



BECOMING BUSINESSPEOPLE

A study of the building livelihoods programme
in northern Kenya

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Kenya
Creating value through
inclusive finance



BECOMING BUSINESSPEOPLE

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Note: The names of all participants have been changed to protect their privacy.

Executive Summary

BACKGROUND

This study examines how building livelihoods programmes, or financial graduation projects, shape who participants become as businesspeople. The study followed 51 participants of the FSD Kenya and CARE building livelihoods programme in Marsabit County, Northern Kenya from May 2016 to February 2019. It provides important insights into different identities associated with being a businessperson, how different types of businesspersons develop and how they behave in varied ways, as well as factors that influence what type of businessperson a participant becomes. Key recommendations are provided for organisations implementing these types of programmes.

KEY FINDINGS

Three types of businessperson develop that shape behaviour in different ways

Participants become one of three types of businessperson: a collectivist, a hybrid, or an individualist. Collectivists focus on others and emphasise values of mutual aid and generosity with respect to who they are as businesspeople. They run business in a way that prioritises helping others over business continuity, profit, and savings. Individualists are self-focused and emphasise values such as independence and self-fulfilment with respect to who they are as businesspeople. They run business in a way that prioritises business continuity, profit, and savings over helping others. Hybrids try to balance both others and self and therefore hold a mix of both collectivist and individualist values with respect to who they are as businesspeople. They run business in a way where they try to juggle helping others and maintaining business and generating profit and savings.

Different types of businessperson develop through varied responses to identity conflict

Before learning about business, participants have existing identities that define who they are and shape their behaviour, which in this context includes a collectivist identity associated with expectations to help one another. Through programme training and mentoring and increased exposure to other businesspeople, participants learn what it means to be a businessperson, which includes objectives to maintain business and generate profit and savings. Participants experience conflict between the existing collectivist identity and the businessperson identity as they cannot simultaneously fulfil demands associated with both (e.g. share goods and generate profit). Their response, or combination of responses, to the identity conflict shapes what type of businessperson they become. Individuals who prioritise collectivist identity demands become a collectivist businessperson, whereas those who prioritise businessperson identity demands become an individualist businessperson. Alternatively, those who balance collectivist and individualist identity demands become a hybrid businessperson.

Who an individual becomes as a businessperson is regulated by other identities

Who a participant becomes as a businessperson is regulated by other identities that are important to them. Participants for whom the existing collectivist identity is strong and important prioritise collectivist identity demands and become a collectivist businessperson. Where the collectivist identity is less strong and important, participants become either a hybrid businessperson or an individualist businessperson depending on other identities. Those who believe they will be cursed if they do not help others in some way (curse believer identity) balance collectivist and businessperson identity demands and become a hybrid businessperson. Alternatively, those who believe in curses but do not believe they apply to business (adapted curse believer identity), or those who do not believe in curses at all because of their religion (religious believer identity), prioritise businessperson identity demands and become an individualist businessperson.

Individuals must manage resistance to new behaviours and expectations

When participants respond to the identity conflict by partially or fully prioritising businessperson identity demands, they introduce new behaviours and expectations of others that deviate from existing deep-rooted values, norms, and expectations associated with the collectivist identity. They therefore experience resistance within the community, which is likely to be exacerbated when only subsets of the community are educated on business concepts and what it means to be a businessperson. Participants must therefore actively work to increase understanding and acceptance of new behaviours and expectations, and ultimately change how others see them as a businessperson. They do this through explanation and enforcement, as well as by leveraging authority figures.

RECOMMENDATIONS**Think about programmes as a context for identity construction**

Consider what types of identities you are helping participants construct. This is not limited to who they are as a businessperson, but also includes direct and indirect messages that shape other existing identities.

Be aware of existing identities and potential identity dynamics

Prior to implementing a programme, take time to understand what identities potential participants already have, what tensions may arise with the introduction or reinforcement of certain identities, and what existing identities may regulate participant behaviour.

Tailor programmes to address existing identities and potential identity dynamics

Where possible tailor programmes with existing identities and potential identity dynamics in mind. This will help minimise potential barriers related to identity conflict, resistance to new behaviours and expectations, and behaviour regulators.

Think about how to bring communities 'up' together

Consider community-level learning and community-based enterprises to limit the likelihood of resistance to new behaviours and expectations, in-group/out-group formation, and increased economic and human capital stratification.

Chapter 1

INTRODUCTION AND METHODOLOGY

BACKGROUND

How do building livelihoods programmes, or financial graduation projects, shape who an individual becomes as a businessperson? How do different types of businessperson develop and shape behaviour in different ways?¹ These are the questions this study sought to answer through an examination of the FSD Kenya and CARE building livelihoods programme in Marsabit County, Northern Kenya.

The building livelihoods programme is a modified financial graduation project that emphasises market-based programme components to increase cost-effectiveness and potential for scale. The aim of the programme is to help those living in extreme poverty build sustainable livelihoods through business to enable them to live above the 'survival threshold', whereby households can meet basic food needs without external assistance.² The programme builds on the Hunger Safety Net Programme (HSNP) bi-monthly cash transfer provided through the Government of Kenya's National Drought Management Authority (NDMA), which aims to improve consumption stability and predictability. HSNP recipients are recruited into savings groups of up to 30 people in which they contribute every month to group savings, as well as learn how to take and repay loans from the group. The

accumulated group savings are shared out amongst all contributing members at the end of a cycle (approximately a year) and a new cycle starts. The savings groups are facilitated by community-based facilitators (CBFs), who are more educated members of the community and who train participants on life skills (e.g. self-esteem, assertiveness, decision making) and basic financial and business skills (e.g. profit calculation, financial goal setting, savings, budgeting). The programme also includes facilitation of loans from Equity Bank and linkages to various market actors to increase access to information, enable group buying, and augment business opportunities.

At the start of the study, the project was in its early stages of forming savings groups, which enabled tracking of how participants developed as businesspeople over time and how different types of businessperson shape behaviour in different ways. Following an initial background visit in May 2016 four additional field visits were conducted, which were aligned with the timing of various programme components. The field visits were conducted in November 2016 after the savings groups had been formed and improved, in May 2017 following life skills training, in March 2018 following financial and business training, and in February 2019 following the introduction of Equity Bank loans.

APPLICATION OF AN IDENTITY THEORY LENS

This study applies an identity theory lens to explore who participants become as businesspeople. Identity responds to the question of "who am I?", which can take various forms. For example, individuals have role identities³ that are based on the roles they occupy (e.g. mother, teacher). These roles have behavioural expectations associated with them, for example a mother is expected to feed, clothe, and shelter her children and a teacher is expected to provide instruction to students and monitor progress. When someone adopts a role identity, they are likely to enact the expected behaviours associated with that role in order to confirm and validate their status as a role member.

¹ Some participants in the study are involved in both individual and group businesses. This study focuses on who participants are and how they behave as individual businesspeople.

² For more information on survival thresholds as part of the Household Economy Approach (HEA), see Fitzgibbon & Cabot Venton, 2014

³ Role identities are part of identity theory; see for example Burke & Stets, 2009; Stryker & Burke, 2000

Individuals also have social identities,⁴ which are based on a sense of belongingness to a group and therefore adoption of the characteristics associated with a typical group member (e.g. beliefs, values, norms). For example, someone may identify as a Kenyan, a football fan, or a pastoralist and behave in a manner they perceive to be typical of the group. Group members ('in-group') often compare themselves favourably to other groups ('out-group'), for example someone who identifies as a Chelsea football fan may differentiate themselves favourably from Liverpool football fans.

We all hold multiple identities as part of who we are. At times these identities co-exist without any problems, but other times they can conflict (e.g. when a mother cannot enact her role of businessperson because she must care for a sick child). Understanding identity and identity dynamics is important because it helps explain why people think about and behave in their environments the way they do.⁵

SAMPLE

Figure 1: Study locations in Northern Kenya



This study was conducted across three programme locations of Logologo, Laisamis, and Merille to provide diversity with respect to proximity to livestock markets and larger towns. Savings groups were identified in each location based on variation in terms of start date, group activity, and location, and approximately five participants were selected from each group to participate in the study. Emphasis was placed on participant diversity with respect to gender, age, business experience, and motivation and engagement. The intent was not to capture a statistically representative sample, but rather provide enough diversity to identify key differences and patterns. The total sample includes 51 participants in 10 savings groups across the three study locations. Appendix 1 provides an overview of study sample participants and Appendix 2 provides an overview of the study methodology.

⁴ Social identities are part of social identity theory; see for example Tajfel, 1982, 2010

⁵ Reference: Ashforth, Harrison, & Corley, 2008

Chapter 2

KEY FINDINGS

Three types of businessperson develop that shape behaviour in different ways

The study found that participants become one of three types of businessperson: a collectivist, a hybrid, or an individualist. Each of these businessperson types is associated with different values and behaviours, an overview of which is provided in Figure 2.

Figure 2: Overview of the three types of businessperson



THE COLLECTIVIST

BUSINESSPERSON VALUES

Focus on others, with emphasis on values such as mutual aid and generosity

BUSINESS BEHAVIOUR

Prioritise helping others over business continuity, profit and savings

“ That alone[business] is not very important... In our culture we help each other. You will help those who are less fortunate while doing business. ”



THE HYBRID

BUSINESSPERSON VALUES

Focus partially on others and partially on self with a mix of both collectivist and individualist values

BUSINESS BEHAVIOUR

Juggle trying to help others and maintain business and generate profit and savings

“ For a clever person he will know how to balance the business [with helping others] and not make it fail ”



THE INDIVIDUALIST

BUSINESSPERSON VALUES

Focus on self, with emphasis on values such as independence and self-fulfilment

BUSINESS BEHAVIOUR

Prioritise business continuity, profit and savings over helping others

“ Business is all over, they [businesspeople] no longer help each other... the society has changed; people no longer help each other.”

The collectivist businessperson

The collectivist businessperson focuses on others, such as extended family and the community, and emphasises values of mutual aid and generosity with respect to who they are as a businessperson. They therefore run their business in a way that prioritises helping others over business continuity, profit, and savings. For example, a collectivist businessperson is likely to give out business goods for free to needy community members at the expense of their own profit and savings. They might also readily provide goods on credit to community members who don't have money, even if they know payment may be delayed or even avoided.

Christopher is an example of a collectivist businessperson who runs a kiosk in his village. He describes himself as someone who has the heart to whelp others and explains, “the community needs

you”. He helps needy people in the community by providing goods on credit even though they often do not pay their debts. In one of the earlier interviews with Christopher, he explained:

“ People will tell you to help them on credit and you will do that until you will be equal to them in terms of struggles and problems... I had to close my shop two times because of bad debts.

”

Despite his business failing twice, Christopher continues to provide goods on credit to needy community members, explaining in a later interview:

"I have money, two hundred and ten thousand shillings, that is in bad debts now. When you go and see the debtor, he tells you he has nothing, what will you do? We wouldn't have been this far if we didn't have debts that need to be paid to us... Someone tells you that they are starving and you resort to give them, and they promise to pay on a Tuesday, and they will go away with it like that. Some come and say that the child is sick, and you feel for them... This is a food issue, but when they come and they plead with me, they have promises and when it is time to pay, they are changed. You will not get paid as much as you tell them to pay you."

The individualist businessperson

At the other end of the spectrum, the individualist businessperson is self-focused and emphasises values such as independence and self-fulfilment with respect to who they are as a businessperson. They therefore run their business in a way that prioritises business continuity, profit, and savings over helping others. For example, an individualist businessperson may refuse to provide handouts of business goods or goods on credit to needy community members, and instead only provide goods in exchange for immediate cash. Alternatively, they may continue to provide goods on credit, but do so with various restrictions and rules.

Ramaten is an example of an individualist businessperson. She sells items from her home such as food, alcohol, and solar torches. When she first started business, she provided goods on credit to help community members without readily available cash. However, she found that payment delays and non-payments brought her business down and she decided to only provide goods in exchange for immediate cash in order to maintain her business and generate profit and savings. As she explains:

"Before I used to help, I gave them [community members] credit, but after a while I stopped... They do come and beg for help, but too unfortunate, these things I have are for sale, I don't give them credit because I know they won't pay."

Because individualist businesspeople prioritise business continuity, profit, and savings over helping others as a businessperson, they are more likely to engage in business behaviours that may increase profit and enable growth compared to other types of businesspeople.

In addition to providing goods on credit, Christopher also helps needy community members through handouts of business goods. He explains:

"There are situations where you just look at some individuals and see that they really need help. There is a lady who came to me and said that she hasn't had any food and she had a child. So, I had to give her some rice at night from the shop [for free]."

Because collectivist businesspeople prioritise helping others as a businessperson, they are more likely to engage in business behaviours that may limit profit and prevent growth compared to other types of businesspeople.



The hybrid businessperson

The hybrid businessperson tries to balance both others and self and therefore holds a mix of both collectivist and individualist values with respect to who they are as a businessperson. They run their business in a way where they try to juggle helping others and maintaining business and generating profit and savings. For example, a hybrid businessperson might give needy community members handouts from the business, which can reduce profit generation, while at the same time restrict provision of goods on credit or charge interest on goods on credit or money loans to generate additional profit.

Hurisha is an example of a hybrid businessperson. His businesses include selling food items and trading goats. On one hand, Hurisha gives handouts of food items and money to needy community members. As he explains:

“There is a poor member of the community and you can’t tell her to just go away without giving her something like a hundred shillings so that she can feed her children... If it is a poor person that doesn’t have anything, you can give food for the family.”

On the other hand, when it comes to providing goods on credit, he limits frequency of credit provision to generate profit and savings for his own needs. As he explains:

“You don’t give out [goods on credit] every time. You work hard and not give out every single day. You can tell them that you have kids to take care of as well.”

Hurisha also charges interest on money loans to needy community members to generate additional profit. He explains:

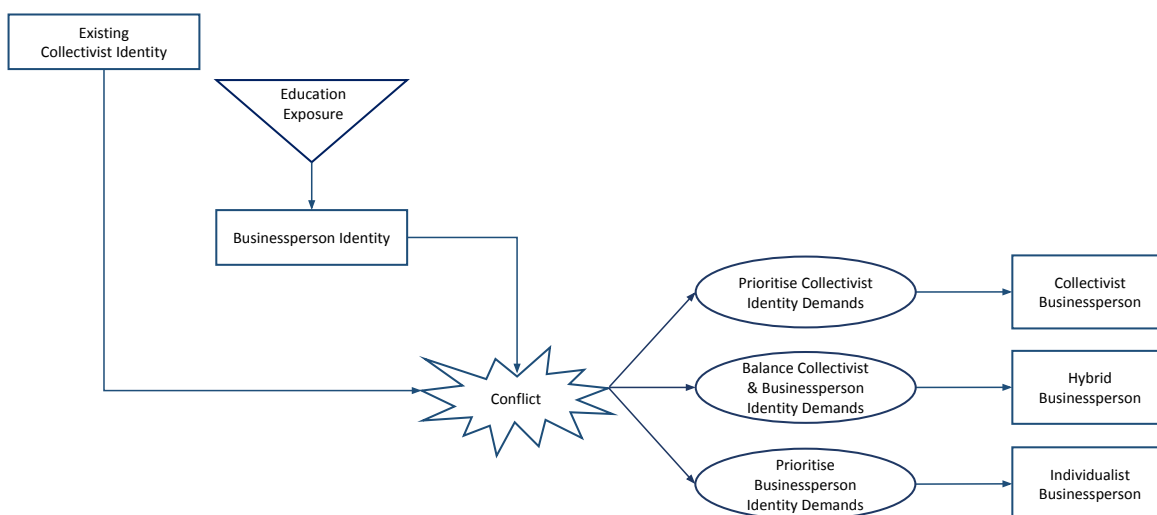
“If someone wants a thousand shillings and when the market day comes [and they sell livestock] they pay with an interest.. Interest is a good thing, it is a good profit.”

Because hybrid businesspeople try to balance helping others and business continuity, profit, and savings, they engage in a mix of business behaviours, some of which may limit business profit and growth and some of which may enable profit and growth. The mix of business behaviours is therefore likely to limit business potential overall.

DIFFERENT TYPES OF BUSINESSPERSON DEVELOP THROUGH VARIED RESPONSES TO IDENTITY CONFLICT

It is important to discuss the process through which the three types of businessperson develop because it has significant implications for initiatives that aim to build livelihoods through these types of programmes. Figure 3 illustrates the process, which is described step-by-step, including participant examples.

Figure 3: Model showing how the three types of businessperson develop



Existing collectivist identity

Before learning about business, participants have existing identities that define who they are and shape their behaviour. In this context there is an existing deep-rooted collectivist identity, which is associated with values of mutual aid and generosity and expectations to help one another, for example by sharing food, loaning livestock, and sharing or loaning money.

Ahatho, for example, describes the existing collectivist identity as follows:

“Being a pastoralist entails many things, for example in our society, a person who doesn’t own any animal can get animals by taking care of other people’s animals. In our culture, someone can ask you for a favour to do something for him or her and then pays you back in return. So, pastoralists share common values, which binds them together and helps the needy in the community..”

Another participant, Mayani, explains:

“Before we used to borrow from each other, we didn’t know about business. We used to sell a cow and buy the food and people came to us for food for their children and we gave them.”

The values and norms associated with the existing collectivist identity shape individual behaviours and expectations within the community. Those who have more are expected to help others more. As such, when participants become businesspeople, needy members of the community expect them to provide additional assistance in the form of handouts of business goods or money and provision of business goods or money on credit.

Businessperson identity learned through education and exposure

Participants learn what it means to be a businessperson through programme training and mentoring where they are taught how to buy and sell goods for profit, how to calculate profit, how to diversify business to maintain and increase profit generation, and how to budget and save money. They also learn how to take bank loans and expectations associated with the loans, which include use for business and repayment with interest according to specified deadlines.

Hurisha describes learning about business diversification and the importance of business continuity, explaining, *“He [CBF] tells us to do businesses and if it gets tough to change to others so that we don’t fail.”*

Another participant, Jennifer, explains what she has learned about being a businessperson through programme training:

“In this group I have gained knowledge on how to run businesses, on how to save, taking loans from the group and repaying and the group contributions... How to spend the money I get from the group, how to do businesses and make profits, spend some money to support the family and use the other to invest in business. It’s been different, we don’t spend like how our people used to.”



She further explains:

“They have taught us about business and about [bank] loans, and they told us that we should not be just getting money and not doing business... When you do business, save some profits for the children and pay some to the loan. Don’t just use the money once and for all. Do business and make savings... They told us that when people borrow money from you, tell them that is a loan and you don’t need to give it out. Even if it is your brother, or a friend, a loan doesn’t want anything like that because you will need to pay it... When you have a business, you will be able to buy a bed and shoes, but a loan as it is must go to the business. But they haven’t told us not to use the loan for food.”

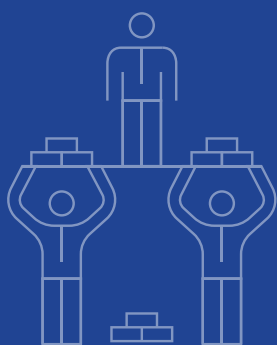
Some say we can use it for food, and you don’t need to go hungry while doing business. You can use it, but you should have a way to pay it back... We were afraid to take the loan before because of the fear of being arrested by the government. They told us that it is a good thing and that the government cannot lead us into trouble, that is when we went to get the loans.”

Meanings associated with being a businessperson are also learned or reinforced through exposure to other businesspeople, which may occur when participants visit new places to engage in trade (e.g. markets, towns), when external businesspeople do business within their community (e.g. due to new infrastructure such as paved roads and markets), and as more people within their community engage in business.

Silipani, for example, explains how she learned more about business through increased exposure beyond her village:

“We used to be ignorant before, we just stayed in the village. We can now do business and you can as well handle cash because we didn’t use to handle them. We have got the knowledge about the money, a concept that we didn’t have before. We have managed to go to places like Karare, a place that we never thought of going, Merille as well, and we can now go to these places to do business.”

Thus, through programme training and mentoring and increased exposure to other businesspeople, participants learn that being a businessperson (businessperson identity) is associated with objectives to maintain business and generate profit and savings. These objectives are repeatedly emphasised by the programme, for example through subsequent training modules, business advice, examples of success, and the types of questions participants are asked.



Identity conflict

Participants experience conflict between the collectivist identity and the businessperson identity. In other words, they cannot help others by providing handouts, goods on credit, and money loans while at the same time maintain business, generate profit and savings, and repay bank loans. This conflict is particularly exacerbated in contexts of poverty where resources are severely limited.

Sabdio, for example, describes how fulfilling expectations to share goods impedes her ability to maintain her retail business and generate profit and savings. She explains:

"I give food to the family that is needy that cannot afford to buy it, for free... It can make the business collapse, I reinvest the profit I got earlier in the business."

Like Sabdio, Mayani also sells food items from her home. She describes how helping people by providing goods on credit limits her ability to maintain her business. As she explains:

"When you give out credit, especially to our local people, they take long to pay their debts, by the time they pay you, maybe business has failed and it's hard to recover."

Participants therefore struggle to fulfil simultaneous demands associated with their collectivist and businessperson identities, which may result in fulfilling demands associated with one identity to the detriment of the other.



Different responses to identity conflict lead to different types of businessperson

Participants respond in varied ways to the conflict between the collectivist identity and the businessperson identity, which shapes what type of businessperson they become.

Individuals who prioritise collectivist identity demands become a collectivist businessperson: Some participants respond to the identity conflict by prioritising collectivist identity demands over businessperson identity demands. They therefore continue to help others regardless of the impact on their business.

Christopher was described previously as an example of a collectivist businessperson who prioritises helping others over business continuity, profit, and savings. Loltepes is another example of a participant who responds to the identity conflict by prioritising collectivist identity demands. She shares business goods with needy community members and readily provides goods on credit, accepting that some people will never pay their debts. As she explains:

“Some will take [goods on credit] and fail to return and others will pay, that is how our place is. If there is a poor person, you will give something. You feel for such people and give... I will give out when I have it. We will share what we have between the two of us.”

Individuals who prioritise businessperson identity demands become an individualist businessperson: On the other end of the spectrum, some participants respond to the identity conflict by prioritising businessperson identity demands over collectivist identity demands. In other words, they prioritise business continuity, profit, and savings over helping others. This can take a variety of forms, which include:

- Applying criteria or limits for assistance – for example, limiting goods on credit to people who demonstrate an ability to pay (e.g. earn a salary) or applying strict deadlines for payment
- Earning profit from helping others – for example, continuing to help others by providing goods or money on credit but applying interest charges to earn more profit
- Restricting assistance to personal items only – for example, providing handouts of household goods but not business goods or sharing/loaning personal money but not business money (e.g. bank loan money)
- Eliminating assistance – for example, refusing to provide handouts or goods on credit under any circumstances





Nasanten is an example of a participant who applies criteria for assistance. While she continues to provide goods on credit, she does so selectively to ensure business continuity, profit, and savings. As she explains:

“People will come and borrow things on credit, but you don’t give to all the people, only those who will repay you... I give to those people who have salaries because they will pay me... I have seen that it is hard to lend to someone who doesn’t have anything like a salary, it is because you will be able to get something to buy stock easily when they pay. I will be able to buy new stock that way.”

Supadei is an example of a participant who earns profit from helping others. While she continues to help others by providing goods on credit, she charges interest on the credit to generate additional profit. As she explains:


“For every credit it slows me down, you have to pay something small on top like 20 bob [interest]... It [interest] is good because it boosts my business... If you don’t want my goods you can as well go to another place because that interest helps me boost myself and grow my business.”

Nasanten is an example of a participant who restricts assistance to personal items only. She does not give handouts of her business food items; rather she restricts handouts to food she has for her own family. In this way, she separates fulfilment of collectivist identity demands from who she is as a businessperson. She explains:

“Someone who will come and plead with me for long that the children are hungry, I will give a mother who comes and pleads with me. I give them food but not from the business... I don’t give from the business, just from the food I have.”

Ramaten was described previously as an example of an individualist businessperson who prioritises businessperson identity demands. She is an example of a participant who eliminates assistance by refusing to provide goods on credit so she can maintain her business and generate profit and savings.

Participants may apply one or a combination of these responses to the identity conflict. For example, as shown above, Nasanten responds with two different responses, both of which prioritise businessperson identity demands as opposed to collectivist identity demands. With respect to goods on credit, Nasanten applies criteria for assistance, and with respect to handouts, she restricts assistance to personal items only.



Individuals who balance collectivist and businessperson identity demands become a hybrid businessperson:

Some participants respond to the identity conflict by prioritising some aspects of collectivist identity demands and some aspects of businessperson identity demands. In other words, they try to juggle expectations to help others and objectives to maintain business and generate profit and savings.

Hurisha was described previously as an example of a hybrid businessperson who balances collectivist and businessperson identity demands. Kureya is another example of a participant who responds to the identity conflict in a similar way. On one hand, Kureya continues to readily provide goods on credit without limits or restrictions and to provide handouts of business goods to help needy community members. For example, she explains, *"I give them [teeth cleaning sticks] for free even up to hundred shillings."* On the other hand, she applies limits for assistance with respect to sharing money. Although needy community members expect her to share whatever money she has, she refuses to share bank loan money, which is associated with expectations for business use and repayment with interest. As she explains:

"The business doesn't allow that issue of giving out [bank loan money] for free because it will make you fail, it is better to say no at times. The loan that you have taken is needed back and I won't be able to give out something like that."

Hybrid businesspeople sit along a continuum between collectivist businesspeople and individualist businesspeople based on the degree to which they emphasise collectivist values and behaviours versus individualist values and behaviours with respect to who they are as a businessperson.



Individuals may shift between different types of businessperson

Individuals may shift between types of businessperson under different conditions. For example, Nasanten was previously described as an individualist businessperson who applies criteria for assistance with respect to goods on credit and restricts assistance to personal items only with respect to handouts. However, when she first learned about business through the programme, she initially became a collectivist businessperson. She readily gave handouts of business goods to needy community members regardless of the impact on her business because she was happy to finally have means to help others. In an earlier interview she explained, “I just cross my fingers and give as I am waiting for the mercy of God.”

However, over time, through ongoing programme training and mentoring, exposure to other businesspeople, and business experience, she adjusted her response to the conflict between collectivist and businessperson identities to become an individualist businessperson. As she explains:

“I used to give all, but now I can’t deal with them [needy community members]. They will make the business go down... I have seen that they disturb me a lot, they have caused me to lag behind in the business.”

Participants may also receive guidance from programme CBFs on how to manage collectivist identity demands. For example, Christopher describes what he has been advised with respect to community member expectations for goods on credit:

“He [CBF] has told us that if you give things on credit then you will not grow in business. Like the last time at the tree, he taught us about the five thousand [HSNP cash transfer] and gave an example of the cigarette, when you are selling it you don’t give it on credit, you will have taken yourself on a loss.”

While Christopher recounts being told not to provide goods on credit, as previously described, he still does so, and as such he continues to be a collectivist businessperson. In other cases, participants apply some or all the guidance provided by the CBFs on to how to manage collectivist identity demands, which may lead to adjustments in how they respond to the identity conflict and therefore to shifts in what type of businessperson they are.

There are indications that most participants in the study started as collectivist businesspeople, many of whom shifted to become individualist businesspeople over time. However, a number of participants also shifted to become hybrid businesspeople, while others, like Christopher, continued to be collectivist businesspeople over time. While shifts were not seen in the other direction (e.g. individualist businessperson to collectivist businessperson), such shifts could potentially occur under certain conditions, which were not captured in this study. At the time of their last interviews,⁶ approximately 23% of sample participants were categorised as collectivist businesspeople, 19% as hybrid businesspeople, and 57% as individualist businesspeople (see Appendix 1 for categorisation by participant).⁷

⁶ The timing of participants’ last interviews varies depending on which rounds of data collection they were available for

⁷ Per Appendix 2, 61% of participants were available for all rounds of data collection. Where participants were not available for all rounds of data collection, businessperson identity is estimated based on available data where possible and otherwise categorised as having insufficient data. N = 47.

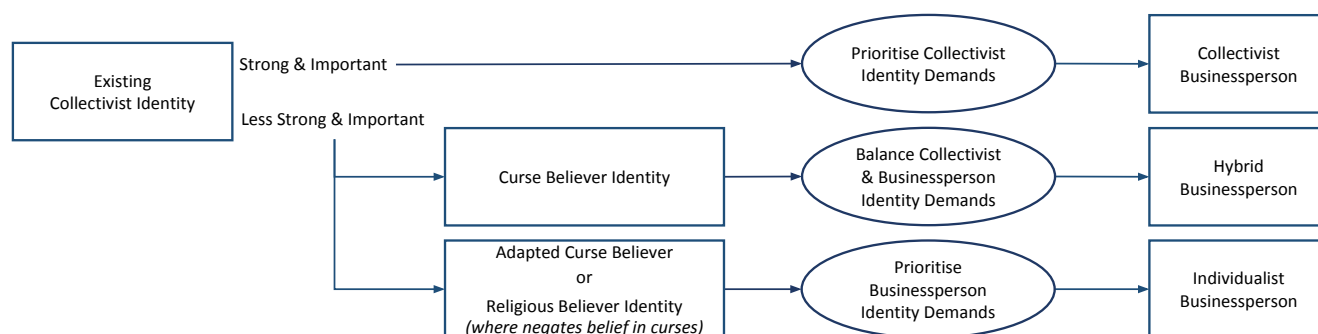
WHY PARTICIPANTS BECOME A SPECIFIC TYPE OF BUSINESSPERSON

It is helpful to understand why participants become one type of businessperson as opposed to another, as well as why some shift from one type of businessperson to another while others do not. In order to answer these questions, various participant attributes were examined to identify any patterns across types of businessperson, including location, group, gender, age, marital status, disability, education, and prior business experience. However, none of these attributes were found to explain why an individual becomes a specific type of businessperson. All the varied attributes were found across the different

businessperson types. For example, both women and men of varying ages and with varying backgrounds became collectivist, hybrid, and individualist businesspeople.

Through further examination of the data, it was found that who someone becomes as a businessperson is regulated by other identities that are important to them. Figure 4 illustrates how different identities shape how participants respond to the conflict between collectivist and businessperson identities and therefore who they become as a businessperson. Each regulating identity is described in more detail, including participant examples.

Figure 4: Identities regulating who an individual becomes as a businessperson



Collectivist identity strength and importance as a regulator

As previously described, participants have an existing collectivist identity associated with values of mutual aid and generosity and expectations to help one another. However, in this context anthropologists have described a duplicity associated with the collectivist identity whereby individuals must clearly and visibly demonstrate values of mutual aid and generosity or face social repercussions (e.g. curses), even though some individuals may not fully internalise the values and may secretly engage in selfish behaviour.⁸ Therefore, the collectivist identity is stronger and more important for some individuals than others. Where it is strong and important, participants respond to the conflict between collectivist and businessperson identities by prioritising collectivist identity demands. They therefore become a collectivist businessperson and are less likely to shift to another type of businessperson over time.

Loltepes is an example of a participant for whom the collectivist identity is strong and important. This is illustrated, for example, when she explains, *"In our culture we help each other. You will help those who are less fortunate while doing business."* She therefore prioritises collectivist identity demands over businessperson identity demands, and as previously described, continues to provide handouts of business goods and goods on credit without limitations and restrictions in order to help needy community members, regardless of the impact on her business.

In contrast, participants for whom the existing collectivist identity is less strong and important are more likely to become a hybrid or individualist businessperson. However, which of these types of businessperson they become is regulated by other identities that are important to them.

⁸ For more information on the duplicity associated with the collectivist identity in this context, see Holtzman, 2009

Curse believer identity as a regulator

Participants for whom the collectivist identity is less strong and important are more likely to prioritise some businessperson identity demands. However, they cannot fully prioritise these demands over collective identity demands if they have a curse believer identity. Curse believers fear being cursed by others if they wrong them in some way or if others are angry or envious. Therefore, participants who hold a curse believer identity must continue to prioritise some collective identity demands to avoid being cursed.

Hurisha is an example of a participant with a curse believer identity and for whom the collectivist identity is less strong and important. As previously described, he prioritises businessperson identity demands by limiting goods on credit and charging interest on money loans. However, at the same time, he continues to provide handouts of business goods and money to needy community members, thus prioritising collective identity demands with respect to handouts. He does not feel he can change his behaviour with respect to handouts because of his fear of curses. As he explains:

“You give them [needy community members] thirty shillings to buy sugar, so they don’t curse you... The people in the satellite villages are the bad lot in that [curses]. They are hard to send back empty handed [because they will curse you].”

Individuals with a curse believer identity, and for whom the collectivist identity is less strong and important, therefore respond to the conflict between collectivist and businessperson identities by balancing collectivist and businessperson identity demands, thus becoming a hybrid businessperson.

Adapted curse believer identity as a regulator

Through business education and exposure, some curse believers adjust their beliefs over time. While they continue to believe they can be harmed by curses, they do not believe curses apply to business resources and practices. Rather, they have learned and believe that the pursuit of profit and savings through business is justified, and as such, refusing to provide goods on credit, handouts of business goods or money, or money loans does not constitute wrong doing to another person, making any attempted curses ineffective. Participants who develop an adapted curse believer identity are therefore able to fully prioritise businessperson identity demands because they do not fear repercussions in the



form of curses if they prioritise business continuity, profit, and savings over helping others.

Ramaten is an example of a participant with an adapted curse believer identity and for whom the collectivist identity is less strong and important. As previously described, Ramaten eliminates assistance and stops helping needy community members with goods on credit so she can maintain her business and generate profit and savings. When asked if she is worried about being cursed for not helping others she explains,

“There is curses, but everything has its own way. I am afraid of it too, but when it comes to business, it’s business.”

Individuals with an adapted curse believer identity, and for whom the collectivist identity is less strong and important, therefore respond to the conflict between collectivist and businessperson identities by prioritising businessperson identity demands, thus becoming an individualist businessperson.

Religious believer identity as a regulator

Religious believers embody the norms, values, and beliefs associated with formal religions (e.g. Christianity). In some cases, having a religious believer identity negates the belief in curses and therefore the ability to be impacted by them. Therefore, when the collectivist identity is less strong and important for someone and they do not believe in curses because of their religious identity, they are able to fully prioritise businessperson identity demands because they do not fear repercussions in the form of curses if they prioritise business continuity, profit, and savings over helping others.⁹

Nosilale is an example of a participant with a religious believer identity that negates the belief in curses and for whom the collectivist identity is less strong and important. Nosilale selectively provides goods on credit to ensure business continuity, profit, and savings and refuses to share business goods, restricting handouts to personal items only. She is able to prioritise businessperson identity demands because she does not fear curses due to her identity as a Christian. As she explains, *“I just believe in God. The Christians fear God and not the curses.”*

Individuals with a religious believer identity that negates the belief in curses, and for whom the collectivist identity is less strong and important, therefore respond to the conflict between collectivist and businessperson identities by prioritising businessperson identity demands, thus becoming an individualist businessperson.



⁹ A religious believer is likely to become a collectivist businessperson if their collectivist identity is strong and important for them. Alternatively, a religious believer is likely to become a hybrid businessperson where their collectivist identity is less strong and important and where they maintain a belief in curses.

INDIVIDUALS MUST MANAGE RESISTANCE TO NEW BEHAVIOURS AND EXPECTATIONS

When participants respond to the identity conflict by partially or fully prioritising businessperson identity demands, they introduce new behaviours and expectations of others that deviate from existing deep-rooted values, norms, and expectations associated with the collectivist identity. As such, they are likely to experience resistance from other community members. This resistance is likely to be exacerbated when only subsets of the community are included in programmes and as such not all community members receive the same education on business concepts and what it means to be a businessperson. Participants must therefore actively work to increase understanding and acceptance of new behaviours and expectations, and ultimately change how others see them as a businessperson. Participants were found to use three mechanisms to help them do this: explanation, enforcement, and leveraging authority figures. Participants may use one or a combination of these mechanisms.

Explanation as a mechanism to manage resistance

Some participants use explanation to educate others about new behaviours and expectations to increase understanding and acceptance and change perceptions of who they are as a businessperson.

For example, Ramaten describes how community members resisted her new behaviour of selling goods for profit and her associated expectations of them as customers. She used explanation to increase understanding and acceptance of her shift from sharing goods to selling goods and her expectations for payment. As she explains:

“There was a problem in making them [community members] understand, they have been used to these free goods that you gave them, so when you start to sell them, they get irritated... I make them understand that these goods I am selling, I buy them with money, then with my own effort I carry them on my back to this place so as to bring service closer to you. So instead of us forcing [payment], why can't we make sure the ways are smooth, you pay, I render service and sell goods to you.”

Mayani similarly uses explanation to increase understanding and acceptance of her selling of goods for profit and her expectations regarding payment. She educates community members that she will not be able to restock if they do not pay for goods taken on credit. She explains:

“You will tell them you want to buy new stock, but you don't have money for that... I have to tell them that I am in need of that money [to maintain business].”

Enforcement as a mechanism to manage resistance

Some participants rigidly enforce new behaviours and expectations through their actions to change perceptions of who they are as a businessperson.

For example, as previously described, Hurisha charges interest on money loans to generate additional profit from helping others. This is a new concept for some community members who therefore do not want to repay more than what they borrowed. Hurisha enforces his new behaviour and new expectations of borrowers by refusing to loan money if community members do not accept his terms. As he explains, *“If someone won't pay [interest], you don't give, but someone who agrees with those terms can get it [money loan].”*



Sabdio similarly reinforces her new behaviours and expectations by refusing requests for goods on credit and money loans if borrowers do not accept her terms, which include strict payment rules for goods on credit and interest on money loans. With respect to goods on credit, she explains,

“They decide to abide by my rules [to pay in two days] or I will chase them away.”

With respect to money loans, she explains,

“They go and think about it, if they will accept the offer [with interest] or not, they will go bearing in mind that I charge interest on the amount I gave.”

Leveraging authority figures as a mechanism to manage resistance

Some participants seek assistance from respected others to help reinforce new behaviours and expectations, and therefore to help change perceptions of who they are as a businessperson. This includes authority figures such as husbands of female customers, village elders and chiefs, and the police.

As previously described, Sabdio introduces new rules for payment of goods on credit whereby customers are expected to pay within two days. In order to reinforce her new behaviour and expectations she seeks support from husbands of female customers who delay or avoid payment. As she explains:

“Instead of fighting with her [for payment], I just took her to her husband who dealt with her. You can also use them [village elders], but the best one is to use the victim’s husband rather than to humiliate her in public.”

Mayani on the other hand, leverages her village

chief, and at times the police, to ensure community members meet payment expectations for goods on credit. For example, she explains:

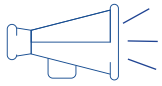
“I will just go and report the matter to the chief and tell them how he took my stuff and failed to pay them back. I have to tell them; I am in need of that money.”

Management of resistance smooths the path for others

There are indications that as more participants apply one or more of these mechanisms to manage resistance, a larger number of community members come to understand and accept new behaviours and expectations, thereby increasing their legitimacy and smoothing the path for others to become hybrid or individualist businesspeople. However, as previously described, whether an individual becomes a collectivist, hybrid, or individualist businessperson is regulated by other identities that are important to them.

Chapter 3

RECOMMENDATIONS



The findings of the study lead to four key recommendations for organisations implementing these types of programmes.

1 Think about programmes as a context for identity construction

One way to think about these programmes is as a context for identity construction. Whether intentional or not, you are helping participants construct new identities in various ways, such as through training, mentorship, examples of success, and even through the questions you ask. Therefore, it is important to consider what types of identities you are helping to construct. For example:

- What does it mean to be a businessperson?
- What expectations are associated with being a businessperson?
- How does a businessperson behave in different situations?
- What are the different types of businessperson and how do their values and behaviours differ?

It is also important to think about what you are implicitly or explicitly telling participants about other identities they have, which can lead to changes in existing identities. For example, telling participants not to share business goods with needy community members or not to provide goods on credit can change how they perceive an existing collectivist identity and potentially what it means to be a member of the community. This is not meant to prescribe which messages should be delivered, but rather emphasise awareness about how different messages can re-shape existing beliefs, values, and norms.



Therefore, it is important to consider what types of identities you are helping to construct. It is also important to think about what you are implicitly or explicitly telling participants about other identities they have, which can lead to changes in existing identities.

2 Be aware of existing identities and potential identity dynamics

Prior to implementing a programme, take time to understand what identities potential participants already have. Questions to consider include:

- What meanings and expectations are currently associated with being a businessperson?
- Are there strong collectivist values or is it a more individualist context?
- Are there expectations to act as a social safety net for each other, and if so what form(s) does this take?
- What does it mean to be a woman/man or a mother/father in this context?
- What does it mean to be a member of the community?
- What other roles do people have that might be important (e.g. pastor, elder, role model, daughter/son)?
- Are there religious or other related beliefs that are important?

In addition, think about what tensions may arise between the identities you are introducing, or reinforcing, and the identities that already exist, as well as how existing identities may regulate participant behaviour. Questions to consider include:

- Where might participants struggle to fulfil simultaneous demands associated with different identities (e.g. businessperson vs collectivist, businessperson vs mother)?
- Where might participants face resistance to new behaviours and expectations due to existing deep-rooted values, norms, and expectations in the community?
- What existing identities do participants have that might influence their behaviour as a businessperson (e.g. curse believer)?

Existing identities and potential identity dynamics can be uncovered through review of existing studies and literature, as well as through initial background field visits and interviews.





3

Tailor programmes to address existing identities and potential identity dynamics

Implementing a one-size-fits-all programme will not work in all contexts. Where possible tailor your programme with existing identities and potential identity dynamics in mind. Questions to consider include:

- How can our programme build on existing identities and/or limit tension between new identities and existing identities?
- Where conflict is likely to arise between identities, how can we help participants navigate the tension when they cannot fulfil simultaneous demands associated with different identities? For example, where conflict exists between collectivist and businessperson identities, are there ways to fulfil demands associated with both, such as providing work-for-food or money?
- Where participants face resistance to new behaviours and expectations, how can we help them manage resistance to become who they want to be as a businessperson? For example, can we help them find ways to explain or enforce new behaviours and expectations in a way that will be accepted by the community? How can we work with local authority figures to ensure they understand new business behaviours and expectations so they can help reinforce them?
- How do we work with other participant identities that may regulate their behaviour as a businessperson (e.g. curse believer)?

Tailoring your programme with these questions in mind will help minimise potential barriers related to different identity dynamics.

4

Think about how to bring communities 'up' together

Community resistance to new behaviours and expectations can be exacerbated when some members of a community receive training on business concepts and what it means to be a businessperson, while others do not. Options to consider include community-level learning and community-based enterprises where all members of a community develop a business together, therefore limiting the likelihood of resistance to new behaviours and expectations, in-group/out-group formation, and increased economic and human capital stratification.

APPENDICES

Appendix 1: OVERVIEW OF STUDY SAMPLE PARTICIPANTS

Location	Group #	Estimated Proximity to Town	Name	Gender	Estimated Age Category*	Pre-Prog Business Experience	Individual Business at First Interview**	Individual Business at Last Interview	Business Person Type at Last Interview
Logologo	1	1km	Linda	Female	Young	Some	PT	None	Individualist
			Jeremy	Male	Young	None	None	PT	Insufficient Data
			Nancy	Female	Middle-Aged	Some	PT	K	Individualist
			Athiya	Female	Middle-Aged	None	PT	None	Collectivist
	2	10km	Safo	Male	Middle-Aged	Some	BE	BE	Individualist
			Mayani	Female	Young	Some	PT	PT	Individualist
			Ntalamaye	Female	Old/Elder	Some	PT	PT	Individualist
			Dakiso	Female	Young	None	PT	PT	Individualist
	3	3km	Talaso	Female	Young	None	PT	PT	Collectivist
			Jennifer	Female	Middle-Aged	Some	PT	PT + LT	Hybrid
			Marayon	Female	Young	None	PT + LT	LT	Individualist
			Margaret	Female	Middle-Aged	Some	PT + BU	PT	Individualist
			Nanyu	Female	Old/Elder	Some	PT + LT	PT + LT	Individualist
Laisamis	4	2km	Ntalaman	Female	Middle-Aged	Some	PT + LT	PT + LT	Individualist
			Anne	Female	Middle-Aged	Some	BE	BE	Collectivist
			Hirkena	Male	Old/Elder	None	K	K	Hybrid
			Kongomo	Female	Old/Elder	None	PT	PT + LT	Individualist
			Sabdio	Female	Young	None	PT	PT	Individualist
	5	0km	Dararo	Female	Old/Elder	None	None	PT	Collectivist
			Arnanda	Female	Middle-Aged	Some	BE	BE + LT	Individualist
			George	Male	Old/Elder	Advanced	PT	PT	Hybrid
			Hurisha	Male	Old/Elder	Advanced	PT	PT + LT	Hybrid
			Mallimo	Male	Middle-Aged	Some	PT	PT + LT + BU	Collectivist
			Michelle	Female	Young	Some	PT + BE	PT + BE	Collectivist
	6	15km	Naireta	Female	Young	Some	BE	BE	Hybrid
			Nasanten	Female	Middle-Aged	None	PT	PT	Individualist
Galmalo			Male	Old/Elder	None	None	PT + LT	Individualist	
Ahatho			Female	Young	None	None	LT	Hybrid	
Silapini			Female	Middle-Aged	None	PT + LT	LT	Hybrid	
Supadei			Female	Middle-Aged	None	PT + LT	PT + LT	Individualist	
Ramaten			Female	Middle-Aged	None	PT + LT	PT + LT	Individualist	
Amy			Female	Middle-Aged	Some (NR)	PT (NR)	PT (NR) + LT	Insufficient Data	
Merille	7	5km	Hawatho	Female	Young	Some	PT + LT	PT	Individualist
			Nanyaloshoro	Female	Young	Some (NR)	PT	PT	Collectivist
			Karikiya	Female	Old/Elder	Some (NR)	PT (NR)	PT (NR)	Insufficient Data
			Halimo	Female	Young	Some (NR)	PT (NR)	PT (NR)	Collectivist
			Christopher	Male	Middle-Aged	Some	PT + LT	PT + K + R	Collectivist
	8	1km	Haniya	Female	Young	Some	BE + K	BE + K	Individualist
			Loltepes	Female	Young	Some	PT (NR)	PT + LT	Collectivist
			Kureya	Female	Middle-Aged	Some	PT (NR) + LT	PT + LT	Hybrid
			Susan	Female	Young	Some	LT + BE + H	LT + BE + H	Collectivist
			Narau	Female	Young	Some	PT	PT + LT	Individualist
9	15km	Naramutu	Female	Young	Some	PT + LT	PT	Hybrid	
		Nasieku	Female	Young	Some	PT + LT	PT + LT	Individualist	
		Nachami	Female	Middle-Aged	Some	PT + LT	PT	Individualist	
10	2km	Roble	Male	Middle-Aged	Some	LT	LT	Individualist	
		Nosilale	Female	Middle-Aged	Some	LT	LT + BU + PT	Individualist	
		Nakuru	Female	Old/Elder	None	LT	LT + BE	Individualist	
		Seneka	Female	Young	None	LT + BU	LT + BE + R	Individualist	
			Sindio	Female	Young	Some	LT	LT	Individualist

* Age category is estimated as most participants do not know their age.

** Timing of first and last interviews varies by participant based on availability during each round of data collection.

BE = Beads, BU = Butchery, H = Hairdressing, K = Kiosk, L = Livestock Trade, PT = Petty Trade, R = Rental House/Room (NR) = making items from natural resources and selling for money only (as opposed to buying & selling goods for profit)

Appendix 2: METHODOLOGY

The same participants were interviewed each round of data collection. This was vital to develop relationships and trust to explore questions relating to personal perceptions and behaviour, as well as to identify changes over time. It was not always possible to find all participants every visit as at times some were far away with their livestock or absent due to medical situations or other events. However, 31 (61%) sample participants were available for all four rounds of data collection.

Semi-structured questionnaires were used for each round of data collection to ensure a degree of consistency across interviews, while also allowing emerging topics of interest to be explored. Questions explored topics such as different roles participants have and the meanings associated with them, influence of different programme components, what it means to be a businessperson, and relationships between different identities (e.g. businessperson and mother), as well as changes and sources of change. During the first three rounds of interviews it was discovered that as participants were becoming businesspeople, or evolving as businesspeople, many experienced tension between trying to maintain their business and generate profit and savings, and expectations from community members to provide handouts of money or business goods, goods on credit, and money loans. This tension seemed to be significant for participants and therefore it was explored in-depth in the final round of interviews.

All interviews were conducted in the local language of Samburu to allow participants to be able to fully express themselves in their own language. A local translator from the community was used for real-time translation. Based on verbal recorded consent, interviews were recorded and subsequently transcribed and translated to enable analysis of participants' exact responses.

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About FSD Kenya

The Financial Sector Deepening programme (FSD Kenya) was established to support the development of financial inclusion and inclusive financial markets in Kenya. In 2005 we were constituted as an independent trust under the supervision of professional trustees, KPMG Kenya, with policy guidance from a Programme Investment Committee (PIC). Our aim is to help realise an inclusive financial system that supports Kenya's long-term economic development goals. We work closely with Government, the financial services industry and other partners across key economic and social sectors. Our core development partners are currently the UK's Department for International Development (DFID), the Swedish International Development Agency (Sida), and the Bill & Melinda Gates Foundation.

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