

**SOCIO-CULTURAL FACTORS INFLUENCING MAASAI WOMEN  
PARTICIPATION IN INCOME GENERATING ACTIVITIES: CASE OF  
ARUSHA CHINI AND MABOGHINI WARDS, MOSHI RURAL**

**BY**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE  
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## **ABSTRACT**

The study was conducted in Arusha chini and Maboghini wards to determine socio-cultural factors that influence Maasai women participation in income generating activities. Specific objectives of the study were: to identify income generating activities that Maasai women participate; to identify socio-cultural factors influencing Maasai women in income generating activities; to determine gender relations affecting Maasai women participation in income generating activities and to assess the extent of participation of Maasai women in income generating activities. The study comprised 69 women from the two wards who were involved in IGAs and 51 who were not engaged in it. Data were collected using structured questionnaire and analyzed using SPSS software package. Study findings showed that major sources of income among respondents were non-farm activities, farming and salaries. Key activities undertaken were food vending and livestock keeping. The study found that socio-cultural factors influencing Maasai women participation in income generating activities in the study area include age, marital status, education background, household size and lack of decision making on income expenditure. Majority of the respondents involved in IGAs started business with an initial capital of less than 50 000 Tshs. Main sources of initial capital were own capital and family. Inadequate capital, unreliable markets, lack of entrepreneurship skills and family responsibilities were identified as major constraints to women's IGAs. The study concluded that Maasai women involvement in IGAs contributes low to the wellbeing of most households in the study area. The study recommends the need to create enabling environment that ought to improve lending policy and entrepreneurship skills.

## DECLARATION

I, Emmanuel Gerald Macha, do hereby declare to the Senate of Sokoine University of Agriculture, that this dissertation is my original work and that it has neither been submitted nor being concurrently submitted for degree award in any other institution.

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Emmanuel Gerald Macha  
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Date

The above declaration is confirmed by

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Date

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## **DEDICATION**

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## LIST OF ABBREVIATIONS

CBOs	Community Based Organization
Fig.	Figure
HIV	Human Immunodeficiency Virus
IGAs	Income Generating Activities
MCDWC	Ministry of Community Development Women Affairs and Children
MDGs	Millennium Development Goals
MWEDO	Maasai Women Development Organization
NGOs	Non Governmental Organization
NSGRP	National Strategy for Growth and Reduction of Poverty
RCOK	Regional Commissioner's Office Kilimanjaro
SACCOS	Saving and Credit Cooperative Society
SNAL	Sokoine National Agriculture Library
SPSS	Statistical Package for Social Sciences
STD	Sexually Transmitted Disease
UAHC	University of Alberta Health Centre
URT	United Republic of Tanzania



## **CHAPTER ONE**

### **1.0 INTRODUCTION**

#### **1.1 Background Information**

Pastoral societies' main economic activity is herding of domestic animals which mainly include cattle, goats, sheep and camels nomadically (Encarta encyclopedia standard, 2004). World wide, these societies are commonly found in Central and Southwest Asia as well as East Africa. Of the pastoral well known societies are the Basseri of Southern Iran and the Maasai, Pokot, Turkana and Karimajong of East Africa (Blench, 2004).

The pastoral population is estimated to be over 24 million households worldwide (Swallow, 1994). Of the pastoral population, Maasai who are predominantly found in East Africa occupy a total land area of about 160 000 sq. km. with an estimated population of over 883 000 individuals (Keen, 2009). In East Africa the Maasai do move freely, without any restriction, between Tanzania-Kenya borders, thus, it is difficult to have a good estimation about their population in either side. Kajiado District in Kenya is believed to be the heart of Maasai land and in Tanzania is in Manyara region.

The Maasai people are part of the Nilotic ethnic group. They are believed to have originated from an area near Lake Turkana in Northern Kenya between the 14th and 16th century. The Maasai are among of the few African tribes who have not fully adapted to any of either the surrounding or new cultures in the country. In addition to being nomadic pastoralists, they are also warriors. The Maasai are also well known for their bead work which is done by women and the meaning of each bead color is related to cattle. They decorate calabashes, animal hides, and make jewelry, such as bracelets, earrings, necklaces, headdresses and others using beads (Esther, 2009).

The word Maasai is derived from the word *Maa* (meaning *my*) and *sai* (meaning *people*). Maasai therefore mean my people. In Tanzania, Maasai are mainly found in Arusha, Morogoro, Manyara, Kilimanjaro and Tanga Region although they have continuously spreading almost to the entire country. Primarily, these people are engaged in nomadic life style of grazing domestic animals while maintaining their traditions ranging from the dressing code to the treatment of different age groups and sex.

While they are very proud of not growing crops and devote themselves to their cattle as the solely economic activity, it is only men who have the right to these cattle while women are merely dependants (John, 2004). Gender relations in Maasai societies have been thus negatively affected by male dominance over ownership and control of resources including livestock, which is regarded as the major resource. The control of production and distribution of various livestock products such as milk, butter, ghee, hides and skins are however, in the hands of women (MWEDO, 2006).

From this perspective, women's roles are strongly marked, and indeed patterns seem extremely similar across the world as they are typically responsible for milking and dairy processing; they may or may not sell the milk, but they usually have control over the proceeding to feed the family (Blench, 2004). Most of these societies women have limited ownership of land, wealth and property; yet they have highest burdens of work in the economy of care – ensuring the survival, reproduction and security of people, including young and old (Elson, 1993).

Pastoral societies are divided in two groups' pure pastoralists and agro-pastoralists, in this study the researcher will deal with Maasai who are settled specifically Maasai women their extent of participation in income generating activities.

## **1.2 Problem Statement**

Women participation in income generating activities in Maasai societies seems to be very limited due to socio-cultural related factors (MWEDO, 2006). The gender imbalanced relation, that has its, roots from the cultural orientation, has for long made women to remain disadvantageous. Despite the fact that there have been various deliberate efforts by different development agencies to empower women, to participate fully in income generating activities, it is yet not clear as to what factors influence Maasai womens participation in various income generating activities. The early studies of pastoralist largely ignore women's economic activities and social status, even though there have been some improvements in more recent literature, especially by anthropologists (Horowitz and Jowkar, 1992). This study, therefore, aims to determine socio-cultural factors that influence Maasai women's participation in income generating activities in Arusha Chini and Maboghini because no research has been conducted in these areas concerned this topic.

## **1.3 Problem Justification**

Gender inequalities in Maasai societies are deeply rooted in their culture thus making it hard, for instance for women to talk in front of men (MWEDO, 2006). The failure of majority of women to stand up and speak in-front of men several times reduces their bargaining power when in need of initiating a new idea concerning IGAs within the society. This study will widen the knowledge base by discerning pertinent factors that influence Maasai women participation in income generating activities, as a result, continue to bridge the information gap.

Millennium Development Goal (MDGs) number 3 clearly highlights the importance of empowering women for sustainable development. This study will assess the realization of this noble goal from pastoral community point of view by identifying socio-cultural factors

that hinder women's participation in income generating activities. Information gathered would be of great importance for various development practitioners, policy makers in developing interventions that are inclusive in nature hence ensuring active participation of women and men considerably (URT, 1999).

Moreover, the study adheres with the National Strategy for Growth and Reduction of Poverty (NSGRP) famously known as MKUKUTA in ensuring holistic yet sustainable development in Tanzania (URT, 2005). This study is expected as well to benefit the pastoral communities, both women and men, by creating awareness on various socio-cultural roles that women do play for the household wellbeing and the synergic importance of the same.

## **1.4 Objectives**

### **1.4.1 General objective**

To determine social-cultural factors that influence Maasai women participation in income generating activities in Arusha chini and Maboghini wards.

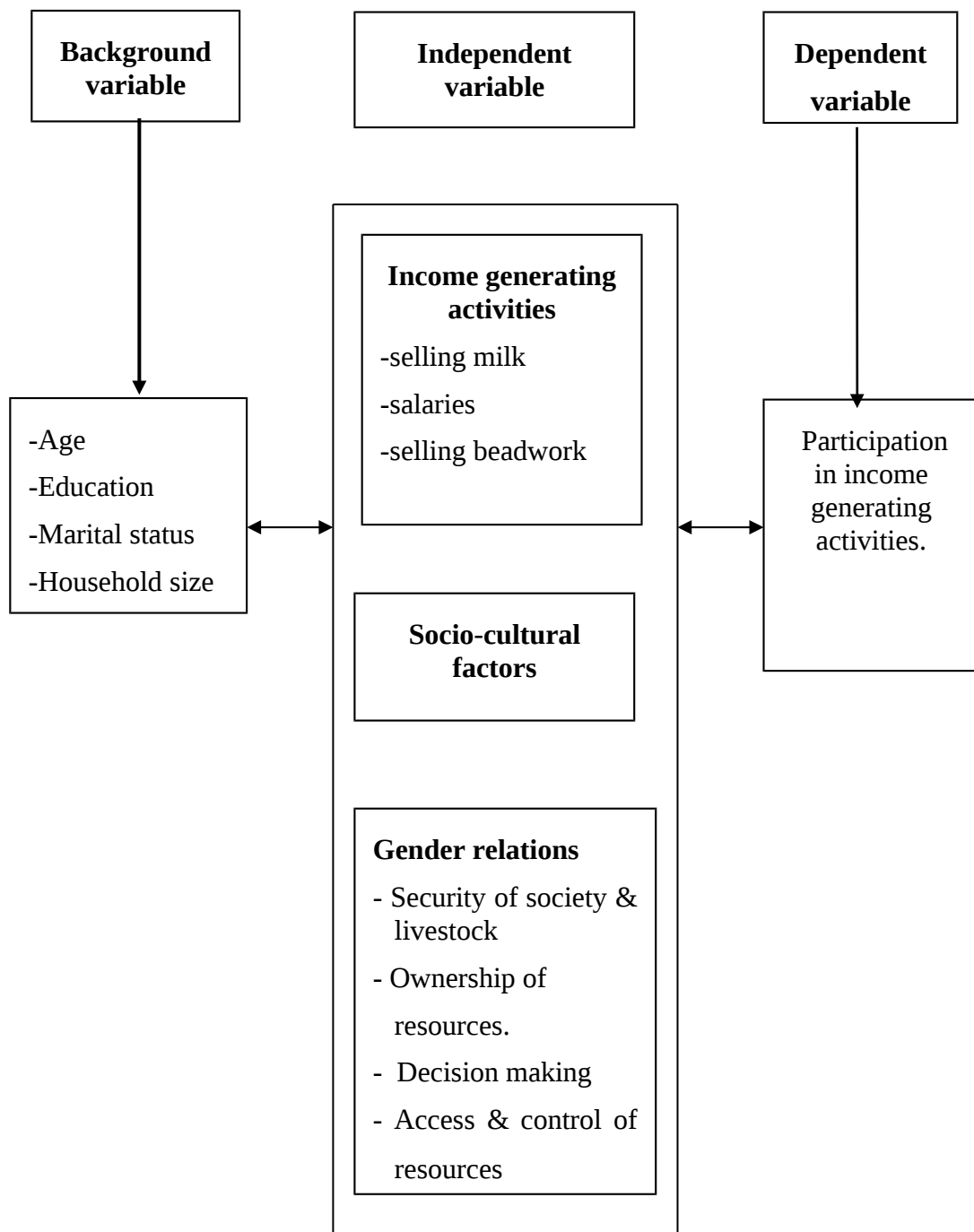
### **1.4.2 Specific objectives**

- (i) To identify activities that Maasai women participate in income generating activities.
- (ii) To identify socio-cultural factors influencing Maasai women participation in income generating activities.
- (iii) To determine gender relations affecting Maasai women participation in income generating activities
- (iv) To assess the extent of participation of Maasai women in income generating activities.

### **1.5 Conceptual Framework**

A conceptual framework is a narrative outline presentation of variables to be studied and hypothetical relationships between and among the variables. The conceptual framework was developed with the aim of meeting the information needs of the study objectives and to identify variables for data collection. Indicators used to determine socio-cultural factors that influence Maasai women to participate in income generating activities are included in the framework.

In this study participation in income generating activities can be explained by the wellbeing of the household in which decision making, ownership of resources and access and control of resources were indicators. High levels of these indicators in the household suggest participation in income generating activities has been reduced. Participation in income generating activities has been indirectly influenced by age, marital status, education and household size which are background variables. Income generating activities (selling milk, salaries and selling beadwork), socio-cultural factors and gender relation (independent variables) were considered to show direct influence on the participation in income generating activities (dependent variable). The summary and layout of variables are shown in Fig. 1.



**Figure 1: Conceptual Frame Work**

### **1.6 Research Questions**

- (i) What are the type's of activities that Maasai women participate in income generating activities?
- (ii) What are the socio-cultural factors that influence Maasai women in income generating activities.
- (iii) How gender relations affecting Maasai women participating in income generating activities.
- (iv) What are the extents of participation of Maasai women in income generating activities in their communities?

### **1.7 Scope of the Study**

The study was conducted in Moshi District Council. Two Wards were selected. There are Maboghini and Arusha chini. The study was limited to only two wards due to time factor. The respondents interviewed were 120 women. Moshi District Council was selected due to the information obtained from various readings that the area is among the areas in Tanzania, Maasai societies living.

Experiences show that in difficult circumstances associated with poverty, women suffer most. The society's construction of what constitutes male and female roles put women at the disadvantageous position. Therefore, the study focuses on the factors influencing Maasai women participating in income generating activities, aiming to get women's opinions on the strategies appropriate in the process of economic empowerment and hence women development as well.

## CHAPTER TWO

### 2.0 LITERATURE REVIEW

#### 2.1 Overview

This chapter reviews literature of what has been done in relation to the study on factors influencing Maasai women's participation in income generating activities in their society.

#### 2.2 Definitions of Terms

According to Swift (1996) **Pastoralist** is a society which deals with the production system in which 50% of gross household revenue comes from livestock or livestock related activities. **Agro-pastoralist** is the society that deals with the production system in which more than 50% of gross household revenue comes from livestock. However, to date pure pastoralism is quite rare, since most of pastoral communities have adopted farming or diversified to other livelihood systems, the most common systems being semi-pastoralism and agro-pastoralism. **Development** is defined as the process of improving the quality of all human lives. Three equally important aspect of development;

- (i) Raising people's living levels such as income and consumption level of food, medical services, and education through relevant economic growth processes.
- (ii) Creating conditions conducive to the growth of people's well-esteem through the establishment of social, political and economical system and institutions which promote human dignity respect.
- (iii) Increasing people's freedom to choose by enlarging the range of their choices variables or, increasing varieties of consumer goods and services. (Todaro, 1998).



### **2.3 General Concept on Women Development in Tanzania**

The term “Women in Development”, was coined in the early 1970’s in the United States of America, (Moser, 1998). It was stated by a network of female development that was influenced by the work on Third World Development. The term was rapidly adopted by the United States Agency for International Development (USAID) in their so called Women in Development (WID) approach. The underlying rationale of WID was that, women are untapped resource who can provide economic contribution to development (Boserup, 1970, Marilee, 1995). In Tanzania, the concept of women in Development means the integration of women in national development that endeavors to bring about social, economic, ideological, cultural and political liberation. The integration of women in development must be based on social justice, equality, peace, honesty, truthfulness and mutual appreciation by ensuring that the planning and implementation of development activities, the distribution of resources and income and provision of services and important opportunities are done without gender bias. This interpretation of the concept of Women in Development means that women will have freedom, knowledge, skills and resources needed for their active recognizable and valued participation and contribution (MCDWC, 2000).

#### **2.3.1 Women Empowerment in a Tanzanian Context**

Empowerment is a crosscutting issue in economic, political and social domains. It entails helping the poor and powerless to bargain with the rich. For example, the poor south and the rich north, poor classes against the rich in any setting in terms of gender the term entails the transformation of power and powerless among and between men and women towards equality, development and peace. Globally, the second half of 20<sup>th</sup> century specifically the 1990s witnessed the world women struggles demanding empowerment in different ways in order to acquire autonomy and overcome poverty. The struggle for

political empowerment, legal literacy and economic empowerment were common and culminated in the world women's conference in Beijing 1995 (Ngaiza, 2003). Empowerment as concept promises more than attention to practical needs. Johanson (1994), points out that, the essential needs for real empowerment of women are structural change relevant for strategic interest of women. In addition, Johanson (1994) defines power as control in different ways such as control over material resources as well as intellectual or ideological. Thus, women empowerment enables them to take control over their own lives and conditions shaping their situation.

Progress towards gender equality and empowerment of Tanzania women is taking place in a national context. It has changed dramatically since 1995 and it offers new opportunities for initiatives to transfer unequal gender relations (Ngaiza, 2003).

### **2.3.2 Women Situation in Tanzania**

The life of Tanzanian women can be described from a wide range of perspectives depending on their social, economic and cultural situation. Historically, women all over the world including Tanzania have been substantially at a disadvantageous position compared to men who play pivotal roles in the planning and execution of community programs. Some of the basic causes of women's pre-determined status of subordination and inequality are associated with social, tradition and cultural understanding of what is male and female that creates the system of gender roles and its inherent inequalities.

Gender can be described as social construct rather than biological fact. According to analyst including Akande (2003), in many cultures the definition of femininity has become synonymous with domesticity, while masculinity is associated with morbidity, power, superiority and opportunity in the supra-domestic sphere. Although the 2004-05 TDHS

shows that, 75 percent of women who earn cash from their work decide on their own or jointly with another person how to use their earnings, it should be understood that, the level of earning and type of work typically done by women relegates them to a low status. Women are not usually allowed to own asset, and they rarely have the ability or opportunity for autonomous decision making. Despite women's improvement in their livelihood since independence, still majority of women in Tanzania are poor. Due to the poor situation of women, the government of Tanzania, the private sector and the non-governmental organizations have taken some initiatives to improve the low status of women through empowerment process.

### **2.3.3 Initiatives by the Government of Tanzania towards Women Empowerment**

Due to the extent of poverty in Tanzania, poverty reduction is the current main national development goal that is also supported by concrete activity of development partners and civil society organizations. Many of these development agencies focus their interventions specifically on women economic empowerment. This is because there is a growing recognition of the significance of women labor in economic, nurturing of the family, and community (TGNP, 2007). The National Strategy for Growth and Reduction of poverty, hunger, diseases, illiteracy, environmental degradation and discrimination against women by 2015. For instance, to reduce disparity between the number of girls and boys in secondary schools and higher learning institutions, The Education and Vocational Training Policy (1995) contains strategies to promote girls and women education. Under the Universal Primary Education (UPE), education is seen as a push to poverty reduction and improvement of human capabilities.

Furthermore, one of the specific objectives of the 1990s Health Policy in Tanzania is to reduce infant and maternal morbidity and mortality and increase life expectancy through

the adequate and equitable maternal and child health services. This objective is also one of the NSGRP and Tanzania vision 2025 objectives. Maternal and child health levels are sensitive socio-economic indicators. They reflect the comprehensiveness of the health care system. Their decline or increase over time indicates to some extent the micro-level performance of the economy, (Komba, 2003).

#### **2.3.4 Women in Development Policy**

In 1992, the Tanzania government formulated the policy of women in development. This policy gives a Tanzanian interpretation of the concept of women in development. The policy states that, *“women in development are a process of empowering women so as to realize their potential in the society”* (URT, 1992). Some of the aspects involved in this policy include integration of women issues into all sectoral development plans as well as to involve women in administrative responsibility and decision making. Also to eradicate from the society ideas, conduct, norms, values, customs and traditions which hinder women from participating in economic, social, cultural and political development. The ministry of Community Development, Gender and Children, is mandated with promoting gender equality and women development nationally and represent the government regionally and internationally (URT, 1992).

#### **2.3.5 Implementation of International Agreement about Women**

Tanzania is a member of international organizations that safeguards the right of women. She is a signatory to the United Nations Declaration of Human Rights which stresses that each person is equal before the law and has equal right in the distribution of resources and in social services. Furthermore, Tanzania has signed the organization of African Unity Charter on Human and people's Rights. Tanzania has also ratified the United Nations convention on the eradication of all forms of discrimination and prejudice against women

(URT, 1992). Tanzania works with the United Nation Population Fund (UNFPA) that assists countries in addressing population, reproductive healthy and gender issues in the context of sustainable development. The 2002-2006 country program representing the 5<sup>th</sup> cycle of UNFPA assistance to Tanzania contribute to sexual and reproductive healthy services, information, effective implementation of population and development policies, programs and enhancement of gender equity, equality and empowerment of women. UNFPA support is provided in the context of Tanzania strategy for poverty eradication (NSGRP).

In Tanzania there is a system of reviewing all laws which discriminate against women. Traditionally, in most Tanzanian tribes, women could use but not own clan land. The justification was that women could marry outside the clan and cause the clan to lose its land (TGNP, 2007). Two pieces of recent legislation addresses this discrimination in Tanzania. This is the land Act No.4 of 1999 and village Act of 1999 which came into force in 2001. The village land Act enhanced gender equality in several ways. In section 3 (2) states the right of every woman to acquire, hold, use and deal with land shall to the same extent and subject to the same restrictions being treated to any man. This means that women can legally acquire and own land through registration and having a little deed to acquire land. They can use it for residence as well as for production purposes.

### **2.3.6 General Overview on Women in the World**

In the total development process the roles of women along with men needs to be considered in terms of their contribution to the family as well as to the society and the national economy. Women in the world live in different cultures, speak different languages and have different way of life. But these women are bound together by a number of similar experiences. They do almost all the world's domestic work; they are the main health care

givers, grow half of the world's food; make up more than one third of the world's paid labor force. Women in the paid labor force are much more visible than women who do traditional domestic and agricultural work (PRB, 1986).

### **2.3.7 International Strategies on Economic Empowerment and Women**

One of the current phenomenon's in the world is the great response by the international community to help women in development. Because women in developing countries belong to the low and poor class, it is the objective and obligation of the international community to help raise their standards of living. There are projects, programs, consultations, workshops, seminars, conferences and even to put pressure to various governments and local communities so as to take women's role in development seriously (Swantz, 1987). One of the agency underlying donors' efforts in the areas of expanding economic opportunities for women was the work of International Labor Organization in 1982-1987. ILO medium Term Plan called for case studies leading to development of pilot projects to train and employ rural women and help them to form their own organizations (Buvinic, 1988). The international women's year in 1975 formulated a world plan of action to guide governments in their efforts to eliminate inequality between women and men. The central theme of the year was to raise consciousness world wide of the need for equality and need to change traditional attitudes and belief, to give women their share of benefit of development and chance to participate actively in all levels of planning and policy making in development, (PRB,1986).

The World Health Organization launched a major health initiative in 1978 to bring health to all people by the year 2000. A women's dimension was added to the program as a result of women's decade. Its focus on primary health care, includes maternal and child health, nutrition, safe water and better sanitation, (PRB, 1986). UNESCO report (1995) cited in

(UNFPA, 1995) comment that gains in the enrollment of boys and girls in schools have had impact on literacy. In the developed world close to 100 percent of the population can read and write. In the developing world, the gap is also closing at the primary and secondary school level. The UN-Fourth World conference on women held in Beijing 1995 was about transforming relationship between women and men and empowering women, (UNFPA, 1995).

The International Conference on population and development held in Egypt (1994) comments that, women are generally the poor of the poor. They are also key actors in the development process .Eliminating all forms of discrimination against women in thus a pre-requisite for eradicating poverty, promoting sustained economic growth, ensuring quality family planning and reproductive health services and achieving balance between population and available resources.

### **2.3.8 Economic Empowerment and Women Development in Tanzania**

Tanzania has since its independence 1961 declared war against three development enemies namely ignorance, disease and poverty. Various plans and programmes were enunciated and implemented which aimed at expanding and strengthening social services such as education, health, water, communication and transport, agriculture and the economy at large. In general during the first decade of independence, Tanzania's economy performed quite well until the mid 1970's when the economy plunged into serious economic problems (Malyamkono, 1994).

Since then, Tanzania has been implementing various economic reform policies to empower her people economically including specific strategies for women empowerment and development. There are initiatives taken by both the government of Tanzania and donor

community to improve women's access to credit facilities which include the establishment of Women's Development Fund (WDF) under the Ministry of Community Development Gender and Children. Far more, Women's Economic Activities Project (WEA) managed by UNICEF (Koda, 1994).

Aid to women also includes donor support in training, equipment supply and general support for changing the oppressive gender relations in the economic and social spheres at the local and national levels. For example, support by the Netherlands Development Foundation (SNV) in irrigation programmes has assisted women in controlling land and water, acquisition of knowledge and skills, awareness creation on gendered economic and social issues (Koda, 1994).

## **2.4 Gender Concept**

When asking people what the word gender means, often the first reaction is: "gender is women". This probably stems from the fight of the first feminists to draw attention to women's issues and rights. However, gender is not only about women (Wasenaar, 2006). Gender refers to the ways in which biological differences between male and females are translated into different sets of social roles and responsibilities that shape one's life chances (MCDWC, 2000).

Gender roles are responsibilities that society assigns to men and women based on their sex. They especially influence relationships between men and women (UAHC, 2001). Gender roles depend on particular socio-economic, political and cultural context (Kessy, 1989). They are affected by other factors including age, race, class and ethnicity which together determine women access to rights, resources and opportunities.



## 2.5 An Overview on Gender Roles in Maasai Society

According to Grandin *et al.* (1991), gender division of labour in nomadic pastoral societies varies across regions. He further describes gender division of tasks and responsibilities in the nomadic pastoral livestock production system practised by the Maasai of Kenya in East Africa. Their findings indicate distinct age and sex division of work.

Men are mainly the decision makers for livestock production, and are in charge of general herd management. Their management responsibilities require constant attendance at markets and other gathering places to obtain information on range conditions, water availability and incidence of diseases. Men make initial decisions on when to move, where to move to, and who to herd the stocks. They accompany the herders (young men and hired labour) to ensure that the right paths are taken Grandin *et al.* (1991). Through this processes young men are trained as future herders. Men also oversee watering points to make sure that animals, particularly the young ones, get sufficient water. They organize other men to maintain and repair water points and pay hired labour when necessary. Men also take care of the dips, carry out most of the dipping and supervise spraying of animals. In the evening they inspect animals returning home to ensure that none are missing or sick, that they have been well-grazed and if any is about to give birth. They search for any missing animals. Men perform minor veterinary procedures and castration and buy and administer veterinary drugs. They decide, after consulting other family members, which animals to slaughter or to sell.

Children in Maasai society carry out most of the routine animal husbandry work; they do all the herding and much of the work around the homestead. Children aged 6–7 years herd small livestock. This is a demanding job, as the animals move a lot and are easily lost or attacked by predators. Older children (8–9 years) herd calves which is less arduous than

herding small stock. Boys (aged 11 years and older) herd cattle, which is mainly a supervisory activity as animals know their way around and set the pace Grandin *et al.*, (1991). Herders merely keep the animals from straying and protect them from predators. On the other hand girls herd mostly small stock and calves. Cattle herding is seen to be too strenuous for girls, especially if they have to walk long distances. Herding small stock and calves permits girls to return to the homestead in time to help prepare food and carry out other domestic chores. The girls also assist in milking and watering of animals. It is also common in Maasai pastoral societies for girls to join boys and young men in the cattle camps for long periods (Joeke and Pointing, 1991).

Maasai women retain primary responsibilities for dairy-related activities (Blench, 2004). They are responsible for milking, processing of milk and marketing of surplus milk and dairy products. In areas where they are restricted in mobility by pregnancy and raising children, religion etc, Women take care of stock kept near the camp, requiring particular attention such as pregnant cows, newly born calves, injured and sick animals. Women ensure that calves have ample suckling time and supply fodder to them. They also provide sick animals with water. Maasai pastoral women also play a significant role in animal disease control (Blench, 2004). Their close contact with the cows via milking enables diseases to be spotted early. The actual treatment of the animals is done by men and herd boys; women take part only when need arises. Women inspect animals in their sub household to ensure that all have returned from grazing and are healthy. Any problems are reported to the household head. Women also sell and purchase small ruminants. Owning small ruminants gives prestige and offers security (Blench, 2004).

## **2.6 Gender Relations in Maasai Society**

Pastoral societies are male dominated to a much greater degree than most other subsistence systems. Despite the well-known exception of the Saharan Tuareg, the great majority of

pastoral societies are patrilineal and male-dominated. The reason for this is much debated, but the root cause appears to be related to the importance of not dispersing viable herds. In an exogamous system, if women can own significant herds of their own, then on their marriage they will take these away to a new camp and potentially deplete the herd of an individual household. Many pastoral societies practice pre-inheritance, the father dispersing the herd among his sons prior to his death, since the principle of patrilocal means that they will anyway remain in the same physical herd. In pastoral societies, particularly those affected by Islamic inheritance rules, some animals go to daughters on the death of the household head, but these are then 'managed' by the woman's brothers (Tapper, 1991).

Gender inequality is a situation which shows no equal rights and opportunities for women, men, girls and boys in all sectors, political, social, legal and economic. The argument for addressing gender inequality is not simply that exists at all levels of society but it is the effects of poverty worse for women and biases form taken by economic growth and income generating activities (Kessy, 1989).

For example Maasai girl called Neema Laizer persuaded her elementary school teacher to accept one litre of milk each morning instead of money because her father refused to pay for her to be educated, at 13; her father selected a 30-year-old man to be her husband (Conrad, 2008). It has been observed that pastoralist prefer to send boys more than girls to school. They send the girls to the husband in exchange for dowry (Mbugua, 2004). The arrangement includes a bride price paid by the groom the girls' family which may occur when a girl is very young and long before the actual marriage (Mbugua, 2004). Women are expected to be obedient to men, especially in marriage. And because she has been paid for with the bride wealth, a woman is seen as a property for the man (White,

1997). As a result, women often have no say in all matters concerning their lives including sex. Women are thought to never refuse having sex with their husbands regardless of the number of partners he may have or his unwillingness to use condoms, even if he is suspected of having HIV or another STD (Elias and Heise, 1993; POLICY Project, 2001).

Inequality in paid work undermines women's power within families (Fuwa, 2004), which slows progress toward gender equality in other realms and are the one's whose families depend on feeding them. At the same time women are not the decision makers in the household for issues like the use and control of resources in most of the communities in the country (Shayo, 1991). Most decisions are made by men who in most cases do not consider women's problems, needs, potentials and interests on women continue to be in the periphery in decision making (MCDCYS, 1988).

## **2.7 Source of Income in Maasai Society**

Livestock is very important to the socio-economic organization among pastoralist community with over 98% of all households among livestock, and 99% of adults describing themselves either as pastoralist or agro pastoralists (Coast, 2000). Maasai woman sell milk to buy other food supplements and the husband doesn't ask for the profit from the sale of this product. Other food supplements, like maize, bean and potatoes have been adopted by most Maasai and are used along with milk. The money from the sale of milk is kept by the women while the money from the sale of livestock is kept by men (Nkoitai, 2005). The beadwork you see everywhere for sale is also made by women. Beadwork was traditionally used to decorate animal hides, gourds, and to make jewelry including arm and leg bracelets and amulets (Finke's, 2003).

## **2.8 Knowledge and Attitude of Maasai Women Society on Entrepreneurship Skills**

Like any body else in the country, as Msangya (1998) observes social–economic factors and poverty are forcing these nomadic women to flee to urban areas to search for new ways of life and earning a living. As it has been discussed by Msangya (1998), some of these factors are deeply rooted in the country’s land use policies and plans which do not protect the interests of the Maasai in their own environment especially in the current globalized economy. The Maasai women vendors recently migrated to the capital city where they are engaged in making and selling ornaments, bead necklaces, juries and herbs to improve their economic livelihood. They were able to start their business with no outside financing. In spite of not having many samples to show to their customers, they never turn a customer away. They are good listeners and have the ability to customize the products according to the customer’s needs. They have skills, knowledge, and products. They also know how to utilize the available resources and manpower to survive. For example, if one does not have the skills to make a certain product, she accepts the order and then goes to those women who have the skills in making such a product. This shows their smartness in doing business.

## **2.9 Summary**

Even though Maasai women are given right to own some product which they get from their livestock but they have no freedom on it because other men they just take the money to their wives by force and other give them big burden of providing food to their big family with that little money they get so its remain like they have no right to own anything to their society.

The significance of IGAs is evidenced by its increasing size in the national and household economy. About 90% of rural women are turning to IGAs while 53% of women in urban

areas are engaged in IGAs. Besides participating in IGAs, women earn less cash than men because of limited resources such as capital, entrepreneurship skills, time and modern technologies. Women undertake various types of income generating activities such as agriculture, petty trading, service provision and manufacturing. There are factors that influence the efficiency of women's IGAs. They include non-integration of informal sector into financial sector, family responsibilities and lack of time, lack of markets and information, limited access to education and business skills, lack of capital, culture and norms, health factors and policy issues. Studies have documented several efforts that have been done to assist women's IGAs and these include provision of credit or grants, to organize women to form groups and join SACCOS and to provide training programmes on entrepreneurship skills and information on business development.

## **CHAPTER THREE**

### **3.0 RESEARH METHODOLOGY**

#### **3.1 Overview**

This chapter presents background of the study area and the methodological processes used for data analysis for this study. The chapter is divided into various sub headings as follows: description of the study area, research design, sampling procedures deployed data collection and data quality control, data processing and analysis.

#### **3.1 Study Area**

The study was conducted in Moshi district council this is one of the 7 districts in Kilimanjaro region. The area of study was chosen because of high population of Maasai people. According to the 2002 population census, Kilimanjaro region had a population of 1 381 149 where 667 865 are males and 713 284 are females. This region represents 4.1% of the total population of Tanzania Mainland which was 33 584 607 people (RCOK, 2008). The total population of Moshi district council was projected to be 446 903 by 2008 where 215 848 are males and 231 055 are females (RCOK, 2008). Moshi district council has 4 divisions, 31 wards, 145 villages, and 689 hamlets. The district covers the total land area of 1713 square kilometres. The research was conducted in Moboghini and Arusha chini wards because of the accessibility of transport also the researcher was familiar with that area and it was easier to get Maasai women in those wards compared to other wards. The population of Moboghini was 6974 where 3484 are males and 3490 are females, Arusha chini was 2397 where males 1249 and 1148 are females (RCOK, 2008). The ethnic groups which live in these wards are Wachagga, Wapare and Wamaasai. The main economic activities of these tribes are agriculture, fishing, business and pastoralism.



**Figure 2: Kilimanjaro region map with districts**

Source: Google Earth

### 3.2 Research Design

The study used a cross-sectional research design. This involved collection of data on a sample at one point in time or photo snapshot (Kothari, 2007). The data collected was used for descriptive study as well as for determination of relationships between variables (Bernard, 1994). The design was chosen because of being economical to conduct in terms of time.



### **3.3 Sampling Procedure and Sample Size**

#### **3.3.1 Sampling unit**

The study involved Maasai women who participate in income generating activities in Arusha chini and Moboghini wards as the main target group of the study and those who are not participating in income generating activities. According to Alreck and Settle (1985) for the large population the minimum practical sample size for many researchers is 100 respondents.

#### **3.3.2 Sample size**

Two sampling procedures were used to get the required sample size. These included purposive sampling and simple random sampling. Purposive sampling was used to get one division out of four divisions in Moshi district council and also two wards. The same procedure was used to get two wards where Maasai women live. Simple random sampling was used to get Maasai women in each sampled wards. The sample size consisted of 60 respondents from each ward making a total of 120 respondents. Purposive sampling was used to get 3 key informants. These are community development officers of the division.

### **3.4 Data Collection and Instruments**

The study used both quantitative and qualitative techniques to collect data from the sample. A check list was used to collect information from key informants. Structured questionnaires were used to collect data from Maasai women on factors influencing their participation in income generating activities.

#### **3.4.1 Primary Data**

Primary data for this research was collected using structured questionnaires (Appendix 2) with both close and open ended questions administered to Maasai women with the

assistance of a translator from English to Maasai language. An interview was carried out with key informants guided by the use of a check list (Appendix 3).

### **3.4.2 Secondary Data**

Secondary data was collected from published and unpublished materials such as books, dissertation, thesis, encyclopaedia, journals, District and Division office documents are also included as source of the secondary data.

## **3.5 Data Quality Control**

Data quality control in this study was achieved through the following methods.

### **3.5.1 Pre-testing of the research instruments**

In order to ensure that there are no inconsistencies and misinterpretations of the questions, a pre-test was conducted with 10 Maasai women from Moshi District Council, after which the questions were re-phrased or corrected where necessary in order to make them more understandable to the respondents.

### **3.5.2 Triangulation**

Triangulation is the process whereby more than one method of data collection is used to collect the data (Saunders *at al.*, 2009). This is also a way of ensuring that quality data is collected. In this study, a combination of questionnaires, interviews together with observations triangulated as data collection methods.

### **3.5.3 Ethical issues**

The respondents were assured of the confidentiality of the answers they give in order to be more cooperative and sincere in giving out their answers. They were assured that the

reason of collecting the information is strictly for academic purposes only and that the work will not be used for any unethical reasons.

### **3.6 Data Processing and Analysis**

Data collected was edited, coded, summarized, entered and analysed using Statistical Package for Social Sciences (SPSS) version 16 of the computer program. Descriptive statistics such as mean, frequencies, percentages and cross tabulation were used in the analysis. Qualitative data was analysed using content analysis.

### **3.7 Problems Encountered During Field Survey**

Although the process of data collection in the field was successfully conducted, certain problems were apparent. The exercise of field survey was expensive in terms of both time and money especially for the villages in Arusha chini wards (Mikocheni and Maasaini). Public transport which was used proved to be scarce and when available costly due to poor and rough roads. More time than expected was used. The respondents in rural were scattered and due to their morning activities (farming and water fetching) most of them were available at home during afternoon hours. Thus, only six to eight respondents were interviewed in a day.

## **CHAPTER FOUR**

### **4.0 RESULTS AND DISCUSSION**

#### **4.1 Overview**

This chapter presents the results and discussions of data collected in Arusha chini and Moboghini wards. The study findings are arranged according to the study objectives it include the following sections, demographic characteristics of the respondents, socio-cultural factors influencing Maasai women participation on IGAs, Gender relations and Income Generating Activities (IGAs) in the study area and Challenges encountered in running their IGAs.

#### **4.2 Demographic Characteristics of Respondents**

Demographic characteristics of respondents in this section provide brief description of the background characteristics of the sampled respondents. Parameters used in this study include; age, marital status, type of marriage, education and household size,

##### **4.2.1 Age**

Age is a good determinant of various human development stages accompanied with the ability to perform certain activities. The age of the respondents ranged from 12 to above 60 years. Study findings shows that 1.7% of the respondents were aged between 12 and 17 years while the majority (44.2%) of the respondents fell in the category of 18 to 30 years (Table 1). The results imply that majority of the respondents were old enough to be involved in Income Generating Activities (IGAs). However according to Basnayake and Gunaratne (2002), the age of a person is usually a factor that can explain the level of production and efficiency. Age influences experience, wealth and decision- making all of which has an effect on the working capabilities of an individual and therefore individual's

productivity. From the study results it can be concluded that women involved in IGAs are mature individuals who can make decisions of their own and take fully responsibilities about their own future and families.

**Table 1: Distribution of respondents by age and participation in IGAs (N=120)**

Age(yrs)	Participation in IGAs					
	Yes		No		Total	
	N	%	N	%	N	%
12 to 17	1	50.0	1	50.0	2	1.7
18 to 30	34	64.2	19	35.8	53	44.2
31 to 50	25	67.6	12	32.4	37	30.8
51 to 60	8	44.4	10	55.6	18	15.0
Above 60	1	10.0	9	90.0	10	8.3
<b>Total</b>	<b>69</b>	<b>57.5</b>	<b>51</b>	<b>42.5</b>	<b>120</b>	<b>100.0</b>

$\chi^2 = 13.028$ ; df =4; P= 0.011

#### 4.2.2 Marital status

The findings of the study show that about three quarters (72.5%) of respondents were married, 12.5% were single and widow respectively 1.7% are separated and only few 0.8% were divorced (Table 2).

**Table 2: Distribution of respondents by marital status with their participation in IGAs (N=120)**

Marital status	Participation in IGAs					
	Yes		No		Total	
	N	%	n	%	n	%
Single	13	86.7	2	13.3	15	12.5
Married	50	57.5	37	42.5	87	72.5
Divorced	0	0.0	1	100.0	1	0.8
Widow	5	33.3	10	66.7	15	12.5
Separated	1	50.0	1	50.0	2	1.7
<b>Total</b>	<b>69</b>	<b>57.5</b>	<b>51</b>	<b>42.5</b>	<b>120</b>	<b>100.0</b>

$\chi^2 = 10.205$ ; df =4; P=0.037

### 4.2.3 Type of marriage

The married respondents were asked to state their type of marriage. It was necessary to get this information on the type of marriage as it had influence on participation on IGAs. The results show that most (65.5%) of the respondents on the study area fall under the monogamy type of marriage. Slightly more than a third (34.5%) of the respondents are in a polygamous marriage.

**Table 3: Distribution of respondents by type of marriage and participation in IGAs (N=120)**

<b>Types of marriage</b>	<b>Participation in IGAs</b>				<b>Total</b>	
	<b>Yes</b>		<b>No</b>			
	<b>N</b>	<b>%</b>	<b>n</b>	<b>%</b>	<b>n</b>	<b>%</b>
Monogamy	34	59.6	23	40.4	57	65.5
Polygamy	16	53.3	14	46.7	30	34.5
<b>Total</b>	<b>50</b>	<b>57.5</b>	<b>37</b>	<b>42.5</b>	<b>87</b>	<b>100.0</b>

$\chi^2 = 0.321$ ; df = 1; P = 0.571

### 4.2.4 Education level

The study results show that the majority (66.7%) of respondents had no formal education, 15% had secondary education, 29.2% adult education, and only few 4.2% had primary education (Table 4). This observation indicates that the literacy rate of majority is low. This is attributed by the fact that pastoralist Maasai in particular prefer to send boys more than girls to school. They send the girls to the husband in exchange for bride price (Mbugua, 2004). They do not give priority of education to the girl child. The low literacy rate indicates that, most of the respondents do not know how to read and write.

**Table 4: Distribution of respondents by level of education and participation in IGAs**  
(N=120)

Education level	Participation in IGAs				Total	
	Yes		No		N	%
	N	%	n	%		
Adult education	22	62.9	13	37.1	35	29.2
Primary	4	80.0	1	20.0	5	4.2
No formal education	43	53.8	37	46.3	80	66.7
<b>Total</b>	<b>69</b>	<b>57.5</b>	<b>51</b>	<b>42.5</b>	<b>120</b>	<b>100.0</b>

$\chi^2 = 1.907$ ; df=2; P=0.385

#### 4.2.5 Household Size

Respondents were asked to point out their household size. There were different categories of the age distribution formulated in each group and had its total number of respondents fall on the respective category. The findings show that the majority (55%) of the respondents are men aged 18 years and above, while 53% of the respondents had more than 5 women aged 18 years and above while 53.3% of the respondents had women who are between 10 and 17 years old more than 5 in their household (Table 5). In this table there are multiple responses because the distribution of respondents by household size in age categorization combines male and female which results of different frequency number compared with the sample number of respondents. This is in contrast to a study done in Turiani by (Makauki 1999) who found out 10% of his respondents had household size of over 13 persons while 80.6% of respondents had household size between 1-4. It has been observed that large (more than six members) household size in the study area is attributed to the culture of coastal people where children stay in their parents' residence even if they are married. Also in many African societies extended family is regarded as an asset rather than liability (Nkurlu, 2000). Moreover, having more family members per household means more demand for food and other requirements which may directly or indirectly reflect poverty status in the household.

**Table 5: Distribution of respondents by household size and participation in IGAs**

<b>Age</b>	<b>Household composition</b>	<b>Frequency</b>	<b>Percent</b>
Male. (18 years and above)	Less than 3	2	10.0
	3 to 5	11	55.0
	Above 5	7	35.0
	<b>Total</b>	<b>20</b>	<b>100.0</b>
10 and 17 years	Less than 3	4	28.6
	3 to 5	5	35.7
	Above 5	5	35.7
	<b>Total</b>	<b>14</b>	<b>100.0</b>
Female. (18 years and above)	Less than 3	7	13.0
	3 to 5	18	33.3
	Above 5	29	53.7
	<b>Total</b>	<b>54</b>	<b>100.0</b>
10 and 17 years	Less than 3	2	13.3
	3 to 5	5	33.3
	Above 5	8	53.3
	<b>Total</b>	<b>15</b>	<b>100.0</b>
Children less than 10 years	Less than 3	4	19.0
	3 to 5	11	52.4
	Above 5	6	28.6
	<b>Total</b>	<b>21</b>	<b>100.0</b>

### **4.3 Socio-cultural factors influencing Maasai Women Participation in Income Generating Activities**

The study found that socio-cultural factors influencing Maasai women participation in income generating activities in the study area are division of labour, tradition beliefs, life skill, household composition, major income earner and decision making on income expenditure.

#### **4.3.1 Division of labour**

The results as shown on (Table 1) revealed that division of labour was determined by age in Maasai societies and had significant influence on participation in the IGAs ( $P < 0.05$ ). Even Guanaratne (2002) found out that age of a person usually is a factor that can explain the level of production and efficiency of the person. Majority (67.6%) of the respondents aged between 31 to 50 years were involved in various IGAs. The reason could be that



people in this age group are mature and energetic to participate in different IGAs and also Maasai women had responsibilities of taking care of their family by providing food and shelter. This study results are supported by those conducted by (FAO 1995) and (IFAD 1999) which observed that women traditionally carry the major responsibility for both domestic work and subsistence agriculture, especially food crop production, livestock and fishing as casual laborers and spend more hours per day than men in both productive and reproductive activities.

#### **4.3.2 Traditional beliefs**

This study shows that, traditional beliefs in Maasai society can be determined by marital status which has significance influence on participation in IGAs. It was found that 86.7% of the single respondents were involved in IGAs and 33.3% of the widowed respondents also participated in the IGAs as shown in Table 2. This might be influenced by the custom and taboos of the Maasai people which give priority to men than women for example in decision making women have no right to decide on anything even to own family properties. On the other hand marriage is one of the leading factors considered to be the cause of women having limited access to and control over resources, particularly in rural areas where the majority of women live (Mongi, 2005). Key informants support marital status as one of the limit factors on participation in IGAs because many families in this communities they bare many children hence more responsibilities of take care of child care.

It was found that types of marriage had no significance influence on participation on the IGAs. Nevertheless Maasai traditionally tend to marry more than one wife but the researcher found that in the study area the high number of marriage are in monogamy while few are in polygamous and that marriage doesn't hinder Maasai women to

participate in IGAs (Table 3). Researches done by FAO (2005) in Africa, and Latin America has found that improvements in household food security and nutrition are associated with women's access and control of income and their role in household decisions on expenditures. This is because women tend to spend a significantly higher proportion of their income than men on food for the family. For this reason it's difficult to stop a woman to participate in IGAs especially in these rural areas.

#### **4.3.3 Life skills**

The results show that education is among of the factors of life skills but it had no significant influence for the women to participate on the IGAs ( $P > 0.05$ ). This is attributed by the fact that majority of the respondents (66.7%) had no formal education. This finding may be taken to imply that most respondents might fail to participate effectively and efficiently in the IGAs due to lack of low level of education which made them fail to read and write. (Makauki, 1999) found that knowing how to read and write was sufficient in adoption of technologies whose dissemination demanded simple written materials. Education is one of the long-term strategies that may be used on to improve participation in IGAs. Skills and education increase working efficiency and production. Also making the household able to use and adopt new working environment resulting into more income.

#### **4.3.4 Household composition**

The results show that household composition had no significant influence for the women to participate on the IGAs ( $P > 0.05$ ). According to the Census Report (2002) household size is not significant different between the two women group types and slightly above the national average household 4.7.

#### 4.3.5 Major income earner in the household

The study results show that 41.7% of the respondents depend on their husbands as major income earners, 23.3% of the respondents said they are major income earners in the household while only few (7.5%) of the respondents said that both wives and their husbands are the major income earners. Very few (3.3%) of the respondents said that their parents are the major income earners (Table 6). Such variations are due to the custom and taboos of the Maasai people which give priority to the men in the community to control and decide on the different activities undertaken including the source of income like livestock.

The findings showed further that the involvement of the income earner in the household has significant influence on women participation in the IGAs ( $\chi^2 = 22.542$ ;  $df = 4$ ;  $P = 0.000$ ). It was found that majority (78.6%) of the households in which Maasai women are the major income earners they participate on the various IGAs while 72.4% of the respondents whose children are the major income earner do not involve in the IGAs. However it was found that 100% of the respondents who depend on their parents as the major income earners are participate on the IGAs. Even key informants they support these data by saying that;

*“Men are the major income earner to their family but women are forced to engaged to IGAs because men in Maasai tradition they are not responsible to take care of the family so they provide very little money to their wives that’s make women to be forced to participate in IGAs in order to be involved as the one of the income earner to the family”.*

**Table 6: Distribution of respondents by major income earner in the households and participation in IGAs (N=120)**

Income earner	Participation in IGAs					
	Yes		No		Total	
	N	%	n	%	n	%
Wife	22	78.6	6	21.4	28	23.3
Husband	27	54.0	23	46.0	50	41.7
Both	8	88.9	1	11.1	9	7.5
Boys(child)	8	27.6	21	72.4	29	24.2
Parents	4	100.0	0	0.0	4	3.3
<b>Total</b>	<b>69</b>	<b>57.5</b>	<b>51</b>	<b>42.5</b>	<b>120</b>	<b>100.0</b>

$\chi^2 = 22.542$ ;  $df=4$ ;  $P=0.000$

#### 4.3.6 Decision making on income expenditure

Respondents were asked to state who makes final decision on the expenditure of the income generated by Maasai women from the IGAs. The target was 69 respondents participating on the IGAs. The study found that decision making on the expenditure had significance influence on ownership of the IGAs ( $\chi^2 = 69.507$ ;  $df = 6$ ;  $P=0.000$ ). Study results also show that 88.2% of the Maasai women are the main decision makers on the expenditure of the income they have generated, control and full ownership of the IGAs (Table 7). In Maasai society, after marriage most of the Maasai women behave obediently and they are not allowed to speak in front of men. Women are seen as the property of men (White, 1997). Men are mainly the decision makers for livestock production, and are in charge of general herd management. Moreover, it was found in this study that 33.3% of the respondents involved in the IGAs, have their husbands make decisions on the expenditure of the income they have generated. The results imply that decision making on the expenditure of the generated income influence the Maasai women to own the IGAs.

**Table 7: Distribution of respondents by decision maker on expenditure and ownership of IGAs (N=69)**

Decision maker	Who own IGAs							
	Wife		Husband		Child		Total	
	n	%	n	%	N	%	n	%
Wife	30	88.2	4	11.8	0	0.0	34	49.3

Husband	19	82.6	4	17.4	0	0.0	23	33.3
Both	9	90.0	1	10.0	0	0.0	10	14.5
Child	0	0.0	0	0.0	2	100.0	2	2.9
<b>Total</b>	<b>58</b>	<b>84.1</b>	<b>9</b>	<b>13.0</b>	<b>2</b>	<b>2.9</b>	<b>69</b>	<b>100.0</b>

$\chi^2 = 69.507$ ;  $df=6$ ;  $P=0.00$

## 4.4 Gender Relations

### 4.4.1 Role of women in the family and community

The findings of the study show that the major roles of the Maasai women in the community are, to find food for the family (99.1%) and look after cattle (54.7%). Similarly a study by (Blench 2004) found that primary responsibilities for dairy-related activities are retained to the women. They are responsible for milking, processing milk and marketing of surplus milk and dairy products. Women take care of livestock kept near the camp, requiring particular attention such as pregnant cows, newly born calves, injured and sick animals. Women ensure that calves have ample suckling time and supply fodder to them. They also provide sick animals with water.

Maasai pastoral women also play a significant role in animal disease control (Blench, 2004). Also (Morgan, 2000) found that women have the major responsibility of making sure that the family has enough food to be fed throughout the year (food security) and to making sure the family gets its daily meal, they are also able to estimate on how much food is sufficient for the family throughout the year.



**Figure 3: Maasai woman and her family ready for breakfast**

**Table 8: Distribution of respondents by key roles of women in the household (N=120)**

<b>Key roles</b>	<b>Responses</b>		<b>Percent of Cases</b>
	<b>N</b>	<b>%</b>	
Find food for the family	116	64.4	99.1
Look after cattle	64	35.6	54.7
<b>Total</b>	<b>180</b>	<b>100.0</b>	<b>153.8</b>

Researcher found multiple responses which cause of the variation of number instead of total 120 researcher got 180 and this was caused by the respondents, other they have more than one key role and other they have one role as shown in Table 8.

#### **4.4.2 Roles that limit Maasai women participation in IGA's**

Study findings show that, 63.2% of the respondents mentioned roles that hinder Maasai women to participate on the IGAs are; to look after the family and slightly more than one

third (36.8%) of the respondents mentioned to look after the cattle. It shows that Maasai women are still undermined by their culture which forces them to take care of the family as well as look after the cattle.

**Table 9: Distribution of respondents by roles which hinder Maasai women participation in IGAs (N=69)**

<b>Roles</b>	<b>Frequency</b>	<b>Percent</b>
Look after the family	12	63.2
Look after the cattle	7	36.8
<b>Total</b>	<b>19</b>	<b>100.0</b>

Study results show that there is variation of total number of respondents instead of 69 only, 19 responded to this question (Table 9).

#### **4.4.3 Ownership of properties**

When respondents were asked to state resources that can be owned by Maasai women, majority (98.3%) of the respondents said that in the Maasai community it is difficult for the women to own or access production resources. Only 1.7% of the respondents said that it is not difficult for the Maasai women to own or access the property. All respondents mentioned that in their customs and tradition women do not own or even have access to some property in the community for example cows, goats and piece of land. Maasai like the other pastoral societies, males dominate most of the systems including ownership of the properties in the communities.

Study findings as presented in Table 10 shows that most (88.3%) of the respondents are allowed to own milk and 80.6% own local chicken. Only few (2.9%) of the respondents own houses they have constructed. The results imply that some of the Maasai women are still denied over certain economic resources by the men in the community.

Researcher found multiple responses which cause of the variation of total number instead of total 120 researcher got 209 and this is because the respondents have more than one resource that they own which brought the result of high number compared to the actual sample size of the study.

**Table 10: Distribution of respondents by type of resource they are allowed to own (N= 120)**

Resource	Responses		Percent of Cases
	n	%	
Milk	91	43.5	88.3
Local chicken	83	39.7	80.6
House	7	3.3	6.8
Home utensil	9	4.3	8.7
Cattle	5	2.4	4.9
Land	5	2.4	4.9
Small business	6	2.9	5.8
House constructed by women	3	1.4	2.9
<b>Total</b>	<b>209</b>	<b>100.0</b>	<b>202.9</b>

#### 4.4.4 Distribution of resources between men and women in the household

Respondent were asked to state the equality/inequality on the distribution of resources between men and women in a household in the Maasai society. Majority (83.3%) of the respondents said that in their society there is inequality in the distribution of resources between men and women. Only 16.7% respondents said that there is equality in the distribution of resources. Further the respondents were requested to mention the reason lead to unequal distribution of the resource on the household. All of the respondents who said that there is equality in the distribution of resources mentioned customs and taboos as the reasons which do not allow women to have the equal distribution of resources compared to men while majority (80%) of the respondents said that there is inequalities in the distribution of resource mentioned customs and taboos as reason. They said that, based on their customs and taboos men are superior to women so women are always undermined



in distribution of resources. However; only 20% of the respondents who said there is inequalities in distribution of resources mentioned gender inequality is the major reason (Table 10). In Maasai society, men pay bride price and thus see a woman as his property (White, 1997).

#### **4.4.5 Access to financial support**

Respondents were asked whether they have ever obtained credit from any of the formal lending institutions. All respondents said they never received the credit from the formal lending institutions. In an interview one of the respondents said;

*“We would like to get financial support by getting the loan...but we do not have the affiliation that provide the financial support in our village”*

Key informants support this responds on the issue of lending institutions on the study area because they are still working with government and non government institutions on how they can solve the problem in order to help Maasai communities.

#### **4.4.6 Household income and consumption expenditure**

The results shows that majority (82.5%) of the respondents consume three meals per day, 15% respondents consume two meals per day while very few (1.7%) of the respondents consume only one meal per day (Table 11). The study results imply that most of the respondents in the study area consume enough number of meals per day. The study shows further that, milk is frequently consumed by most of the respondents. Majority of the respondents use milk for breakfast, during lunch and supper times. Sour milk is consumed with stiff porridge, rice or with banana. Most consumption of milk is contributed by the high milk production in the study area.

**Table 11: Distribution of respondents by number of meals taken per day (N=120)**

Number of meals	Frequency	Percent
1	2	1.7
2	19	15.8
3	99	82.5
<b>Total</b>	<b>120</b>	<b>100.0</b>

#### 4.4.7 Type of food consumed

Respondents were asked to state the type of food consumed during breakfast, lunch and dinner. The results as shown on (Table 12) had varied total number of respondents due to reason that there are variations in the number of meals consumed per day. Majority (84.8%) of the respondents consumed tea during the breakfast. During lunch, more than a half (58.2%) of the respondents consumed stiff porridge and milk while 49.1% of the respondents consumed stiff porridge and milk during supper. The study result shows that milk is among the preferred food which is highly consumed among the Maasai community this is due to the fact that majority of respondents in the study area keep livestock.

**Table 12: Distribution of respondents by types of food consumed**

During	Type of food	Frequency	Percent
<b>Breakfast</b>	Porridge	7	6.3
	Tea	95	84.8
	Milk	10	8.9
	<b>Total</b>	<b>112</b>	<b>100.0</b>
<b>Lunch</b>	Porridge	3	2.7
	Stiff porridge and meat	1	.9
	Stiff porridge and milk	64	58.2
	Stiff porridge and vegetables	42	38.2
	<b>Total</b>	<b>110</b>	<b>100.0</b>
<b>Dinner</b>	Banana	7	6.0
	“kande”	2	1.7
	Milk	12	10.3
	Porridge	4	3.4
	Rice and milk	18	15.5
	Stiff porridge and vegetables	12	10.3
	Stiff porridge and meat	4	3.4
	Stiff porridge and milk	57	49.1
	<b>Total</b>	<b>116</b>	<b>100.0</b>

#### 4.4.8 Source of income

It was observed in of this study that about 90% of the respondents depend on livestock keeping as the major source of income (Table 13). Small proportions (1.7%) of respondents depend on salary or wages, these respondents who depend on salary are employed at T.P.C Sugar Company as temporary workers in field department because most of them live near the field. This distribution of the source of income is influenced by the type of the community in the study area. In the pastoral society Maasai inclusive their gross household revenue comes from livestock or livestock related activities. Key informants which the researcher interviewed them they also respond that the major source of income of this society they depend on livestock keeping.

According to Mlawa (1999) a relatively small number of women in Tanzania are involved in salary or wage employment, whereby they only comprise about 20% of wage/salaries employees clustered in stereotyped occupation which require minimum qualification. Informal employment in the other hand, has been involving the majority of women in Tanzania both in rural and urban areas. The results indicated a highly statistical significant association ( $P < 0.001$ ) between source of income and involvement in IGAs.



**Figure 4: One of the major source of income to Maasai in research study area****Table 13: Distribution of respondents by major source of income (N=120)**

<b>Major source of income</b>	<b>Frequency</b>	<b>Percent</b>
Livestock	108	90.0
Farming	6	5.0
Non farm income generating activities	4	3.3
Salary/wages	2	1.7
<b>Total</b>	<b>120</b>	<b>100.0</b>

#### 4.5 Income Generating Activities (IGAs)

##### 4.5.1 Participation in Income Generating Activities or IGAs

Study result shows that (57.5%) of the respondents participate on different IGAs while (42.5%) of all the respondents do not participate on the IGAs. For those who are in IGAs, majority (89.9%) of the respondents indicated that they sold milk, (7.2%) of them are involved in selling firewood, (7.2%) participate on the farm labour while few (1.4%) of respondents participate on making charcoal, selling soap, sewing, selling local chicken, selling cattle and farming activities respectively. The results as shown on Table 14 had the total number of respondents is higher than 69 because those in IGA participated in more than one activity.

**Table 14: Distribution of respondents by IGAs (N=69)**

<b>IGA</b>	<b>Responses</b>		<b>Percent of Cases</b>
	<b>n</b>	<b>%</b>	
Selling milk	62	72.1	89.9
Selling vegetables	2	2.3	2.9
Making charcoal	1	1.2	1.4
Selling fire wood	5	5.8	7.2
Selling clothes	3	3.5	4.3
Selling grasses	3	3.5	4.3
Selling soap	1	1.2	1.4
Sewing	1	1.2	1.4
Selling local chicken	1	1.2	1.4

Farm labour	5	5.8	7.2
Farming	1	1.2	1.4
Selling cattle	1	1.2	1.4
<b>Total</b>	<b>86</b>	<b>100.0</b>	<b>124.6</b>

The study results shows that although majority of the Maasai people keep cattle women are not allowed to own cattle, they are responsibility is to build shelter, milk cows, herd small animals (sheep, goats), take care of children and do other domestic work. Most of the respondents replied that according to their custom and taboo Maasai women own milk only. The results are similar to the study by (Nkoitai 2005) who found that the money from the sale of milk is kept by the women while the money from the sale of livestock is kept by men.

#### 4.5.2 Reason for not participating on IGAs

When asked for reason for not participating in IGAs, majority (84.2%) of non participating respondents said that they did not participate in the IGAs due to lack of income and only 21.1% said that they fail to participate on the IGAs due to restriction from their husbands. The results as shown on (Table 15) had varied total number of respondents due to reason that there are variations in the number because not all of the respondents have seen these reasons as barrier to participate in IGAs so only 20 respondents responded to this question most of the respondents believe that they are born to take care of their family and nothing else.

**Table 15: Distribution of the respondents by reasons mentioned for not participating on the IGAs (N=51)**

<b>Reasons</b>	<b>Responses</b>		<b>Percentage of</b>
	<b>n</b>	<b>%</b>	<b>cases</b>
Restriction from the husband	4	20.0	21.1
Lack of income	16	80.0	84.2

<b>Total</b>	<b>20</b>	<b>100.0</b>	<b>103.7</b>
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#### 4.5.3 Location for operation of IGAs

Respondents were asked to state the location where they operate their IGAs. Majority (82.6%) of the respondents conduct their IGAs along the street, only few 2.9% of the respondents conduct their IGAs at the markets. It was observed that most of the respondents do not have good market for their produce which causes them to conduct the IGAs on the street where there is no assurance of the customers. The results as shown on (Table 16) had varied total number of respondents due to reason that there are variations in the number of place of conducting IGAs because other respondents have more than one place of conducting IGAs.

**Table 16: Distribution of respondents by location for IGAs operation (N=69)**

<b>Place of conducting IGAs</b>	<b>Frequency</b>	<b>Percent</b>
Household	10	14.5
Market place	2	2.9
Street	57	82.6
<b>Total</b>	<b>69</b>	<b>100.0</b>

#### 4.5.4 Source of the initial capital

Slightly more than a third (37.7%) of the respondents obtain their initial capital from family members, 34.8% of the respondents obtain their capital from own savings while only 1.4% of the respondents obtain their initial capital from money lenders. Majority (91.2%) of the respondents are involved in selling milk. It was found that Maasai women sell milk to buy other food supplements and the husband doesn't ask for the profit from the sale of this product. The money from the sale of milk is kept by the women while the money from the sale of livestock is kept by men (Nkoitoli, 2005). The results as shown on

(Table 17) had varied total number of respondents due to reason that there are variations in the number of sources of initial capital by respondents.

**Table 17: Distribution of respondents by the source of initial capital (N=69)**

<b>Source of initial capital</b>	<b>Frequency</b>	<b>Percent</b>
Own savings	24	34.8
Family	26	37.7
Friends	1	1.4
Money lenders (NGOs institution)	1	1.4
<b>Total</b>	<b>69</b>	<b>100.0</b>

#### **4.5.5 Income earned from the IGAs**

According to the findings of the study, 58.1% of the respondents earned income between 500 to 1000 Tshs per day from selling milk, while 19.4% of the respondents who sell milk earn more than 1500 Tshs per day. However none of the respondents who participate in selling green leaves, selling firewood and selling local chicken earn more than 1000 Tshs per day. This indicates that inspite the fact that majority of the respondents are involved in selling milk but the income earned is very low. The results as shown on (Table 18) had varied total number of respondents due to reason that there are variations in the number of income earned from various IGAs per day by the respondents.

**Table 18: Distribution of respondent by income earned from various IGAs per day**

<b>IGAs</b>	<b>Income earned (Tsh)</b>	<b>Frequency</b>	<b>Percent</b>
Selling milk	Less 500	3	4.8
	500 – 1000	36	58.1
	1000 – 1500	11	17.7
	Above 1500	12	19.4
<b>Total</b>		<b>62</b>	<b>100.0</b>
Selling green vegetables	500 – 1500	1	100.0
<b>Total</b>		<b>1</b>	<b>100.0</b>
Selling firewood	1000 – 1500	1	100.0
<b>Total</b>		<b>1</b>	<b>100.0</b>
Selling local chicken	More 1000	1	100.0
<b>Total</b>		<b>1</b>	<b>100.0</b>

#### 4.5.6 Ownership of the IGAs

Respondents were asked to state the owner of the IGAs. The target respondents were 69 respondents participating on the IGAs. According to the findings of the study, majority(84.1%) of the respondents are the owner of their IGAs, 13.0% work with IGAs owned by their husband while few 2.9% of respondents respond that their IGAs owned by their child. This implies that the majority of the Maasai women in the study area own the IGAs they operate (Table 19).

**Table 19: Distribution of respondents by the owner of the IGAs (N=69)**

<b>Owner of IGAs</b>	<b>Frequency</b>	<b>Percent</b>
Wife	58	84.1
Husband	9	13.0
Child	2	2.9
<b>Total</b>	<b>69</b>	<b>100.0</b>

#### 4.4.7 Training on operating of IGAs

The study results show that majority (97.1%) of the respondents never attended any training on how to establish, run and manage IGAs. Only few (2.9%) replied that they attended the training which was about proper milking and vegetable cultivation. The training was organized by the church. Study results showed further that among factors leading to poor performance of the IGAs is the lack of training. Training opportunities is very crucial in the progress of any intervention, training empowers individuals. It empowers the individual with the knowledge and skills to run and manage the IGAs. Trainings can be on-job or field training or can be formal whereby participants are required to leave their families and attend the training. The responds from key informants they suggest those Maasai women plus their men to be trained on operating IGAs and its important to their societies.



#### 4.6 Challenges Encountered in Running IGAs

During the study respondents were asked to mention challenges which they face in the process of managing their IGAs. The respondents came out with a number of challenges. The study revealed that, less than a half (43.6%) of the respondents responded that animal diseases are among the challenges faced Maasai women IGAs. These challenges reflects the nature of the IGAs which is livestock keeping in the study area such as cattle, goat and sheep. Study results indicated further that 17.9% of respondent responded that lack of support from their husband is another challenge in the cause of on running their IGAs. It was found that men do give neither supporting advice nor the financial support to boost the IGAs of the Maasai women in the study area. Moreover study findings showed that 10.3% of respondents responded that lack of knowledge is also a challenge (Table 20). The results as shown on (Table 20) had varied total number of respondents due to the fact that there are variations in the number of respondents by challenges encountered in starting IGAs as the respondents respond.

**Table 20: Distribution of respondents by challenges encountered in starting IGAs  
(N=69)**

<b>Challenges</b>	<b>Responses</b>		
	<b>N</b>	<b>Percent</b>	<b>Percent of Cases</b>
Lack of market	12	26.7	30.8
Lack of support from husband	7	15.6	17.9
Animal disease	17	37.8	43.6
Lack of knowledge	4	8.9	10.3
Lack of capital	5	11.1	12.8
<b>Total</b>	<b>45</b>	<b>100.0</b>	<b>115.4</b>

#### 4.7 Summary

The study showed that majority of the respondents fell in the category of 18 to 50 years old. Most of respondents were married in monogamy type of marriage. It was found that the literacy rate of majority of the Maasai women in the study area is low. They had no

formal education. The household size of most of the Maasai women was composed of men aged 18 years and above.

The study found that socio-cultural factors influencing Maasai women participation in income generating activities in the study area are age, marriage, education background, household size, major income earner and decision making on income expenditure. It was found that age, marital status, income earner in the family had significance influence on Maasai women participation on the IGAs. Decision making on the expenditure of the income generated by the Maasai women had significance influence on ownership of IGAs. However; type of marriage, education, household composition does not have the significance influence on Maasai women participation on the IGAs.

The findings of the study show that the major roles of the Maasai women in the community are, to find food for the family and to look after the family. According to Maasai customs and tradition women do not own or even have access to some property in the community. The results shows that majority (82.5%) of the respondents consume three meals per day. The study result also shows that milk is among food which is highly consumed among the Maasai this is due to the fact that majority of respondents in the study area keep livestock. It was found that major source of income in the study area was livestock. Study result showed that 57.5% of the respondents participate on different IGAs. Majority of Maasai women mentioned lack of income and restriction from their husband as reasons that made them fail to participate in IGAs. Animal disease and lack of support from the husband were identified as challenges in encountered by Maasai women in study area.

## **CHAPTER FIVE**

## **5.0 CONCLUSION AND RECOMMENDATION**

### **5.1 Overview**

This chapter presents conclusion and recommendations of the study.

### **5.2 Conclusion**

From the study findings it can be concluded that socio-cultural factors that influence Maasai women to participate on the income generating activities are education, marital status, gender relations and roles perceived to be carried by women in the community. Majority of women in the study area were involved in income generating activities which are small in nature and earned them low income that suffice only for subsistence level. The nature of these income-generating activities could be attributed by insufficient capital, lack of knowledge, entrepreneur skills, unreliable markets, custom and taboos.

Income earned by Maasai women's in income generating activities does not play a significant role in poverty reduction at the household level. Due to this fact Maasai women spend their money earned per day to meet daily basic needs especially in food even though it was not enough for their families. A large amount of the money which needed to be spent on purchasing food, education expenses, purchase of clothes, medical service, house improvement and purchase of domestic assets usually they never meet because of the low income which generated from their activities. Major constraints limiting Maasai women participating in IGAs were insufficient capital, family responsibilities (workload) and time, unreliable markets and lack of entrepreneurship skills.

### **5.3 Recommendations**

Based on the findings of the study the following recommendations are made:

- (i) Support of local government or NGO to provision of education to the Maasai women on entrepreneurship skills and invite trainers or facilitators to train them how to formulate groups which will enable to solve their common problems collectively and ensure sustainability and expansion of their IGAs.
- (ii) Maasai women empowerment, through integration of the women in different economic activities in the society.
- (iii) Financial institutions should come up with more flexible lending policy to assist women in IGAs.
- (iv) The government in collaboration with local government and lending institutions should facilitate training programmes on business knowledge and skills for income generating activities and other micro-enterprises to ensure growth and development of private or informal sector. Emphasis should be put on operational and financial management, marketing and technical know-how.
- (v) Government and NGOs should assist Maasai women devote more time in economic activities by providing appropriate technology that will reduce workload and provide social welfare services such as child day-care centres and kindergarten schools.
- (vi) Local government, NGOs and CBOs should promote Maasai women participation in decision-making to reflect women need priorities, influence to policy formulations and resource allocation.
- (vii) Local government leaders or development officers should assist Maasai women to organize themselves to form groups or SACCOS which will enable them to access credit from lending institutions.

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## APPENDICES

### Appendix 1: Definition of key variables

Variable	Operational definition	Indicator(s)
Age	Ranges in years of birth	Number of years since birth
Education	Number of years of schooling	Level of education
Marital status	State of being married or not	Married, single or widow

Household size	Number of members who live in a household.	Number of people in household
Income generating activities	Programmes or activities which generate income.	Types of IGAs
Socio-cultural factors (influencing participation IGAs)	Factors that constrain IGAs	Capital, decision- making, market and education
Gender relation	Social, cultural and economic relations in the community.	Decision-making, resource own, mobility between males and females in the community
Participation	Involvement in activities	Extent of participation (low /high)

## **Appendix 2: Questionnaire for Maasai Women**

### **Instructions:**

Unless otherwise explained, please write a letter of your preferable answer in the brackets located in each question. You are also kindly asked give brief explanation

### **A: - Identification**

Questionnaire number .....

Date of interview (Date/Month/Year)



Ward.....and Village.....

**B: - Respondents characteristics**

1. What is your age? .....
2. What is your marital status?
  - a) Single
  - b) Widowed
  - c) Married [ ]
  - d) Divorced
  - e) Separated
  - f) Others (specify).....
3. If married what type of marriage
  - a) Monogamy [ ]
  - b) Polygamy
  - c) Other (specify).....
4. Level of education?
  - a) Primary
  - b) Secondary
  - c) College [ ]
  - d) Non formal education
  - e) Other (Specify).....
5. How many people live in your household? ..... (M) ..... (F)
6. What is the major source of income in household?

- a) Livestock
- b) Farming
- c) Non-farm income generating activities [   ]
- d) Salary/wages
- e) Others (specify).....

7. Who is the major income earner in the household?

- a) Myself
- b) Husband [   ]
- c) Both
- d) Others (specify).....

**C: - Income generating activities**

8. (a) Do you participate in income-generating activities?

- 1. Yes
- 2. No

(b) If, no give reason for not participating

.....  
 .....

(c) If, yes which type income generating activities are you engaged in and  
 what is reasons

.....  
 .....

(d) What types of IGAs you participate?

.....  
 .....

(e) Where do you operate your IGAs?

a) Household

b) Market place [    ]

c) Street

d) Other (specify).....

(f) If non- residential do you pay rent for your business premise?

a) Yes [    ]

b) No

9. (a) How much capital did you use to start the business.....

(b) How did you get the initial capital to start the business?

a) Own savings

b) Family

c) Friends [    ]

d) Money lenders (NGOs institutions)

e) Bank loan

f) Others (specify) .....

10. (a) How much income do you earn from your income generating activities per month.....?

(b) How much time do you spend in IGA's

a) Hours .....

b) Days .....

c) Weeks .....

d) Other (specify).....

11. Who owns the IGAs

a) Myself

b) Husband [ ]

c) Other (specify).....

12. Have you ever received any training on how to operate your business (es)

a) Yes

b) No [ ]

c) Don't know/remember

13. If yes, where and for how long? Place.....duration.....

14. Who organized the training?

15. Who funded.....?

16. What were you taught during the training.....

17. (a)What are the causes which made you participate or not in IGAs

i.....

ii.....

iii.....

(b) What problems did you encounter in starting income generating activities?

i.....

ii.....

iii.....

18. What steps do you take to solve the problems affecting your activities?

.....

.....

**D: - Gender relation**

19. (a)What are the roles of women in your family and community?

a).....

b).....

c).....

20. What roles hinder/interfere with you in IGA's.

.....

21. (a) Did your family support you in participation in IGA's?

(b) If No, why.....

(c) If Yes why.....

22. (a) Is there any difficult for women to own/access properties to your community?

If Yes why or if No why?

.....

(b) What types of resources or properties you're allowed to own

.....

.....

23. Who is responsible to make sure there is food at home in your society

- a) Mother [   ]
- b) Father
- c) Other (specify).....

24. Are there any inequalities of the distribution of resources between men and women in your community?

If Yes why.....

If No why.....

#### **E: - Earning from a specific IGAs**

25. How much do you earn from the activities per day?

Income generating activity	Income/day (Tshs)
.....	.....
.....	.....
.....	.....

#### **F: - Capital and financing**

26. (a) Have you ever obtained credit from formal institutions?

a) Yes [   ]

b) No

(b) If yes, give details

Year	Name of institutions		Amount
	Government	NGO	

27. What reasons made you look for credit

- a) To get initial capital
- b) To expand the on going business [    ]
- c) Because others were borrowing
- e) Others (specify) .....

**G: - Household income and Consumption Expenditure**

28. How do you spend your income from the IGAs undertaken?

**Expenditure**

**Amount (Tshs)**

Food ...

Clothing

House construction/improvement

Paying for children education

Health care

Domestic assets

Others (specify).....

29. (a) How many meals do you have per day .....

(b) What type of food consumed during

- a) Breakfast.....
- b) Lunch.....
- c) Dinner.....

30. Who decide on income expenditure?

- a) Myself                      c) Both [    ]
- b) Husband                  d) other (specify).....

31. Will your activities be sustainable?

a) Yes why.....

b) No why.....

32. What are your suggestions for improving your IGA?

.....

**THANK YOU FOR YOUR COOPERATION**



### Appendix 3: Checklist for the key informants

1. What is your designation?
  
2. (a) Are there any IGAs in your community?  
 (b) If Yes, what types (list)  
 (c) If No, why?
  
3. (a) Who participate in IGAs in this community?  
 (b) If women, how often and explain types they participate  
 (c) If men, how often and explain types they participate
  
4. (a) In your community meeting, are women allowed to air their opinions on IGAs?  
 (b) If Yes, are their views readily accepted compared to men?  
 .....  
 (c) If No why (reasons).....
  
5. What are the factors that influence Maasai women to participate in IGA's?  
 (a).....  
 (b).....
  
6. (a) Do Maasai women participate more in IGAs in your area compared with other women?  
 Yes, why.....  
 No, why.....
  
7. Do you have any strategies you think can ensure that Maasai women participate more in IGA's? .....

**THANK YOU FOR YOUR COOPERATION**