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&

THE OPEN UNIVERSITY OF TANZANIA

MASTER OF SCIENCE IN COMMUNITY ECONOMIC DEVELOPMENT

(2007)

PROJECT TITLE; THE ROLE OF WOMEN IN POVERTY ALLEVIATION;
A CASE STUDY OF TARAKEA WOMEN SAWMILL IN ROMBO DISTRICT,
TANZANIA

SUMARI, SANGITO VARISANI
SUPERVISOR'S CERTIFICATION.

The undersigned certifies that has read and hereby recommend for acceptance of a project 'The role of women in Poverty alleviation: A case study of Tarakea Women Sawmills in Rombo District, Tanzania. Submitted In Partial Fulfillment Of Requirements, For The Master of Science In Community Economic Development In The Southern New Hampshire University At The Open University Of Tanzania 2007.

Zera Evans Baseki
(Supervisor)

Date: 16th August 2007
DECLARATION BY CANDIDATE

I Sangiyo Varisani Sumari do hereby declare to the senate of Southern New Hampshire University and The Open University of Tanzania that this project report is my a result of my own original work and it has not been submitted for the similar degree in any other University.

Signature: ........................................
Date: 23/07/07
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DEDICATION

This work is dedicated to Women who are playing their major role in poverty alleviation.
ACKNOWLEDGEMENT

I wish to extend my thanks to my supervisor and course instructors for their work in the preparation of this project. I would like to extend my sincere thanks to Ministry of Natural Resources and Tourism for permission and sponsoring my course. I would also like to thank Tarakea Women Sawmill (TAWOSA) for allowing me to use their organization as a case study. Lastly but not least I wish to thank my Wife Lillian and my children Gloria and Zoe for their support and encouragement throughout the development of this project.
LIST OF ACRONYM

TAWOSA- Tarakea Women Sawmills
SIDA- Swedish International Development Agency
URT- United Republic of Tanzania
SNHU – Southern New Hampshire University
CED – Community Economic Development
TZS- Tanzanian Shilling
TTCL-Tanzania Telecommunication Cooperation Limited
CAN- Community Needs Assessment
FGD- Focused Group Discussion
SPSS- Statistical Package For Social Sciences
FAO- Food and Agriculture Organization
SEWA- Self Employed Women Association
IFAD- International Fund for Agricultural Development
SME- Small and Medium scale Enterprises
NSGRP-National Strategy for Growth and Reduction of Poverty
UNDP- United Nations Development Programme
SIDO- Small Industries Development Organization
PWMC-Pangascasan Women’s Multipurpose Cooperative
SEWA- Self Employed Women Association
NSGRP- National Strategy for Growth and Reduction of Poverty
SACCOS- Saving and Credit Cooperative Society
TASO-Tanzania Agricultural Show Organization

TIC- Tanzania Investment Centre.
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ABSTRACT

The core problem among the community household members particularly women in Rombo District towards development has been increasing income poverty. Rombo district is relatively poor with an average per capita income of Shs 96,000 per year when compared with National statistics of about 270,000 per capita (2002).

There is a critical land shortage, which according to Rombo District council (2002), on average the area owned by household vary between 0.25 to 1 acres per household. Land is not fertile with very low production per unit area, poor land management husbandry and has been cultivated for many years. About 90% of the rural population is engaged in agriculture and animal husbandry, which is mainly done by women. The main crops cultivated are maize, banana, beans, few fruit trees (mango, avocado and coffee), which is for cash.

The area face a serious problem of poverty among women and this led to establishment of the Tarakea Women Sawmill (TAWOSA) with aim to improve their livelihood through an income generating activity. TAWOSA is a registered cooperative society that was established in 1987 with 150 founder women members from Tarakea Division in Rombo District. The project is located in Tarakea division, Rombo District, Kilimanjaro Region. The main activities of Tarakea Women Sawmill are sawmilling activities, which include, timber harvesting (logging), hauling (transportation), sawing and marketing of timber.
During needs assessment and problem identification it was found that, TAWOSA is facing a problem of **low productivity** due to lack of enough rawmaterial and inadequate skills to run the sawmill. Also TAWOSA lacks proper strategies to carryout sawmilling business.

This project is intended to improve the productivity and income of TAWOSA women, and contribute to their effort to reduce income poverty among them by filling the knowledge gap through **capacity building** of TAWOSA by conducting on job training of sawmill staff, in which 13 members of staff were trained.

TAWOSA implemented the project in collaboration with SNHU CED student as an advisor and the project took eleven months, from Feb.2006 to Dec.2006.

Project evaluations showed that training had a positive impact on the recovery rate and sawmill productivity.
EXECUTIVE SUMMARY:

Poverty among women is a persistent problem that hinders development of community in developing countries. Women account for over 50% of the population and they are the disadvantaged group due to marginalization and social exclusion because of gender relations that exist in many African societies.

Due to poverty in villages, men do migrate to urban and mining areas in search of jobs and other profitable ventures and leave women behind to take care of the households. According to District Council Report (2002), the trend of female headed households is increasing with 35% in 1998 to 66% in 2002 while that of male is declining from 65% in 1998 to 34% in 2002. The shift of responsibility is high and this is a big concern, because over 90% of the population in Rombo district depends on agriculture that is now unproductive due to land fragmentation and low soil fertility. The population of Rombo district is about 245,716, male 116,338 (47%) Female 129,378 (53%) (2002 census) with average growth rate of 2.8%, which is among the highest in Tanzania, when compared to 1.8%.

To come out of poverty, people from this area have to come with an alternative means of livelihood that will not depend entirely on agriculture. This led the Tarakea women to organized themselves and formed a cooperative society TAWOSA that deals with sawmilling activity to generate income in their effort to reduce income poverty.

TAWOSA project face a shortage of raw material and what is available can only cater for 30% of its installed capacity and they also lack the capacity to run the sawmill profitably. The current growing economy and growth in the building construction
industry in the country make sawmilling a highly viable venture since there is no problem of marketing and the demand for timber for different uses is higher than the supply (TAWOSA, 2004).

TAWOSA is the only Women cooperative society in Rombo district dealing with sawmilling, which is traditionally known to be men’s activity (Rombo District Council, 2004).

TAWOSA’s effort need to be complemented and encouraged because women are majority in the society, but in most cases they are marginalized in resource allocation and very few of them are participating in political positions.

Due to the current situation of raw material in the area, it has been noted that TAWOSA cannot get more than what they are getting in the near future the only thing they can do is to improve on what they have, by improving on the sawmilling techniques through training of staff. (TAWOSA, 2004)

In the needs assessment it was reviled that TAWOSA had insufficient raw material to cater for their optimal sawmill operations, the situation which led to two of their sawmill units not to operate (unutilized idle capacity). However, the knowledge and skills of sawmill staffs was inadequate which led to low timber recovery and high running costs because of delays and breakdown of machines and equipment.

The capacities to utilize sawmill wastes by TAWOSA to diversify business was lacking due to shortage of financial resources.
The above mentioned problems contributed to the low sawmill productivity at TAWOSA which made them not to generate good profit and hence income to the members.

In order to address the problem, this project attempt to achieve one overall objective which is to improve the productivity of TAWOSA sawmills in order to contribute effectively in the income poverty reduction among women. The specific objective of this project is to build capacity of sawmilling staff by December 2006 through training of sawmill staff to enable them to utilize the available resources more efficiently.

TAWOSA management in collaboration with SNHU CED student implemented the project through visits, meetings, on job training which were conducted at TAWOSA premises.

The project was implemented by consulting the sawmilling instructor from Forest Industries Training Institute in Moshi, conducted the course for 6 days from 10-15th July 2006. The staff training course covered all aspects of sawmilling operations and 13 TAWOSA members of sawmilling staff attended.

The project evaluation showed that the training of sawmill staff had significance impact on sawmill productivity and recovery of saw logs from standing volume rose from 70% to 85% and that of saw logs to sawn timber increased from 25-35%. The 15% increase in saw logs and 10% in sawn timber increased the sawmill productivity by the same magnitude. The training also improved the record keeping, safety and environmental protection, and also the quality of timber increased earning them good prices.
TAWOSA initiative is a good example of women struggling to come out of poverty trap and show the key role played by women in poverty alleviation in Rombo District.

It is recommended that due shortage of raw material TAWOSA should diversify the products through use of off-cuts and saw dust by using available appropriate technology to increase productivity. It is also recommended that TAWOSA should start to prepare a business plan which will assist them to run their business properly and enable them to access external funding of their activities.
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CHAPTER ONE

COMMUNITY NEEDS ASSESSMENT:

Introduction

This chapter discusses the community where the project is undertaken where among other things we can see the Project history and location, demographic and income information, the characteristics of the community especially the social factors, analysis of human and physical resources, presence of potential collaborators and competitors. On the other hand we will see the methodology used in the community needs assessment, the survey instruments and methods, data analysis, results and discussion.

1.1.0 COMMUNITY PROFILE

1.1.1 Project history and location

The Tarakea Women Sawmill was established in 1987 with 150 women members. It was officially registered in 1989 as a cooperative society with registration No. KLR 315.

Tarakea Women Sawmill was established by women who wanted to improve their livelihood by having an income generating activity and in this case they decided to establish a cooperative society whose membership was restricted to women. Each member paid a fee of TZS100 and share contribution of TZS 1,500/= to become a member of this society.

The project is located in Tarakea Division in Rombo district, Postal address is Tarakea Women Sawmills (TAWOSA), P. O. BOX, 115, TARAKEA. The Division is boarded by Usseri Division to the South, Republic of Kenya to the East and North and Monduli district
to the North – Western. The South Western side is bordered by the Mt. Kilimanjaro Forest reserve.

The Project is located about 2 kms from the Tarakea Township which has a small trading center, Post office, Bank, Telephone office, Hospital and a Police station.

The project aims at assisting women to improve their economic status and in so doing improving the livelihood of the surrounding community.

1.1.2 Population Information
The population of Rombo District is about 245,716. Males comprise 116,338 (47%) while Females comprise 129,378 (53 %) of the population (2002 census); the average growth rate of 2.8% which is among the highest in Tanzania, when compared with the national average of 1.8%.

1.1.3 Income Information
The district is relatively poor with an average per capita income of TZS 96,000 per year when compared with National statistics of about TZS 270,000 per capita (2002). There is a critical land shortage, which according to Rombo District council (2002), on average the area owned by household vary between 0.25 and 1 acre per household. The land is not fertile with very low production per unit area as a result of poor land husbandry and many years of cultivation. About 90 % of the rural population is engaged in agriculture and animal husbandry, which is mainly done by women. The main crops cultivated are maize, banana, beans, few fruit trees (mango, avocado and coffee) which are cash crops.

1.1.4 Other Relevant Characteristics.
According to Tanzania Population and Housing census (2002) the trend of female headed households has been increasing from 35% in 1998 to 66% in 2002, while that of male has been declining from 65% in 1998 to 34% in 2002. The shift of responsibility is
due to high tendencies of men migrating to urban areas in search of employment and more profitable ventures due to adverse rural economic conditions. The women are overburdened as they have to do all the family chores. Families are also threatened as sometimes men do have other marital relations where they go to work.

1.1.5 Social factors Analysis

Rombo District is inhabited by Chagga tribe and dominated by Christianity, mainly Roman Catholics who constitute about 90% of the population. Other religions like Moslems and Protestants are few, accounting for about 10% combined.

Social construction is based on patriarchal system with a strong bias towards men. Women have no right to inherit land, livestock or any family properties. Traditional beliefs and customs are very strong in the community. For example (‘Mbege’drinking ‘Kiarano’) is a common practice by most people in the district and it is sometimes used as means of organizing fund raising to help each other. Elders and clan leaders are highly respected in Chagga society. In most cases they are consulted to offer some advices and views on issues pertaining to communities, politics and families.

Women in Chagga society are given low chance of expression especially in rural areas because of low level of education and income due to ‘male’ dominance, which is very pronounced and socially embedded.

To improve the livelihood of the community, women must be given priority due to their role in household production in agriculture and household care.
Women in this organization have a common interest of improving their quality of life through cooperative activities; their main objectives are poverty alleviation and improving their livelihood.

The power in this society is vested on man who has the right to land, livestock and other heritable properties; whereas women have no right to inheritance. In the case of TAWOSA, the cooperative is for women and the entire management of the cooperative is run by elected women members of the society.

TAWOSA being a cooperative society conducts regular committee meetings and there are village governments, where issues pertaining to community development are discussed and resolved.

1.1.6 Organization structure of TAWOSA

TAWOSA being a cooperative society has a board of 12 members with a chairperson, vice chairperson and secretary. The board employs a manager who is the chief executive of the society, a treasurer/accountant and staff who perform day to day operations of the society under sawmilling and logging sections. In order to oversee the proper function of the society; board members are assigned duties on a rotational basis whereby each member becomes an overseer for one week, and in this way the interests of members are safeguarded.
1.1.7 Human Resources Analysis.
The TAWOSA cooperative society has few women with skills in sawmilling, logging and accounting. People with special skills who are not members are also employed to fill the gaps. TAWOSA is located within an area with about 28 sawmills, and it is easy to get people with basic sawmilling skills from the surrounding community. Availability of casual labourers for carrying out most of sawmilling activities is not a problem at present.

1.1.8 Availability of physical resources.
TAWOSA has facilities for offices, stores, small workshop, timber yard and sheds. Communication by road to all major towns in the country and to Kenya is good. Room for expanding the project is limited by scarcity of land although it is still possible to purchase land from neighboring villagers. Land prices are however extremely high.
TAWOSA faces shortage of raw materials suitable for sawmilling. The volumes available can only cater for 30% of its installed capacity.

Due to the expanding national economy and subsequent high growth in the building and construction industry, all timber produced can be sold. It is a “sellers” market.

The Tarakea area is well accessible and has good coverage by the main telephone service providers (TTCL, Celtel, Vodacom and Mobitel). Radio and television coverage of the area is also very good.

There is acute shortage of water for all purposes resulting in women and children spending a large proportion of their time searching for water. There are few cases where rainwater harvesting is practiced but this is done only in a limited scale by a few members of the community.

1.1.9 Potential collaborators or competitors.
TAWOSA was initially supported by Swedish International Development Agency (SIDA) through donations but later on TAWOSA was able to finance all operations internally from profits retained from the business. This situation is no longer tenable as a result of poor performance in the sawmill as a result of shortage of raw material.

1.1.10 Community Needs Assessment
Increasing poverty among households affecting women particularly is a problem, and this is what hinders the development of the community. In the process of addressing this problem, Tarakea Women Sawmill was established as a Cooperative Society dealing with sawmilling activities.

Poverty among women in Rombo District is caused by many factors among them being;
• Low level of education among women,

• Lack of capital especially land due to high population, which leads to land fragmentation,

• Low land productivity, due to nutrient depletion and poor land husbandry.

• Gender inequalities which make women to have no say over land, livestock and other inheritable properties,

• Lack of credit / loan facilities for micro businesses in trade, agriculture and livestock keeping.

TAWOSA was established by women with the objective of carrying out sawmilling activities, which will generate incomes to improve the livelihood of members and the community at large.

Women have been in the forefront in the war against poverty in our communities and there are several women groups engaged in different income generation activities. In the course of community needs assessment which was conducted in October 2005, TAWOSA was purposefully selected as a case study on the role of women in poverty alleviation in Rombo District. TAWOSA was established in 1987 as a Cooperative Society dealing with sawmilling activities to generate income which is ultimately distributed to its members in the form of shares.

Efforts in generating incomes face the following serious setbacks:

• Insufficient raw material to cater for optimal sawmills operations. This situation has led to closure of two of their sawmill units resulting in under-utilised capacity.
• Lack of technical skills and knowledge in sawmilling among the members. This led to inefficient and wasteful operations.

• Inadequate capacity to add value and to utilize sawmill waste due to lack of know how, equipment and financial resources.

The above mentioned problems have been the main reasons for low sawn timber production at TAWOSA sawmill and hence low revenue earnings for the cooperative. In order to isolate and identifying the problems and be in a position to formulate possible measures to be taken, the following questions are to be answered:

What are the problems leading to low sawmill production and efficiency and what could be the possible interventions to improve the situation?

1.1.11.0 Methodology:
In order to identify the core problems facing TAWOSA, a community needs assessment (CNA) was conducted in October 2005 at Tarakea Women Sawmill premises at Tarakea Motamburu Ward, Rombo District in Kilimanjaro.

1.1.11.1 Sampling procedure and tools used:
A total of 10 people participated during the interview/discussion and the group comprised of women leaders of TAWOSA. During the discussions all the participants were allowed to contribute freely using a semi-structured interview, which was guided by a well designed checklist. Personal observations were also used also as a tool for data collection especially within the TAWOSA compound. Various reports also were used in gathering the information regarding the community and the society in general.
1.1.11.2 Data Collection:
During the discussions, it became apparent that the problem facing TAWOSA as an income generating organization is ‘low sawmill productivity’. Due to this problem, it is difficult for TAWOSA to run its activities efficiently. Under those circumstances, members and workers cannot get any return on their investment and the cooperative is not able to meet day to day expenses including wages for employees. TAWOSA recognizes this as a problem and it has started alternative small income generation activities such as Mushroom farming and maize flour packing to supplement the little income generated from the sawmilling business.

1.2.0. Research Methods Used in Community Needs Assessment:

1.2.1 Research questions and hypothesis

The Research questions and hypothesis for this study were centered on:

- Describing the role of women in poverty alleviation in Rombo District by assessing the performance of Tarakea Women Sawmill (TAWOSA) as an income generating Cooperative society,
- Determining the contribution of TAWOSA towards poverty reduction among its members and surrounding community and
- To assess the organizational structures of TAWOSA and its ability to carry out activities efficiently.

1.2.2 Research Objective and justification

The study aimed at assessing the role of women in poverty alleviation in Rombo district.
This involved assessment of income poverty at household level in Tarakea Motamburu ward.

The specific objectives of survey was to assess the performance of Tarakea Women Sawmill (TAWOSA), as an income generating Cooperative Society, to determine the contribution of TAWOSA towards poverty reduction among its members, to determine the contribution of TAWOSA to the surrounding community and to assess the organization structure of TAWOSA and its ability to carry out activities efficiently.

1.2.3 Survey instruments, contents, Validity and reliability
The main research study instruments were questionnaires which were administered to a random sample of women members of TAWOSA. The sample was adequate to ensure that there is content, validity and reliability. The questions in the questionnaires were exhaustive and well structured to cover all important areas of the research. In order to ensure reliability, questions were systematically arranged in a logical sequence in the questionnaires so as to provide consistent results. The questionnaires were administered to the respondents through personal interviews and focus group discussions (FGD) by considering aspect of cost, time and effectiveness. The validity of results obtained from this study was determined by assessing the reliability of the results if applied to a similar study and whether the same results would be obtained.

As regards reliability of this study, consistence was observed as similar results were obtained each time the questionnaire was administered. The questions were cross-examined during formulation and in the process of collecting information.
The method used ensured validity in content to cover a wide range and criterion validity—accuracy in specifying future outcomes. The data collected portrays the expected outcome of the survey objective and the method has been widely used in similar social science surveys.

1.2.4 Contents of questionnaire:
The survey questionnaires were administered to respondents where 17 open and closed ended questions were asked. The questions were structured and included respondents’ personal information such as age, marital status, family size, occupation, size of land holding, type of crops and livestock kept, household income and the contribution of TAWOSA to the members surrounding community. In order to get information from TAWOSA and the members, the questionnaires included questions on membership, longevity, benefits, achievements, problems and solutions.

1.2.5 Psychometrics characteristic
The psychometrics characteristics on the scales, content, how question were scored and combined into scales was done whereby the researcher used an arbitrary scale which was developed on an ad-hoc basis as this was believed to be unambiguous and appropriate to the topic in question.

1.2.6 Survey methods:
The survey on the role of women in poverty alleviation was a cross-sectional design and data was collected from Tarakea Motamburu Ward in Rombo district, from June 2006, with the aim of assessing the role of women in poverty alleviation. The survey was both
descriptive and observational as it describes the already existing phenomena such as size of households, marital status and economic activities for income generation.

The survey involved a cross-section of randomly selected respondents from two villages Mbomai and Kikelelwa at Tarakea Motamburu Ward (women from 50 households), 20 households from TAWOSA members and TAWOSA management. The methodology used included personal interviews, focused group discussions and direct observation. The performance assessment of Tarakea Women Sawmill (TAWOSA) as an income generating Cooperative Society was done through observation of past records and available reports.

Methodologies used in the survey were descriptive and cross-sectional design and the reason for choosing them was because it was easy to obtain the information required. It was also easy and convenient to analyse data using simple statistical methods and narrations.

The survey instruments which were used in this study were focus group discussion, questionnaire observation and review of records and reports. The methods were chosen because they were able to meet the research objectives, time constraint, availability of funds and convenience to both surveyor and respondent.

1.2.7 Administration:
Survey administration was done by a research assistant who is a student from SNHU-CED. The research assistant collected data by administering questionnaires to women respondents.
To ensure quality of survey, questions were uniform, clear and in most cases required only one type of answer. Questionnaires were administered by the researcher in focus group discussions and interpersonal interviews.

The survey was carried out in June 2006 and lasted two weeks. One week was spent with the TAWOSA members and the other week with members from the surrounding two villages of Mbomai and Kikelelwa in Tarakea –Motamburu ward respectively.

1.2.8. Survey sample and population:
The study sample was derived from the total population of 3000 households from two villages (Mbomai and Kikelelwa) in Tarakea Motamburu Ward in which 50 women from the households were selected. TAWOSA contributed 20 members and 5 women groups which are supported by TAWOSA.

1.2.9 Survey data Analysis Techniques:
The survey data was analysed by using the descriptive statistics techniques where mean, frequencies and percentage values were used as a basis for analysis of the different responses from respondents. With the help of SPSS package, analysis of both descriptive and numerical attributes of respondents such as sex, age, marital status and size of the household were made.

1.3.0 Survey Results and Discussion:
This chapter discusses the findings of the survey which was conducted in Mbomai and Kikelelwa Ward to determine the role of women in poverty alleviation.
1.3.1.0 Land scarcity in Rombo District:
More than 90% of Rombo district population depends on agriculture and small retail businesses. However there is acute scarcity of land which means that agriculture can only be done at a subsistence level.

The district has 44,114 hectares (about 110,285 acres) of land suitable for agriculture and with a population of 245,716 (2002 census) it means that the district has on average 0.45 acres per capita of land suitable for agriculture.

Survey results showed that land for agriculture is scarce and as a result 6% of households have no land at all while only 10% of the surveyed households had more than 1.0 acres of land (Table 1). On average 58% of the households owned less than 0.5 acre. This figure is within that of 0.25 to 1.0 acres which was reported in earlier studies (Rombo District Council, 2004).

Table 1. Household plot size in Rombo District.

<table>
<thead>
<tr>
<th>Plot Size (Acres)</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
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<td></td>
<td></td>
</tr>
<tr>
<td>0-0.25</td>
<td>5</td>
<td>9.8</td>
<td>10.0</td>
<td>10.0</td>
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<tr>
<td>0.26-0.5</td>
<td>24</td>
<td>47.1</td>
<td>48.0</td>
<td>58.0</td>
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<td>17.6</td>
<td>18.0</td>
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<td>Do not Have land</td>
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<td>6.0</td>
<td>100.0</td>
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<td>Total</td>
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<td>100.0</td>
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<tr>
<td>Missing System</td>
<td>1</td>
<td>2.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: TAWOSA Survey 2006
1.3.1.1 Land use Distribution in Rombo District

The District covers an area of 990 square kilometers, out of which 44,114 hectares are suitable for cultivation; 38,194 hectares are covered by forests, while 16,692 hectares are for livestock production as shown in Table 2 below. The average land holding varies from 0.25 to 2.0 acres per household, depending on the agro - ecological zone. (Rombo District Council, 2004).

Table: 2 Land use Distributions – Rombo District

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>AREA USED (Hectares)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agricultural Activities</td>
<td>44,114</td>
</tr>
<tr>
<td>Pasture Activities</td>
<td>13,672</td>
</tr>
<tr>
<td>Forest area</td>
<td>38,194</td>
</tr>
<tr>
<td>Water</td>
<td>200</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>28,820</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>125,000</strong></td>
</tr>
</tbody>
</table>

Source: Rombo District Council

1.3.2 Age and marital status of respondents.

All women respondents had ages between 20 and 70 years (Figure 2) with the age between 30 and 54 years constituting more than 70% of the respondents. This is the age group actively involved in income generating activities to maintain their families and as such they are worth targeting for any credit initiatives.
Figure 2. Graph showing the Age of respondents

On the other hand 86% of the women interviewed were married, 6% were unmarried and 8% were widows (Table 3). A few of the married women were staying home alone with children for several months of the year because their husbands worked in urban areas. This phenomenon has been very common in Chagga community and has negative effect on the welfare of families as women are over burdened by domestic and farm work.
Table: 3. Marital status of respondents

<table>
<thead>
<tr>
<th>Marital status</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>single</td>
<td>3</td>
<td>5.9</td>
<td>6.0</td>
<td>6.0</td>
</tr>
<tr>
<td>married</td>
<td>43</td>
<td>84.3</td>
<td>86.0</td>
<td>92.0</td>
</tr>
<tr>
<td>widowed</td>
<td>4</td>
<td>7.8</td>
<td>8.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>98.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td>System</td>
<td>1</td>
<td>2.0</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: TAWOSA Survey 2006

1.3.3 The household size:
The size of households surveyed in the community is between 3 and 12 persons per household with 44% of households having between 4 and 6 persons (Table 4).

However, the survey showed that this area has an average of 7.32 persons per household indicating that on average each family is comprised of 5 children. This shows that Rombo District has a high population growth rate of 2.8 which cannot cope with the available resources when compared to the National population growth rate of 1.8 (census 2002).
Table 4. Household size

<table>
<thead>
<tr>
<th>Number of people per household</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid 1-3</td>
<td>2</td>
<td>3.9</td>
<td>4.0</td>
<td>4.0</td>
</tr>
<tr>
<td>Valid 4-6</td>
<td>22</td>
<td>43.1</td>
<td>44.0</td>
<td>48.0</td>
</tr>
<tr>
<td>Valid 7-9</td>
<td>13</td>
<td>25.5</td>
<td>26.0</td>
<td>74.0</td>
</tr>
<tr>
<td>Valid 10-12</td>
<td>13</td>
<td>25.5</td>
<td>26.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>98.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing System</td>
<td>1</td>
<td>2.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: TAWOSA Survey 2006

1.3.4 Poverty and its main causes

Responding to questionnaires on whether there is poverty in their area, 95% of the respondents agreed that poverty is rampant in the community and this has contributed towards the inability of the community to access health services, education and proper nutrition. The main causes of poverty, are shown in Table 5 below, and included low level of education, lack of alternative sources of income apart from agriculture and livestock keeping, lack of reliable credit facility to carry out small business, land scarcity, low land productivity and unreliable rains in some years.

However, 18% of the respondents mentioned gender inequality and discrimination as one of the main causes of poverty especially where most of the productive work is done by women with little contribution from the men. The situation is made worse where the little income generated by women has to be handed over to their husbands for use within the household. Quite often the money is not used for the most deserving needs and most of it ending up in buying the local brew ‘mbege’ which is popular in the community.
Table: 5. The causes of poverty in the area

<table>
<thead>
<tr>
<th>Causes of poverty</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low level of education</td>
<td>10</td>
<td>19.6</td>
<td>20.0</td>
<td>20.0</td>
</tr>
<tr>
<td>No alternative source of income</td>
<td>9</td>
<td>17.6</td>
<td>18.0</td>
<td>38.0</td>
</tr>
<tr>
<td>No enough land for farming</td>
<td>5</td>
<td>9.8</td>
<td>10.0</td>
<td>48.0</td>
</tr>
<tr>
<td>Poor soil fertility</td>
<td>5</td>
<td>9.8</td>
<td>10.0</td>
<td>58.0</td>
</tr>
<tr>
<td>Gender discrimination against women</td>
<td>9</td>
<td>17.6</td>
<td>18.0</td>
<td>76.0</td>
</tr>
<tr>
<td>Unreliable rains</td>
<td>7</td>
<td>13.7</td>
<td>14.0</td>
<td>90.0</td>
</tr>
<tr>
<td>No reliable micro credit facilities</td>
<td>5</td>
<td>9.8</td>
<td>10.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>98.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing System</td>
<td>1</td>
<td>2.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: TAWOSA Survey 2006
1.3.5 What can be done to reduce poverty?
All respondents agreed that something has to be done to reduce poverty in the community. They singled out formation of self help groups (Kiarano) as a means of fighting poverty. The problem however is lack of credit to finance income generating activities.

As shown in Table 6 below, 34% of women respondents said that poverty can be reduced in their community if credit is made available to support their small businesses.

Table: 6. Response on what is to be done to reduce poverty incidences in the area.

<table>
<thead>
<tr>
<th>Intervention</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Get land for farming</td>
<td>14</td>
<td>27.5</td>
<td>28.0</td>
<td>28.0</td>
</tr>
<tr>
<td>Get credits for business</td>
<td>17</td>
<td>33.3</td>
<td>34.0</td>
<td>62.0</td>
</tr>
<tr>
<td>Education for our children</td>
<td>9</td>
<td>17.6</td>
<td>18.0</td>
<td>80.0</td>
</tr>
<tr>
<td>Get health services</td>
<td>5</td>
<td>9.8</td>
<td>10.0</td>
<td>90.0</td>
</tr>
<tr>
<td>Get employment</td>
<td>5</td>
<td>9.8</td>
<td>10.0</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>98.0</strong></td>
<td><strong>100.0</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source: TAWOSA Survey 2006
1.3.6 The benefit of TAWOSA to the neighboring communities

The Tarakea Women Sawmills started in 1987 as a cooperative society, and since then it had been very useful to the neighboring communities. According to the survey, more than 75% of the respondents admitted to have benefited from TAWOSA in one way or another. The existence of TAWOSA provided these neighbouring communities with employment, fuel wood for domestic use, advice on how to run income generating activities, off cuts for local construction, transport, maize milling, timber for construction, water for domestic use and other service within their vicinity and at reasonable fees. (Table 7). Apart from the benefits enjoyed by neighboring communities, TAWOSA also provides opportunity to members to get other benefits such as the following: dividend paid to shareholders, timber and off cuts, employment, knowledge and skills. As shown in Table 8 below, 40% of the respondents are employed in various activities run by TAWOSA and this contributes substantially to their household incomes. Skilled members who get the opportunity to be employed by TAWOSA also eligible to a share of profits distributed by TAWOSA just like the unemployed members.
### Table 7. Benefit of TAWOSA to the neighboring community

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>12</td>
<td>23.5</td>
<td>24.0</td>
<td>24.0</td>
</tr>
<tr>
<td>Employment</td>
<td>7</td>
<td>13.7</td>
<td>14.0</td>
<td>38.0</td>
</tr>
<tr>
<td>Fuel wood</td>
<td>6</td>
<td>11.8</td>
<td>12.0</td>
<td>50.0</td>
</tr>
<tr>
<td>Advice</td>
<td>5</td>
<td>9.8</td>
<td>10.0</td>
<td>60.0</td>
</tr>
<tr>
<td>Off cuts</td>
<td>4</td>
<td>7.8</td>
<td>8.0</td>
<td>68.0</td>
</tr>
<tr>
<td>Transport</td>
<td>2</td>
<td>3.9</td>
<td>4.0</td>
<td>72.0</td>
</tr>
<tr>
<td>Maize milling</td>
<td>4</td>
<td>7.8</td>
<td>8.0</td>
<td>80.0</td>
</tr>
<tr>
<td>Timber</td>
<td>4</td>
<td>7.8</td>
<td>8.0</td>
<td>88.0</td>
</tr>
<tr>
<td>“Benki kata”</td>
<td>1</td>
<td>2.0</td>
<td>2.0</td>
<td>90.0</td>
</tr>
<tr>
<td>Water</td>
<td>3</td>
<td>5.9</td>
<td>6.0</td>
<td>96.0</td>
</tr>
<tr>
<td>Piglets</td>
<td>1</td>
<td>2.0</td>
<td>2.0</td>
<td>98.0</td>
</tr>
<tr>
<td>Orphans assistance</td>
<td>1</td>
<td>2.0</td>
<td>2.0</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>50</td>
<td>98.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing System</td>
<td>1</td>
<td>2.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>51</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: TAWOSA Survey 2006

### Table 8. Benefits of TAWOSA to its members

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>dividend (share)</td>
<td>8</td>
<td>40.0</td>
<td>40.0</td>
<td>40.0</td>
</tr>
<tr>
<td>timber and offcuts</td>
<td>2</td>
<td>10.0</td>
<td>10.0</td>
<td>50.0</td>
</tr>
<tr>
<td>employment</td>
<td>8</td>
<td>40.0</td>
<td>40.0</td>
<td>90.0</td>
</tr>
<tr>
<td>knowledge/skills</td>
<td>2</td>
<td>10.0</td>
<td>10.0</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>20</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Source: TAWOSA Survey 2006
1.3.7 Low level of education

Low level of education among women is one of the factors causing poverty in Rombo District. As shown by survey results (table 9 and figure 3) below, 16% of the respondents have never attended any school, while 42% have attained only primary school education. Education is an important factor in increasing productivity and hence an important tool to fight poverty among women and community as a whole. According to the survey results only 8% and 14% of the respondents had a secondary school and college education respectively. Most of those respondents were mainly primary school teachers and health workers in the area.

Table 9. Level of education of women in Rombo district

<table>
<thead>
<tr>
<th>Type of Education</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Informal education</td>
<td>8</td>
<td>15.7</td>
<td>16.0</td>
<td>16.0</td>
</tr>
<tr>
<td>• Primary education</td>
<td>21</td>
<td>41.2</td>
<td>42.0</td>
<td>58.0</td>
</tr>
<tr>
<td>• Vocational</td>
<td>10</td>
<td>19.6</td>
<td>20.0</td>
<td>78.0</td>
</tr>
<tr>
<td>• Secondary</td>
<td>4</td>
<td>7.8</td>
<td>8.0</td>
<td>86.0</td>
</tr>
<tr>
<td>• College</td>
<td>7</td>
<td>13.7</td>
<td>14.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>98.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing System</td>
<td>1</td>
<td>2.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: TAWOSA Survey 2006
1.3.8 TAWOSA production performance:
TAWOSA was formed as a women cooperative society dealing with sawmilling to generate income in order to reduce poverty. This objective unfortunately has not been achieved. The survey showed that the performance of TAWOSA has been falling in the past four years. The log intake at the sawmill has dropped from 3,300 m$^3$ in 2002/03 to 1,800 m$^3$ in 2005/06. At their recovery rate of 25% they were able to get 825.0 m$^3$ and 450.0 m$^3$ respectively as shown in Table 10 below. Timber sales have declined from TZS 115,500,000 to TZS 85,500,000 within the same period.

Responding to the question on the availability of market for timber, TAWOSA said that demand for timber outstripped supply. TAWOSA has more orders for timber than they
can supply. Some of the orders have to be cancelled due to a shortfall in production as a result of shortage of raw material.

The low sawmill productivity was observed to be caused by low skills. This has led to low sawn timber recovery and too much waste. Wood waste in form of slabs, off cuts and under sizes boards is normally sold as reject at low prices.

Table: 10.TAWOSA production performance trend for four years from 2003/03-2005/2006

<table>
<thead>
<tr>
<th>Year</th>
<th>Input saw logs M³</th>
<th>Production sawn timber M³</th>
<th>Average price per M³ TZS</th>
<th>Sales/revenue TZS</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002/03</td>
<td>3,300.0</td>
<td>825.0</td>
<td>140,000</td>
<td>115,500,000</td>
</tr>
<tr>
<td>2003/04</td>
<td>2,800.0</td>
<td>700.0</td>
<td>150,000</td>
<td>105,000,000</td>
</tr>
<tr>
<td>2004/05</td>
<td>2,500.0</td>
<td>625.0</td>
<td>170,000</td>
<td>106,250,000</td>
</tr>
<tr>
<td>2005/06</td>
<td>1,800.0</td>
<td>450.0</td>
<td>190,000</td>
<td>85,500,000</td>
</tr>
</tbody>
</table>


It was also observed that TAWOSA relied mainly on timber and there are no fruitful efforts to diversify the product range or add value to their products.

1.3.9 Socio-economic achievement of TAWOSA members

TAWOSA members have improved their socio-economic status due to benefits accrued from their cooperative society. According to this survey, 25% of the respondents earned enough money sufficient to take care of their families by providing them with the household necessities. At the same time 25% of TAWOSA members who responded to questionnaires have managed to construct better and modern houses, and 30% of respondents as shown in Table 11 below managed to pay school fee for their children in
primary and secondary schools. However 20% of the respondents managed to establish income generating activities such as diary cattle keeping and small retail shops near their homes.

Table: 11. Showing socio-economic achievement of TAWOSA members

<table>
<thead>
<tr>
<th>Type Achievements</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid manage to take care of the family</td>
<td>5</td>
<td>25.0</td>
<td>25.0</td>
<td>25.0</td>
</tr>
<tr>
<td>build a better/modern house</td>
<td>5</td>
<td>25.0</td>
<td>25.0</td>
<td>50.0</td>
</tr>
<tr>
<td>pay school fees for my children</td>
<td>6</td>
<td>30.0</td>
<td>30.0</td>
<td>80.0</td>
</tr>
<tr>
<td>establish my business</td>
<td>1</td>
<td>5.0</td>
<td>5.0</td>
<td>85.0</td>
</tr>
<tr>
<td>bought a diary cow</td>
<td>3</td>
<td>15.0</td>
<td>15.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Source: TAWOSA Survey 2006

1.3.10. What problems do TAWOSA face in its business?
As showed by the results of this survey, TAWOSA performance has been affected by several factors. The following were considered to be the most common (Table 12):

- Lack of enough raw material/capital and equipment (40%),
- Lack of skills (15%),
- Lack of good market (15%),
- Production of undiversified products (15%)
- Unreliable electricity supply (5%) respectively.
The issue of skills of the sawmilling staff was addressed by conducting a training course which aimed at building the capacity to improve the productivity of TAWOSA sawmills.

**Table 12. What problems do TAWOSA face in its business?**

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>• lack of enough raw material/capital/equipment</td>
<td>8</td>
<td>40.0</td>
<td>40.0</td>
<td>40.0</td>
</tr>
<tr>
<td>• lack of skills</td>
<td>5</td>
<td>25.0</td>
<td>25.0</td>
<td>65.0</td>
</tr>
<tr>
<td>• lack of good market</td>
<td>3</td>
<td>15.0</td>
<td>15.0</td>
<td>80.0</td>
</tr>
<tr>
<td>• production of undiversified products</td>
<td>3</td>
<td>15.0</td>
<td>15.0</td>
<td>95.0</td>
</tr>
<tr>
<td>• unreliable electricity supply</td>
<td>1</td>
<td>5.0</td>
<td>5.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>


**1.3.11. The annual Household income in the area**

The survey showed an average household income of Tsh.600,500 per year and this included income generated from livestock keeping (cattle, goats and chicken), agricultural crops (maize, coffee and beans) and horticultural crops (banana, avocados, mangoes and vegetables). The income figures shown in Table 13 below do not include other incomes eg income received from relatives who are working in urban areas. With an average household size of 8 people, the per capita income is Tsh 80,000. This figure is lower than that of previous surveys by Rombo District council (2004) which showed a per capita income of Tsh 96,000 per year. The difference in per capita income may be due to the different methods used in the surveys or the coverage of the study area which in the case of this study was two villages and not the whole district.
### Table: 13 Annual household income in the area under study in Rombo district

<table>
<thead>
<tr>
<th>Household annual income TZS/Year</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>251,000 -350,000</td>
<td>6</td>
<td>11.8</td>
<td>12.0</td>
<td>12.0</td>
</tr>
<tr>
<td>351,000 -450,000</td>
<td>3</td>
<td>5.9</td>
<td>6.0</td>
<td>18.0</td>
</tr>
<tr>
<td>451,000 -550,000</td>
<td>7</td>
<td>13.7</td>
<td>14.0</td>
<td>32.0</td>
</tr>
<tr>
<td>551,000 -650,000</td>
<td>17</td>
<td>33.3</td>
<td>34.0</td>
<td>66.0</td>
</tr>
<tr>
<td>651,000 -750,000</td>
<td>5</td>
<td>9.8</td>
<td>10.0</td>
<td>76.0</td>
</tr>
<tr>
<td>751,000 -850,000</td>
<td>8</td>
<td>15.7</td>
<td>16.0</td>
<td>92.0</td>
</tr>
<tr>
<td>851,000 -950,000</td>
<td>2</td>
<td>3.9</td>
<td>4.0</td>
<td>96.0</td>
</tr>
<tr>
<td>951,000 -1050,000</td>
<td>2</td>
<td>3.9</td>
<td>4.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>98.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>System</td>
<td>1</td>
<td>2.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: TAWOSA Survey 2006

1.3.12. TAWOSA Members Annual household income
The average household incomes of TAWOSA members were relatively higher than those of other household members of the community. The survey results showed that 55% of TAWOSA household members have incomes above TZS 650,000 per year when
compared to 42% of the households in the community as shown in Table 13 above. Only 5% of TAWOSA members had incomes of TZS 350,000 and below as compared to the general average in the community of 12% (Tables 13 and 14 respectively). The difference in household incomes may be (among other things) due to the contribution of TAWOSA in higher incomes for their members.

Table: 14 TAWOSA Members Annual household income

<table>
<thead>
<tr>
<th>Household annual income TZS/Year</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>251,000-350,000</td>
<td>1</td>
<td>5.0</td>
<td>5.0</td>
<td>5.0</td>
</tr>
<tr>
<td>351,000-450,000</td>
<td>3</td>
<td>15.0</td>
<td>15.0</td>
<td>20.0</td>
</tr>
<tr>
<td>451,000-550,000</td>
<td>2</td>
<td>10.0</td>
<td>10.0</td>
<td>30.0</td>
</tr>
<tr>
<td>551,000-650,000</td>
<td>3</td>
<td>15.0</td>
<td>15.0</td>
<td>45.0</td>
</tr>
<tr>
<td>651,000-750,000</td>
<td>3</td>
<td>15.0</td>
<td>15.0</td>
<td>60.0</td>
</tr>
<tr>
<td>751,000-850,000</td>
<td>3</td>
<td>15.0</td>
<td>15.0</td>
<td>75.0</td>
</tr>
<tr>
<td>851,000-950,000</td>
<td>3</td>
<td>15.0</td>
<td>15.0</td>
<td>90.0</td>
</tr>
<tr>
<td>951,000-1,050,000</td>
<td>2</td>
<td>10.0</td>
<td>10.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Source: TAWOSA Survey 2006
CHAPTER TWO

2.0 PROBLEM IDENTIFICATION

In this chapter we are going to discuss on the problem identification where we have problem statement, the project goal and objective, target community and host organization and lastly the stakeholders and their role in the project.

The problem was identified through a consultative process and later a Focus Group Discussion between CED student and TAWOSA leaders/Management was conducted to know the performance of their sawmilling activities.

It was realized that TAWOSA face a problem of ‘low sawmill productivity’ due to lack of skills, the situation which have led them not to achieve their goal of reducing poverty among its members.

This problem was particularly selected because if it is solved then TAWOSA will be able to improve its productivity and make profit and in so doing improve income and livelihood of the community.

2.1 Problem statement

The problem facing TAWOSA as an income generating organization is ‘low sawmill productivity’ as seen in Community Needs Assessment which was conducted in October 2005. This has made it difficult for TAWOSA to run its activities efficiently and to contribute effectively to their objective of reducing poverty among the members.

2.2 Target community

The target community for this project is Tarakea Women Sawmills (TAWOSA) with the objective of improving the skills and knowledge of sawmill staff to improve the sawmill productivity. The second is the neighbouring community who in one way or another will
benefit from TAWOSA activities through service and provision of employment. If successfully implemented, the project will enable them to improve their incomes and hence their livelihood and TAWOSA have shown interest and commitment to implement it.

2.3 Stakeholders and their role:
The stakeholders to this project and their roles are as follows and as summarized in table 15 below:

- Tarakea Women Sawmill Cooperative society (TAWOSA) is owner and host of the project.
- Community members living in Tarakea Division (Rombo district) who provide labour and goodwill support.
- Ministry of Natural Resources and Tourism (Forest & Beekeeping Division) my employer; sponsoring my studies and granting permission to undertake the studies.
- Southern New Hampshire University running the courses in collaboration with the Open University of Tanzania.
- The Open University of Tanzania -Host and facilitation.

2.4 Project goal
The community Needs Assessment revealed that TAWOSA had many problems that hinders them to achieve their objectives and since it is difficult to deal with all of them at once this project will therefore address the problem of low sawmill productivity and inadequate capacity to run the sawmill. To solve these problems the project will carry
out capacity building to sawmill staff through on job training with an overall goal of enhancing the capacity of TAWOSA to improve the productivity of sawmilling operations to enable them to generate more income for their members.

2.5 Project objective

The objective of the project is to improve the skills of TAWOSA management and staff so that they can produce the desired timber output as a means of generating reasonable incomes for their members.

2.6 Host organization

The host organization for this project is Tarakea Women Sawmills (TAWOSA) whose members are the primary beneficiaries of the output of this project. The project is located in Kikeletwa village, Tarakea Division in Rombo District;

Postal address is Tarakea Women Sawmills (TAWOSA),
P. O. BOX, 115, TARAKEA. Telephone +255 0784 619232

The Tarakea Women Sawmills (TAWOSA) was established in 1987 with 150 women members and was officially registered in 1989 as a cooperative society with registration No. KLR315. The organization responded to address the problem of low sawmill productivity and the author/CED student engaged with TAWOSA from October 2005 as technical adviser to assist the in promoting their business.
### TABLE: 15. List of Stakeholders and Participation / Impact

<table>
<thead>
<tr>
<th>Stakeholder</th>
<th>Participation</th>
<th>Evaluation</th>
<th>Impact of participation</th>
<th>Rate</th>
<th>Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>TAWOSA</td>
<td>Carry out the Project Activity</td>
<td>High</td>
<td>Sustainability of the Project to achieve the objective</td>
<td>+ve</td>
<td>To increase the Productivity of the TAWOSA</td>
</tr>
<tr>
<td>Community</td>
<td>Cooperative in Employment and their livelihood improved</td>
<td>High</td>
<td>Sustainability of the Project improve their livelihood</td>
<td>+ve</td>
<td>To sensitize on the importance of the project</td>
</tr>
<tr>
<td>Ministry of Natural Resources &amp; Tourism (Forestry &amp; Beekeeping Division)</td>
<td>Source of raw material for TAWOSA, Permission And Sponsorship.</td>
<td>Medium</td>
<td>Continued sustainable supply of raw material to TAWOSA.</td>
<td>+ve</td>
<td>Promote and improve Collaboration.</td>
</tr>
<tr>
<td>Southern New Hampshire University</td>
<td>Provide knowledge to and expertise</td>
<td>High</td>
<td>Study material and skills</td>
<td>+ve</td>
<td>Continued collaboration</td>
</tr>
<tr>
<td>The Open University of Tanzania</td>
<td>Host/Lecturers, Facilitation</td>
<td>Medium</td>
<td>Study material and skills</td>
<td>+ve</td>
<td>Continued collaboration</td>
</tr>
</tbody>
</table>

Source: TAWOSA Survey 2006
CHAPTER THREE

3.0 LITERATURE REVIEW.

INTRODUCTION
In this chapter literature on this subject will be reviewed. Theoretical, empirical as well as policy review will be conducted.

Under theoretical review the general condition of poverty among women will be looked at as well as how the women have coped with the situation. The empirical review on the other hand will deal with poverty among women in the district, the current status of poverty in the country and the poverty situation elsewhere in developing countries. Lastly, the review will look at the different policies addressing poverty and women in Tanzania as well as the activities of international agencies in addressing the issue of gender equality and poverty alleviation among women.

3.1.0 THEORETICAL LITERATURE REVIEW

3.1.1 What is poverty?
Poverty is a condition where individuals, households or a community has insufficient resources or incomes and in its extreme form, leading to lack of basic human needs such as adequate food, clothing, shelter, clean water and health services. Majid (1992), states that poverty has been viewed differently in different societies. Reactions to poverty differ from one society to another but the common denominator for most perceptions of poverty remains the notion of “lack” or deficiency of a number of things necessary to life. Extreme poverty can cause terrible suffering and death, and even modest levels of poverty can prevent people from realizing many of their desires leading them to struggle daily for food, shelter and other necessities. Extreme poverty which threatens people’s
health or life, according to Rossi P. 1991 is also known as destitution or absolute poverty. On the other hand, the condition of having fewer resources or less income than others within a society or country is known as relative poverty.

Questions have been asked as to what defines the various levels of poverty. Who sets those levels and how do the levels apply for different communities. The new and modern construct based on the economization of life and integration of developing societies into world economy postulates that countries with people earning less than US$1 per day are by definition poor, but according to Chambers 1995, there is more diversity among the poor than among the non-poor. Poor people have many priorities which differ from what outsiders may assume and the dimensions of poverty are not uniform but they vary from lack of physical necessities, social inferiority, isolation and disabilities.

3.1.2 What Are the Causes of Poverty?
The reasons for poverty are not clear, but some people believe that poverty results from lack of adequate resources such as land, food, and other goods that are necessary for the well being of the people. On the other hand, others see poverty as an effect of the uneven distribution of resources around the world, thus explaining why many people have much more than they need to live on while many others do not have basic resources to survive, (Landes D.1998).

Poverty has many causes some of which are very basic. Landes D. (1998), suggests that the world has too many people, too few jobs and not enough food. Causes and effects interact in that, what makes people poor also creates conditions that keep them poor. The primary factors that may lead to poverty according to Corbett T.J.(1994) include; over
population, unequal distribution of resources in the World economy, inadequate education and employment opportunities and environmental degradation.

3.1.3 What Are the Effects of Poverty?
Poverty has wide-ranging and often devastating effects. Many of its effects, such as poor nutrition and physical health problems, result directly from having too little income or too few resources. As a result of poor nutrition and health problems, infant mortality rates among the poor are higher than average, and life expectancies are lower than average. According to (Klasen S. 1997), the effect of poverty to the society is closely related to poor education and lack of employment. The poor suffer from lack of access to education, quality health care, basic infrastructure, transport, and have little access to productive resources.

According to Corbett T.J.(1994) levels of poverty also depend on how income and resources are distributed. Countries with high Gross Domestic Products (GDP) can have low levels of poverty if income distribution mechanisms are put in place. Scandinavian countries such as Sweden, Norway and Denmark have low poverty rates as a result of better income distribution among the people. On the other hand, countries with equally high GDPs such as United States of America and Great Britain will have a higher poverty rates as a result of poor income distributions.
3.1.4 Women and Poverty.
Women account for more than 50% of the population. Illiteracy levels among women are often higher than that of men. This leads into exploitation of women, acute poverty and retardation of their economic welfare. Most of the women are engaged in subsistence activities. Women produce most of the food consumed by families and are also involved in the production of cash crops. Their role has been very much overlooked by the government and the developmental agencies, (Whitehead and H. Bomb 1985).

Although cultural norms require men to fulfill the role of breadwinner, the reality is different and women become the ultimate providers to their children when men are not able to earn enough money for the welfare of their families. Thus when poverty strikes, it is the women who receive the blunt of it as they struggle to ensure the survival of their families. According to Waring, (1988), women are thus of critical importance for poverty alleviation at all levels. At the national level, their contribution to the labour force as workers contributes to the National welfare and incomes. Through their domestic roles, they complement significantly the capacity of the male members of their households by performing a high proportion of family menial work. Equally important is the womens’ direct contribution to household income by spending long hours of work in subsistence cultivation to grow family food instead of spending scarce resources to purchase food in the markets.. The poorer the household, the longer the hours worked by women in such activities, (Jazairy, et al 1995).
The role of women in poverty alleviation is of great importance because there is evidence that women comprise the majority of the poor, particularly the poorest of the poor and they are more affected by poverty than men. And it is also argued that women are one of the most effective instruments for eradication of poverty and the key to prevention of poverty to subsequent generations.

However, although women are considered important instruments for eliminating poverty, there is general lack of understanding and appreciation of the impact of women can play in poverty alleviation. Gender discrimination and stereo typing continues to hinder women from realizing their full potential; thus leading women to be excluded from full participation in development programs to eliminate poverty.

According to Jackson (1996), multilateral strategies on gender and development interventions are to be designed to improve the position of women in an effort to reduce poverty.

Extensive studies, also show that women producers have poorer access than men to all resources from land, credit and technology, all of which suggest that women are likely to comprise the majority of the poor. The development strategies which are solely based on macro economic theories such as structural adjustment programmes (SAPS) have failed to solve the problem of poverty in many developing countries. This is because these policies are associated with unforeseen side effects which result in making the poor and unprivileged even poorer. According to Mayra B. and G. R. Gupta (1997) women encounter discrimination in access to jobs and resources because of their gender. It has been difficult to identify the actual numbers of poor women because poverty data is
customarily presented at the household level where poverty is measured in terms of income per household. In developing countries income data is unreliable and difficult to collect. (UNDP, 2000). According to Jaizairy et al (1995) women are more likely than men to be enumerated as economically inactive or to work as unpaid family worker or low wage jobs for the same job.

Women's poverty has far-reaching inter-generational consequences and has an adverse impact upon the welfare of children. This is particularly because women are involved in the care of young children from a very early age. Poverty in Women has even more grave consequences on the educational possibilities and capacities of their children than that of men. According to Blackden C. Mark and C.Bhanu (1999) there is a strong link between women's control and access to resources to expenditure on family nutrition, health and children's education. There is also a link between a woman's education and that of her children. In most cases poor women tend to have fewer resources and less education than either poor men, or richer women and men.

3.1.5 Poverty and Household Headship
Many female headed households have a higher dependency burden than other households. This is correlated with poverty. According to Buvinic M. and G. R. Gupta (1997), dependency burden increases the current and future poverty levels of households by increasing mother and children’s work effort to achieve a certain level of consumption.

The substitution of work for leisure in order to achieve a certain level of consumption in female headed households signifies the perpetuation of poverty into next generation.
The development strategies which are solely based on macroeconomic theories such as structural adjustment programmes have failed to solve the problem of poverty in third world countries because they are associated with unforeseen side effects of making the poor and unprivileged even poorer. According to Klasen (1997) poverty among female headed households and among children is higher than average and it is closely related to poor education, lack of employment or income generating activity. The number of households headed by women is sometimes regarded as an indicator of the feminisation of poverty, although this is not always the case. Since women on average earn less than men, it is more or less obvious that households headed by women would be poorer than those headed by men. (Corner, 1997)

3.1.6 Micro credit schemes and poverty alleviation.
In recent years Microcredit has been increasingly used as an effective tool for poverty alleviation throughout the world and in this approach according to Karim R. and M. Osada, 1998 if the poor are provided with loans can use them successively in micro-enterprises to generate income. The income will in turn allow them to improve their standard of living through better health services, education, employment and housing. Microcredit programmes for women are widely regarded as an effective way of financing microenterprises and improving incomes. Studies of women-specific credit programmes have generally found positive economic and social benefits. (UNFPA, 1990)

However, women face a gender specific problem in that financial institutions view them as poor credit risks because of their lower incomes and productivity and their inability to
offer collateral (Mohiuddin Y. 1993). While credit is a problem for all small businesses, the lack of access to credit and financial services is particularly acute for women. In some countries, banking laws contain discriminatory provisions. Inheritance laws, property rights and matrimonial property rules can also work against women.

3.2.0 EMPIRICAL LITERATURE REVIEW.
In this section, experiences on what is happening in Rombo district on poverty alleviation will be reviewed. Rombo district is among the poorest district in Tanzania with per capita income of Tsh. 96,000 when compared with national per capita income of Tsh. 270,000 (2002 national statistics).

Women constitute more than 50% of the entire population of Rombo District of about 246,479, (Census 2002).

3.2.1 Causes of Poverty in Rombo District.
The problem of poverty among women in Rombo District among other things is due to low level of education, lack of capital especially the land, gender inequality, tribal customs on inheritance of properties and lack of accesses to credit.

Rombo District has several women groups working together to fight poverty, Tarakea Women Sawmill is one of them. According to Rombo District Council, (2004) there are other projects run by women groups in the area among them are; tailoring, handcrafts, milling machines, oil presses, livestock keeping, beekeeping and other small businesses. These businesses are managed by individuals and none of these are cooperative societies like TAWOSA.
According to Rombo District Council 2004 there has been a declining trend in the production of coffee and other agricultural crops in the district leading to an increase in the number of female headed households due to men migrating to urban areas in search of better jobs. This has also been observed by O’Laughlin B. (1998) in South Africa and Botswana where incidences of women headed households and rural poverty has increased due to migrant labour system.

Cooperative societies in Tanzania became unpopular in the late 1980s due to the top-down approach by the government whereby people were forced to establish cooperative societies in their areas without their wish to do so. Most of them failed because of mismanagement. In some cases they were associated with huge financial losses and members were forced to pay. Most of the cooperative society assets were sold to repay un-serviced Bank loans (Prime Minister’s Office 2004).

3.2.2 Women projects and poverty alleviation.

Poverty alleviation projects for women are becoming popular in Tanzania. Funds for such projects are available from the Department of Community Development which offers small grants to women and youth groups in all districts (Rombo District Council, 2004).

According to Rombo District Council, (2004) the response among women is good but there are many factors hindering full utilization of the available grants such as low level of education and lack of skills. As a result of this, most of these grants are given in urban areas where the level of education is generally higher and women with some skills available.
Efforts must be made to encourage projects to be undertaken in the rural areas where women have the ability to use familiar local resources and skills before introducing new ideas to them. Mayoux L. (1998), clearly states that the success of any community project depends primarily on how people are involved from the beginning and their participation at all stages of planning and implementation so as to create a sense of ownership.

Examples of women poverty alleviation projects in Iringa, Morogoro, Mbeya, coast region and Mwanza show that if women are given a chance, they can be good development agents towards poverty alleviation. According to Corner L. (1997), poor women can be highly effective change agents for eradication of poverty. However lack of understanding and appreciation of the impact of womens sex and gender roles as well as stereotyping continues to prevent them from realization their full potential in eliminating poverty. The challenge here is on project management to train members on how to run their projects efficiently and how to distribute profits equitably among members.

Pangascasan Women’s Multipurpose Cooperative (PWMC) in Philippines organized themselves in 1990 and took loans to run small businesses in selling fish, rice and other commodities. After seven year they registered into a cooperative with a membership of 94 women. According to Villarreal, (1998), this group of women secured a contract to carry out cleaning services in a power plant where 22 members were employed each month on a rotational basis. The PWMC is one of the seven multipurpose primary cooperative societies run entirely by women.
Women often act as agents of change. They are organizing and lobbying to integrate gender fully into the political process that affects their lives including policies on the use of land, water resources, energy supply, transport, health, education and other economic opportunities. Women are initiators of projects and interventions that improve their lives, e.g. the formation of saving groups, health and daycare centres, low-cost housing, self-employment, small enterprises and urban agriculture. Villarreal, (1998).

**3.2.3 Employment opportunities in Rombo District.**

Creation of employment has been one of major means of fighting poverty in Tanzania where about 85% of the population depend on subsistence farming. Women employed in the formal sector make up about 40% of the total number of employees. This trend is not different from what is happening in Rombo district; where about 39% are employed in formal sector mainly education, health, agriculture and administration (Rombo District Council, 2004). More than 90% of Rombo District population depends on agriculture and small microenterprises. As stated earlier, the household land ownership is small and the average size is between 0.25 to 1.0 acres. About 5% of employees are engaged in forestry related activities such as sawmilling. There are 40 sawmills in this area.

Tarakea Women Sawmill provides employment to 80 people mainly members but also persons from the neighboring communities. According to their progress report, TAWOSA, (2004) the well being of their members has improved to the extent that some of them are now running other small micro enterprises like keeping poultry, pigery, hair dressing saloons, kiosks, tailoring and selling fruits and vegetables in the market places. And this is in line with the Food and Agricultural Organization's Plan of Action for
Women in Development 1996 – 2001. This action plan indicates the following objectives:

- Promoting gender-based equity in accessing and controlling productive resources
  - Improving rural women's productivity
- Enhance the benefits they derive from their contributions to agriculture and rural development,
- Reducing rural women's workloads
- Enhance their opportunities for remunerated employment and income and
- Enhance women's participation in decision and policy-making processes (FAO, 1995).

Experiences from other developing countries have shown that women groups if well organized can start small (unfunded and isolated from main stream of development) to a big income generating activity. In India for example, an association of self employed women (SEWA) started in 1972 as a small association, but by 1974 it had grown into a big association which transformed itself into a bank offering loans to women groups in Gujarat province. (Wignaraja, 1990).

According to IFAD (1995), experiences in Indonesia show that credit can help to alleviate poverty among women especially when loans are used to finance sound investments with cash-flow prospects and by allowing for some of the profit to be used for loan repayment. If the increased incomes translate into an increase in household assets, then the project has laid the foundations for a sustainable escape from poverty. However, nonproductive use of credit does not create income and can lead to problems
in loan repayment. To improve the status of a poor woman borrower, her credit funds must be invested properly in an investment that pays in their village economy. IFAD projects have been innovative and successful in providing women with microfinance for micro enterprises and have initiated the process of linking these enterprises with the formal commercial sector.

According to URT (2002), it is now increasingly recognized that the Small and Medium Enterprises (SMEs) play a crucial role in employment creation and income generation in Tanzania. It is also known that SMEs can be easily established since their requirements in terms of capital; technology, management and even utilities are not as demanding as it is the case for large enterprises. These enterprises can also be established in rural settings and thus add value to the agro products and at the same time facilitate the dispersal of enterprises. Indeed SMEs development is closely associated with more equitable distribution of income and thus important as regards to poverty alleviation. At the same time, SMEs serve as a training ground for emerging entrepreneurs like TAWOSA.
3.3. POLICY REVIEW.

3.3.1 An overview of Tanzania economic policy.
Tanzania was granted its independence in 1961 and became a full Republic in 1962. From the onset, the main task of the new government was to wage war against poverty, illiteracy and disease. Development policies emphasized on modernization of the economy with the aim of reducing reliance on foreign aid. Investments were directed at developing infrastructure, modernization and commercialization of the economy, expansion of the manufacturing sector for import substitution and expansion of basic public services such as health and education (Ndulu J. B. 1993). Along with these efforts, Arusha declaration on socialism was pronounced in 1967, where all main means of production were taken and run by the state. All production and services were put under Parastatal organizations and in the rural areas the production activities were under village groups (Ujamaa villages) and Cooperative societies. (Prime Ministers’ Office, 2004). Due to external pressure and the oil crisis in the 1970s, trade liberation and globalization, the socialist economic system collapsed. As a rescue measure, structural reforms had to be carried out focusing on the development of Tanzania as spelled out in the development vision 2025 and millennium goals of 2015. According to the Tanzania National Trade Policy (2003), the main goal is to facilitate Tanzania’s integration in the international trade system as efficiently as possible and to reflect the needs of Tanzania as a transitional economy working to become a free – market economy. It emphasizes the role of Government as implementer of trade policy and that of the private sector as the engine of growth as well as a partner in the formulation and implementation process.
3.3.2 National Policies and National Strategy for Growth and Reduction of Poverty (NSGRP)

National Policies of all Sectors both service and productive are focusing on the National Strategy for Growth and Reduction of Poverty (NSGRP). The first progress report on Tanzania without Poverty (2002) indicated that the number of household headed by female has increased from 17% to 25% in 2000 showing the importance of gender in addressing poverty issues. The developmental policies at macro level are focusing at providing a rapid equitable growth in the economy, by trying to prevent marginalization and encouraging solidarity and protection of already marginalized. (Haki kazi Catalyst 2005).

According to Haki kazi Catalyst (2002) the macroeconomic indicators are showing signs of improvement where good monetary and fiscal policies have resulted in a lower rate of inflation, a relatively stable exchange rate and adequate level of international currency reserves. Favourable taxation systems have increased the performance of the agricultural sector and banking sector has been regulated and is embracing micro finance as a strategy to support small and medium enterprises.

Macroeconomic reforms such as policy, budgetary and tax reforms are necessary components of a balanced and integrated national development strategy. But according to United Nations High Commissioner for Human Rights (1998), the implementation of these policies will have little impact on long-term sustainable development, reduction of poverty and inequality unless accompanied by fundamental transformation of unjust economic and political structures both at national and global levels.
3.3.3 Gender-sensitive policy in Tanzania

In Tanzania gender is considered a developmental issue, and the existing gender imbalances and inequalities in the society prevent the society from realising its full potential in the social, political and economic development. As a policy, all gender issues are now integrated in planning and budgeting in order to attain gender equality and empowerment of women in all socioeconomic and political aspects. Gender issues are now mainstreamed in all national policies in accordance with African Centre for Women (Economic Commission for Africa) 1998 recommendation. Several laws in favour of women rights have been passed thus allowing them to enjoy equal rights with men in access, ownership and control of means of production. According to Brohman, (1996), ignoring the gender policy implications may aggravate the plight of women who are disadvantaged in terms of income, assets, education and political participation. ‘Gender-neutral’ policies may further marginalise women and compromise their socio-economic well-being and in most cases only men gain. The resolution of Beijing Platform for Action for the advancement of Women 1995, declared the promotion and implementation of the equitable and effective participation of women wherever possible in all fields and at various levels of political and decision making. According to http://www.tanzania.go.tz, the cabinet decision No 23 of 1996 among other issues endorsed the implementation of increases in the number of women in all decision making levels such as Board of Directors, Heads of Institutions, Commissioners and national delegations. The other strategy was gender mainstreaming in the civil service and creation of a database on women and their qualifications for use by the appointing
authorities. In 2005 the number of women seats in the Union parliament rose to 30%. In
government, key ministries are under women.

3.4.0 Conclusion on Literature Review
Poverty in most developing countries affects women; children, the elderly, and people
with disabilities. Women are known to have low social status and are restricted in their
access to both education and income-generating activities. In the rural areas like Rombo,
women carry heavier burdens because of customs and traditions. Women lack property
rights and they also lack adequate knowledge on how to access existing credit facilities
due to their low level of education. The role of women in agricultural production and
food security can not be understated in most rural communities. It is important therefore
for the government leaders, development partners and local communities to develop
good policies and strategies that will enable the realisation of better livelihoods for our
people. Since women are the majority and the most affected by poverty, there is need to
change this phenomenon by designing policies and income generating projects that
encourage women's participation at all stages of the development process.
CHAPTER FOUR

4.0 PROJECT IMPLEMENTATION
In this chapter we are going to discuss on the project implementation in which we have the project products and outputs, Project planning, Project Implementation and project report. However we will be able to see an overview of original plan, actual implementation and what was accomplished at the end of the project.

4.1 Products and Outputs
This project will accomplish the task of building capacity of sawmilling staff through training by encaging a sawmilling technology instructor from Forestry Industries Training Institute (Moshi) course duration will take six days.

The course products and outputs will be 13 TAWOSA sawmill and management staff trained in appropriate sawmilling technology and record keeping.

At the end of the project TAWOSA will have in place sawmilling staff with improved skills in sawmilling operations. The trained staff will be able to carryout their work more effectively and efficiently, and the sawmill productivity will improve through increased recovery rate, reduced mechanical breakdowns, reduced accidents, higher efficiency, reduced waste and a cleaner environment. As a result of this project, TAWOSA management will gain skills and experience in running sawmills more efficiently and profitably. This will result in increased ability to provide better income to the members and contribute to their role in fighting poverty.
4.1.2 Project planning
This project is aimed at building capacity of TAWOSA to improve their sawmill productivity through training of sawmilling staff on the appropriate sawmilling technology. To accomplish this, there must be a plan showing activities the done, the responsible person for undertaking each activity, the resources required and time frame to accomplish.

The project duration is 16 months from October 2005 to December 2006 and it involved activities as shown in Table: 17 below and the time frame and the responsible person and the break down of activities and budget are summarized in Table: 18 below.

4.1.3 Project Staffing Pattern
The staffing pattern in this project will involve the TAWOSA management who are the host of this project, the CED student who is a facilitator and FITI sawmill instructor, the trainer, this is summarized in Table 16 below.

Table: 16 Project staffing pattern and their responsibilities.

<table>
<thead>
<tr>
<th>TYPE/JOB DESCRIPTION</th>
<th>NUMBER</th>
<th>RESPONSIBILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>TAWOSA Management staff</td>
<td>5</td>
<td>Provision of venue, resources and supervision.</td>
</tr>
<tr>
<td>CED Student</td>
<td>1</td>
<td>Facilitator/advice, mobilization of resources.</td>
</tr>
<tr>
<td>FITI Sawmill Instructor</td>
<td>1</td>
<td>Preparation of training program, training of sawmill staff</td>
</tr>
<tr>
<td><strong>ACTIVITY</strong></td>
<td><strong>RESOURCE REQUIRED</strong></td>
<td><strong>TIME LINE</strong></td>
</tr>
<tr>
<td>-------------</td>
<td>-----------------------</td>
<td>--------------</td>
</tr>
<tr>
<td>1. Project identification</td>
<td>Financial and human resource</td>
<td>Up to Nov. 2005</td>
</tr>
<tr>
<td>2. Need Assessment</td>
<td>Financial and human resource</td>
<td>Up to Nov. 2005</td>
</tr>
<tr>
<td>3. Problem statement</td>
<td>Financial and human resource</td>
<td>Up to Dec 2005</td>
</tr>
<tr>
<td>4. Project proposal presentation</td>
<td>Financial and human resource</td>
<td>Up to Jan 2006</td>
</tr>
<tr>
<td>7. Monitoring</td>
<td>Financial and human resource</td>
<td>Throughout the project life.</td>
</tr>
</tbody>
</table>
Table: 18 Project Budget for conducting training course for TAWOSA staffs.

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>INPUT DESCRIPTION</th>
<th>UNIT</th>
<th>NO OF UNITS</th>
<th>NO OF DAYS</th>
<th>UNIT COST TZS</th>
<th>TOTAL COST TZS</th>
</tr>
</thead>
<tbody>
<tr>
<td>To conduct training course in Sawmilling operations to TAWOSA staff</td>
<td>Food and refreshments</td>
<td>person</td>
<td>20</td>
<td>6</td>
<td>3.000</td>
<td>360,000*</td>
</tr>
<tr>
<td></td>
<td>Instructors’ allowance</td>
<td>perdiem</td>
<td>1</td>
<td>6</td>
<td>3,0000</td>
<td>180,000</td>
</tr>
<tr>
<td></td>
<td>Transport/fuel</td>
<td>liters</td>
<td>20</td>
<td>6</td>
<td>1,300</td>
<td>156,000</td>
</tr>
<tr>
<td></td>
<td>Stationers/teaching material</td>
<td>set</td>
<td>6</td>
<td>-</td>
<td>20,000</td>
<td>120,000</td>
</tr>
<tr>
<td></td>
<td>Facilitation/drivers/cooks</td>
<td>person</td>
<td>5</td>
<td>6</td>
<td>10,000</td>
<td>300,000*</td>
</tr>
<tr>
<td>Sub Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1,116,000</td>
</tr>
<tr>
<td>Contingency 10%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>111600</td>
</tr>
<tr>
<td>Grand Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1,227,600</td>
</tr>
</tbody>
</table>

* This amount was covered by TAWOSA.
TABLE: 19. PROJECT IMPLEMENTATION GANTT CHART.

<table>
<thead>
<tr>
<th>Activities</th>
<th>Oct.05</th>
<th>Nov.05</th>
<th>Dec.05</th>
<th>Jan. 06</th>
<th>Feb.06</th>
<th>Mar.06 - Dec.06</th>
<th>Jan./Feb 2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Project identification</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2. Need Assessment</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>3. Problem statement</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>4. Project proposal presentation</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>5. Resource Mobilization</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>6. Project Work: Training of sawmill staff in sawmilling technique.</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>7. Submission of Final report.</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

4.1.3 Project Implementation
The project was implemented by consulting the sawmilling instructor from Forest Industries Training Institute who visited TAWOSA and established areas which the sawmilling staff will need training. Dates for carrying out this training were set and TAWOSA management arranged for the venue and prepared the staff for the training.

4.1.4 Project Implementation Report
The training took 6 days from 10-15th July 2006, where all aspects of sawmilling operations were covered from logging, transportation, sawing, grading, equipment maintenance, planning and organization of work, proper use of tools, marketing and record keeping.
This training course was conducted as part of a project aimed at building capacity of TAWOSA sawmills staff, to contribute to their effort to fight income poverty among women in Rombo District.

At the end of this short training it was anticipated that TAWOSA sawmill staff will be able to improve the efficiency in sawmills operations which will result into:-

- Increased recovery rate of the sawmill
- Reduced operation and accidents costs
- Improved quality of sawn wood and increased price of products in the market

The course was held at TAWOSA headquarter at Tarakea between 10\textsuperscript{th} and 15\textsuperscript{th} July 2006 in which a total of 13 participants were trained who included the manager, sawmill supervisors, saw doctor and machine operators for a period of six working days.

The course was implemented as scheduled and the course outline and instructor’s report is attached as Appendix. The goals and objectives of the training were accomplished and results are discussed under monitoring and evaluation section below.
CHAPTER FIVE

5.0 MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Monitoring of the project

Project Monitoring is the most important aspect in project management and once the project is launched it is necessary to monitor the different activities and ensure that the sequences of actions are being followed. Without monitoring the implementation of the project becomes complex task since one will not know how the project progressing.

Monitoring of this project was crucial because it enabled to:

- know whether the activities are undertaken as shown in the project plan.
- know whether the resources are reaching the specified areas in due time
- know where unexpected problems are occurring and make necessary adjustment of the plan.
- know whether the outcomes match with targets and if not decide on what corrective action to be taken.

Monitoring of this project was done throughout the project life and it involved several visits, discussions and consultations with TAWOSA Management and the Instructor of the course. This was essential to ensure that project work plans are going on well and all resources are utilised as planned. Monitoring method was participatory which involved TAWOSA management, CED student (author) and FITI instructor by following the logical frame work which showed the Goal, Purpose, Objective and activities to be implemented, with the aim of determining whether are implemented as planned.
Table 20: The Course programme and contents.

<table>
<thead>
<tr>
<th>DATE</th>
<th>TARGET GROUP</th>
<th>TYPE OF TRAINING</th>
<th>REMARKS</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/7/2006</td>
<td>Loggers/Chainsaw operators</td>
<td>Machine/tool/maintenance</td>
<td>Done as planned</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tree felling/delimming/bucking</td>
<td></td>
</tr>
<tr>
<td>11/7/2006</td>
<td>Loggers/ Chainsaw operators</td>
<td>Safety at work/Logging methods/ log scaling/loading/skidding/grading</td>
<td>Done as planned</td>
</tr>
<tr>
<td>12/7/2006</td>
<td>Sawmill operators</td>
<td>Sawing technology, machine maintenance, safety at work</td>
<td>Done as planned</td>
</tr>
<tr>
<td>13/7/2006</td>
<td>Sawmill operators</td>
<td>Recovery rate improvement, wood Quality control and grading</td>
<td>Done as planned</td>
</tr>
<tr>
<td>14/7/2006</td>
<td>Saw doctors</td>
<td>Proper maintenance of saw blades, Selection of grinding wheels and safety at work.</td>
<td>Done as planned</td>
</tr>
<tr>
<td>15/7/2006</td>
<td>Production managers</td>
<td>Sawmill management skills, Use of Operational plans, marketing, control measures, environmental protection</td>
<td>Done as planned</td>
</tr>
</tbody>
</table>

5.1.1. Research Methodology for Monitoring
Research methodology for monitoring was based on a set of questions like whether the activities were undertaken as shown in the project plan and if not what were the barriers and possible solutions.

5.1.2 Tools used in Monitoring and results
In the project monitoring the following tools were used the following; focus group discussion and direct observation.
5.1.3 Focus Group Discussion
In a focus group discussion a group of TAWOSA leader were involved in the monitoring where a set of guide questions, answers and comments were carefully recorded and analysed.

5.1.4 Direct Observation.
Another tool used in monitoring was direct observation in which the author (SNHU CED) student visited the project site regularly and by using a detailed observation form, a record of what is seen and heard was noted. The information recorded included the ongoing activities progress, discussions, interactions among the sawmill staffs and other observable results.

Advantages of using focus group and direct observation as tools for carrying out monitoring are as follows;

- They provide early feedback about what is or is not working and why thus giving room for necessary adjustment of the project activities and resource allocation.
- It also allow early correction of problems as they emerge and assists identification of unintended side effects of the project program and helps in prioritizing issues to give more emphasis in the project implementation.
- Lastly, focus group discussion and direct observation provide basis to assess the likely impact of the project.

The results of monitoring of project implementation are summarized in table19 below.
### Table: 21 Project monitoring work sheet

<table>
<thead>
<tr>
<th>SN</th>
<th>Activity</th>
<th>Deadline</th>
<th>Indicator</th>
<th>Progress</th>
<th>Barriers</th>
<th>Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Project identification</td>
<td>Oct-Nov. 2005</td>
<td>process</td>
<td>Good</td>
<td>none</td>
<td>None</td>
</tr>
<tr>
<td>2</td>
<td>Needs assessment</td>
<td>Oct-Nov 2005</td>
<td>process</td>
<td>Good</td>
<td>none</td>
<td>None</td>
</tr>
<tr>
<td>3</td>
<td>Problem identification</td>
<td>Dec-05</td>
<td>process</td>
<td>Good</td>
<td>none</td>
<td>None</td>
</tr>
<tr>
<td>4</td>
<td>Project proposal presentation</td>
<td>Jan-06</td>
<td>process</td>
<td>Good</td>
<td>none</td>
<td>None</td>
</tr>
<tr>
<td>5</td>
<td>Resource mobilization</td>
<td>Feb-Mar. 2006</td>
<td>Availability of fund from my sponsor</td>
<td>not good</td>
<td>budget cut due famine in the country</td>
<td>Look for another Source Fund-TAWOSA</td>
</tr>
<tr>
<td>6</td>
<td>Training of TAWOSA Sawmill Staff</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Identify the resource person</td>
<td>Mar-06</td>
<td>process</td>
<td>FITI Instructor identified</td>
<td>none</td>
<td>None</td>
</tr>
<tr>
<td>8</td>
<td>communicate with Instructor</td>
<td>Apr-06</td>
<td>process</td>
<td>not good</td>
<td>Communication breakdown</td>
<td>None</td>
</tr>
<tr>
<td>9</td>
<td>Visit to develop training needs</td>
<td>May-06</td>
<td>process</td>
<td>Good</td>
<td>Too much aspects needed to be covered.</td>
<td>Select the most appropriate and relevant topics to teach</td>
</tr>
<tr>
<td>10</td>
<td>conducting the course</td>
<td>Jul-06</td>
<td>process</td>
<td>Good</td>
<td>Difficult for staff to follow due to level of education</td>
<td>Learn by doing, Discussions question and answers</td>
</tr>
</tbody>
</table>
5.2 Project Evaluation:
The project was evaluated to see whether the project objectives have been achieved and to what extent. The project aimed assessing the role of women in poverty alleviation in Rombo district specific objective was to assess the performance of Tarakea Women Sawmill (TAWOSA), as an income generating Cooperative society, to determine the contribution of TAWOSA towards poverty reduction among its members, to determine the contribution of TAWOSA to the surrounding community and to assess the organization structures of TAWOSA and its ability to carry out activities efficiently.
The intervention was capacity building of sawmilling staff through on job training so as to improve the sawmill productivity by improving the sawmill recovery rate. The evaluation is designed to assess the impact and accomplishment of the project and its relevance to the target organization to see if the objectives have been achieved or not.

5.2.1 Research Methodology for Evaluation
During evaluation a set of indicators were identified and compared on the basis of previous performance of sawmill versus the performance after the training program. For the purpose of this project the following aspects were evaluated:

- Sawmill recovery rate,
- Sawmill productivity,
- Workers safety
- Environmental protection.

The data were analysed and presented in a form of tables, narrations and percentage variations. The evaluation summary is as shown in table 21 below.
5.2.2 Tools used in Evaluation and results
In the project evaluation the following tools were used as following; focus group discussion and direct observation.

5.2.3 Focus Group Discussion
In a focus group discussion a group of TAWOSA leaders was involved in the evaluation where a set of indicators such as Sawmill recovery rate, Sawmill Productivity, workers safety and environmental protection where compared with the past performance and the performance after the training.

5.2.4 Direct Observation.
Another tool used in monitoring was direct observation in which the author (SNHU CED) student visited the project site regularly and by using a detailed observation form, a record of what is seen and heard was noted. The information recorded included the ongoing activities progress, discussions, interactions among the sawmill staffs and other observable results.

The above mentioned tools were relevant as they enabled the researcher and other stakeholders to see and observe what was going on in the project.

5.2.5 Formative and Summative evaluation
Formative evaluation is a method judging the worth of a project while the project activities are running. It focuses on the process and it is used for, assessing the progress of project and project implementation. It also helps to determine adjustments and improvements needed to attain the project objectives.
Formative evaluation of TAWOSA was done during regular visits where assessment of project progress was done and in which adjustment on the time table was made to fit the resources accordingly.

Summative evaluation is a method used to determine the impact of a project and it focuses on the outcome and it is normally done at the end of the project. TAWOSA summative evaluation was done in November 2006 in collaboration between SNHU CED student and TAWOSA leaders.

5.3.1. Sawmill Recovery Rate;
It was observed that after the training, there was an increase in recovery rate of the sawmill which according to TAWOSA records, the recovery of saw logs from standing volume rose from 70% to 85% in which out of 527.57 $M^3$ purchased they managed to get 448.43 $M^3$ of saw logs, Before the training they used to get 369.3 $M^3$ from the same volume of standing trees giving a difference of 79.131 $M^3$ of logs which could otherwise been lost through improper cutting due to lack of knowledge and skills. The sawmill recovery rate as shown in Table: 20 below increased from 25-35% giving them 64.63 $M^3$ of sawn timber, the volume which was practically wasted through off cuts, under sizes and saw dusts because of poor sawing techniques and poorly maintained saws.
Table: 22 Sawmill recovery rates

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>527.57</td>
<td>369.299</td>
<td>70</td>
<td>92.32475</td>
<td>25</td>
<td></td>
</tr>
<tr>
<td>After training</td>
<td>527.57</td>
<td>448.43</td>
<td>85</td>
<td>156.9505</td>
<td>35</td>
</tr>
<tr>
<td>Difference</td>
<td>0.00</td>
<td>79.131</td>
<td>15</td>
<td>64.62575</td>
<td>10</td>
</tr>
</tbody>
</table>

Source: TAWOSA EVALUATION SURVEY 2006

5.3.2 Sawmill Productivity:
Apart from increasing recovery rate the evaluation showed that the sawmill productivity also increased due to the following reasons:

Because of training on the appropriate use of equipment and tools there were a reduced number of accidents and injuries during working time. Machine breakdown due to lack of proper maintenance were reduced leading increased efficiency.

A well maintained saw produced timber of high quality which fetched good prices at the market.

5.3.3 Improved Record Keeping:
Record keeping is an important aspect in any production activity and for an organization like TAWOSA use of record is a tool to communicate to members and other stakeholders. During evaluation it was observed that TAWOSA is now using some of registers and forms which were designed and modified during the training, you can easily access any information now than before. Books of accounts (Journal and ledger) and other registers showing daily input and output and corresponding costs are recorded properly.
5.3.4 Workers Safety and Environmental Protection:
Training of sawmilling staff on the proper use of tools and equipment improved workers safety and reduce accidents and delay time and absenteeism leading to better productivity. The sawmill compound is now cleaned of sawmill wastes which could otherwise pose a fire hazards or impair smooth movement at the sawmill yard.

Table: 23 Summary of Project Evaluation

<table>
<thead>
<tr>
<th>SITUATION BEFORE TRAINING</th>
<th>OUTCOME</th>
<th>SITUATION AFTER TRAINING</th>
<th>OUTCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improper use of tools and equipment</td>
<td>Increased number of:- -Accidents and injuries, -machine breakdown -idle time and delays</td>
<td>Appropriate use of equipment and tools</td>
<td>Reduced number of:- -accidents and injuries -Machine breakdown -Idle time and delays</td>
</tr>
<tr>
<td>Poor maintained saws</td>
<td>-Heating and breaking -Poor sawing accuracy -Too much saw dusts and wastes -Under size and rejects</td>
<td>Well maintained saws</td>
<td>-Increased use period -Increased working time -High quality timber -Less wastes -Increased recovery</td>
</tr>
</tbody>
</table>

2. SAWMILL RECOVERY RATE

<table>
<thead>
<tr>
<th>Standing volume to Saw log volume</th>
<th>Rate (%)</th>
<th>Rate(%)</th>
<th>% age increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>70</td>
<td>85</td>
<td>15</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Saw log Volume to sawn timber volume</th>
<th>Rate (%)</th>
<th>Rate(%)</th>
<th>% age increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>25</td>
<td>35</td>
<td>10</td>
<td></td>
</tr>
</tbody>
</table>

3. RECORD KEEPING

| Poor record keeping | -Poor planning -Poor use of resources | Use record books (ledger, registers, journals) | -Good planning of resources and its use -Easy to track down various transactions |
5.4. Project Sustainability

5.4.1 Sustainability Elements:
Training of TAWOSA sawmill staff have increased the sawmill productivity, but this will require a follow up training in same aspects to consolidate the acquired skills. However the technology is dynamic and not static therefore they will need to be trained in new technology and innovations to up-to-date their skills.

Due to worker mobility, there is a need to retrain because the trained staff for some reasons may quit the job and leave a gap behind. The project sustainability will depend among other things on the financial, political and social circumstances:-

- The financial sustainability of TAWOSA will depend on her ability to utilize resource wisely and this will require frequent capacity building of staff and management in the areas of business management skills.

- The availability of raw material will also affect the sustainability of the project because TAWOSA depend on state owned forest in which the demand for saw logs is high due to increasing number of sawmillers. Despite this TAWOSA stand a better chance of being considered because the current Forest Policy encourages female entrepreneurs to invest in forestry related business such as sawmilling.

- It is assumed that the current political stability in Tanzania will continue and since 1995 we have witnessed three successive multiparty elections and this trend have a positive effect to TAWOSA project sustainability.

- Under social aspects, the assumption is that the internal and external social relationship will be maintained both among members and with the neighboring communities and
TAWOSA members and management will continue to work together for their common good.

5.4.2 Sustainability plan
TAWOSA has now diversified its activities and apart from sawmilling activities they are now dealing with maize flour production, Mushroom farming, Poultry and renting of its building to a Saving and Credit Cooperative Society (SACCOS).

Due to insufficient raw material for sawmills some of the idle machines are now hired to other sawmill operators.

TAWOSA is now investing some of their money accrued from their activities in form of shares in different firms as follows: National Investment Company (NICO) 1,000,000/=, Tanga Cement 3,000,000/=, Tanzania Cigarette Company 1,500,000/= Credit and Rural Development Bank (CRDB) 6,000,000/= and Unity Trust Fund 500,000/=

This is a good sign of sustainability of the project and through this initiative they managed to access credit from Small Industries Development Organization (SIDO) for purchasing two grain storage facilities with capacity of 10,000 kg each. These are now used to store maize before they are processed in maize flour packing project.

5.4.3 Institutional plan
TAWOSA management have realized the improvement in the sawmill productivity and the increase in the income generated due to the training of sawmill staff. TAWOSA is now planning to prepare a business plan so that they can run their business more efficiently and access fund support from financial institutions. TAWOSA is also planning to attend trade fairs and agricultural shows which are organized by SIDO and
TASO respectively for the purpose of advertising its activities and exchange knowledge with other small entrepreneurs.
CHAPTER SIX

6.0 CONCLUSION AND RECOMMENDATION

6.1 Conclusion:
The problem of poverty among women is evident and it is aggravated by lack of alternative source of income, low level of education and gender inequalities. The effort of women to improve their income like that of TAWOSA has not yielded the desired results due to low productivity in the sawmilling activities, mainly due to inadequate capacities in sawmilling techniques and business skills.

However, there are efforts among women to fight income poverty but they lack capital and necessary business knowledge/skills. The main objective of this project is to improve the productivity and income of TAWOSA women and contribute to their effort to reduce income poverty among women. The project is aimed at filling the knowledge gap through capacity building by conducting on job training to sawmill staff. This been the first initiative to TAWOSA, the project evaluation has shown a significance improvement in the sawmill recovery rate by 10% which gave them an extra sawn timber of about 65 M³ which would otherwise been wasted. The sawmill productivity increased and record keeping of sawmill activities, workers safety and environmental protection were improved after the training.

However the whole project exercise has been so challenging since we were dealing with women of different background both in education, socio-economic and age and the time and resources were limited but the project objectives were achieved.
6.2. Recommendations
To improve the income condition among women so that they can contribute effectively in playing their role in poverty alleviation in Rombo district it is recommended that, introduction of Income generating activities for women be introduced through training and giving them micro credits.

For existing income generating activities like TAWOSA capacity building of the staff will improve the productivity and hence the profitability and these initiatives are to be replicated not only in Rombo district but throughout the country.

Due to the shortage of raw material TAWOSA should diversify the products through use of off-cuts and saw dust by using available appropriate technology to increase productivity. There is a need for TAWOSA management to have project write up which will be forwarded to Tanzania Investment Centre (TIC) to be recognized as local investor so as to get assurance of raw material from Government owned forests. TAWOSA management will also need to be trained on Business management skills in order to run their business properly.
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