



Universiteit Utrecht



**The Economic, Social, and Institutional
Constraints on Women's Microenterprise
Development: A Case Study of Jewelry Production
among the Maasai of Kenya**



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Preface

I've always been fascinated by the women handicrafts makers in developing countries, moreover, I had the chance to get in contact with the Maasai culture thanks to a lecture at Utrecht University and suddenly my interest in their culture started. Therefore, I tried to develop a research that could embed sustainable issues such as poverty reduction, livelihood enhancement, women empowerment and also investigates a balance of social and economic development in a geographical area. The importance of this research is that it might improve the well being of women in the local community of Elangata Wuas (Kenya) by generating an independent income source that can be invested in areas that this women find a priority. The feeling of using their creativity and skills to generate revenues could increase their self-esteem and could contribute to the wellness of the entire community. In fact, the reason that lies behind this thesis is the empowerment of Maasai women in the Kenyan society through the improvement of the market of handicrafts as a way to express their culture, their skills and their creativity.

I feel very honored and privileged for the opportunity to conduct a research on this topic in Kenya. Therefore, I would like to make acknowledgements to the people who helped me and without whom this study would not have been possible.

I would like to say thanks to the whole Maasai community of Elangata Wuas for the hospitality and the warm welcome; they always tried to make me feel comfortable as I was at home.

Thanks to all the person who helped me in the library at Mile 46 and for some "house problems": Liz, Isaac, the librarians and Moses.

A special thanks to my youth guide (Nasieku), without her help this research would not have been possible.

A thanks also to my supervisor, without her patience and suggestions my research would not have been finalized.

Finally, a thanks to my girlfriend, Claudia, who always supported me and helped me to see the best out of every situations. Without her nothing would have been possible.

Abstract

The MSE (micro-small enterprises) have a pivotal role in the poverty alleviation process, in the creation of employment and in the development of the Kenyan economy, therefore it's important to enhance and favor the women participation into this particular segment. By analyzing the specific situation of a community in Kenya, Elangata Wuas, several constraints (economic, social and institutional) have clearly emerged hindering the development of this specific sector. Several factors were analyzed that play a determinant role in shaping the actual situation such as land tenure reform, privatization, climate change, difficulties of relying on pastoralism and the push for diversification. This research aims at understanding first the actual situation and then practical ways to empower the women of Elangata Wuas (and of Maasailand more in general) through the development of the handicrafts business, an expertise embedded in the Maasai culture. The following research question lies at the heart of this study:

- How is possible to empower the women in Elangata Wuas through the selling of handicrafts and overcome the economic, social and institutional constraints?

Answers to this question are provided by conducting literature research and qualitative case study that implies town census, interviews, case study comparison and observation of the local situation in Elangata Wuas. The first period was spent in Nairobi in order to better understand the national policy of the Kenyan government around handicrafts business and also deepen into the constraints faced by the sellers in different markets across the city (to analyze the possibility of access for a local community to these markets). The second period (the longest one, 3 months) was spent doing the fieldwork into the community of Elangata Wuas in order to analyze the specific situation, conduct the town census and the interviews. Several constraints were found hindering the development of MSE and specifically of handicrafts business, therefore, outcomes are given in order to improve the actual situation. Findings, show that the government should provide an enabling environment for the development of the MSE sector. The only initiative put in place by the Ministry of Culture is the registration for artists or a group of artists entailing several benefits such as trainings and annual exhibitions. In order to overcome the limited market access, several outcomes are outlined: approach other markets such as internet, Kajiado (a close by town) and the international one through the establishment of connections with NGO's as Terre Nel Cuore (Italian NGO interested in approaching this community). Another interesting opportunity investigated was to get connected with a fair trade organization and benefits from trainings, new market access and connections with international buyers. Moreover, diversification of the range of products offered is a first determinant of success (as emerged by the case study analysis) and few women in Elangata Wuas are nowadays diversifying the products offered. A list of new trends (gathered across Kenya) of products is given in order to stimulate the creativity of these women. Finally, different funding opportunities in the area of Elangata Wuas were investigated mainly referred to those women who are not able to open an MSE due to lack of available funding.

Key concepts: diversification, MSE, handicraft business, women empowerment, poverty alleviation, economic growth, local community.

Table of content

1.0 Introduction	pag.8
1.1 Background of the research	8
1.2 Chosen research area.....	10
1.3 Hosting organization.....	14
1.4 Knowledge gap.....	14
1.5 Main objectives.....	15
1.6 Research Question.....	15
1.7 Research framework.....	16
1.8 Methods.....	17
1.9 Scope of the paper.....	18
2.0 Content.....	18
3.0 Methodology	19
3.1 The national institutional and legal support for MSE development in Kenya.....	19
3.2 The accessibility to the Nairobi's markets.....	20
3.3 Elangata Wuas.....	20
3.3.1 <i>Town Census</i>	23
3.4 The specific constraints around jewelry production.....	24
3.4.1 <i>Interviews and comparative case study</i>	24
4.0 Findings	26
4.1 Diversification among Maasai.....	26
4.2 Motivations behind women's attempt to diversify.....	28

4.3 Opportunities of diversification.....	30
4.4 The role of jewelry production.....	32
5.0 Constraints/challenges in developing jewelry MSE.....	33
5.1 Economic constraints.....	33
5.1.1 <i>Barriers to entry</i>	34
5.1.2 <i>Market access to EW</i>	36
a) <i>Accessibility to the Nairobi markets of handicrafts</i>	36
Practical outcomes.....	39
5.1.3 <i>Limited access to financial service</i>	39
a) <i>All the MSE</i>	40
b) <i>Handicrafts business</i>	40
Practical outcomes.....	41
5.1.4 <i>Skill training</i>	42
Practical outcomes.....	43
5.1.5 <i>Other constraints</i>	44
5.2 Social constraints.....	45
5.3 Institutional constraints.....	48
5.3.1 <i>Practical Outcome</i>	50
a) <i>Fair trade</i>	50
b) <i>Registration to the Ministry of Culture</i>	52
c) <i>Government Policy implementation for MSE development</i>	53
6.0 Conclusion.....	54
7.0 References.....	57
8.0 Appendix.....	64

List of Figures and Tables

Figure 1.1 Maasailand.....	12
Figure 1.2 Elangata Wuas.....	12
Figure 1.3 Research Framework of this study.....	17
Figure 3.1 Map of towns in Elangata Wuas.....	26
Figure 5.1: Map of Nairobi's markets.....	38

The Economic, Social, and Institutional Constraints on Women's Microenterprise Development: A Case Study of Jewelry Production among the Maasai of Kenya

1.0 Introduction

The aim of this chapter is to provide the reader with an initial background on the subject and clarify the modality and reason why this research was conducted. An overview of the place of activity and of the main organization the researcher cooperate with, will be given. Moreover, the research objectives and the related main research question and framework are presented followed by the scope, methods and content of the paper.

1.1 Background of the research

The micro small enterprises (MSE) are seen as promising way of helping the working paupers and the unemployed by giving a fundamental contribution to the economic development, quality of life, and better distribution of income (Mark Schreiner and Gary Woller, 2003). As a matter of fact, the dynamic role of MSEs in developing countries is seen as "necessary engines for achieving national development goals such as economic growth, poverty alleviation, employment and wealth creation, leading to a more equitable distribution of income and increased productivity is widely recognized" (William F. Steel and L. M. Webster, 1992, pag, 423-438). This relationship is very pronounced in Kenya, a country of 32 millions of people, which is characterized by a dualistic economic divide in formal and informal sectors (Alice Maranga Nkirote Laibon et al.,2010). The informal sector is called "*jua kali*, literally "under the hot sun" because it is indicative of the severe conditions under which micro-entrepreneurs and their employees labor" (Bani Orwa, 2007, pag. 1). The role of Jua Kali is fundamental in order to provide opportunities and employment for a large part of the population, around 76.5 % (Alice Maranga Nkirote Laibon et al.,2010). Therefore, the majority of Kenyan population is working in the informal sector, and this number is expected to grow even further. The informal sector grouped all the small scale activities and employment relations that are not registered and are mainly characterized by low income and productivity. "The majority of firms in the informal sector are Micro and Small Enterprises, that include hawking, agro businesses, food merchandising, the service industry, artisanship, clothing and textiles, and informal housing" (Alice Maranga Nkirote Laibon et al.,2010 pag 8). Therefore, an important role of the MSE is to incorporate the new entrepreneurs into the production process (Evaldo A. Cabarrouy, 1999). For instance, the government of Kenya states that the MSE cut across all the sectors and "provide one of the most prolific sources of employment, income generation and poverty reduction" (Government of Kenya, 2005, pag.1).

The development of MSE is valuable, especially for women. In fact, MSE is the "channel through which the rural poor, especially the most marginalized and vulnerable sections of the community

such as rural women, youth and the landless, can diversify their incomes, create new sources of economic growth and generate additional employment (including self-employment) in the rural areas” (UNDP, 2009, pag.1).

In this context it is important to enhance the livelihood of the most vulnerable parts of the population, women and youth, who are often excluded from developing assistance programs and consequentially face difficulties in accessing to and control over productive resources (UNDP, 2009). In 1999, the women entrepreneurs (MSE’s) constituted the 47.7 % of the total entrepreneurs in Kenya. This percentage shows the importance of women entrepreneurs in the informal sector (Lois Stevenson and Annette St-Onge, 2005). In fact, it is really difficult for women being employed in the formal sector, mainly because for most of them it’s really important to have a flexible job and diversify their opportunities (typical characteristic of the informal sector) (Alice Maranga Nkirote Laibon et al.,2010). Other hurdles for women to tap into the formal sector are high taxes and customs: based on a recent survey of the World Bank over 60 % of women perceived taxes and customs as a constraints to business growth, in comparison to 40 % of men (World Bank, Kenya Urban Informal Sector Investment Climate Analysis. Draft. Washington, DC, 2006). Therefore, this negative perception makes the women less likely to register their business activity to the Government: “It's difficult for someone who is starting a new business. The taxes are very cumbersome.” (Jane Kibati, Topaz Tea Packers (IFC, 2007, pag. 5)).

In Kenya, the women are time-poor due to their double responsibilities, both in the house and in the labor market (Alice Maranga Nkirote Laibon et al.,2010). Differentiating by sectors, the majority of workers in the formal sector are men, while women account only for 29 %. On the other side “female-owned MSMEs accounts for 85% in the informal sector and two thirds are located in rural areas” (Alice Maranga Nkirote Laibon et al.,2010, pag 9). Women are more likely than men to operate in the following sectors: trade sector (around 75%), textile and leather (accounting for 67% of the total in the sector), retail (56% of the total in the sector), entertainment (55% of the total in the sector) and other manufacturing (68% of the total in this sector) (Lois Stevenson and Annette St-Onge, 2005).

Women’s contribution to the Kenyan economy is fundamental, business owned by women accounts for nearly half of all the different micro, small, and medium size women enterprises (Government of Kenya. 1999).

It is important to define, in accordance with the literature, the advantages for women to open or rule an MSE. The first advantage is the willingness to create employment for themselves, followed by the need to supplement the family income. The third advantage is the sense of security that derived from ruling an MSE and fourth, the enjoyment of the work they are doing. The fifth is the use and refine of existing competencies and finally, the idea of business as an hobby (ILO Office, 2003).

“Fostering women’s entrepreneurship development is crucial for the achievement of Africa’s broader development objectives, including poverty reduction and economic development” (Lois Stevenson and Annette St-Onge, 2005, pag. 1). Women are already making a significant contribution to the Kenyan economy, but the literature on female contribution has identified a number of economic, social and institutional constraints in developing women’s MSE. Despite, their undoubted potential there are still huge differences in the performance of women and men

enterprises. Usually, the enterprises ruled by women are smaller, with less probability to growth and with less capital invested than those managed by men (Lois Stevenson and Annette St-Onge, 2005). In addition, “female-owned MSMEs report only 57% of the income earned by their male counterparts” (Alice Maranga Nkirote Laibon et al.,2010). There are numerous economic, social, and institutional constraints to successfully developing women’s MSE’s. Based on the literature, the economic constraints analyzed are: barriers to entry, market access, limited access to financial services, risk of failure, lack of demand for informal sector products, high level of competition in developing countries and inadequate access to skills training and technology. Then, social constraints are: gender disparities, level of education, limitations in accessing personal savings and the relationship between men and women. Finally, the institutional constraints based on the literature are: access to public services such as electricity, water and infrastructure, and women’s internal organization in Elangata Wuas.

It is critical to study the barriers or constraints to women’s MSE in Kenya, particularly among communities that face strong pressures to diversify away from traditional livelihood strategies and are turning to MSE as a strategy. Such is the situation for pastoral Maasai of Kenya, who, due to a long history of dispossession, displacement, population pressure, land tenure and climate change are trying to supplement animal husbandry with MSE development. Very little research has been done on these communities with regard to MSE development while, especially in this situation, it is important to deeply understand the Maasai’s needs, problems and investigate possible solutions.

1.2 Chosen research area

Maasailand is a large area extended in Kenya and Tanzania mainly characterized by an arid and semi-arid natural environment. Kenyan Maasailand includes the districts of Kajiado and Narok, in the Rift Valley province (Loes Loning 2011). The activities practiced by Maasai were originally pastoralism, hunting-gathering, and agriculture but they are known as the “people of the cattle” because they were mainly dependent on livestock (Galaty 1982, 1993; Kituyi 1990). As a matter of fact, originally the Maasai conducted a nomadic life based almost fully on livestock. The harsh environment of Maasailand posed a threat to the living conditions of Maasai people, and together with a long history of dispossession, displacement, population pressure, land tenure and climate change is causing over the past years changes in Maasai livelihoods.

A relevant problem in Maasailand is the dramatic population increases over the years after the opening of the Maasai reserve to non-Maasai people: in 1969 in according with the first national census the population was already 10.9 Millions with a growth rate of 3.3 % (Sindiga 1996). “This was stimulating a great deal of rural-to-rural migration, which had dramatic effects on the population and ethnic distribution of the two districts” (Kajiado and Narok) (Archambault, 2007, pag. 31). This population increases together with the fact that many of the immigrants were cultivators exacerbated the competition for grazing and water resources. In addition to this

problematic situation the variability of the weather causes uncertainty between herders and the fear of droughts as the one in 2000 that caused the death of 80 % of the cattle herds in Elangata Wuas. The droughts are becoming more frequent and the determinant factors are still unknown (someone says global warming or arrival of camels in the area or simply natural cycle) but most of the Maasai would agree on the fact “that the environment more generally is changing and that it is becoming more difficult to depend on cattle alone” (Archambault, 2007, pag. 35).

Moreover, since the colonial time the land use patterns changed dramatically and resulted in a loss of water access and grazing fields for Maasai herders (Campbell, Lusch et al. 2005).

In fact, during the colonial time Maasai have already lost 60 % of their land when they signed (1900) with the British government the “Masai reserve system” (Campbell, Lusch et al. 2005). This agreement restricted the Maasai population in the semi arid area in the southern part of Kenya. Then, the government continued to restrict the Maasai’s boundaries with the institution of national reserves, alienating lands, mechanizing boreholes and using different strategies to push for a Maasai sedentarization (Fratkin 2001). In 1968 the official land tenure began with the creation of group ranches with the aim at reducing the Maasai herds deemed responsible of land degradation (Mwangi 2007). Maasai group ranches were created in the most infertile and mountain territories. “While it was obvious that confining cattle to a single ranch would not be viable during times of prolonged drought, Maasai knew that through kinship, clans, and age-mates they could gain access to neighboring ranches” (Caroline Archambault, pag. 32, 2007). The idea of the group ranches was of communal land holding but over the years privatization caused a further subdivision of lands. The government started to push for a further sub-division of land to group ranch members. This strategy resulted appealing to the Maasai who considered it as a way to secure their lands against non Maasai. In 1980’s the government surveyors mapped the territory, local committees subdivided the land and the group ranch members had to vote for approving the privatization of the land. Maasailand group ranch members voted in favor of privatization and consequently each piece of lands was allocated. However, land sale have been disruptive effects: fencing the parcels and control the access caused the reduction of herd mobility, access to water, grazing and has increased the environmental stress of non-fenced parcels (Archambault, 2007). Moreover, several Maasai started to sell their piece of land to non-Maasai causing the impossibility of communal use of land for grazing. By July 1996 in Kajiado 7052 hectares of the total area of ten group ranches investigated were sold from Maasai to non Maasai (Kimani and Pickard, 1998). Nevertheless, there are elements of privatization that have brought people great benefits, such as new income generating activities for women.

Therefore, the Maasai are starting to diversify their economic activities from the traditional livestock husbandry (Homewood Katherine et al., 2009). As far as the women are concerned, they are getting more involved into herding livestock and sometimes they are also active income generators in the family with activities such as market salespersons, charcoal vendors, and food kiosk entrepreneurs (Archambault, 2012). This region hosts also non-Maasai people such as Luo, Luhya, Kamba and Kikuyu. In Maasailand the Kikuyu is the second biggest group, after the Maasai, with an estimated 24% of the population (Wangui, 2003).

However, in Elangata Wuas the non Maasai resident form a very small minority (Lange, 2010: 7), with an estimation of 1.5 % of the population (Archambault, 2012).

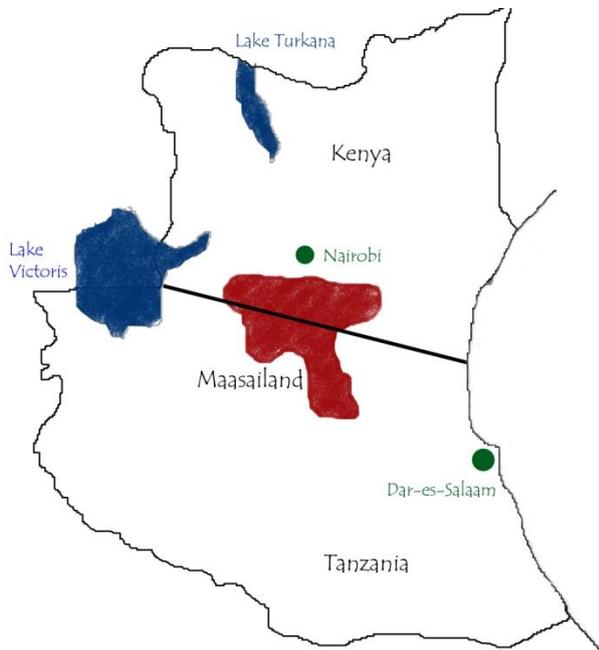


Figure 1.1 Maasailand

Source: Caroline S. Archambault, 2007, pag 30.



Figure 1.2 Elangata Wuas

Source: Esther Mwangi 2007, pag. 820.

The specific location of the field work is the Maasai community of Elangata Wuas (as shown in the map) located in Kajiado district. The district has around 406.000 inhabitants with nearly 50% being in the age range 0 to 14 years, while Kajiado town, the closest town to Elangata Wuas, has around 8.128 inhabitants (www.kajiado-district-dev-trust.org.uk). Kajiado district is one of Kenya's largest governing districts, it begins just South of Nairobi, continues to the Tanzanian border and covers 19600 kilometers square (de Leeuw et al. 1991). This area is semi arid, mainly constituted by plains with few hills and without flowing rivers. There are two wet periods in October-December and March-May. The weather is getting less and less reliable, for instance, in 2009 there was a terrible drought that caused the death of more than 80% of the cattle in Elangata Wuas (Loes Loning 2011). Increasingly, the rainy seasons are becoming shorter and the annual rainfall in the district has been decreased over the past few decades (Neelly et al. 2009). In recent years there have been long periods of drought when there has been little or no rain. Life is extremely hard for the Maasai pastoralists who make up the majority of the population. Therefore, Maasai people are starting to diversify their economic activities away from pastoralism.

Maasai women and children usually do most of the household work. For instance, women used to collect water from a shallow well dug into the bottom of a dried up river bed and wood for use in fires for cooking. Moreover, if children are going to school they have to take some pieces of wood in order to allow the school to cook their meal. The idea of roles division between women and men still persists in Elangata Wuas but it's challenged in the day to day practice. As a matter of fact, there is a growing number of women who are active income generator in the family and sometimes actively participate to the local politics ; "some men will confess to needing permission from their wives to sell animals" (Archambault, 2007).

Elangata Wuas can be portrayed as an idyllic and peaceful place surrounded by nature: "The Maasai huts disappear into the shadows of acacia whose needles are softened by the golden sunset. Your eyes take pleasure in the soothing earth tones, the brown of dust, the soft yellow of cows and goats, and the deep reds of the few Maasai who accompany their animals home." (Archambault, 2007, pag 26). The infrastructure system is extremely poor in the area, with few roads in bad conditions and the transportation is irregular and limited. The main transportation means are Piki Piki (motorbikes) that can be found almost everywhere, but with the drawbacks of being really expensive. Other means of transportation (less regular) are "Matatus" (minibus) and also occasional trucks, lorries, and camels. In spite of the bad infrastructure system, the level of social services provision in the area has increased over the years. In fact, hospitals (In mile 46 there is the only hospital of Elangata Wuas with three nurses and 1 doctor) and schools have been built in the whole area, for instance, the number of elementary schools have grown from 106 in 1997 until 153 in 2000 together also with the children enrollment rate grown from 10,747 in 1997 until 19,646 in 2000 (Wangui, 2003). The education is becoming increasingly important in the Maasai community since pastoralism does not guarantee a certain future anymore. "Parents feel that future generations of children may not be able to rely on pastoralism exclusively, schooling is thought to provide children with access to new resources and new opportunities that will help supplement the pastoral economy" (Archambault, 2007, pag. 29). Nevertheless, all the schools in the area face the challenge of scarce number of teachers (some classes can go up to 60 pupils) and

not enough books and other school materials. Another important challenge is the distance that the students have to cover in order to attend classes: everyday most of them have to walk more than 2-3 hours.

1.3 Hosting organization

The host organization is Africa SOMA, a Canadian registered, small non-governmental organisation operating in Elangata Wuas, Kajiado District, Kenya. The meaning of soma, a Kiswahili word, is study/ learn or read that perfectly reflects the main mission of Africa SOMA. In fact, the aim is to “facilitate creative educational opportunities among and between disadvantaged youth in Kenya and their global peers” (Africasoma.org) through small scale education initiatives. Therefore, Africa SOMA’s main mission is to provide educational opportunities to the Maasai. They accomplish this mission through several programs, including a scholarship program for students to pursue secondary education, an art exchange program linking primary children globally, and a library and community centre, which provides access to the community to a wide range of information and educational resources. The library acts also as a central meeting place for training and other forms of knowledge dissemination on a variety of issues. Several women in the community have requested Africa SOMA to help provide them with information on small business development and ideas around income generating activities. Previous Africa SOMA interns have worked on this project by researching possible income generating activities and creating a library display on the information gathered. This project will contribute to these initiatives by focusing more specifically on the development of jewelry micro-enterprise.

1.4 Knowledge gap

This research analyzes general limitations and constraints applied to a local context, Elangata Wuas, Maasailand, Kenya.

Most of the scientific articles analyzed are focused on the general informality of the economic sector in Kenya or on the general entrepreneurship constraints all over Kenya without focusing on a particular region or problem, in fact, it is really difficult to find scientific articles on a specific issue such as the one analyzed by this research.

Therefore, the scientific articles have identified the need to improve the women’s situation by analyzing their opportunities of participating to the business in local contexts: “Given that entrepreneurship is a key driving force for economic development (Schumpeter 1934), where women entrepreneurs participate and contribute significantly, it is of great urgency to increase our knowledge about how they operate and how to support them in better ways” (Marta Lindvert, 2006). As a matter of fact, most of the articles stress the importance of women’s contribution to

the economy and consequently advice more research in this direction and especially in local contexts in order to be able to significantly support them.

The benefits of this thesis are directed towards the women in Elangata Wuas and the whole Maasai society in order to develop successful businesses and benefits from them.

Lastly, the outcomes of this thesis could be applied to other realities in Kenya, Africa or other developing countries.

1.5 Research objectives

The main objective of this research is to identify the economic, social and institutional constraints faced by women who run an handicrafts business and explore practical solutions aimed at improving their living standard. In order to reach the previous objective successfully, it's essential to undertake four steps:

First it is essential to understand the government support to the development of the MSE sector. Second, the motivations of the women of Elangata Wuas to diversify away from the livestock husbandry and the extent of their engagement in MSE development is analyzed.

The third objective is to explore in which ways the women in the area of Elangata Wuas are attempting to diversify. Then, the identification of the economic, social and institutional constraints will help to have a full picture of the difficulties faced by these women and consequentially identify the variables that determine the success or the failure of the existing handicraft businesses. The last step is to determine practical solutions in order to improve their livelihood conditions and try to overcome the previously stated constraints.

1.6 Research Questions

The main research question is :

- How is it possible to empower the women in Elangata Wuas through the selling of handicrafts and overcome the economic, social and institutional constraints?

In order to answer the main research question, several sub-questions are defined:

- Is the government supporting the development of the MSE sector? If yes how? If not, what regulations/actions should be put in practice?
- Why do the Maasai need to diversify their livelihood strategies beyond livestock husbandry?

- To what extent the women in Elangata Wuas are already engaged in jewelry entrepreneurship and what is the motivation that lies behind this business choice?
- What are the determinants of success or failure of the handicrafts entrepreneurship in the area of Elangata Wuas?

1.7 Research framework

The figure 1.1 shows the research framework of this study: it models the process of identifying the economic, social and institutional constraints faced by the women in Elangata Wuas. The first column depicts the necessary literature study in order to analyze the background of this research and understand the possibilities of development for handicrafts business in Elangata Wuas. The upper part of the first column depicts the preliminary research and the literature that is investigated to identify the constraints faced by MSE in Kenya. The lower part of the first column shows the literature that is consulted in order to analyze the specific situation of the Maasai and of Elanagata Wuas, Maasailand with the Analysis of the data collected in 2008/2009 by the Property & Poverty research program in Elangata Wuas on diversification and of the research programs done by previous interns on community diversification. A first analysis of the interviews conducted in Nairobi to handicrafts producers/sellers gave an initial idea of the main constraints faced in this particular market. Second, an analysis of the local situations in Elangata Wuas and interviews to all MSE operating in the area were conducted. The following step is the analysis of the interviews of all MSE in Elanagata Wuas with the aim of highlighting the main constraints faced. Then, the comparison of different case studies of handicraft sellers and the consequent confirmations of the main constraints faced by those women in Elangata Wuas. Fifth step is the comparison of the constraints found in the literature and the ones emerged from the analysis. Finally, recommendations or practical outcomes were given as a way to overcome the constraints previously stated and implement the situation of the handicrafts sellers in the area of Elangata Wuas.

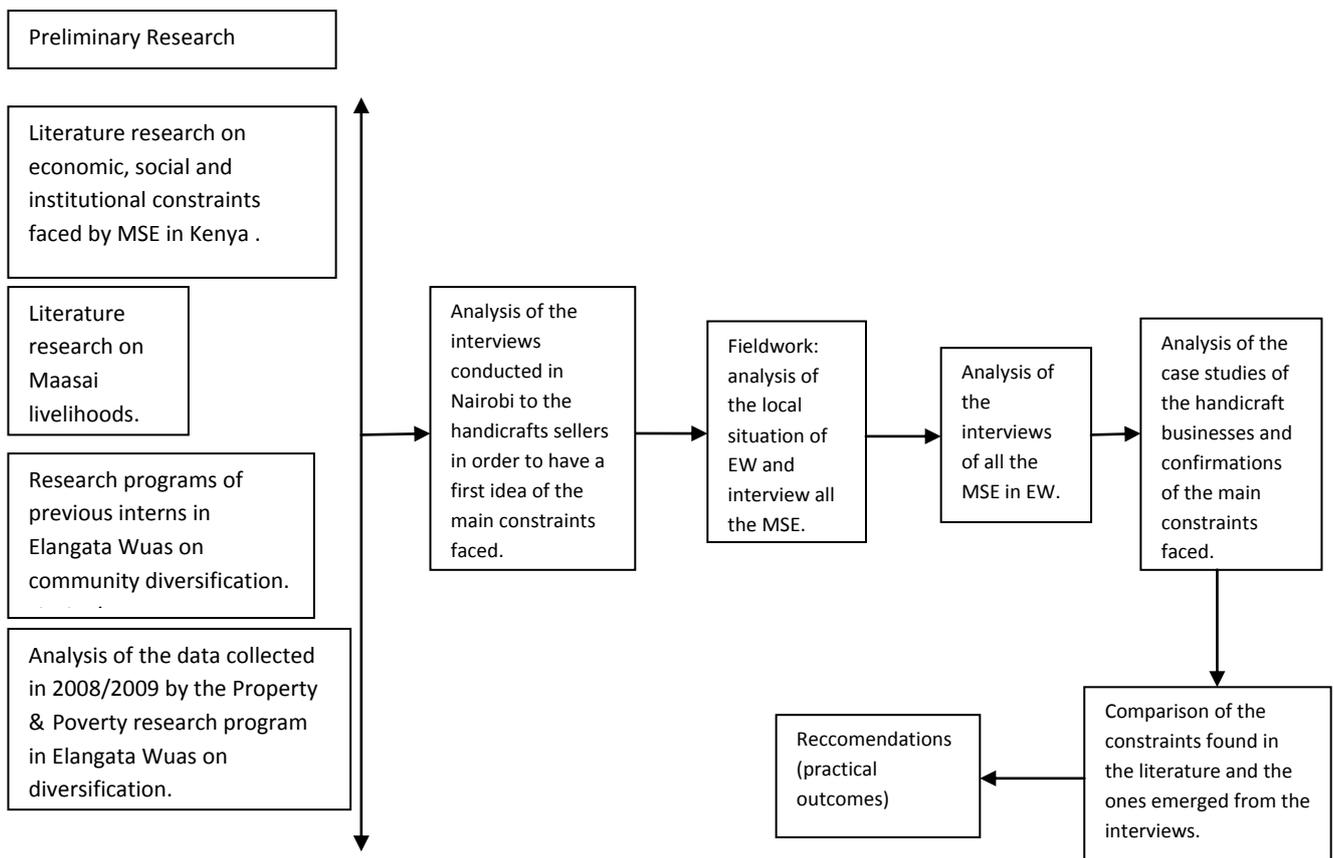


Figure 1.3 Research Framework.

1.8 Methods

There are some methods such as the questionnaire that stresses the importance of the researcher not being personally involved into the research, while the participant observation aims at understanding the social world from the subject's point of view (www.sociology.org.uk, 2003). "Qualitative methods of data collection, such as interviewing, observation, and document analysis, have been included under the umbrella term of "ethnographic methods" in recent years" (Barbara B. Kawulich, 2005). Participatory observation has been described by Marshall and Rossman (1989) "the systematic description of events, behaviors, and artifacts in the social setting chosen for study" (p.79). Moreover, fieldwork requires "active looking, improving memory, informal interviewing, writing detailed field notes, and perhaps most importantly, patience" (De Walt and De Walt, 2002, p. 7). Finally, participatory observation can be considered as a process of learning through involvement into the day to day activities in the research setting (Schensul and Le Compte, 1999) having an open and nonjudgmental attitude. The researcher was engaged especially with participatory observation and interviewing (formally and informally). The first is essential in order to have a first approach and a critical view of every different situation, while, the second was important in order to gather the necessary data.

1.9 Scope of the paper

Micro small enterprises are essential for the economic growth of Kenya, in fact, they “contributed to up to 18.4 % of the country’s Gross Domestic Production (GDP) and accounting for 74.2% of the total persons engaged in employment” (Government of Kenya, 2005, pag. 1).

This research is directly beneficial for the women of Elangata Wuas, it is designed to identify constraints and possible ways in which the business of handicrafts might be improved. The targets of this research are also all the women in the Maasai society, that due to this positive example will be more inclined to run an economic activity. “Empowerment for the young Kenyan woman means that she is economically independent and fully aware of her rights and the resources at her disposal to enable her to voice her concerns about her community and government” (Claris Gatwiri Kariuki, 2010, pag 3). This research might improve the well being of the women in Elangata Wuas by generating an independent income source that can be invested in areas that these women find a priority. The feeling of using their creativity and skills to generate revenues could increase their self-esteem and could contribute to the wellness of the entire community. Moreover, in the Maasai society, there is a growing need to diversify the economic activities in order to find some extra sources of income that can supplement the pastoral economy. Lastly, the whole society can benefit from this research in the sense of empowerment of the role of women. In fact, this research can be an additional proof that a more comprehensive support to the women entrepreneurs is needed.

2.0 Content

The paper is composed of four main chapters. The first chapter is the methodology, divided into four subchapters: the national institutional and legal support for MSE development in Kenya, the accessibility to the Nairobi’s markets, Elangata Wuas and the specific constraints around jewelry production.

The second chapter focuses on the findings and it’s divided in several subchapters. The first subchapter is about diversification among Maasai with a focus on the historical importance of cattle for Maasai and on the changing situation.

The second subchapter is about motivations behind women’s attempt to diversify: it explains the motivations that pushed the women in Elangata Wuas to diversify away from pastoralism and is directly connected with the third subchapter that give an overview on the existing opportunities of diversification in Elangata Wuas.

The fourth subchapter is about the role of jewelry production in the Maasai society.

Then, the third main chapter includes the analysis of all the constraints faced by the Handicrafts women in Elangata Wuas and it is divided in according with the different constraints faced (economic, social and institutional).

The last chapter explains the conclusion of this research.

3.0 Methodology

This chapter is about the methodological aspects of this research. The chapter is built on a chronological analysis of all the steps followed by the researcher towards the achievement of the research objectives. In fact, it is divided in three different sections in according to the different research objectives: national institutional and legal support for MSE development in Kenya, the accessibility of Nairobi's markets for small rural communities, Elangata Wuas and the specific constraints around jewelry production. The first part of the research took place in Nairobi and its mainly focus on identifying the government support for MSE development; the second aims at assess the accessibility for rural communities like the ones in Elangata Wuas to the Nairobi's market. The third part is exclusively focused on the fieldwork done in Elangata Wuas, in particular, on pressures and motivations to diversify and the ways in which Maasai women are diversifying (the town business census). Finally, the last part is mainly focused on understanding the constraints around handicrafts businesses through interviews and comparative case studies of jewelry entrepreneurs.

3.1 The national institutional and legal support for MSE development in Kenya

This research combines qualitative and quantitative methods by conducting a fieldwork. The fieldwork started the 05th of January in Nairobi in collaboration with FKE (federation of Kenyan employees) that helped the researcher to find out the information and contacts needed. This organization is important because it is "The apex organization for Kenyan employers, the Federation of Kenyan Employers (FKE), has also been active for many years in promoting small businesses and facilitating their membership of various business associations" (Lois Stevenson and Annette St-Onge, 2005, pag. 38). The main task of this organization is to represent the interests of Kenyan employers, but also to offer consultancy services, industrial relations and legal services, training and also "to collaborate with the development partners to enhance its social dialogue strategies both Nationally and Internationally" (<http://www.fke-kenya.org>). The first week was spent in Nairobi in order to better understand some of the national level constraints facing MSE development. Moreover, the role of the government was investigated in order to understand the broader framework where the Maasai women act and if there are any initiatives that the women in Elangata Wuas could possibly undertake. The researcher arranged a meeting with the Kenyan Ministry of Culture who illustrated an opportunity for the handicraft producers in rural/marginalized areas of being supported and consequently improve their livelihood conditions. The role of the Kenyan Ministry of Culture in the development of Handicraft's business is pivotal, given that, its the only authority in charge of this particular market. In addition, handicraft fair trade organizations were interviewed in order to gather information regarding their internal organization and the fair trade requirements that have to be met. Two fair trade organizations

were investigated (Undugu fair trade limited and Banana boat) but the focus will be only on Undugu fair trade limited, that is already supporting many artisans across Kenya, because of their scope, availability and willingness to cooperate with a local community. In fact, most of the fair trade organizations explicitly refused to be interviewed due to lack of time or to disinterest in pursuing a cooperation with a Maasai local community.

3.2 The accessibility to Nairobi's markets

The second week was spent in Nairobi to assess the possibilities of access the market of Nairobi for small rural communities like the one in Elangata Wuas. The researcher investigated who are the main actors, what are the economic, institutional and social constraints that the sellers in Nairobi have to cope with and finally the real possibilities for external sellers (handicrafts women in Elangata Wuas) of entering into these markets. The most representative markets in Nairobi (Maasai markets, commercial centers, city market and stands on the street) were visited and both men and women who sell specifically handicrafts interviewed. The Maasai markets are located around the city (Karen shopping center, on the roof of several commercial centers: Westgate shopping mall, Village market shopping mall, Yaya shopping centers and Junction shopping mall in different days during the week) while during the week end the Maasai market is held down town in Nairobi. Moreover, shops inside commercial centers such as Yaya shopping center, Sarit shopping center, Karen shopping center, junction shopping mall, village market shopping mall and Westgate shopping mall, that sell handicrafts were interviewed. Then, few stands that sell Maasai handicrafts in the street and some sellers inside the City Market were also interviewed. Most of the sellers in Nairobi refused to be interviewed due to time restriction or because they weren't sufficiently prepared to attend an interview (in many shops the owner was not present and therefore the employees were usually unable to answer to specific questions). In total 20 sellers were interviewed selected on the criteria of being handicrafts sellers. The main targets were the Maasai handicrafts sellers but interviewed were conducted with as well different kinds of handicrafts sellers (mainly wooden) in order to have a broader picture. The interviews were all conducted by the researcher in English language.

3.3 Elangata Wuas

The fieldwork in Elangata Wuas started the 20th of January until the 05th of April. The language problem (Kiswahili and Maa) was overcome by a translator/guide (Nasieku) provided by Africa SOMA. The language barrier was an important limitation, given that, most of the time the researcher couldn't interact with Maasai people without the support of the youth guide.

The researcher was working as intern for the Canadian organization Africa SOMA and for this reason he had a privileged access to data and to community life. During the internship the

researcher was living in the biggest town of Elangata Wuas, Mile 46, in a typical Maasai “modern hut” made of iron sheet with a wooden framework. Mile 46 is the commercial hub of Elangata Wuas, with many business activities stretching along a railway. Therefore, Mile 46 is more developed than most of the small towns in Elangata Wuas and its not representative of the Elanagta Wuas community at large. The researcher was living strictly in contact with the community by attending as many social events as possible (funeral, political rally, etc.) so as to get a better sense of community life and to be accepted in the field. The duties of an intern were mainly teaching at Indupa primary school and helping out at the library. The role of volunteer teacher helped the researcher to better integrate with the community and have them recognize him and accept him as an intern and student. The library acts as a central meeting place for training and other forms of knowledge dissemination on a variety of issues.

This project is connected to the community library initiative and is likely to contribute to the existing knowledge. In fact, several women in the community have requested Africa SOMA to help provide them with information on small business development and ideas around income generating activities.

The first research objective to accomplish was to understand the dynamics around diversification in Elangata Wuas. Therefore, a number of methodological strategies were pursued: first of all, literature research on Maasai livelihoods and gender is essential in order to have a basic idea of the situation. The second step was the analysis of the survey data collected in 2008 by the Property & Poverty research program in Elangata Wuas on diversification. MPIDO has been collaborating with researchers from McGill University, Université du Quebec a Montreal (UQAM), and University College Utrecht, to undertake a two phased project aimed at understanding the causes and consequences of privatization in 8 sites/communities in Kenyan Maasailand. During the first phase 2007-2010, data were collected through a household survey, family case studies, mobility interviews, market reports, site reports, etc. on different facets of the sub-division process. In the second phase 2011-2014, data gathering will be continued but also incorporated dissemination to all the local communities of the research results. Therefore, this research program aims at investigating the causes and the outcomes of the transition from common into individual property rights and also the factors that influence the decisions that pastoral households have to make. The theme of diversification from the traditional pastoral is central as well in this research and the previous program was a useful source of information by deepening into the actual problems of pastoral households.

The third step was to analyze the research programs of previous interns in Elangata Wuas on community diversification strategies, in order to have a more detailed background. For instance, the work of Loes Loning on “Business beyond Beads New Opportunities for Women in Elangata Wuas” was an important source of information for this project. In fact, it focuses on new economic opportunities for the women of Elangata Wuas and stressed the importance of a more active involvement and commitment of the community in undertaking new viable opportunities (Loes Loning, 2011). Another interesting report from previous interns is “From two hundred cattle to two: the causes and implications of livelihood diversification amongst Maasai pastoralists in Kajiado District, Kenya” by Lena Weber, that focuses on causes and implication of livelihood

diversification, a theme that is also central in this thesis. Moreover, another internship research was “Expanding the Impacts of Africa SOMA and the Elangata Wuas Resource Center” (2011) by Anna Hermanson and Lena Weber that focuses on the outcomes of several programs made possible by Africa SOMA and highlight interesting dynamics in the community life of Elanagata Wuas.

3.3.1 Town census

Fourth step was to conduct follow-up town-census collecting information on all the female-owned businesses in the various town centers in Elangata Wuas, which implies assessment on following aspects: who runs what kind of business and its internal organization, etc. The methods used to select all the female who run a business in the area of Elangata Wuas were: relying on the knowledge of the researcher’s youth guide (Nasieku), but in most cases walking into every business in order to ask the ownership.

Then, after the town census was completed, the researcher started to conduct short interviews to all the women who own a MSE in the area of Elangata Wuas in order get some more information such as year, motivations and constraints of starting such business. Perhaps, it’s important to highlight that the women interviewed are just a small part and a particular selection of the community, therefore, they are not representative of the entire community. In fact, comparing the basic demographic characteristics of women owning enterprises in town with the Property & Poverty household survey (which is a randomly selected percentage of the ELW population) it’s possible to note that these women stand out as young, better educated than the average, with a much higher percentage of not married and a much higher percentage of non-Maasai. The women interviewed were mainly Maasai (44 interviewed) while a minor part were non Maasai (15 women). Most of the Maasai women interviewed (24) had only the primary degree or no degree at all (14 primary degree and 10 didn’t attend school), while 20 of them had the secondary or an higher degree (14 secondary degree, 4 college degree and 2 university degree). On the other side, all the non Maasai women interviewed attended school, 8 had only the primary degree and 7 secondary or higher degree (3 secondary degree and 4 college degree). Comparing the data from the interviews with data from the Property & Poverty research program it seems that the number of women who attended at least the primary school has grown steadily. In fact, between 2008/2009, regarding the age cohort 20-29, on 69 respondents 43 never attended not even one year of primary school. While, regarding the age cohort of 30-39 on 54 respondents 30 didn’t attend primary school. Then, the percentage of people who didn’t attend school grow steadily together with the increasing of years. Therefore, these entrepreneurs are more highly educated than community averages among women. Moreover, among women owning a small medium business in the area of Elangata Wuas, 2/3 were married, while the other 1/3 were either single, divorced, or widowed. Between the Maasai women interviewed 2/3 of the respondents were married (30) and 1/3 were not married (14), while, regarding non Maasai women: 9 respondents were married and 6 not married. Therefore, comparing the tendency of getting married of Maasai

and Non Maasai entrepreneurs, it's possible to state that the non Maasai have a more pronounced tendency of being single when running an economic activity.

The towns in Elangata Wuas the researcher dealt with were Mile 46, Kilonito, Indupa, Oltepesi, Oltanki, Singiraine, KMQ and Orpirikata. The process of selection includes all the town centers in Elangata Wuas that have on running business activities. The definition of business activities this research based the selection on were standing, permanent structure owned or run by a woman. This definition includes all the hotels, pubs and shops of different nature in the area of Elangata Wuas. Anyway, there are several small towns in the area of Elangata Wuas that host only private houses and no business activities such as Intorosi, Rrua, Iyarat, Oloosiyamalil and Enkutuk/endikil. The census was conducted with interviews in English, Kiswahili or Maa. The steps followed from the theory were: first, check if previous census has been conducted in the same area in order to get some information in advance. Then, strategy planning by setting objectives, milestones and targets. Third, design and build the questionnaire. Fourth, data collection, data processing and analysis and finally the dissemination of results (Statistic South Africa, 2011). The mapping of the business activities in Elangata Wuas done by previous interns was not helpful due to the approximation of the findings, in fact, with the help of the youth guide (Nasieku), the researcher succeeded in findings all the MSE owned by women in the area of Elangata Wuas. Almost all the interviews were conducted by the youth guide under the supervision of the researcher because the level of English of the women interviewed was really low and rarely sufficient to have a clear understanding of their answers. The average length of the interviews was 30/40 minutes and the outcomes was heavily depended on the attitude towards the interviews and on the ability to properly answer of the person interviewed. For instance, questions asked were about the level of education, numbers of children, willing to diversify away from pastoralism, husband occupation, constraints faced, husband education level and general questions regarding the business they were running. Moreover, there is a local market that is held once a week at Mile 46 where all the sellers of the area gather together. The local market held once a week in mile 46 was visited and interviews of a small number of sellers conducted in order to understand the potential and the weaknesses of this market. This market is the biggest in the whole area and gather all the sellers of Elangata Wuas that every Saturday used to close their shop and come to sell to the marketplace in Mile 46. "Although people come from far to buy all sorts of goods, the market is as much a social event in which the community comes together and members are all 'hanging out' around the market" (Loes Loning, 2011, pag 11). The interviews conducted were useful for the town census but few people were eager to be interviewed during this event due to the huge amount of work they had to accomplish. The interaction with the women interviewed was really difficult, in fact, few of them were able to speak English and their attitude towards the interviews was most of the time based on skepticism and diffidence. Therefore, sometimes the person interviewed, although previous agreement on attending the interview, was reluctant to answer and sometimes the outcome was not clear and incoherent.

3.4 The specific constraints around jewelry production

First of all, literature research on Maasai handicraft, was conducted. The literature reviewed was mainly by D. Klumpp, a women who studied the Maasai and Okiek ornamentation, but includes also several scientific books found in the Elangata Wuas library. The Second step was participant observation in order to understand the reasons that pushed the women of Elangata Wuas to produce handicrafts, with particular attention to the role of Maasai jewelry in the community. For instance, the researcher was present during handicrafts creation as well as women's gathering in circle and working together. In addition, the researcher was also present at all the ritual/routine activities in order to be involved as possible in the life of the community.

3.4.1 Interviews and comparative case study

The Third step was interviewing Maasai women who are actively involved in commercialized handicraft production: the focus was on all the women who make handicrafts with the purpose of selling them in the area of Elangata Wuas. The interviews are semi-structured divided in open and closed questions (yes/no). For instance, the main topics of the questions asked were: the reasons to start such business, if the handicrafts business can be considered a viable option for diversification, the expectations regarding the commercialization of handicrafts, the economic, social, institutional constraints faced the most, the markets currently in and the ambitions/goals for the future, etc. In the analysis all the women who makes and sells their own handicrafts in the area of Elangata Wuas were considered. The researcher interviewed, in the area of Elangata Wuas, 11 women who were regularly (not seasonally or sporadically) engaged in the handicrafts business (production and selling).

Fourth step was conducting a comparison of the women who are currently in the business of making and selling handicrafts in Elangata Wuas. The objective of this comparison was to analyze differences in organization, relations, extent of autonomy and knowledge in order to determine variables of failure and success. Several case studies were selected that differ in certain variables: successful case studies, failure case studies, group initiatives and personal initiatives. The comparative dimensions are three: 1. success vs. failure, 2. group vs. personal, and 3. large vs. small. The reason behind this choice lies in the fact that group vs. personal and large vs. small might have very different sets of challenges that shape whether they will be successful or not. With these three dimensions there are 8 possible case studies that could be investigated. The outcomes of the analysis took into consideration 6 case studies, in fact, example of group successful and group failure were not found. The criteria the selection was based on are: failure: less than 20 customers a month or a profit lower than 5.000 shillings a month; successful: more than 20 customers a month or a profit higher than 10.000 shillings a month; large: selling in more than 2 markets or if she owns a handicraft shop; small: selling in only one market or selling handicrafts from house; group: more than one employee and personal: only one or no employee. The third step was about the participant observation of the economic, social and institutional constraints. It's important to understand if the constraints found in the literature research are

correspondent to the specific constraints faced by the Maasai women in the context of Elangata Wuas. Moreover, if there are additional constraints that emerge from the analysis of the context of Elangata Wuas, they will be analyzed and they will be a contribution to the existing literature.

Maps of towns in Elangata Wuas:

- Brown* : Singiraine
- Orange*: Mile 46
- Green* (upper right side): kajiado (out of Elanagata Wuas)
- Dark green*: Kilonito
- Blue*: Oltepesi
- Grey*: Oltanki
- Pink*: Orpirikata
- Yellow*: KMQ
- Red*: Indupa

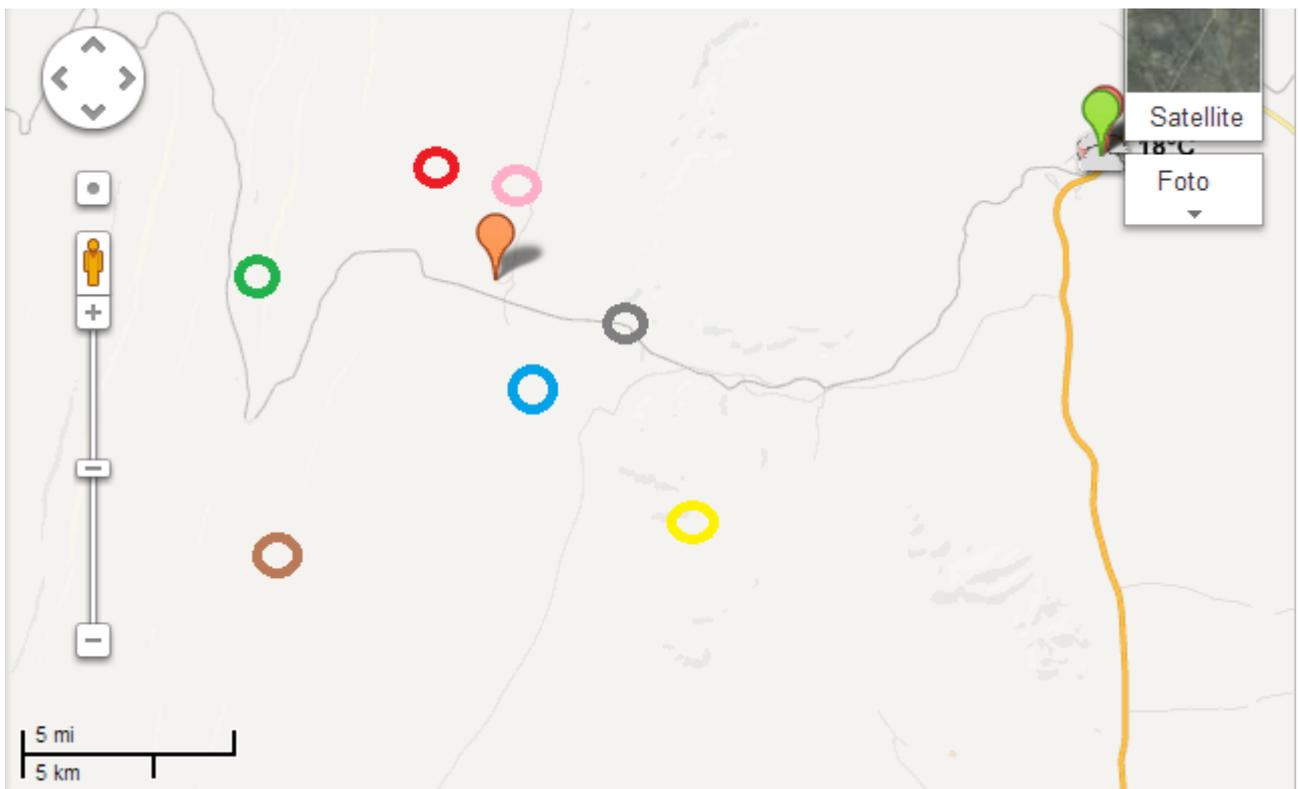


Figure 3.1 Maps of Towns in Elangata Wuas

Source: google Maps of Elangata Wuas and Kajiado.

4.0 Findings

In this section part of the results from the interviewed are analyzed. The first chapter (diversification among Maasai) highlights the roots of this strong linkages between Maasai and cattle and explain the reasons behind the growing need of diversification.

The second chapter (Motivations behind women's attempt to diversify) explains the motivations that lie behind the women willingness of diversification. Then, the third chapter (opportunities to diversification) presents different employment possibilities for the women of Elangata Wuas in order to diversify away from pastoralism. The fourth chapter (the role of jewelry production) highlights the role of jewelry production into the life of Maasai women and give an overview of the costs bore by the women in order to start an handicrafts business. Finally, the central part with the analysis of economic, social and institutional constraints is presented.

4.1 Diversification among Maasai

Historically cattle were at the centre of a Maasai's life. In the past, a typical greeting expression Maasai used to exchange was "I hope your cattle are well". This strong linkage between Maasai and cattle is supported by legends such as the one of the god Ngai. "The Maasai god Ngai, whose name means sky, was once part of the Earth. When Earth and sky separated, Ngai sent down cattle to the Maasai and from then onwards, all cattle belong to them" (Jonathan and Angela Scott, pag.4, 2007). Pastoralism is a livelihood strategy that involves herding and grazing livestock either for subsistence or for sale into markets (Neely et al. 2009). Pastoral livelihoods are generally sustained on semi-arid or arid grasslands and more than two thirds of the world's dry lands sustain pastoralism (Neely et al. 2009).

Nowadays, the situation is slowly changing, in fact Maasai are starting to diversify away from pastoralism. The household's decision of conducting major changes in their livelihood is influenced by several factors that include economic aspects: revenues from different activities and their distribution among households, but also cultural and social values. For instance: "Among the Maasai, owning livestock and successfully managing a herd carries 'social capital', in the sense of winning approval and ultimately support (and entitlements) from the wider social group" (Katherine Homewood, et. al, 2009, pag.20). This behavior safeguards their belonging to a certain group and also the possibility to count on that group in the moment of need (Katherine Homewood, et. al, 2009). In fact, cattle are seen as social security, "if a family loans cattle when they are rich, if they become poor for any reason, they can ask for their cattle back, knowing that their earlier generosity will be remembered" (Jonathan and Angela Scott, pag.12, 2007). Although, the Maasai population is still heavily dependent on livestock husbandry, "the majority is increasingly diversifying, either towards agro-pastoralism or away from natural resources-based livelihoods to non-farm activities" (Katherine Homewood, et. al, 2009).

Maasai households can rely on different livelihoods sources such as wage employment, remittance

income, investment incomes and entrepreneurial activities (Kristjanson et al., 2002 ; Campbell, 1993). Moreover, having an educated member of the family who is working in the city in the local government or as teacher in a nearby city is an important mean of livelihood diversification (Katherine Homewood, et. al, 2009). On the other side, poor households, usually, have a casual labor linked with the collection, procession and selling of natural resources such as charcoal or honey and they often undertake other poverty strategies such as petty vending (Talle, 1999 ; Chaps. 6 and 10).

Based on the interviews done to the women in the area of Elangata Wuas, 50% of the respondents stated that pastoralism is still a viable income generating activity because it's always possible to rely on animals also in case of financial problems. Most of them compared livestock with a bank, in the sense, that it is considered as an investment, ready to be used in moment of needs. Therefore, these women realized the necessity to open an MSE that together with livestock generate the necessary income to provide for the family's basic needs. Livestock is seen by the majority of women as an "emergency" option in case of financial problems, as a women stated: "livestock is useful in case of need, when I don't have money I can sell a goat or a sheep but I need another activity to make money, otherwise in few months I will not have cattle anymore" (Tomonik Larmoi, handicrafts women). The majority of women considered the MSE as a strategy to complement the livestock husbandry, in fact, many women relied on pastoralism to cover the start up costs of opening an MSE through the selling of animals by their husbands.

On the other side, 50% of the respondents stated that pastoralism is not anymore a viable income generating activity, mainly due to the growing risk of drought and of animal illnesses. Nevertheless, most of these women still own cattle, usually in a small number and therefore they are aware of the difficulty nowadays of relying solely on livestock due to climate change, animal illnesses and, in the dry season to scarcity of water. Nowadays there are still some families who rely solely on pastoralism, even if this is a small and decreasing number.

From this analysis emerged that 50% of the women interviewed diversify away from pastoralism as a strategy to complement and help sustain pastoralism instead of wanted to replace it (Weber, 2011). While in the other 50% of respondents there is a growing awareness of the impossibility, nowadays, to rely on pastoralism and the necessity to open an MSE in order to be able to provide for the basic family's needs. Most of the respondent's families (3/4) in Elangata Wuas still own cattle, while only 1/4 of them don't own any livestock and base their life completely on MSE activities. The proportion of the Saturday animal market in mile 46 is explanatory of the fact that pastoralism is still the main occupation of Maasai men in Elangata Wuas.

Finally, it's possible to state that Maasai are slowly understanding the necessity of diversifying away from pastoralism (50% of them) but there are just few of them (1/4 of the interviewed) who completely abandoned the pastoral life. Therefore, it's possible to conclude that the majority of Maasai consider the MSE as a strategy to complement pastoralism, instead of replacing it.

4.2 Motivations behind women's attempt to diversify

There are several reasons that pushed the Maasai women to diversify their range of economic activities away from the traditional livestock husbandry, the first is to gain more independence in the community and especially from their husbands. The underlying motivations that drive most of the women of Elangata Wuas in the need of diversifying is the seek of independence. Most of them explicitly stated the need of being independent, if married from the husband, if not married, from their family. The opening of MSE can give to the women a first important independence, the economic one and consequently the opportunity to manage independently the revenues of the MSE. The economic independence is seen as a first important step for them in order to provide for the livelihood of their children. In fact, the need of being economically independent is determined by the willingness to be able to provide for the basic needs of their children. All the women interviewed mention the difficulty of affording children's school fees, therefore, the opening of an MSE will help them to accomplish this task. All the women interviewed have at least one child also if they are not married, but 90 % of them have more than one. Among the women owning a small medium business in the area of Elangata Wuas, 2/3 were married, while the other 1/3 were either single, divorced, or widowed. Therefore, there is a considerable number of women that have to provide alone for the children's expenses. From the interviews and observation clearly emerged that are the women the ones who take care of the children's expenses (school, health, etc.) while, men in Elangata Wuas are less focus on making provision for children's needs.

The view of education in Maasai society has changed from an initial skepticism until the realization of the importance of allowing the children to attend school. "Survey data on schooling in Enkop shows a dramatic and relatively recent increase in school participation within the community" (Caroline Archambault, pag. 11, 2007). There are several factors that played an important role in modifying the Maasai mentality on school: first, the growing influence of an educated elite who considered the school being essential for the development of a person. Second, the message sent by politicians, policy-makers, international organizations, and NGO's on the importance of school in order to become a modern Maasai and step out of poverty. Perhaps, the most influential factor "has been the growing perception of the diminishing viability of the pastoral economy borne out of various political and economic transformations" (Caroline Archambault, pag. 16 , 2007). Thus, enrolling children at school is a way to ensure to the new generation more possibilities of employment and consequently better serve the community and the families (Caroline Archambault, 2007). Moreover, the gender distribution was also changing, in fact, girls were outnumbered the boys. Perhaps, the school comes with a financial burden for the Maasai family that have to provide uniforms, books and pay the school fees. School public fees are cheap for primary schools, for instance, Elangata Wuas Primary school (public school) costs 500 Shillings (1 Euro: 113.02 Shillings, 1 Dollar: 85.15 Shillings) per term (x 3 terms), for a total of 1.500 Shillings per year for one child. However, there are several private schools that cost around 3.500 Shillings per term (for a total of 10.500 shillings per year). The secondary schools are much more expensive than the primary and that can be explanatory of the fact that (nowadays) the number of Maasai who didn't attend the primary school is really low. The fee of a public school is variable in

according with the school cash needs. In Mile 46 a secondary school at a county level (including boarding) costs around 24.000 Shillings. However, as said before the fees are different in according with the school, for instance, for county level schools in the district (secondary) can range from 22.000-28.000 Shillings. For professional level schools, the cost is approximately the double of the previous stated: from 40.000-50.000 Shillings. Then, for national level schools, it can cost upwards to 80.000 Shillings. Therefore, besides the fact that students have to perform really well in order to attend a top school, they also have to come from a family that is able to pay that amount. Moreover, there are other essential component of a student: books and uniforms. Books cost approximately 800 Shillings for the school year (for both primary and secondary), but this depends on the school's resources and which books are available for students. Regarding uniforms: for a girl it costs approximately 600 Shillings for a dress, 300 Shillings for a blouse, and 600 Shillings for a pullover/sweater. For boys, it costs approximately 400 Shillings for shorts, 300 Shillings for a shirt, 150 Shillings for a tie, and 150 Shillings for socks (the knee socks, the high ones). Obviously, prices vary in according with the materials quality, but the prices previously stated refer to fairly good quality that last for a while. It's important to highlight that all the children expenses are covered by the school and included in the school fees, for instance, health problems during the week are covered by the school but in the weekend (when the child is back home) are responsibilities of the family. Therefore, the money spent by a family for children's health are really low, "approximately 5.000 Shillings per year" (Frida Tentei, hotel business). Based on the interviews, the health problem wasn't include in the main Maasai cash needs, in fact, the only woman who mentioned the payment of health fees is Tomonik Larmoi, one of the women who make handicrafts, sick of a dangerous pneumonia that made any movement or prolonged efforts really difficult. Nevertheless, health care it is a serious income shock, because It is not consistent and predictable like school fees so it might not be on women's minds if they are not currently facing major health care expenses.

Another reason that pushed Maasai people to diversify away from pastoralism is to become more independent from the harsh environment. In fact, the environment in Maasailand is largely arid or semi-arid characterized by lack of water (Pratt and Gwynne, 1977). This environment poses a threat to the traditional Maasai livelihood due to high temperature, severe and frequent drought that have led to livelihood diversification (Western & Manzollilo Nightingale 2003).

In addition to the harsh environment there are other challenges that posed a threat to the traditional livelihood of livestock husbandry such as a long history of dispossession, displacement, population pressure, land tenure (resource access, land use and livelihood) and climate change. Based on the interviews emerged that the Maasai in Elangata Wuas are mainly concerned about the unpredictability of the climate and therefore, they are scared to incur in other severe droughts. The big problem of severe droughts was exacerbated by land reforms aimed towards a growing land privatization and subdivision. As already stated before, Kenyans and Tanzanian Maasai have lost wide expanses of land due to the colonial reallocation, to conservation initiatives, to private development plans and to immigrations.

Another Maasai concern, that emerged from the interviews, is the possibility of animal illness and the consequent death of some of the cattle that will cause huge losses in the family budget. For these reasons 50% of the Maasai interviewed recognize the impossibility to rely solely on livestock husbandry and the necessity to open an MSE, that is less dependent on the natural environment.

4.3 Opportunities of Diversification

Based on gender literature, in the early colonial period, men and women were not segregated into separate gendered and hierarchical spheres as it is today (Archambault, 2007). Women were autonomous from men, having a great control over multiple domains such as social, economic, political and spiritual. For instance, women have long been engaged in trade and milk sales (Hodgson, 1999). Then, the colonial and post-colonial period had a negative effects on women by excluding them from the economic and political domains and by consolidating the power of the men in these specific domains (Hodgson 1999, 2000). The current division of role between men and women (women mainly associated with the domestic sphere and men primarily associated with and responsible for the family livestock) is considered a variation of the traditional role and a recent phenomenon (Archambault,2009). However, this idea of men and women relegated in different domains is challenged in day to day practice. In fact, women are active income generators, are increasingly herding livestock and participating to the local politics. "Some men will confess to needing permission from their wives to sell animals" (Archambault, 2009, pag. 9). On the other side, men are often taking care and caressing their children. Nevertheless, this idea of roles and responsibilities division between men and women still persist in Elangata Wuas.

Women are diversifying away from pastoralism in many different ways: diversification can take different forms such as changing activities or occupations, changes in source of income and changes in location (Homewood, Coast et. Al 2006).

In order to diversify away from pastoralism, the women of Elangata Wuas have several alternatives:

- Teacher, doctor, nurse or secretary (high level of education required). The division of jobs between men and women still persist in the Maasai society and is based on the idea of different nature of men and women, for instance, "The nurse, doctor, and policewoman occupations are consistent with the idea that women are caretakers and moral authorities" (Caroline Archambault, pag. 109, 2007). Nevertheless, nowadays, this idea of men and women relegated in different domains is challenged in day to day practice, in fact, women are more and more involved into MSE businesses and are having more determinant role in the decision process inside the family.

- Open a Medium or Small Enterprises (in Elangata Wuas the women usually have different fixed options: Grocery shop , clothes shop , chemistry, Mpesa shop, handicraft Shop, cosmetic shop, Hotel or pub).

- Start an activity without owning a shop, “because of the lack of formal opportunities, the majority of income-generating members are pursuing informal or self-employed work” (Archambault,2007, pag. 34) such as handicrafts producer, fetching water, charcoal burning, dress maker, selling milk, selling firewood, cutting/selling grass and selling crops.

Other activities such as mechanic, driver or bricklayer are mainly considered male activities.

From interviews it emerged that the most common and well established businesses are hotels (restaurants), grocery shops and general shops that sell almost everything needed (from food, clothes, until tables, chairs). Also in according to the data on Property and Poverty 2008/2009 the hotels and shops were one of the main women activities with a percentage of 19.04 % (women reported an IGA). Then, burning and selling charcoal was the second main female activity (16.67%), followed by cutting and selling grass (11.9%) and by teaching (9.52%).

As one lady said: “in the hotels you make a lot of money because the food you provide is really simple and cheap” (Frida Tentei, Hotel). The food provided by these hotels is based on simple and repetitive recipes such as rice, potatoes, beans and chapatti.

Nevertheless, several “new” businesses owned by women are starting in Elangata Wuas such as clothing, Mpesa, petrol and car items and hardware shops. After the establishment in the area of Elanagata Wuas in 2010 of a phone network reception, many Mpesa shops are nowadays active by providing phone airtime and managing the flows of money moving from account to account. Mpesa is a company that provide a service of banking through the mobile phone, in fact, each phone number can open an account and store money on it. This system is practical and widespread in the whole country in order to pay every kind of expenses simply by sending money from mobile phones to other phone accounts.

From observation, it’s possible to state that the women appeared to be engaged in this particular strategy of diversification much more than men. Almost all the MSE in the area of Elangata Wuas are owned by women: in Mile 46: 34 MSE out of 40 are owned by women: in Kilonito: 6 MSE out of 9 are owned by women: in Oltepesi 9 MSE out of 12 are owned by women: in Singiraini 4 MSE out of 6 are owned by women; in KMQ 8 MSE out of 14 are owned by women and in Orpirikata 4 shops out of 6 are owned by women.

The activity of selling handicrafts (female activity) without a shop is largely widespread in Elangata Wuas and is based on making handicrafts at home and sell it either on the Saturday market of Mile 46 or directly from the house. In fact, all the handicrafts businesses (women who regularly make handicrafts with the purpose of selling them) were interviewed. The research found out eleven handicrafts business in the area of Elanagata Wuas and only one of them owns a shop.

The focus of this research is on the Handicraft business.

4.4 The role of jewelry production

The jewelry is culturally valuable to the Maasai people and a symbol of their ethnic identity. For instance, the jewelry identifies the social status of a woman within the society (Klumpp & Kratz, 1993).

Handicrafts can be made with different materials such as beads, metal, wood, seeds, leather and feathers. The traditional Maasai handicrafts are usually made of beads, strings and sometimes needles for belt.

The handicrafts are used in the everyday life but they also represent a cultural ritual. For instance, it's a tradition to make the wedding bead necklace with the bride's mother (Klumpp & Kratz, 1993, p. 195).

"To this day beadwork is an important means through which women demonstrate their social understanding and creative capability" (Maasai Education Discovery, 2006). The characteristic of this handicrafts are bright colors, intricate patterns and "jewelry that dangles, jingles, and catches the eye" (Maasai Education Discovery, 2006). The making of jewelry is typically a female practice, done usually in groups.

From the interviews emerged that 11 respondents are engaged in handicrafts business in the area of Elangata Wuas. All these women chose to start an handicraft production because of their skills and creative capabilities.

The Maasai handicrafts have more than an aesthetical values but a strong cultural significance, for instance, it is possible to understand the status of a woman simply from the kinds of bracelets or earrings that she is wearing: "Ear ornaments may be worn only by a married woman with a son who has been circumcised" (Christine Riley ,Maasai, an illustrated traveller's companion, 2006, pag. 41). As a respondent said: "If the son is still a morans the mother should wear jewelry string from lobes until the legs" (Ezequiel).

Both Maasai women and men, use to wear earrings and beadworks: "the women wear gorgeous circular necklaces, stings of beads and rows of metal bracelets" (Jonathan and Angela Scott, 2007, pag.4). While, men typically wear a chain of beadwork on each shoulder. From the pattern of beads worn is possible to understand the clan a man is from and even what age he is: after the male circumcision men "ears lobes are adorned with colorful beads and a special neckband is worn" (Christine Riley ,Maasai, an illustrated traveller's companion, 2006, pag 12).

Other beadworks typically worn by women are bright patterned cloaks in red or blue that are usually shown during ceremonies. Moreover, beads are a sign of wealth and the women are keen that their family will look as good as possible (Jonathan and Angela Scott, 2007).

Therefore, also from the interviews it emerged that the practice of making handicrafts is embedded in the Maasai culture and it is widely widespread in all Elangata Wuas. In fact, almost all the women in Elangata Wuas learned how to make handicrafts when they were child and they still use to make them without selling purposes, only for special occasions (ceremonies). As one respondent said: "It's like a routine to me, I've always made handicrafts since I'm really young" (sick lady Kilonito). The demand of handicrafts is also high due to the fact that most of the Maasai women use to wear traditional Maasai clothes and jewelry in their daily life. Especially during the

Saturday market event in Mile 46 many women gather together and use to buy jewelry either from the shop or from the independent sellers.

Based on the Property and Poverty data, during the period 2008/2009 only two women out of 84 respondents were reported being engaged in an Handicrafts business (2.38 % of all the women who were having an income generating activity). While, in 2013 the women who regularly (not seasonally or sporadically) commercialize handicrafts in the area of Elangata Wuas are in total 11. The level of education of these women is really low: only one attended the college, two have the secondary school diploma, five have only the primary school diploma and three of them didn't attend school at all. Most of them are married (nine of them) while the others are either divorced or widowed. Only one woman owns a shop, Naneu, the most successful seller of handicrafts in the area. The other women make handicrafts from their houses and sell them in several markets. The markets served by these women are: Mile 46, the biggest and most promising one (nine women use to sell their products in Mile 46), three women sell their products at Kilonito's market, two women sell their products in Oltepesi and only one woman sells her products at Indupa.

5.0 Constraints/Challenges in Developing Jewelry MSE

This part is essential in order to analyze the economic, social and institutional constraints from the literature compared with the ones emerged from the interviews.

Based on the analysis of case study and on MSE literature there are different domains of barriers to the development of handicrafts MSE that is possible to structure under economic, social and institutional.

The economic barriers refer to something that affect the business in a broad sense.

The social constraint can be broadly defined as the state of being restricted or confined within prescribed bounds imposed by the societal point of view (Michael Grimm et al., 2012).

For instance, social constraints could refer to gender disparities within a community. While, institutional constraints refer to the availability of resources in a given territory, to the ability to use them in an efficient way and also to the organizational management structures and networking of a given economic activity. Therefore, they are mainly focused on the access to public services such as electricity, water and telecommunication.

This chapter is organized as follow: first the explanation of a constraint in according with the literature, second the relevance of the constraint in the specific situation of Elangata Wuas and then the practical outcome found by the researcher.

5.1 Economic Constraints

5.1.1 Barriers to entry

Among important potential economic constraints in the literature on MSE development is barriers to entry, that refers to expenses such as raw materials, equipment and inventories that can impede the access to the market (Micheal Grimm et al., 2011).

For micro and small enterprises the barriers to entry can be consistent in some sectors and therefore a substantial initial investment is required (Micheal Grimm et al., 2011). Anyway, there are also segment characterized by low barriers to entry (Micheal Grimm et al., 2011). For instance, Fields (1990), distinguishes between two tiers of the informal sector: the upper tier and the lower tier.

“The lower tier would be characterized by low levels of capital and low returns to labor, while entrepreneurs in the upper tier would have been able to overcome entry barriers, for example in form of a minimum required investment in physical capital” (Michael Grimm et al. 2012).

The influence of the formal barriers on the growth of MSE is well understood, but more difficult is to understand less visible and documented barriers: the informal barriers (Government of Kenya, 2005).

The barriers to entry in the handicraft business in Elangata Wuas are different in according with the kind of business is willing to start. As a matter of fact, the women can choose between two options: opening an handicrafts shop or selling handicraft from home. The shop has high starting costs and, therefore, high barriers to entry, while making handicrafts from house has the only cost of buying the raw materials.

From the interviews emerged that the barriers to entry in this business are not considered being an important challenge: most of the women who started this business had the financial support from their husband and a small part of them used their personal savings or consulting a microcredit institute.

The women who have higher barriers to entry are the ones who decided to open a shop. This option required a consistent initial investment (around 20.000 shillings) in order to pay the rent for few months in advance, build the shop itself, buy the raw materials and have a small sum left for drawbacks. Most of the shops in Elangata Wuas are rented, as one respondent stated: “it’s difficult for us to buy a piece of land because of the high selling price, presently is around kshs. 70.000 (1 Euro: 113.02 Shillings, 1 Dollar: 85.15 Shillings) and this price keeps increasing over time” (Paulina Rimas). While on the other side, the owner of a place can reasonably ask a sum between 3.000 until 5.000 Shillings a month depending on the meters per square and on the position. Moreover, in order to rent a place it’s essential to have a renting license issued by the local government of Kajiado with a waiting list of several months. The rental contract can be signed in the name of the woman who rents the place with the payment of few months in advance. Only one women out of 11 decided to open a shop in order to sell handicrafts, the others

prefer to invest only in raw materials. This woman had a financial support from her husband (work in bank in USA) around 20.000 shillings to open the only handicrafts shop in Mile 46.

The benefit of having a shop is related mainly to the visibility and the awareness of the existence of that activity in a specific location. This awareness is an essential point because it gives to the customers a reference point and the certainty of finding (when needed) the shop always there. As a matter of fact, the development of customers loyalty is a fundamental aspect that determine the success or failure of a business activity. As Naneu said “the shop gives me the opportunity to strengthen the linkages with my customers”.

On the other side, the women who make and sell handicrafts from their house have to bear only the initial cost of raw materials and of transportation (to sell their creations in proper markets). Usually, the initial investment for these women is really low (from 1.000 to 3.000 shillings) compared to the one made in order to open a shop (from 15.000 to 20.000).

There are several items (with different costs in according with the products is willing to create) to take into consideration in order to make handicrafts: beads, strings, and sometimes needles for belts and clothes. A string of beads at Naneu's shop ranges from 15-150 shillings (1 Euro: 113.02 Shillings, 1 Dollar: 85.15 Shillings) from the smallest to the largest. The cheapest strings of beads can be found in Mile 46 at the Saturday market where the cost is from 10 to 100 shillings. A bracelet ranges between 200-300 shillings depending on it's thickness and the average time spend in the creation of it is within 2-3 hours. For bracelets 2-3 strings are required (always depending on the thickness) and the profit is around 75%. Then, belts for children can be ready within a day and are sold at 650 shillings. For adults, the belts range from 1.500-3.000, for instance, a belt that is sold at 2.000 shillings requires a capital of 800 shillings and is possible to make it within two days. The cost of making Earrings is around 50 to 100 shillings, it's possible to make them in around 2-3 hours and they are sold to the customers from 200 until 300 shillings.

To make a necklace 5 strings of beads are required and it is sold at 450-500 shillings, with a profit of 85%.

The profit of the handicrafts sellers is variable and dependent on the seasons, in fact, the possibility of movement between towns is determined by condition of the roads and the availability of transportation means.

The profit made by the only shop in Mile 46 (the biggest town centers in Elangata Wuas) is around 10.000 – 15.000 shillings per month and it's related only to revenues from handicrafts.

The second most successful seller in Elanagata Wuas is a woman who sells in three different markets (Indupa, Mile 46 and Kilonito markets) with a monthly profit between 8.000 – 10.000 shillings. The third most successful seller is serving only one market (Kilonito) but she has a monthly profit between 5.000 and 7.000 shillings.

5.1.2 Market access in EW

Four are the markets access by handicrafts women: Mile 46, Oltepesi, Kilonito and Indupa.

Paulina Rimas is the only handicrafts women who serves more than two markets, most of the other women usually serve only one market, Mile 46, because it's the biggest one. She used to sell her products in Indupa (the town she is from), Mile 46 and Kilonito.

While, two women (Rose Aramato and Lucy Koinet) serve two markets: Oltepesi and Mile 46. One woman (Eunice Tuine) serves two markets as well: Kilonito and Mile 46.

The market strategy of these women is simple and determined by the difficulty of movement between towns. In fact, most of the women are serving only one market, simply because it's the biggest one and the easiest to reach with local transportation. The lack of reliable and cheap transportation systems have a huge impact on the life and business of the inhabitants of Elangata Wuas.

Eight women out of eleven stated clearly that their target market is both tourists and locals, but the locals are the major buyers. While, two women said that the target of their products is only the locals market, the people that live in the area of Elangata Wuas. Finally, only one woman (Paulina Rimas) stated that she used to sell to both tourists and locals but the majority of buyers are tourists. Therefore, the majority of buyers in the area of Elangata Wuas are locals, in particular women, but nine women out of eleven admitted to sell their products to tourists as well either interns of NGO's or occasional tourists that live in Elangata Wuas for short periods of time.

a) Accessibility to the Nairobi markets of handicrafts

The products sold in Nairobi range from wood handicrafts, accessories for the house, furniture, until Maasai beadworks. Most of the sellers in Nairobi are focused on wood art crafts because as a respondent said: "the profit margin of wood crafts is higher than selling Maasai jewelry". The markets of handicrafts in Nairobi is divided in different parts: the shops in the commercial center, the shops/stands in the street, the Maasai markets, the city market and the fair trade shops. The most promising place to sell handicrafts is in the commercial centre such as Yaya, Westgate, Sarit centers because of the amount of tourists that use to visit these places. Most of the shops inside these commercial centers use to buy the Maasai products in Nairobi (some in Maasai markets hold daily in different part of the city, some others from non Maasai producers) without any or with low transportation costs. In fact, as a respondent stated: "nowadays everyone (non maasai as well) is able to make Maasai jewelry in Nairobi and it's cheaper to buy them here than from real Maasai communities that live far away in the forest" (Sarit center, Banana boat shop). These shops usually buy directly the final products, it's not common for shops in commercial centers to create their own range of products. Obviously, there are some exceptions, that use to buy raw materials from Maasai markets and then create new products in according with the tourists preferences. The reason is, as a respondent said: "In this way I can create more original and nice products that will meet the tourist's taste, but not many shops in the commercial center use to make the products by themselves" (Yaya center, inside the

baobab). In these shops the prices are really high, for instance, a bracelets cost between 500 and 700 Shillings (1 Euro: 113.02 Shillings, 1 Dollar: 85.15 Shillings) depending on his thickness. The only target of these shops are tourists or really wealthy Kenyans, in fact, the products offered are all made based on tourist's tastes. The range of products is really wide and different in scope: from picnic hampers made from polished wood and brass, leather cushions to fabric backed and beaded menu holders. Moreover, these shops usually have a wide choice of beaded items such as bags, handbags, wallets, files, bibles, dairies, bill holders, wine folders, wall hangings, tissue holders, briefcases, cool bags, purses, pouffes, fire bellows, as well as classic cedar photo frames, tee-shirts, belts, hats, shirts, fleeces, linen, safari wear, towels, polo shirts, wallets, bracelets, earrings and necklaces, etc. Due to the fierce competition in these commercial centers the possibilities of entry are really low.

Another market in Nairobi is the City Market, one of the oldest in town. The businesses that operate in this market are mainly focused on woodcrafts (few Maasai jewelry shops with common products) and established since many years (as a respondent stated: "I'm born in the business (his father has this shop since 1954)). The entrance in this market is almost impossible, given that there are many established business since centuries. Moreover, the main target of these shops are the tourists and consequently the prices are really high.

Another kind of market is the Maasai market that is held across the city in different days of the week (2.0 Map of Nairobi). Most of the sellers in this market are also the one that makes the handicraft. In fact, the owner of this small business prefers to create their own products in order to reduce the running costs, moreover, these businesses are usually supported by the whole family that actively work in the process of making, creating or selling handicrafts. The prices of the products offered by these sellers are always targeted on tourists: the bracelets range from 300 until 400 shillings. Most of the sellers offer similar products to the customers and consequently the profit gained by each sellers is reduced (as a respondent said: "Some period I'm scared not to be able to survive with this low profit" (stands close to Westland, Marie)). The sellers that are willing to participate into these Maasai markets have to pay a sum (between 300 to 500 shillings for one full day) to the government in order to "rent" a piece of public ground.

Another way of selling handicrafts is on the street with small movable stands and this part of sellers can be included inside the informal sector, in fact, they occupy without any government permission part of the city of Nairobi. These sellers always make their own products, most of them helped by other members of the family and the products made are more in line with the Maasai traditions. These businesses are obviously smaller, with a low margin of profit and have to face a tough competition. The prices of these products are more reasonable, for instance, a bracelet can cost from 250 until 350 shillings in according with its thickness but with good bargaining skills is possible to reduce it significantly.

The constraint faced the most by all the sellers interviewed is the competition, that is difficult and fierce.

In additional, the seasonality of this business is another big challenge for this sector that heavily rely on tourists. Another constraint mentioned by everyone is the lack of proper infrastructure that cause problems related to the delivering and also selling of products. Finally, most of the respondents highlighted as opportunities to empower local communities: the use of internet and

the diversification of the range of products offered. As a respondent said: “the secret of success is to diversify more than the others do”(city market).

The possibilities for local communities to tap into markets of Nairobi is really low mainly due to the high level of competition and high barriers to entry (cost of transportations, of renting, etc.).

Map of Nairobi’s markets

This map of Nairobi highlights all the Maasai markets hold weakly in different areas of the city and as well other markets are included (city market and different commercial centers).

Blue: Maasai markets during the weekend (downtown and at Yaya center on Sunday)

Red: Maasai markets during the week (on the roof of Westgate shopping center on Tuesday, on the roof of junction shopping mall on Thursday and at the village shopping mall on Friday)

Violet: city market and Sarit center (Maasai market is held only Saturday)

Grey: Karen where there is a small Maasai market hold daily

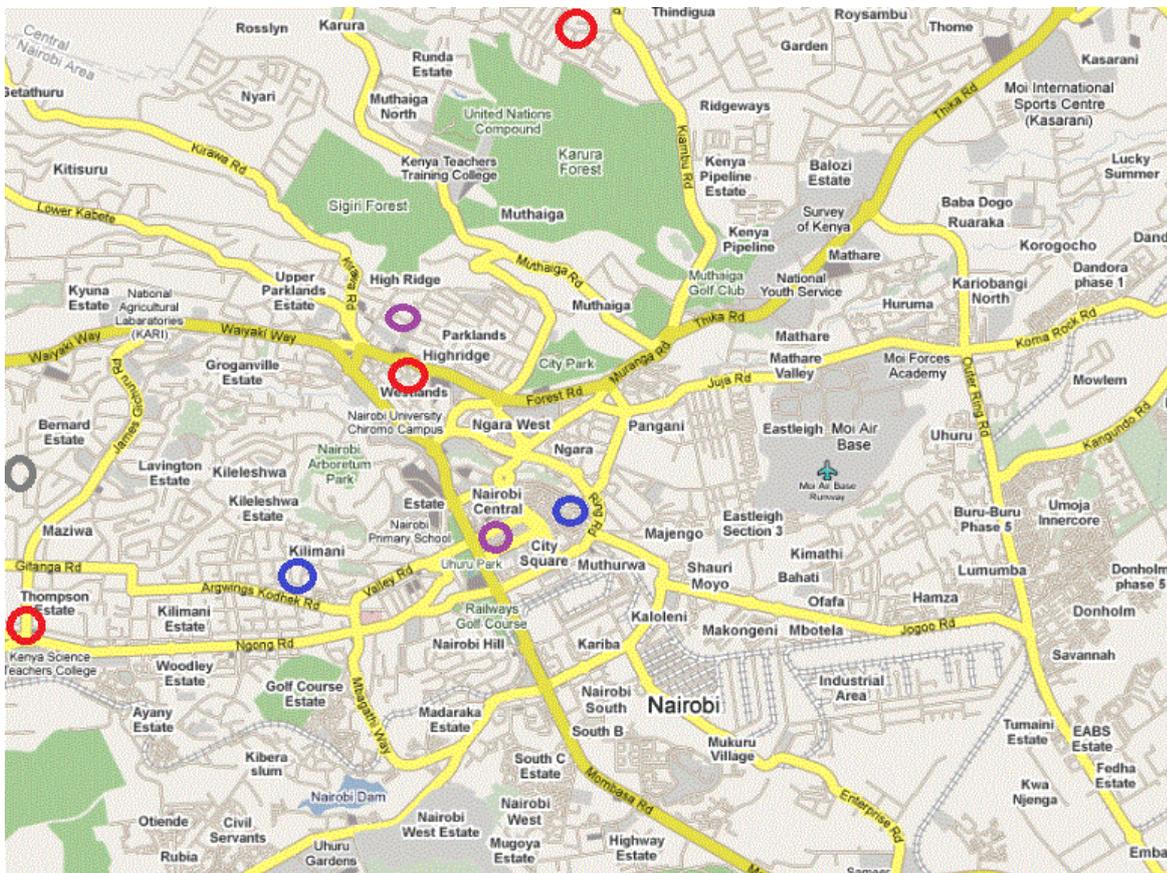


Figure 5.1: Maps of Nairobi’s markets.

Source: Google map of Nairobi markets.

Practical outcomes

Approach other markets

In order to overcome the previous stated constraint there are two options for the handicrafts women in Elangata Wuas to tap into new markets: selling products via internet and access the market of Kajiado. On this subject, there is the already existing web-site of Africa SOMA that could be used as a platform in order to sell these products internationally. As a matter of fact, the Africa SOMA web site is an existing website since 2006, therefore, is already known across the world and it could be an incredible opportunity to help these women in this regard. Moreover, there is a computer lab assistant who could help the sellers to upload the products on the web site and sell them via internet.

Another possible market to approach is the market hold every Wednesday in Kajiado, the biggest town close to Elangata Wuas. This market is bigger than the one hold weakly in Mile 46 and really popular and especially visited by relatively richer people. Therefore, this market could be a good option in order to start selling the jewelry products outside Elanagata Wuas.

Approach international markets

For local communities as the one in Elangata Wuas is essential to get in contact with NGO's that sell their products internationally. These NGO's could give to local communities the interesting opportunity to tap into new and lucrative markets. For instance, there is an Italian NGO, named Terre Nel Cuore, that is already working in cooperation with local communities that produce mainly products in soapstone in the area of Kissi and its currently interested in expanding the range of products towards Maasai jewelry. Therefore, this NGO will be interested in starting a cooperation with the handicrafts women in Elangata Wuas. In this regard, it will visit the Elanagata Wuas community before the end of 2013 in order to establish the required business contacts. The costs of transportation of the products to the post office and of shipping are usually bear by the NGO interested in the products.

5.1.3 Limited access to financial services

The third economic constraint is limited access to financial services that is considered in many cases the biggest threat to the economic growth. This issue can be grouped in two categories: lack of collateral together with an inappropriate legal and regulatory framework; and the limited

access to formal finance due to the insufficient capacity to deliver financial service to MSE's (Government of Kenya, 2005).

Micro and small enterprises in the developing countries are usually severely credit constrained (Michael Grimm et al. 2012). Capital constraint plays an important role in the early life time of a small micro enterprises, while this firm that are capital constrained tend to accumulate on average when they become older (Michael Grimm et al. 2012).

The women in Elangata Wuas didn't mention explicitly the lack of money as a main challenge in comparison with other more evident constraints like the institutional (lack of water, electricity and good transportation).

a) All MSE in EW

From the interviews it emerged that the biggest part of the women had financial support from either the husband or the family in order to start an MSE activity. Most the women interviewed (in all MSE in Elangata Wuas) received financial support from either family (11 women by their family) or husbands (25 women by their husbands) while 26 women didn't receive support at all but used their own money. Only 2 women needed an external funding from a microfinance institution in Kajiado and a Merry go round in Mile 46. This data shows that a remarkable number of women relied only on their strength in order to open an MSE, but the majority of women relied on financial aids from either husbands or families. Almost all the women interviewed expressed the willing to be independent either from their husbands or from their family. In case the husband provided the financial start up, this have an impact on their ability to gain the desired independence. In the sense that the business revenues will be managed jointly by the couple and the women independence is hardly reached ("I got my economic independence when I finally managed to open my business relying only on my own strengths" (Rose Aramato, handicrafts business). In case is the family who provided the start up money, the woman has still some obligations towards the family, therefore, the independence is just partly reached. In other cases, the willing to be independent is effectively reached, because the woman managed to use her own money for starting up the business and she is also in charged of the revenues of the MSE ("I wanted to be independent from my family and I managed to save some money from my teacher's salary in order to reach my independence"(Silvia, grocery, books, Mpesa and general shop).

b) Handicrafts business

The women who run handicrafts business showed a more effective seek for independence. Only five women out of eleven received the financial support to start the handicrafts business by their husband. While, the majority (Six women out of eleven) didn't receive any kind of support, but worked hard in order to raise the money for starting such activity. Several jobs were done by these women to collect the money needed to start a handicrafts business such as fetching the water, broking milk and selling charcoal. There is a singular story of one woman who used to

reduce her daily budget, for instance, when the husband bought 3 packages of maize flour, she secretly took one packet back to the shop in order to get some money back. In this way she was able to save some money until the capital was sufficient to buy raw materials (beads) in order to start an handicraft business. This example shows the determination that characterize Maasai women, who are the backbone of the Maasai society.

Practical outcomes

For the women of Elangata Wuas in general in order to be able to open an MSE overcoming the possible financial constraints:

Based on two examples of successful MSE in Mile 46, there are two feasible options of funding for the women in Elangata Wuas who are credit constrained and are willing to open an MSE.

Merry go round (ROSCA)

Women group in Mile 46

Women Wangui managed to open an Honey pot pub, shop of spirits and wines and an Mpesa shop thanks to this group.

A group of women join together with the goal of giving the possibility to everyone to receive a loan. All the members have to give 100 kws each month. This group opens an account to an Equity and cooperative bank. All the new members that want to join the group must pay all the money that are in the account since the creation of the group. Then, all the members can ask a loan of the amount desired. This loan has to be repaid not later than one month (every month delay is 500 kws fine per month). The amount given as a loan is deducted of the interests that are 100 kws each month. If a member wants to go out of the group he/she will not be refunded of the money initially invested (when you enter the group you are asked to sign contract that specify this situation). The only case you will be refunded is if the group force a member to abandon the group.

Support: from microfinance institution

Faulu bank, Kajiado:

First, the person interested has to register to a women group in this microfinance institution (“it’s easy to enter in this group, it’s open to everyone” (Ruth N. Joseph, Hotel triple 777)). He/she has to save money for a minimum period of 2 months until a maximum undefined. At the beginning all the new members are in a weak position (he/she pays 500 kws not refundable) meaning they can’t ask for a loan. The new members in order to become active members have to save money for a period of time and demonstrate to the group to be reliable. At this moment they are allowed to ask for a loan: the group has to check the validity of their business/project (if its valid it will be

possible to get a loan). In order to get the loan the member needs to have at least 2500 kws (1 Euro: 113.02 Shillings, 1 Dollar: 85.15 Shillings) on his/her account. In accordance with the amount of money saved, the contribution brought to the group and the attendance of the meetings the group will give to the members the loan. The loan can be maximum 3 times more than the amount saved. The repayment modus depends on the amount of money requested (3, 6 months 1 year or more) with a fixed interest of 18%. The women group is called Nashiphe women group in Kajiado. Finally, it's possible to quit this group by writing a motivated letter. The important aspect of this funding method is that the group is guaranteeing for the reliability of all the members.

5.1.4 Skill training

The inadequate access to skills training and technology are factors that hinder the experience and ability of entrepreneurs to successfully develop their business (King, Kenneth and Mc Grath, Simon. 2002).

A factor that emerged from the successful case studies but not determinant of those, is to have a specific training in making handicrafts. As interviews confirmed, this training is helpful to be successful in this business but not essential, in fact, only one handicrafts woman (one successful example) have it. This training was received by only one successful woman in Elangata Wuas, Paulina Rimas, the woman who diversified more in accordance to tourists or locals tastes. This lady succeeded in differentiating her products more than everyone in Elangata Wuas, she used to sell beaded wallets, hair buns, pens, sandals, key holders, purses and whips. The diversification of products include to create unique or particular products either for the design or for utility. In this way the sellers that diversify has a competitive advantage over the other sellers. The training was conducted in an informal way by an old woman whose abilities in making handicrafts were relevant. At the beginning of her activity, Paulina Rimas decided to learn in a more complete and deep way the handicrafts art in order to be able to succeed in the business. Therefore, she went for a period of 6 months at the house of a lady who was living close to Indupa (the town where Paulina Rimas is from) in order to deepen into the knowledge of making different kind of handicrafts. Usually, the ability of making handicrafts is transmitted by old forebears to younger generations and that's mainly the reason why this tradition is still so deeply embedded in the Maasai culture. Nevertheless, this specific training gave to Paulina Rimas an advantage over their competitors by enabling her to diversify more than the others. Therefore, it's possible to highlight the important contribution of such training to the products differentiation and to the possibilities of being successful in this business. Unfortunately the numbers of women who received a vocational training is still scarce, as confirmed by the data on Property and Poverty referring to the period 2008/2009, for the age cohort of 20-29 only 6 women out of 142 received the training; while, for the age cohort of 30-39, 9 women out of 99 respondents had a training of at least three months. Then, the number of women who received a vocational training of at least three months is reducing together with the increasing of the age.

Practical outcomes

New trends

Based on the comparison of different case studies was identified as first determinant of success the creativity of the handicraft makers in diversifying the handicrafts production in according with the customer's taste. As one of the respondent said: "I use to modify my products in color and size in according to the different customer's taste" (Naneu). Another respondent explained: "I know if I diversify my production in according to tourist's tastes I can sell more" (Paulina Rimas,). In fact, the colors are too vibrant, too powerful and sometimes the items can be too big, therefore, there is a need to make further research in order to understand the expectations of the customers (Loes Loning 2011). The competition is high in this sector, therefore, differentiate the production is the first option to serve wider markets. The most successful examples of handicraft women have a wide range of products that allow them to tap into both the touristic and locals markets.

Different ideas of handicrafts always in line with Maasai culture were gathered around Kenya: Nairobi, Watamu, Diani, Elangata Wuas area and Mombasa.

- Bracelets (with beads)
- Necklaces (with beads)
- Pen (with beads)
- Wallet leather plus beads
- Hairband with beads
- Painting with beads
- Mask with beads
- Sandals with beads and leather
- Key holders with beads
- Purse with beads and leather
- Briefcase with beads
- Beauty case with beads
- Photos album with beads and leather
- Dolls for children with beads
- Coat hook with beads
- Hall stand and hall tree with beads
- Doily with beads
- tablemat with beads
- tooth-mug holder with beads
- bookmark with beads
- pillows decorated with beads
- frame with beads
- curtains with beads
- beaded whip
- hair clip with beads

- comb with beads
- mirrors with beads

Weakly courses could be held at the library in Mile 46 by interns or handicrafts women who diversify the most in order to teach to other handicrafts women in the area Elangata Wuas the secret of diversification. As a matter of fact, photos and practical workshop could help the handicrafts women to develop new ideas or abilities.

5.1.5 Other constraints

Most of the respondents in Elangata Wuas clearly stated that the risk of failure is really low, in spite of the unreliability of the market, all of them can earn at least the minimum to survive.

Then, other constraints, important to take into consideration are: the high level of competition in developing countries, the lack of business management skills and the limited access to relevant information.

From observation it emerged that the competition in the handicraft sector in Elangata Wuas is high, in fact, all the women sell almost the same basic items (bracelets, necklaces and earrings). The most successful women are the ones who differentiate more the products in according to the customer's taste. Based on the interviews, only 2 handicrafts women over 11 indicated the competition as a challenge of their business, because the demand of handicraft products in Elangata Wuas area is high.

As a respondent said: "the Saturday market in mile 46 (that is the biggest market in Elangata Wuas) has a lot of competition of similar handicraft products but the demand is really high as well" (Naneu).

From observation, it emerged that there is general lack of proper business management skills that affects negatively the possibility of development of this MSE's sector. "The lack of basic skills in business management and entrepreneurship is a major drawback in the growth and development of the MSE sector" (Government of Kenya, 2005, pag.14).

For instance, an important business management aspect completely missing in the MSE's sector in Elanagata Wuas is the idea that marketing the products will give an important advantage over the competitors. Most of the handicrafts women do not market their products in any ways, as come up in one interview: "we don't advertise our products, none here does it" (Maria, handicrafts business). Based on the data on Property and Poverty during the period 2008/2009 few families had the possibilities to watch the television (21 families out of 201), while much more families used to listen to the radio (139 families out of 201). Therefore, most of them through the radio have access to one form of marketing, radio advertisement, so, they should create based on that idea more simple ways of market their products. Starting from the simply valorization of their products over the competitors until more complex advertisement technique such as using fliers.

Finally, from observation it is possible to state that most of the MSE in Elanagata Wuas do not have real ambitions to grow but the willing to sell the products that allow the survival of the

family. This situation is also caused by the lack of any initiatives by these women who are mainly interested in maintaining the actual business level without expanding their view.

The last economic constraint found in Elangata Wuas, but missing in the literature reviewed, is the limited access to information. "The major factors facing MSE's in relation to information are its acquisition, capacity to interpret and effectively utilize the acquired information and dissemination of the same" (Government of Kenya, 2005, pag. 16). From observation of the actual situation in Elanagata Wuas, is possible to state that for the MSE is difficult to access reliable and relevant information on market opportunities, production technology and government regulations, therefore, it's difficult for these MSE to grow in size and ambitions. As a matter of fact, the MSE that operates in the area of Elangata Wuas are only serving local markets. This situation is also due to the lack of proper infrastructure that make the transportation system too expensive and unreliable.

5.2 Social Constraints

There are huge disparities between men and women opportunities of being successful in a business, especially in developing countries there are evident differences in the social acceptability of female entrepreneurs and men entrepreneurs (Reynolds et al., 2003), in fact, the main social constraint is the gender disparities. Therefore, "the career choices are clearly shaped by what society deems desirable and correct for one sex and that many societies continue to define women through roles associated with family responsibilities" (Dima Jamal, 2009).

The first social constraint is the level of education, a fundamental aspect of a business and most of the time, especially in Masaai context, much lower for women. "The gender gap is caused by lower enrollment and lower success rate for girls at the primary level" (Archambault, 2012, pag 136).

Based on the data gather by the Property and Poverty research program from 2008/2009 the number of women who didn't attend primary school was relevant, especially in the oldest part of the population, from 40 until 80 years old. Women have more difficulty to finish the primary school and enter the secondary school but once they are there, women seem to be more successful than men in completing the studies (Archambault, 2012). Nevertheless, the approach to the school system and the education is changing in the Maasai culture. From the interviews emerged that only 1/5 of the women are illiterate (11 interviewed), slightly more than the number of men illiterate.

Anyway, most of the interviewed have at least the primary school degree (47 interviewed out of 64) while 26 interviewed have a higher degree than the primary one (9 interviewed have a college degree and 17 interviewed have a secondary degree). Most of the women explicitly stated that the lack of proper education is a big constraint in running their business because it enables them to keep the financial records and to take good management decisions. Therefore, female

education “is believed to enhance the women’s empowerment by giving them more decision making control and increasing their opportunities outside of the domains traditionally mandate to them” (Archambault, 2012, pag 14).

Also from the comparison of case studies having a good level of education is an important determinant of success in order to develop an entrepreneurial view of the business. This view is determinant in order to develop real ambitions of business growth and always improving the business situation seeking the customers satisfaction. Moreover, education could enable these women to track the financial records of their business and being aware of the margin of profit.

Furthermore, it emerged from the literature that the women had greater limitations in accessing personal savings (Shaw et al. (2001)) because they do not have a continuous work history and therefore their credit track is not worthy. Moreover, women commercial activities show a lower pattern of remuneration and they also tend to be engaged in cheaper and easier service sectors to establish (Carter et al., 2001). Therefore, in light of all these differences between men and women owned businesses it’s not a surprise that women owned businesses are smaller, less profitable and with a slower growing rate (Greene et al.,2003).

In Elangata Wuas the situation is completely different, the women own most of the MSE: in Mile 46: 34 MSE out of 40 are owned by women; in Kilonito: 6 MSE out of 9 are owned by women; in Oltepesi: 9 MSE out of 12 are owned by women; in Singiraini: 4 MSE out of 6 are owned by women and in Orpirikata: 4 shops out of 6 are owned by women. Therefore, the women interviewed show an equal pattern of remuneration (maybe even higher) compared to men, who are mostly in charge of taking care of the cattle and have occasion jobs. As Mama Seno affirmed: “my husband has an occasional job as many men here in this area”. Perhaps, in according with the 2008/2009 Property and Poverty survey, men were more likely than women to report income generating activities in the last month.

Fourth social constraint, the relationship between women and their husbands is another important aspect to take into consideration. From the literature it emerged that the relationship between men and women is still not equal, in fact, “marriage institutions discourage investment in women’s education and the division of labour assigns a greater share of household responsibility to girl” (Lois Stevenson and Annette St-Onge, 2005 pag. 8). Therefore, “on average, Kenyan women work 12.9 hours per day, is 4.7 hours more than men work” (International Finance Corporation, 2007). Moreover, the women are rarely economically independent from their husbands. On the other side, from some literature emerged that the women are often supported by their husbands in opening a commercial activities. “Husbands not only help provide the needed collateral to start a business, but they often provide legal advice or accompany the wife to the bank” (International Finance Corporation, 2007,pag 6).

The situation in Elangata Wuas in 2013 experiences a drastic change in the women working sphere, but an equal situation regarding the domestic sphere. Nowadays, women are still in duty of all the households responsibilities but they also bear more responsibilities regarding the working sphere, as already stated before in Elangata Wuas almost all the MSE are owned by women. As a respondent stated: “sometimes it’s difficult to manage the job and the households

duties” (Eunice Tuine). In fact, a determinant of success emerged from the comparison of case studies is the availability of time to work on making the handicrafts. In many examples of failure the women were taking care of family, fetching the water, running other shops and they had only a limited amount of time to spend on making handicrafts. For instance, Zipporah Melista an handicraft woman (Oltepesi) who runs also a grocery shop said: “It’s hard to run two businesses alone because I’m in charge of everything in the house and in the businesses”.

There is also a change also inside the Maasai family: the women have a more predominant role also in relation to this new working attitude, as a respondent said: “nowadays women are able to make decisions and decide together with men. Women before couldn’t make decisions at all” (Ezequiel). This new situation is in large part determined by the most relevant economic role that the women are covering nowadays in the Maasai society. Therefore, women have the burden of taking care of the family both economically and as households and they are the strength of Elangata Wuas, thousands of diligent workers who work day and night for the family’s benefits. Unfortunately, women are still nowadays perceived as being “important, valued, and respected but nevertheless overworked, mistreated and abused by their husbands” (Archambault,2012, pag. 106). As another respondent (Handicrafts women, Rose Aramato) said: “you have to take care of the business and the household responsibilities alone, your husband doesn’t help you at all, you are always alone”.

The women through the development of the handicrafts sector and of all the MSE in general are becoming more independent and are gaining a more determinant role inside the family and in the society in general. From the observation it seems that men are now depending on women MSE, in several situations women ruled the MSE while men were helping the women out with simple tasks. Usually, women work all day long inside the shop, while men use sometimes to help them out in the management of the shop (carrying out simple task such as the cashier).

So, it is possible to state that the women interviewed didn’t face any gender constraints in starting an MSE. In fact, all the respondents explicitly stated that for women is not more difficult to start an MSE than for men. The social constraint is evident only after the opening of an MSE in the low level of education and in the difficulty of taking care of both the family and the economic sides. Nevertheless, many of the women interviewed, who had businesses in town, were not married, therefore, for them, the social constraints may not be relevant. This is another important aspect that have a huge influence on the women possibilities of opening or working in a MSE, as a woman interviewed said: “ I don’t want to be married with a Maasai men because they spend all the money around, I prefer to be alone and run my personal business without limitations” (grocery, books, Mpesa and general shop Silvia). This is the tendency of some Maasai women who run a business, being single in order to be able to run the MSE without limitations.

It’s certainty not a coincidence that a relevant number of business women are not married (1/3 of the women interviewed): 14 respondents are Maasai women and just a small portion of them doesn’t belong to the Maasai ethnicity, 6 respondents.

As a conclusion it’s possible to state that is an important step for all the women in this community that the majority of the interviewed are experiencing less and less social constraints in order to open an MSE activity. This situation can be a boost for other women to open their own activity.

Nevertheless, many respondents still complained about the daily time spent in fetching the water and about the several responsibilities that women have to bear (working at home, with the children and running an MSE) causing a consistent reduction of their effective working time.

In fact, from the interviews clearly emerged the problem that many husbands do not help the women neither in the business or in the household responsibilities. As a respondent said: “the women bring the money back home (work hard), while men spend them in the pub” (women Esther). This problem of labor time constraint is clearly a product of gender norms and gendered divisions of labor that still persist in Elangata Wuas. For instance, some men confessed of being unwilling to cook when the wife is away, as Moses (motorbike driver) admitted: “I usually never eat at home when my wife is away because it’s not good for a Maasai men to cook, so, I use to eat in Hotels every day.”

Nowadays, these gender norms and divisions of labor still persist in the Maasai society but are challenged in the day to day practice, in fact, some men use to help the wife out in the business and sometimes take care of the children. Such cases exist in Elangata Wuas but make up the minority of the population.

5.3 Institutional Constraints

Institutional factors mainly focus on the access to public services such as electricity, water and infrastructure. “Owners of small and medium enterprises (SMEs) in rural South Africa, for example, indicate that insufficient capital and the lack of electricity are major limitations to their competitiveness, while those with access to electricity report it to be their main benefit” (Michael Grimm, Renate Hartwig, Jann Lay, 2011). While in Kenya, the poor condition of the roads “add to the cost of goods produced by the informal sector rendering them less competitive than imported goods” (Bani Orwa, 2007, pag.2).

In the Elangata Wuas area the infrastructure is extremely poor. There are only few roads which are in bad conditions and there is no electricity. Therefore, transport is very limited and irregular. “The means of transportations are mainly ‘footing’, matatus (minibuses), piki piki’s (motorbikes) and occasionally trucks, lorries, and camels” (Loes Loning 2011).

From the interviews emerged that the first institutional constraint for the women in Elangata Wuas is the extremely poor infrastructure situation. As a matter of fact, the condition of the roads is such that it makes transport rare and expensive.

There are few matatus (minibuses) that move in the early morning from Mile 46 toward Kajiado and in the evening from Kajiado to Mile 46. The situation of Mile 46 is “privileged” because it’s the hub of Elangata Wuas, that attracts on Saturday all the Maasai living in the nearby villages for the big market event. Nevertheless, in some villages like Kilonito and Singiraini there aren’t any Matatus during the week but only Motorbike. The motorbike service is available in all Elangata Wuas but its really expensive compared with the Matatus.

From the comparison of case studies living far from the place where markets and raw materials are, it is considered a determinant of failure implying high costs of transportation in order to cover wide distances. From Mile 46 to Oltepesi: 15/20 km, there are no matatus (small local buses) running but only motorbikes, 150 shillings per person (1 Euro: 113.02 Shillings, 1 Dollar: 85.15 Shillings); from Indupa to Mile 46: 10 km there are no matatus running but only motorbike (100 shillings per person); from Kilonito to Mile 46: 25/30 km there aren't matatus running but only motorbikes (400 shillings per person); from Singiraini to Mile 46: 50 km there aren't any matatus but only motorbikes (600 shillings per person). While from Kajiado to Mile 46: 21 km there are running matatus daily, few in the morning and few in the evening (200 shillings per person). Then, from Nairobi to Mile 46: 100 Km there are many matatus running throughout the whole day, even the weekends (500 shillings per person). Therefore, the transportation inside the area of Elangata Wuas is really expensive and difficult, the motorbikes charge a lot for small distances and this situation affect heavily the business. This is an explanation of the fact that the majority of the handicrafts women (seven women) use to sell their products in Mile 46, the easiest market to reach.

The second institutional constraint in the area of Elangata Wuas is the lack of water. In some village like Singiraini there isn't water at all, therefore, the train once a week deliver drinkable water to this remote village. In Mile 46, there is the possibility to fetch the water in natural and artificial boreholes, but many respondents complained that the daily time spent in this operation reduce considerably the working time.

The third institutional constraint is the lack of electricity, as a respondent said: "the electricity is a big constraint, in fact, we could install machineries and improve our efficiency"(Naneu). Naneu is referring to electrical machineries that could help them to sew faster and to interweave the clothes fiber and the beads in a more efficient and regular way.

Moreover, institutional variables also include the women's internal organization in Elangata Wuas. The internal organization of these handicraft women in Elangata Wuas is really simple, in fact, most of the time the work is done exclusively by one woman. There are some exception, (2 handicrafts women out of 11 interviewed) where the woman is helped by occasional workers who are hired in the moment of need and are usually paid hourly.

The commitment and the support of NGO to local communities is another really important institutional variable that could increase the possibilities of success of economic initiatives. For instance, the Undugu society is one of the oldest development organization in sub-Saharan Africa and their main focus is on street children rehabilitation, on communities empowerment and on fair trade. "Undugu Fair Trade unit is part of the preventative wing of USK that facilitates the increase of opportunities for local handicraft producers, to sustainable access basic livelihood securities"(www.undugukenya.org). Unfortunately, in Elangata Wuas area there aren't operating NGO's that take care of the handicraft sector or of the connection between local handicraft makers and external sellers. There are several NGO's operating in Elangata Wuas but the most effective operating in Mile 46 are Action Aid and Africa SOMA. Action aid is an NGO mainly in charge of provision of water for the community: they were able to open different boreholes in the area. There aren't any NGO's that contribute to the development of MSE in Elangata Wuas area.

5.3.1 Practical outcomes

a) Fair trade

Fair trade is a strategy that aims at reducing the poverty and improving sustainable development through the promotion of a fairer trade (Fair Trade Labelling Organizations International, May 2011).

The idea behind is that “every operator buying or selling certified products, up to the point where the certified product is in its final packaging for the consumer, must comply with the Standard” (Fair Trade Labelling Organizations International, May 2011, pag. 3). The COFTA (Cooperation for Fair Trade) is a network of different fair trade organizations operating all over Africa and is Africa Regional Chapter for WFTO (world fair trade organization, 2011). Another important country network of fair trade in Kenya, is the KEFAT (Kenyan Federation of Alternative Trade).

The main aim of KEFAT is to create a national forum in which fair trade Kenyan stakeholders can express their concerns and share their experience. Moreover, the reason for creating a national forum lies behind the will of improving the livelihood of disadvantages Kenyan producers and smallholders (<http://www.cofta.org>).

Fair trade “improves marketing skills and enhances the capacity of producer organizations and it is also a good system for rural community development”. (Jack Bigirwa, 2005, pag. 5). Moreover, it’s functional to improve the quality of product in accordance with the environment. In Africa as in many other developing countries fair trade has promoted many women’ MSE:

“Fair trade has brought lots of changes to women lives.[...] Now, women are represented in the co-operative. We have a voice and we are listened to.” (Bintou Dambile, cotton farmer, UC-CPC de Djidian) (<http://www.fairtradevancouver.ca/>)

Based on research conducted in Nairobi, it emerged that the option of becoming a fair trade organization that promotes local communities is not feasible for the women of Elangata Wuas. In fact, the cost of the entry fee and the annual cost are too high for a local community as the one in Elangata Wuas. The cost involved is 1.000 Euros (10.000 shillings) for the entry fee and an annual fees that is variable but around 1.000 Euros (10.000 shillings).

Anyway, a feasible option for this community would be to become one of the local community connected with a fair trade organization, as Friedrik Masinde CEO of Udungu fair trade limited stated: “one of the main role of a fair trade organization is to promote several local communities”. Therefore, if the products of this community meet certain criteria of sustainability and if they are attractive to a fair trade organization, the handicrafts women of this community could benefits from this option.

The handicrafts producers of Elangata Wuas should gather together and form a group that could become one of the local community linked with a fair trade organization.

The only organization that was genuinely interested in supporting local communities, in particular, producers of Maasai handicrafts was The Undugu Fair Trade Limited. This organization, operating

from Nairobi, is already supporting many local communities across Kenya, but still lack of Maasai handicrafts. As stated in their website “We prefer to work directly with individual artisans (family workshops) and women groups to ensure direct benefits to the target client” (<http://www.undugufairtrade.co.ke>).

This society is currently working with 42 individuals/family workshops and 15 women groups both in informal urban settlements and rural areas of Kenya, especially, in Kisii Tabaka and Turkana North west Kenya located 350 km and 700 Km away from Nairobi respectively. In general Undugu society is working with 800 artisans, in fact, in each family workshops there are an average of 7 artisans and all the women groups have 500 members. One of the main objective of Undugu is to help the artisans to be self supportive in their business by preparing them to work independently in a common market environment (Fredrick Masinde).

There are several benefits for local communities to be linked with a Fair trade organization: first, the local community can participate to workshops hold annually by Undugu Fair trade on Business management, product development, market Information and other related awareness topics on international trade, environmental issues, political, social issues, health and all other aspects as addressed by Fair Trade principles (<http://www.undugufairtrade.co.ke>). Second, Undugu Fair Trade offers also technical courses and financial supports in order to enhance the working capabilities of individuals or communities.

Third, and most important is the connection with both local and international markets that Undugu Fair trade guarantees to local communities: in line with their main objective they actively encourage the artisans to be self supportive and independent by preparing them to operate independently in a common market (<http://www.undugufairtrade.co.ke>).

Basically Undugu society makes monthly orders to different local communities and pay them in according to the load of work: the requirement of Undugu society to process an order is maximum 40 days, while the monthly wage is 125 \$ per months per artisans. Moreover, Undugu Society helps the local communities to get connected with local or international buyers to favor a future independence.

There are some products criteria (ISO 65) that have to be met in order to become eligible to cooperate with Fair trade organization: first, the traceability, it's allowed to sell only Fair trade products and not products produced before the certification. Second, the value chain of production has to respect the sustainability principles regarding the products used, waste, environmental pollutions, etc. Third, the labor conditions of the workers must be in accordance with ILO convention 111 on Discrimination. Fourth, the principle of freedom of labor (ILO convention on forced labor) and of child labor and child protection (ILO convention on minimum age and Worst Form of Child Labour) must be respected (Fair Trade Labelling Organizations International e.V, 2005 – 2011). Fifth, freedom of association and bargaining in order to protect workers against discrimination (ILO Recommendations 143). Sixth, the conditions of employment about the workers payment and conditions of work (ILO 100 and 110). Seventh, occupational health and safety to prevent work accident by minimizing the risk in the workplace (ILO 155) (Fair Trade Labelling Organizations International e.V, 2005 – 2011). Then, regarding the business development: “Fair trade should lead to the demonstrable empowerment and environmentally sustainable social and economic development of producer organizations and their members, and

through them, of the workers employed by the organizations or by the members, and the surrounding community” (Fair Trade Labelling Organizations International e.V, 2005 – 2011, pag. 28). There is also the section about Democracy, Participation and Transparency to facilitate the social and economic development of the members. Finally, there is the last section about Non discrimination.

The process that a local community has to undertake is: first step to check if it’s possible to comply with the standards set by the fair trade; second, apply for a certification FLO-CERT (by sending an email to this address: Africa-applications@flo-cert.net); third, send an application form with all the community details and pay an inscription fee of 500 Euros; fourth, the applicant should be ready for an inspection by an on-site audit (<http://www.fairtrade.net>). Then, it’s important to implement annually the compliance to the fair trade standards and for this purpose a trainer given from the fair trade organization can help the community to work in this direction.

Another external stakeholder is the government that directly or indirectly, with their policy, influences the opportunities of these women entrepreneurs to successfully develop their business. In fact, the government should promote an equal access to financial services, a better access to education, technological development and should promote more marketable and remunerative products for women entrepreneurs (International Labor Organization, 2008). Unfortunately “Policies have been formulated mainly by the government without consulting the jua kalis. As a result, policies failed to address the specific needs of the jua kali sector and lacked ownership by them” (Bani Orwa, 2007, pag.2).

There are only few initiatives regarding the development of Handicrafts business put in place by the Ministry of Culture, one is the following:

b) Registration to the ministry of culture

Another option for these handicrafts women to develop their business is to register as artist or as a group of artists to the Ministry of Culture. The procedure of registration includes: getting in contact with a branch of the ministry of culture, apply for this initiative and pay an entrance fee of 200 shillings. This registration entails several benefits for the women of Elangata Wuas such as exhibitions organized by the Ministry of Culture held annually in order to improve the artist visibility. Moreover, another interesting activity is capacity building program: specific trainings in making handicrafts hold monthly in order to teach different techniques of making handicrafts. Last benefit given by the government are annual monetary incentives to the registered artists or group of artists, in term of money to develop some interesting handicraft projects.

The women of Elangata Wuas can register at a branch of the Ministry of culture in Loitoktok that is in charge of the artists registration in the Kajiado district (Elangata Wuas area).

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The Kenyan government in order to enhance the competitiveness of the MSE sector, should create

an enabling policy and regulatory environment: “Issues have to do with complexities and costs involved in registering business names, obtaining licenses, finding suitable business premises, obtaining legal title to business sites, etc” (Lois Stevenson and Annette St-Onge, 2005, pag.50).

c) Government Policy implementation for MSE development

This section highlights the importance of the MSE development for the Kenyan Economy and the improvements the Government has still to put in place in order to sustain the growth of this sector.

Based on a government paper (development of Micro and Small Enterprises for Wealth and Employment Creation for poverty reduction) there are several policies for the development of MSE that the government should put in place in order to sustain this important sector.

The first important improvement is to create a favorable legal and regulatory environment: the licensing requirements will be reviewed in order to speed up the process. The licensing service should be decentralized in order to reduce the costs (license fee) and time of the actual process. Second, the business registration should be decentralized in order to reduce costs and time spent to apply for it. Initially, this task will be carried at the provincial levels, with the long term objective to be managed at a District level.

Third, the modification of land and labor laws in order to support and respond to the needs of the citizens.

Fourth, there is the need to give to the MSE sector a legislative recognition and a legal framework for its implementation with the issue of a specific act: MSE Act.

Fifth, the presence of a dynamic market for products and services together with the access to information on new market opportunities are essential aspects to the growth of this sector. These objectives could be reached through a partnership between public and private sector that will encourage sub-contracting arrangements between large firm and MSE. Moreover, the largest market for MSE is the local one, therefore, sensitization campaigns will be organized in order to favor the local products instead of the international ones. In addition, the government will promote the entrance of MSE products into the international market through the improvements of product design, market research, and support to the packaging of goods and services.

The role of the local authorities is essential in order to implement different and creative approaches aimed at promoting the marketing of MSE products.

Sixth, weak business linkages is one of the main causes of the poor market access of MSE's.

Therefore, the government will provide incentives for the private sector to invest in the development of the MSE sector. The government will favor the “establishment of trade information centers and improvement of the quality of MSE products”(pag. 26).

Moreover, the government will create suitable zones with basic infrastructure that serve as sort of incubators in order to enhance the linkages between MSEs and large scale enterprises.

Seventh, the access to financial services should be improved because it's the key of MSE growth and development. “In this regards, the government will promote development of the financial services sector by providing incentives to attract savings and investments, and development of

venture capital”(pag. 27).

Moreover, there is a need to strengthen the role of Micro finance institutions through the enactment of a micro finance bill that will provide a legal framework for the operations of MSI's. finally, the government will “develop a micro finance policy with the aim to broaden the provision of financial services to all the Kenyans, especially the rural and urban poor include the MSE's” (pag. 28).

Eight, the government is aware of the essential role played by the infrastructure development in the improvement of MSE sector. In this regard, a pivotal role is played by the private sector in financing the development of new infrastructure. Therefore, its essential to encourage more private sector participation through leasing of land to developers at concessionary rates and granting tax incentives to such developers.

The insecurity of land ownership is a big problem in Kenya that the government aim to overcome through the issuance of Temporary Occupancy Licenses (TOL) for a longer and specified period of time.

Night, another essential aspect to develop is the ability of institutions to support technology development and to increase the overall access to information and acquisition of technological skills.

Finally, the private sector is recognized being the engine of the economic growth of the MSE sector. In fact, “this sector will therefore provide the bulk of services to the market; provide investment for the sector's growth and wealth creation; and monitor policy implementation” (pag.40).

6.0 Conclusion

In this chapter conclusions are drawn trying to provide answers for the main research question.

The main research question was:

- How is possible to empower the women in Elangata Wuas through the selling of handicrafts and overcome the economic, social and institutional constraints?

Throughout the whole paper several constraints were presented together with the correspondent practical outcome. First important outcome is to diversify the range of products offered in order to sell to a wider target of people. This outcome can be reached through workshop, photos of new trends and input from various researchers. Second important outcome is to get connected to a Fair Trade organization, that favour the products of local communities over the cheaper products made in Nairobi. Moreover, a Fair Trade organization offers various training that could implement the skills of the women in Elangata Wuas. Third outcome is to apply for the interesting initiative of the Ministry of Culture and register as single artist or group of artists in order to benefit from

trainings or annual exhibitions. Fourth outcome is to approach other markets such as the one located in Kajiado and the international one: through internet (with the help of the computer lab assistant in the library) or through an international NGO such as Terre Nel Cuore. Fifth outcome is referred to all the women in Elangata Wuas who wanted to open an MSE but are credit constrained. In fact, through merry go round (ROSCA) in Mile 46 or a microfinance institution in Kajiado women could overcome the problem of being credit constrained and being able to open an MSE.

From this research emerged that all the handicrafts women have some ambitions of development, but often unreachable and not supported by real intentions to reach them. Most of the women interviewed explicitly stated that they would like to reach the international market or to use internet when they do not have any information about these two “worlds”. For instance, none of them hardly experienced the use of internet, some of them ever seen a computer, although there are many computers available daily at the library together with a computer lab assistant.

Therefore, the women in Elangata Wuas should have clear short term objectives that are feasible to reach and step by step trying to reach some of the long term objectives stated in the interviews. For example, there isn't a proper stand in the Saturday Market in Mile 46 that sell handicrafts; it should be wise in order to attract locals, NGO's interns and tourists to create a common stand of all the handicrafts sellers in the area of Elangata Wuas and share the profit. This could be a good way to be more visible to everyone in the community.

Another short term objective could be to tap into the Wednesday Kajiado market, a market bigger than the one hold weakly in Mile 46, really popular and especially visited by relatively richer people.

Then, regarding the long term objectives, the handicrafts women should first try to diversify the range of products offered and then approach other markets (Internet, international markets, etc.). Nevertheless, the education is an essential determinant of the state of mind, of the willingness to improve and of the interest to discover new ways that could improve the business. Sometimes the lack of education can be noticed in the lack of interest in trying to improve the actual business situation by using in a better way the possibilities already given (such as the computers available in the library and the training given by the computer lab assistant, Isaac). Moreover, the level of education is evident also in the lack of any market strategies, in fact, none of the women interviewed demonstrated to have some real strategies for the future.

In spite of the higher education standard of the women entrepreneurs in comparison with the women average of Elangata Wuas, they do not have clear market strategies for the future in a market (handicrafts market) that has many opportunities of development. Some women entrepreneurs lack the skills and information required for them to take full advantage of market opportunities (ILO 2003).

Therefore, the women of Elangata Wuas should state first clear reachable short term objectives and then slowly forecast long term ones.

Perhaps, the Government has a pivotal role in shaping the women opportunities of being successful in the long term through the development of the MSE sector. As emerged from the analysis of the governmental paper “Development of Micro and Small Enterprises for Wealth and Employment Creation for Poverty Reduction”, the government is completely aware of the

importance of this sector for the development of the Kenyan economy, therefore, it should take the lead into the process of promoting new and effective policies/acts.

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8.0 Appendix

Town census and interviews in Elangata Wuas

1)Town census:

The 3 objectives of the town census:

- 1) Understand how many women run an MSE in these villages.
- 2) Analyze what kind of activities they run.
- 3) How many of them are running an handicrafts (jewelry) activity?

PERSONAL INFORMATION

Age:

20-30 30-40 40-50 50-60

Less than 20 more than 60

Ethnicity:

Place of Birth:

Level of Education:

Marital Status (Married (Monogamous/Polygamous), Single, Divorced, Widowed)Are you married?

Name of Husband:

Ethnicity of Husband:

Place of Birth of Husband:

Age of Husband:

Husband's Occupation:

Level of Education of Husband:

Do you have any children? How many?

Do you have any livestock? If yes, how many:

Cattle:

Goats:

Sheep:

Do you think that pastoralism is still nowadays a viable income generating activity?

If yes, why? if not, why?

BUSINESS QUESTIONS FOR WOMEN PURSUING NON-HANDICRAFT BUSINESSES

What year did you start this business?

What are the motivations that pushed you to start such a business?

Of all the possibilities, why did you choose this type of business?

How did you start this business? Did you need financial or other types of support from anyone? If yes, from who and what type of support?

What are the challenges that you face when you run this business?

BUSINESS QUESTIONS FOR WOMEN PURSUING HANDICRAFT BUSINESSES

Business

What kind of business are you running apart from the handicraft one?

How long have you been running in the handicrafts business?

Why did you choose to run a handicrafts business?

Wait: Money? Cultural significance? Skilled?

Are you making the handicrafts by yourself or is someone who is providing you the handicrafts?

Who is making these handicrafts?

If someone else: Do you have a network of handicrafts makers or is it just one? What is your relationship with the handicrafts makers?

If women are at home: do you make all the handicrafts by yourself or is someone else helping you?

How many people are employed in your business?

Do these employees belong to your family? Do you pay them? is it an everyday activity or something occasional?

or are external people? Do you pay them daily, weekly or monthly?

Where do you get the raw material from?

If from suppliers: Do you have a network of suppliers or just one?

Motivations

What are the motivations that pushed you to start this business?

Did you start this business because pastoralism has become less reliable as an income earning activity? If yes, explain further.

Did you start this business to be financially independent? If yes, from whom and explain further.

How has this handicraft business changed your life?

Did you experience positive outcomes from starting your business?

Did you experience negative outcomes from starting your business?

Did you have the support of someone when starting the business?

Who?

What types of support did you get?

Is your husband helpful in your business?

Has your husband been discouraging or unhelpful in your business?

What is your ambition/goal in selling these handicrafts?

What is the market that you would like to reach? Who do you want to sell to?

Markets

Ask market questions more simply

What is the current market you are in? To whom do you currently sell your products?

How many markets do you sell your products to?

How many people do you sell your products to during an average month?

How do you reach your customers?

Do you sell also items via internet?

If not why not? **If yes** does it help you to earn a higher income?

Do you sell items internationally?

If not why not? **If yes** does it help you to earn a higher income?

Do you have any connections with NGO's that help you in selling your products?

If yes, which NGOs?

If yes, are these connections beneficial for your business? If yes, How? If not, why not?

Targets group

Do you sell your products only to tourists or to locals as well?

If both, Who are the majority?

What is the average ages of the buyers?

Between men and women who make up the most of the clients?

Products

What products do you make?

What products do you sell?

What products sell most?

Do you have to adapt/design your products according to clients preferences?

If yes, how?

New trends:

Beads as decoration:

- Bracelets (with beads)
- Necklaces (with beads)
- Pen (with beads)
- Wallet leather plus beads
- Hairband with beads
- Painting with beads
- Mask with beads
- Sandals with beads and leather
- Key holders with beads
- Purse with beads and leather
- Briefcase with beads
- Beauty case with beads
- Photos album with beads and leather
- Dolls for children with beads
- Coat hook with beads
- Hall stand and hall tree with beads
- Doily with beads
- tablemat with beads
- tooth-mug holder with beads
- bookmark with beads
- pillows decorated with beads

- frame with beads
- curtains with beads
- hair clip with beads
- comb with beads
- mirrors with beads

Would you be willing/interested in diversifying your production to reach new buyers?

If yes, I will come back with different creative options (I will take photos of it and show them how do they look like).

Constraints :

What are the biggest challenges that you face in your business?

Can you group them in 3 different domains: economic, social and institutional?

Economic Barriers:

Did you face any economic barriers to start a business? Costs?

Any financial constraints? Loans?

Did you need a large amount of money to start the business? How much money did you invest to start this business?

Do you face a big risk of business failure?

Competition? Is there a big competition for these products (Are there many people selling the same things)?

Social: social barriers: gender inequalities

Do you feel that for women it is more difficult to run a business? Why?

Proper education and training?

Do you have proper skills or training that allow you to run properly the business?

Do you keep records for your business?

Are you able to keep track of your own finances and keep your businesses records yourself or does someone else do that for you? If someone else, who does that for you?

Institutional:

lack of proper infrastructure, access to water, access to electricity.

Do the lack of proper infrastructure, access to water, access to electricity influence your business? How?

And how do they influence the possibility of expansion of your business?

What do you think is the best way to empower local communities that sell handicrafts?

What do you think could be done in order to improve your business and access other markets?