate family members and to needy neighbors as well.

I plan to buy a land and build rental houses. And with that I hope to retire well from active life.

4.5.1/: *Knowledge of their rights,*

Before forming a group and having work; a common activity as a uniting factor only one in every 10 women admitted knowing their rights. Thus one of their greatest achievements that were brought about through work is the feeling of liberation. Only one in every three interviewed respondents admitted having been respected by their spouses before having a regular income. Major decision making power was almost entirely in the hand of men who were before EFA the main bread winners. Only one out of 10 women admitted having been involved in decision making processes even before getting involved in EFA projects.

With the encounter of EFA and participating in EFA projects the Maasai women besides feeling empowered, 93% of them (surveyed) claimed knowing their rights. This they said was the result of women members of the group deliberating openly issues affecting them and especially with regards to male dominance. Only 7% was not sure about their right even though they claimed awareness.

4.5. Ig: Command of respect.

With regards to respect 100% claimed to command respect owing to a myriad of experiences. 16% attributed their being respected to the ability to lead an independent life, another 19% claimed that their respect was afforded mainly because they commanded the household budget - credit power while 65% thought that it was a direct consequence of work experience particularly (as was expressed) the lot that did not have regular income before EFA.

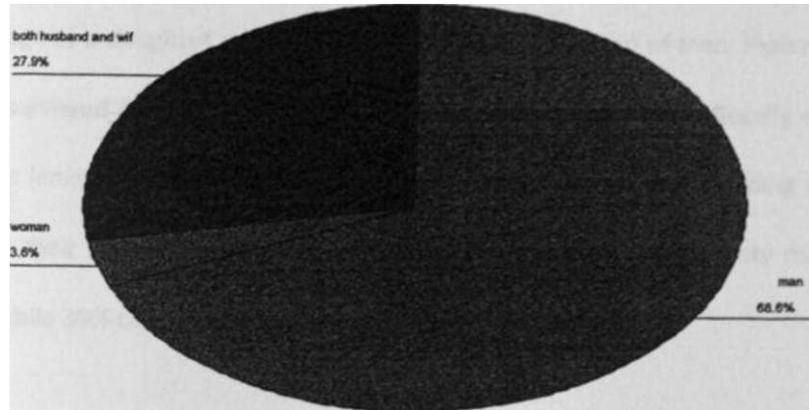
Respect here expresses the right mix achieved through economic empowerment. It is the sign that development goes hand in hand with human rights, and is about human dignity. It is improving people's life economically, socially, politically, intellectually and democratically (Kiai, 2011)

About 48% of the respondents recognized most the respect from their husbands, 20% from their children, 29% from both children and husbands and 3% thought that it was their customers who respected them most.

4.5. Ih Decision Making Processes before EFA

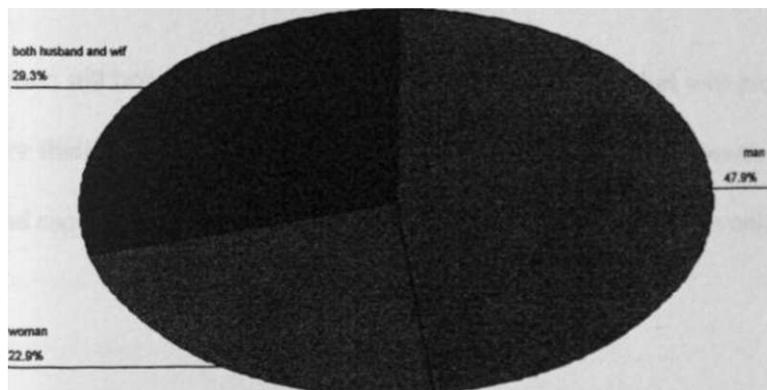
Before EFA projects and the women subsequently benefiting from them, their household decision making power was 69% in the hand of men. Figure 23 shows that women only commanded about 3% with the rest 28% made in consultation among spouses.

Figure 23: Distribution of the respondents according to Decisions before EFA



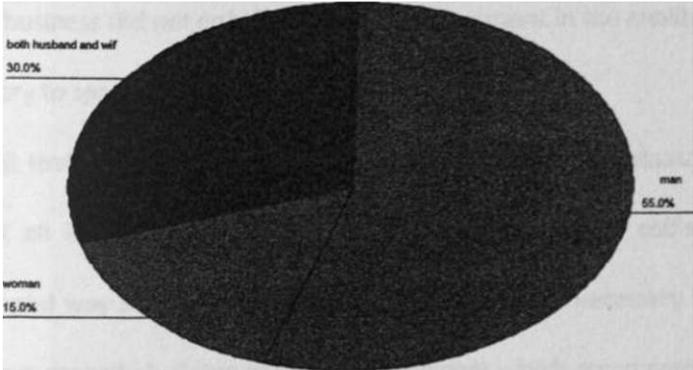
The research found that the household decisions power of women had increased with their involvement in EFA projects. The male grip on decisions had reduced from 69% before to now 48% after benefiting from EFA projects. The women also increased the decision making powers on equal measure from 3% previously to 23% after. In overall the decision making power for women improved with more than 40% which is a great sign of influence they have gained thanks to their economic independence (*see figure 24 befow*).

Figure 24: Distribution of respondents according to Household decision making power after EFA



It is important to note that the respondents also revealed an isolated cases with regards to major decisions like the marriage of a daughter which are still very much in the grip of men. Figure 25 below shows 55% of women surveyed felt that it was solely the responsibility of men culturally considered heads of the households (*enkaji*) and homesteads (*manyattas*) to make decisions regarding marriages. 15% of women through their role as socializing agent to young members of the society make major decisions on their own while 30% consult among spouses to make major decisions.

Figure 25: Distribution of respondents according to Major decision like marriage



Whichever way the women still boast having made headways in the process that was predominantly in the hands of men. Before their involvement in the Ethical Fashion projects 70% of household power was subject to the whims and caprices of men, 29% in both women and men with women only having 3% of such powers.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

5.0 Introduction

This chapter includes the summary of the findings, the conclusion and recommendation of the study whose aim was to examine the ways in which participation in an ethical trade initiative affects the livelihood of women home based micro-producers.

5.2 Summary of the findings

The researcher found out that the gains of the women involvement in ethical business are far reaching. This was indicated in the respondent's admission that their lives had improved with the income from EFA projects despite the rising cost of living. Their purchasing power increased as some women bought livestock, others land, and others yet starting own businesses having raised capital to emerge from the menial poorly paying jobs to a more sustainable and dignified ways of earning a living. This is a clear indication that ethical business did not only bring about improvement in the quality of life but economic empowerment necessary to spark off development.

The research found out that for poor groups of people such as that of the Maasai women of *Enduata Nalepo*, to make that all important transition from non-employment to self-employment a more structured and meaningful way such as business and NOT CHARITY is necessary however achievable through business training, capacity building and skill development which accompany work sent to them.

In particular capacity building organized in the context of work i.e. an on the job training had yielded to three points important in all group's operations;

- a) Creation of income generating opportunities
- b) Development of skills and capabilities and
- c) Establishment of sustainable ethical businesses

The capacity building has enabled Maasai women of Enduata Nalepo not only to fit within the international value-chain but to improve their skills to supply, expand and sustain their domestic market base.

The findings show that Maasai women live a more settled life which has helped them to unite forces and to pool together resources through the *horambee spirit* raising money in support of education and community development. This is a big sign of empowerment as women have not only become *de facto* heads of the *Manyatto* (homestead), but working silently towards shaping a new and a more positive world view of the next generation.

Through their participation in business, the Maasai women increase their borrowing power and service loans. Thus the women are increasingly becoming able to fight the economic injustices that denied them access to loans because of their disempowered gender through forming and registering Self-Help Groups through which they can access loans without any collateral but group guarantor's mechanism.

Through business the Maasai women have begun appreciating the role of Information Communication Technology in not only bridging the once cut-off and far flung villages but also meet market demands in which they receive orders and pay through the convenience of their cell phones.

Finally the research found out that there is greater influence of women economic empowerment on changing roles. This ranged from the changes noticed in property ownership, accumulation of assets, respect afforded to the female gender and the influence they have on decision making power. This is an important point to note in a patriarchal society where all valuable property and decisions belong to the male folk.

S3 Conclusion

It takes generations to register significant changes in how societies are ordered. Culture and a people's worldview is difficult thing to change. No external force even of the most valiant of societies can influence another. Change is therefore in the force imbued and indeed within the people's lived experiences. It is this force within the lived experiences that the Maasai women consciously decided with the help of Ethical fashion Initiative, to plug into albeit silent yet salient economic means. Their change is not a violent cultural revolution aimed at toppling the male gender but a swift influence in which the authority of the purse is organically creating equilibrium in the society's power relations, using the household unit as the crucible. The result is a win-win situation in which both genders are empowered to co-exist mutually.

The women of *Enduata Nalepo* Self help Group have taken the concept of inclusive business from just a mere business ideology to gender inclusivity as expressed in their lived experiences. Their gradual increase in productive capacities and economic power had a corresponding influence in decision making processes which for many years had excluded women. In this case their continued participation in the inclusive business model disclosed to them by the Ethical fashion Initiative will not only connect them to the mainstream and formal economic system but also expose them to their real potentials. The gains registered in just a period of three years and which has resulted to them pushing the levels of decision making power from a single digit of 3% to a double digit above 20% is achievement to be celebrated. As the findings further revealed these social economic dynamics capture a gradual shift in power not from patriarchy to matriarchy but a consciously animated social mix of both.

The gradual tilting of power balance in favor' of the female gender debunks the long time held tradition especially in most African societies where men were the breadwinners while women were the caregivers. Women (as revealed by the experience of the Maasai women in the findings) are taking up

both roles thus waning significantly the previously lopsided force of men in the social economic dynamics. They are not only driving the informal economy but inspiring change the fair way.

In order to sustain this significant positive force, the women wiH need to be supported through a host of factors. These indude education, maternal health and nutrition, uptake of information communication technology and building their economic capadties through a dignified development trajectory of business. Not Charity Just Work.

5.4 Recommendation

5.4.1 Sustained flow of work

There is need for development of a solid business infrastrudure to enable marginalized groups of people in this case Maasai women to initiate development process which would eventually eradicate extreme poverty among them.

5.4.2 Productive interaction between development parties

It is therefore the recommendation of the researcher that support institutions to channel their support towards development than CHARITY. In this case marginalized groups of people can gainfully engage and in a manner that will affirm their dignity and values in life.

5.4.3 Synergy created by EFA Program and Safaricom ltd

It is recommended that the partidpating women groups are linked to more finanaal service providers sudi as banks and or mobile telephony banking systems.

5.4.4 Areas for Further Studies

This study suggests that other similar studies be carried out in other partidpating groups of women in the Ethical Fashion Business. This will ensure greater understanding of the development. For example such studies could expose more aspects of empowerment that result from a dignified income opportunities given to poor and marginalized groups of people.

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ANNEXES

UNIVERSITY OF NAIROBI

RESEARCH QUESTIONNAIRE FOR WOMEN INVOLVED IN ETHICAL BUSINESS

SECTION A

A1 QUESTIONNAIRE IDENTIFICATION NUMBER (_____)

A2 ADMINISTRATOR'S NAME_

A3 DATE ADMINISTRED: (Day) |__| |__|

A4 (a) MONTH

(b)YEAR: U J J U I - L I U J

A5 START TIME (24 HOUR): |__|:|__|

H			
B1	Group Name		
B2	Area Name:		
B3	Village / Estate Name:		

SECTION O BACKGROUND INFORMATION

C1	Gender of respondent:	FEMALE 1 (T) MALE 2 (1)	
C2	Age	NOTE AGE OF RESPONDENT 11 – II – 1 DO NOT KNOW 88 () REFUSE TO ANSWER 99f ()	
C3	Marital status	SINGLE I () MARRIED Z () ABANDONED 3 () SEPERATED * () DIVORCED S () WIDOWED 6 ()	
		DO NOT KNOW 88 () REFUSE TO ANSWER 99 f ()	

C4	What is your highest level of education completed?	LESS THAN PRIMARY 1 () PRIMARY 2 () SECONDARY 3 () POST SECONDARY 4 () UNIVERSITY 5 () RELIGIOUS SCHOOL 6 () VOCATIONAL/CRAFT SCHOOL 7 () OTHER (SPECIFY) SS () DO NOT KNOW 88 () REFUSE TO ANSWER 99 ()
C5	How many children do you have?	YOUR OWN 1 () OTHERS WHO ARE NOT YOUR CHILDREN 2 () OTHER (SPECIFY) SS () DO NOT KNOW 88 () REFUSE TO ANSWER 99 ()
C6	How many children of your own do you support?	NONE/NA 1 () LESS THAN 16YRS 2 () ABOVE 18 YRS 3 () OTHER (SPECIFY) SS () DO NOT KNOW 88 () REFUSE TO ANSWER 99 ()
C7	Mention and give the number of those among the household dependants you have?	(BROTHERS AND SISTERS)SIBUNGS 1 () PARENTS 2 () OTHER (SPECIFY) SS () DO NOT KNOW 88 () REFUSE TO ANSWER 99 ()
C8	What is your MAIN occupation/ livelihood activity?	CASUAL LABOURER 1 () PASTORALISM 2 () FARMING 3 () AGRO-PASTORALISM 4 () BUSINESS 5 () GOVERNMENT EMPLOYEE 6 () WORK ON ORDERS FROM EFAL 7 () HOUSEWIFE 8 () STUDENT 9 () RETIRED 10 () UNEMPLOYED 11 () OTHER (SPECIFY) SS () DO NOT KNOW 88 () REFUSE TO ANSWER 99 ()
C9	Who is the main household bread winner?	FATHER 1 () MOTHER 2 () SON 3 () DAUGHTER 4 () OTHERS SPECIFY SS () DO NOT KNOW 88 () REFUSE TO ANSWER 99 ()

SECTION 0: ECONOMIC INFORMATION

Social business	Coding Categories	Notes
D1	What business do you do with the help of Ethical Fashion Africa? BEADING BUSINESS 1 () OTHERS SPECIFY SS () DO NOT KNOW 88 () REFUSE TO ANSWER 99 ()	

			Notes
D2	What kind of products do you sell to EFA?	BEADING ITEMS 1 () OTHERS SPECIFY SS (J) DO NOT KNOW 88 () REFUSE TO ANSWER 99 f ()	
D3	What do you do when not participating on EFA orders?	BEADING BUSINESS 1 () SELLING FIREWOOD 2 () SELLING MILK 3 () SELLING CHARCOAL 4 () SELLING GRASS 5 () OTHERS SPECIFY SS () DO NOT KNOW 88 () REFUSE TO ANSWER 99 ()	
D4	How many days/months/years of work on EFAL orders?	1-6 MONTHS 1 () OVER 6 MONTHS BUT LESS THAN A YEAR 2 {) 1 YEAR 3 () ONE AND A HALF *{) THREE YEARS () OVER 3 YEARS SPECIFY SS () DO NOT KNOW 88 () REFUSE TO ANSWER 99 ()	
D5	How did you raise capital	NEVER 1 () FROM WORK WITH EFA 2 () FROM THE SELL OF ANOIMALS 3 () FROM PREVIOUS EMPLOYMENT 4 {) FROM PERSONAL SAVING 5 () FROM BANK LOANS 6 () FROM MICRO-FINACE LOANS 7 {) FROM CASUAL LABOURS 8 () FROM FAMILY CONTRIBUTION 9 () FROM CHARCOAL/WOOD/GRASS SELL 10 () FROM WHATTHE HUSBAND GIVES 11 () OVER 10 YEARS SPECIFY SS () DO NOT KNOW 88 () REFUSE TO ANSWER 99 f ()	
D6	How many hours do you work per day for EFAL?	0-4 HRS 1 () 5-8 HRS 2 () 9-12 HRS 3 () OTHERSSPECIFY SS () DO NOT KNOW 88 () REFUSE TO ANSWER 99 f ()	
D7	How much capital did you start with in Kenya shillings?	LESS THAN 500 1 () 500-1000 2 () 1001-1500 3 {) 1501 - 2000 4 () 2001 - 3000 5 () 3001 - 4000 6 () 4001 - 5000 7 () 5001 - 6000 8 () 6001-7000 9 () ABOVE 7000 SPECIFY SS () DO NOT KNOW 88 () REFUSE TO ANSWER 99 f ()	



1 Social business		Coding Categories						7 Note,
D8	How much profit on average do you earn per day?	100-200 1 () 201-300 2 (j) 301-400 3 (]) 401-500 4 (]) 501 - 600 5 () 601-7006 () 701 - 800 7 () 801 - 900 8 () 901-1000 9 () ABOVE 1000 SPECIFY SS () DONOTKNOW 88 () REFUSE TO ANSWER 99 f ()						
D9	How do you spend your income?	ON HOUSEHOLD FOOD ONLY 1 () EXPAND BUSINESS 2 () PAY SCHOOL FEES 3 () OTHERS SPECIFY SS () DONOTKNOW 88 () REFUSE TO ANSWER 99 ()						
010	What is your average daily expenditure on minimum needs?	LESS THAN 100 1 () 100-200 2 () 201-300 3 () 301 - 400 • () 401-500 5 () ABOVE 500 (SPECIFY) SS () DONOTKNOW 88 () REFUSE TO ANSWER 99 f ()						
D11	How has doing business with EFAL helped you?	TO MEET BASIC NEEDS 1 () TO PAY SCHOOL FEES 2 () TO RAISE CAPITAL 3 () TO EXPAND BUSINESS 4 () OTHERSSPECIFY SS () DONOTKNOW 88 () REFUSE TO ANSWER 99 ()						
		Rating scale						
		Very Good	Good	S S M	poor	Do not know	Refute to answer	
Please mark respective cell for each statement:		1	2	3	4	88	99	
E1	How would you rate the improvement in your Ufe since you started doing business with EFA	• 0 •	()	()	()	()	()	
E2	Are you proud of what you do?	()	()	()	()	()	()	
E3	Please rate your ability to provide for you (and your family/ Dependents) before EFAL orders?	()	()	()	()	o	()	
E4	Kindly rate your current ability to provide for you (and your family/dependents)?		()	()	()	()	()	

E5	What was the level of your satisfaction before EFAL? work	()	()	()	()	()	c)
E6	How could you rate your Current Level of job Satisfaction?	()	c)	()	()	()	o
E7		()	()	c)	()	()	o
E8	How do you rate your current level of respect from your family members?	()	()	()	()	()	t)
E9	Are you happy with the people you work with?	() 'CrCV	()	()	I T	~ 7 T	o
E10	Are you happy with the work opportunity offered by EFAL?		t)	()			o

SECTION F: SAVING ABILITY

N°	Questions and Filters	Coding Categories	Notes
		ONE RESPONSE ONLY	
F1	Are you able to save?	YES1 () N02 () DO NOT KNOW 88 () <u>REFUSE TO ANSWER 99 ()</u>	
		ONE RESPONSE ONLY	
F2	Do you have a bank account?	YES1 () N02 () DO NOT KNOW 88 () <u>REFUSE TO ANSWER 99 ()</u> 0-3 YRS 1 () 6-6 YRS 2 () 7-9 YRS 3 ()	
F3	If yes how long have you been operating an account?	OVER 10YRS SPECIFY SS () DO NOT KNOW 88 () REFUSE TO ANSWER 99f () DO NOT SAVE 1() MERRY GO ROUND 2 () MOBILE BANKING 3 () GROUP BANK ACCOUNT * () INDIVIDUAL BANK ACCOUNT S () OTHER (SPECIFY) SS ()	
F4	How do you save?	DO NOT KNOW 88 () REFUSE TO ANSWER 99 () NOT APPUCABLEI () FOR SCHOOL FEES 2 () FOR FUTURE INVESTMENT 3 () OTHER (SPECIFY) SS ()	
F5	Why do you save?	DO NOT KNOW 88 () <u>REFUSE TO ANSWER 99 ()</u>	
F6	If yes how much do you save from your income per month?	• I I M I I I I NOT APPLICABLE 1 () DO NOT KNOW 88 () REFUSE TO ANSWER 99 () YES 1 () N02 ()	TTTT
F7	Do you have access to loans	DO NOT KNOW 88 () REFUSE TO ANSWER w, I	

N°		Coding Categories	• 1 Notes
F8	If yes please mention die source	HAS MO LOANS 1 () MICRO-FINANCE INSTITUTIONS 2 () BANKS 3 () OTHERS (SPECIFY) 5S () DO NOT KNOW 88 () REFUSE TO ANSWER 99 ()	

SECTION G: ACCESS TO EDUCATION

		CODING CATEGORIES	[Note,
G1	Do you spend on Education?	ONE RESPONSE ONLY YES1()	
		NO 2 () DO NOT KNOW 88 () REFUSE TO ANSWER 99 ()	
G2	How many children have you been able to take to school as a result of your work with EFAL?	NOTE 1 _ _ DO NOT KNOW 88() REFUSE TO ANSWER 99()	
G3	How much do you pay/contribute per term from your own pocket?	LESS THAN 1000 1() 1001-2000 2 C) 2001-3000 3 () 3001 - 4000 4() 4001- 5000 5() ABOVE5000(SPECIFY) 5S ()	
		DO NOT KNOW 88 () REFUSE TO ANSWER 99 ()	

SECTION H: ACCESS TO INFORMATION

N°	Q		Notes
H1	Do you have access to information?	YES 1 () N O 2 ()	
		DO NOT KNOW 88 () REFUSE TO ANSWER 99()	
H2	What is the source of your information?	NOT APPLICABLE 1() WORD OF MOUTH 2 () RADIO 3 () PHONE 4 () NEWSPAPERS 5() TELEVISION 6 () ABOVE 5000 (SPECIFY) 5S () DO NOT KNOW 88() REFUSE TO ANSWER 99()	

H3	Do you own a mobile phone?	YES 1 () N 0 2 () DO NOT KNOW 88 () REFUSE TO ANSWER 99 ()	
H4	[If yes what do you use it for?	ONE RESPONSE ONLY NOT APPLICABLE 1 () TO COMMUNICATE 2 () TO TRANSACT BUSINESS 3 () TO TRANSFER/RECEIVE MONEY • () TO SAVE MONEY S () OTHER (SPECIFY) SS () DO NOT KNOW 88 () REFUSE TO ANSWER 99 ()	
H5	Do you use mobile phone money transfer product?	YES 1 () N 0 2 () DO NOT KNOW B8 () REFUSE TO ANSWER 99f ()	
H6	How do you get information about the market for your product?	NOT APPLICABLE 1 () WORD OF MOUTH 2 () RADIO 3 () PHONE 4 () NEWSPAPERS 5 () TELEVISION 6 () ABOVE 5000 (SPECIFY) SS () DO NOT KNOW 88 () REFUSE TO ANSWER 99f ()	1
SECTION I: PROPERTY OWNERSHIP			
		CODING CATEGORIES	
11	Do you own property?	YES 1 () N 0 2f () DO NOT KNOW 88 () REFUSE TO ANSWER 99 ()	
12	If yes mention whidi ones?	ONE RESPONSE ONLY HOUSEHOLD ITEMS 1 () LIVESTOCK 2 () LAND 3 () OTHER (SPECIFY) 55 () DO NOT KNOW 88 () REFUSE TO ANSWER 99 ()	
13	What are the reasons for owning property?	ONE RESPONSE ONLY INDIPENDENCE 1 () PRIDE 2 () ECONOMIC SECURITY 3 () INVESTMENT* () OTHER (SPECIFY) 55 () DO NOT KNOW 88 () REFUSE TO ANSWER 99 ()	

N°	Questions and Filters	CODING CATEGORIES	NOTES
		ONE RESPONSE ONLY	
14	Do you own livestock?	YES 1 () NO2 () DO NOT KNOW 88 () REFUSE TO ANSWER 99 () NOT* 1 _ 1 _ J 00 NOT KNOW 88 () REFUSE TO ANSWER 99 ()	
15	If yes how many?		

SECTION J: CHAIM3N6 ROLES

		{ NOTES
		YES 1 ()
>1	Are you aware of your rights and rights of your children?	NO 2 () DO NOT KNOW 88 () <u>REFUSE TO ANSWER 99 ()</u>
		ONE RESPONSE ONLY
J2	In your homes who take the major household decisions?	HUSBAND 1 () WIFE 2 () FATHER 3 () MOTHER 4 () BROTHER 5 () SISTERS 6 () DO NOT KNOW 88 () REFUSE TO ANSWER 99 f ()
		ONE RESPONSE ONLY
J3	What is the reason for the above	CULTURAL 1 () ECONOMIC 2 {) ACE 3 () EDUCATION LEVEL * () GENDER ROLES 5 () DO NOT KNOW 88 () REFUSE TO ANSWER 99 f ()

INTERVIEW GUIDE FOR KEY INFORMANTS

SECTION A

A1 QUESTIONNAIRE IDENTIFICATION NUMBER (_____)

A2 INTERVIEWER'S NAME_

A3 DATE INTERVIEW: (Day) |__||__|

A4 (a) MONTH_

(b) YEAR: |_2_| |_0_| |__3^11_2_|

A5 START TIME (24 HOUR): |_____:_____|

SECTION B: BACKGROUND INFORMATION

SECTION B: INFORMATION ABOUT THE SUBJECTS OF INVESTIGATION

B1 Do you know the women of Enduata Nalepo self help group? _____

B2 What is your relationship with the members of the group? _____

B3 Briefly give the opinion you hold about them?

B4 Have you noticed any changes in as far as their activities are concerned?

B5 On a rating opinion scale of worse, bad average good and better briefly state their partidpatwn in the community

B6 Is their contribution recognized in there community?

B7 Please Mention

GUIDE TO INTERVIEWS FOR KEY INFORMANTS FROM SUPPORTIVE INSTITUTIONS

SECTION A

A1 QUESTIONNAIRE IDENTIFICATION NUMBER (_____)

A2 INTERVIEWER'S NAME_

A3 DATE INTERVIEW: (Day) |__| |__|

A4 (a) MONTH_____ -

(b) YEAR: |_2_| |JL| |_LII_2_I

A5 START TIME (24 HOUR): |____;____I

SECTION B: ORGANIZATION DETAILS

B1 What is the name of your organisation/institution/company?

B2 Name and contact of the person interviewed?

B3 What are the key objectives of the organization/institution/company?

B4 What are the key activities of the organization?

85 Which are the villages within Olkejuado in Kajiado county?

B6 Who are your main target groups?

- Youth
- women
- men
- others (specify)

B7 Explain the reasons for your support to the named groups of people in B6?

SECTION C SELF- HELP GROUPS/BUSINESS GROUPS

C1 Do you support self help groups/ business groups?

a If yes how many self help/business groups do you support in Kafado County?.

O If yes name some of the self-help/business groups you support?

C4 What services does your organtzabon/institubon/company offer to the self-hetp/business groups'

C5 What achievements have your organisation/institution/company registered by working with the self-help/business groups in Kapado county?

C6 What challenges do you encounter with Self-help/business groups?

C7 How do you deal with these challenges?

C8 Do you think that belonging to the self-help/business groups improved the lives of women?

C9 If yes Explain

C10 If no explain?

SECTION D: SAVING

D1 Do you have any saving scheme with your client?

D2 If yes does the saving scheme work?

D3 If no why?

D4 where do your clients save?

- a) In assets
- b) In animals
- c) In the group account
- d) In the individual accounts

D5 How frequent do your clients in olkejuado hand in their savings?

- a) Daily
- b) Weekly
- c) Every two weeks
- d) Monthly
- e) Others specify

D6 How effective is the saving scheme?

D7 What conditions do you require before advancing any loan to your clients?

D8 How have these conditions affected your clients accessibility to the loans offered by your organisation/institution/company?

D9 What grace period do you give to your clients?

- a) 1 month
- b) 1-3 months
- c) 3-6 months
- d) Others (specify)

D10 At what intervals do you require your clients to pay back the loan?

- a) Daily
- b) Weekly
- c) Monthly
- d) Couple of months
- e) Others (specify)

D11 Do you as lenders involve your clients in negotiating the loan repayment period?

D12 If yes how does involvement of your client in loan repayment negotiation affect their repayment ability?

D13 If no explain why?

D14 In your own assessment how does your clients access to loans impart on your clients businesses?

D15 If yes how?

D16 If no why?

D17 Do you think your clients access to loans has helped them to improve their lives?

D18 Explain your answer in D17

OBSERVATION CHECKLIST

Respondents Identification Number

Date: _

Observation unit	Descriptive features	Noted	Absent
Household items	New items		
Conservation of water	Water tanks		
Child education	Children in school uniform		
Relationship	Level of interaction with the male in the family		
Property	Livestock		
Business	Presence of beaded items for sale		
Roles	Activities carried out		

UNIVERSITY OF NAIROBI
FACULTY OF ARTS
DEPARTMENT OF SOCIOLOGY

Introductory Letter

I am Oduor Vincent Oluoch a Master of Arts student at The University of Nairobi Department Of Sociology. I would like to carry out a survey on Aspects of Women Empowerment resulting from the Ethical Business among Maasai women of *Enduata Nalepo* women Group. In this case I would like to ask you some questions. Be assured that the information generated through this questionnaire shall not be used for any other purpose apart from academic reasons.

Thank you.

Oduor Vincent Oluoch

C50/62014/10