

**SOUTHERN NEW HAMPSHIRE UNIVERSITY**

**&**

**THE OPEN UNIVERSITY OF TANZANIA**

**MASTER OF SCIENCE IN COMMUNITY ECONOMIC  
DEVELOPMENT (2007)**

**THE ROLE OF WOMEN IN IMPROVING LIVING  
STANDARD AT HOUSEHOLD LEVEL**

**THE CASE OF MWANGA NORTH KIGOMA/UJIJI**

**Neema N. Mwakilembe**

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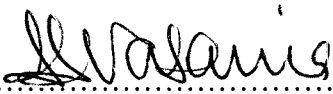
**The Role of Women in Improving Living Standard at Household Level  
the Case of Mwanga North Kigoma/Ujiji**

**Submitted in partial fulfillment of the requirement for the degree of  
Master of Science in Community Economic Development of the  
Southern New Hampshire University and the Open University of  
Tanzania**

**Neema N. Mwakilembe**

**CERTIFICATION**

The undersigned certify that she has read and hereby recommend for acceptance for the Southern New Hampshire University and the Open University of Tanzania the project report entitled: *The Role of Women in Improving Living Standard at Household Level*, in partial fulfillment of the requirement for the degree of Master of Science (Community Economic Development) of the Southern New Hampshire University and the Open University of Tanzania

  
.....

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Date: 29.06.2007  
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**DEDICATION**

To my beloved parents, **Ambangile Samson Mwakilembe** and **Sekela Ipape Mwakibete** and my grandmother, the Late **Melika Ndoboka**, who laid foundation for my study by initially sending me to school.

## ABSTRACT

Women income generating activities are common in many communities in Tanzania and have enormous contribution in improving the living standard of the household. Unfortunately they are not well facilitated and their contribution is not well acknowledged in many societies.

This project analysed the contribution of women income generating activities in Mwanga North Ward in Kigoma/Ujiji Municipality. The project used a case study approach and a Women Promotion Centre Community Based Organization (CBO), located in Mwanga North ward, was used as a case. Data was collected through documentary review, interviews, observation and focus group discussion. Findings indicated that households where women performed income generating activities had a higher standard of living compared to the households where women depended solely on their husbands.

Income earned from women's income generating activities supplemented men's income and provision of household requirements was constant. When men had problems at work such as salary delays and/or suspension women took the responsibilities to provide for household basic requirements. When husbands dead the widows who used to perform income generating activities were in a position of sustaining their families. On the other side families that women depended solely on their husbands in most cases were at risk.

It is recommended that women where possible should look on engaging into small enterprises that can contribute in increasing their household income. Women engaging in group or individual business should diversify their activities in order to get better results.

## EXECUTIVE SUMMARY

The WPC Community Based Organization (CBO) implemented a project that intended to empower women to establish micro projects. The project consisted of awareness rising among women, facilitating and supporting women's income generating activities.

The target group was women living in Mwanga North ward in Kigoma/Ujiji Municipality. The main problem facing the Mwanga North women was low standard of living caused by poverty and dependency on one person in the household as a breadwinner.

The main goal of this project was to **improve the living standard** of The WPC CBO members. It was attained through meeting the following objectives:

- ✓ To sensitize women in Mwanga North ward to engage in micro projects activities by October 2005.
- ✓ To raise income of CBO members by 20% by the end of year 2007.
- ✓ To sensitize the community on the importance of women participation of women in income generating activities

Currently women in Mwanga North ward have been sensitized. They have abandoned the tendency of depending on their husbands to fulfill all the household requirements. They are confident that they can contribute income to their families. Most of them are running their individual micro businesses.

It is recommended that women should engage themselves into various enterprises that can contribute in increasing their households' income. Women engaging in group or individual businesses should be creative enough to diversify their activities in order to get better results. Since most of women who engage in various enterprises were not trained to become entrepreneurs, groups working with women should incorporate a component of business management training as a means of capacity building.

## Table of Content

	<b>Page</b>
Certification ... ..	i
Declaration and Copyright ... ..	ii
Dedication ... ..	iii
Abstract ... ..	iv
Executive Summary ... ..	v
Table of Content ... ..	vii
List of Tables ... ..	xiii
List of Figures ... ..	xiv
List of Abbreviations ... ..	xv
<b>CHAPTER ONE: COMMUNITY NEEDS ASSESSMENT ... ..</b>	<b>1</b>
1.1    Community Profile ... ..	1
1.1.1    Demography ... ..	3
1.1.2    Power Structures ... ..	4
1.1.3    Natural Resources ... ..	6
1.1.4    Climate and Agricultural Zones ... ..	7
1.1.4.1    The Lake-Shore Zone ... ..	8
1.1.4.2    The Intermediate Zone ... ..	8
1.1.4.3    The Highland Zone ... ..	8
1.1.5    Means of Communication ... ..	9
1.2    Community Needs Assessment ... ..	10

1.3	Research Methodology	12
1.3.1	Research Design	12
1.3.2	The Research approach	12
1.3.3	Sample and Sampling Procedure	14
1.3.3.1	Probability Sampling	14
1.3.3.2	Non Probability Sampling	15
1.3.4	Instruments for Data Collection	16
1.3.4.1	Interview	17
1.3.4.1.1	Interview Questions	17
1.3.4.2	Group Discussion	18
1.3.4.3	Observation	18
1.3.4.4	Documentary Review	19
1.3.5	Validation of Instruments	19
1.3.6	Data Collection Procedure	20
1.3.7	Data analysis Procedure	20
1.3.8	Delimitation	21
1.3.9	Limitation	21
1.3.10	Research Tasks and Questions	21
1.4	Findings	23
1.4.1	Standard of Living for Families Where Women Depended Solely on Their Husbands and for Families Where Women Engaged in Generating Activities	23

1.4.1.1	Gender ... ..	23
1.4.1.2	Age ... ..	24
1.4.1.3	Marital Status ... ..	25
1.4.1.4	Education of Respondents ... ..	27
1.4.1.5	Occupation of Respondent ... ..	29
1.4.1.6	Provision of Requirements for Separated, Divorced Women and Widows ... ..	32
1.4.2	Situation of Women who Depended Solely on Their Husbands for Provision of Households Requirements after Separation, Divorce or Husbands Deaths ... ..	33
1.4.2.1	Provision of Requirements for Separated, Divorced Women and Widows ... ..	33
1.5	Community's Opinion on Women's Participation in Income Generating Activities ... ..	36
<b>CHAPTER TWO: PROBLEM IDENTIFICATION ... ..</b>		<b>38</b>
2.1	Statement of the Problem ... ..	38
2.2	Target Community ... ..	40
2.3	Stakeholders ... ..	40
2.4	Project Goals ... ..	42
2.4.1	Mission Statement ... ..	42
2.4.2	Project Feasibility ... ..	43
2.4.3	Project Relevance to the Mission of Organization ... ..	43

2.5	Project Objectives	43
2.6	Host Organization	44
<b>CHAPTER THREE: LITERATURE REVIEW</b>		<b>46</b>
3.1	Importance of Women Participation in Economic Activities	46
3.2	Economic Activities Performed by Women in Various Communities	48
3.3	Strategies Made by Tanzania and International Organizations	60
<b>CHAPTER FOUR: IMPLEMENTATION</b>		<b>63</b>
4.2	Products and Outputs	63
4.3	Implementation Plan	64
4.4	Staffing Pattern	67
4.5	Project Implementation Report	68
<b>CHAPTER FIVE: MONITORING, EVALUATION AND SUSTAINABILITY</b>		<b>69</b>
5.1	Monitoring	69
5.2	Research Methodology	70
5.2.1	Interview	70
5.2.2	Review of Secondary data	71
5.2.3	Observation	71
5.3	Data Analysis and Findings	72
5.4	Evaluation	72
5.5	Research Methodology	72
5.5.1	Observation	73

5.5.2	Documentary Review	73
5.6	Data Analysis and Findings	74
5.7	Sustainability	76
<b>CHAPTER SIX: CONCLUSION AND RECOMMENDATION</b>		<b>79</b>
6.1	Conclusion	79
6.2	Recommendations	80
6.2.1	Recommendations for Policy Makers	82
6.2.2	Recommendations for Further Studies	83
<b>Bibliography</b>		<b>84</b>
<b>Appendices</b>		<b>87</b>
Appendix I	Interview Guide to Community Members	87
Appendix II	Interview Guide to Community Leaders	89
Appendix III	Focus Group Discussion Guide	90
Appendix IV	Application Letter	91
Appendix V	Job Description	92
Appendix VI	Organizational Chart	94
Appendix VII	Budget	95
Appendix VIII	Power Point Presentation	96

### List of Tables

	<b>Page</b>
1.1 Kigoma/Ujij Municipal Council Population ... ..	2
1.2 Kigoma/Ujij Municipal Council Economic Activities ... ..	2
1.3 Land Area and Land Use in Kigoma Region ... ..	6
2.1 Development Indicators ... ..	38
2.2 Stakeholders ... ..	40
4.1 Implementation Plan ... ..	65
5.1 Monitoring and Evaluation Plan ... ..	75

### List of Figures

	<b>Page</b>
Figure I      Gender of Respondents ... ..	24
Figure II     Age of Respondents ... ..	25
Figure III    Marital Status of Respondents ... ..	26
Figure IV    Provider for Household Requirements for Couples ... ..	27
Figure V(a)   Education of Respondents ... ..	28
Figure V (b)   Education by Gender ... ..	28
Figure VI.    Occupation of Respondents ... ..	29
Figure VII    Source of Income ... ..	30
Figure VIII   Married Women engaged in IGAs ... ..	32
Figure IX    Provision of Households' Requirements for separated, Divorced Women and widows ... ..	34

### **Abbreviations**

AIDS	Acquired Immuno Deficiency Syndrome
CBO	Community Based Organization
CED	Community Economic Development
DRC	Democratic Republic of Congo
FAO	Food and Agriculture Organization
GDP	Gross Domestic Product
HIV	Human Immunodeficiency Virus
IFAD	International Fund for Agricultural Development
ILO	International Labour Organization
IGA	Income Generating Activity
KACON	Kigoma AIDS Control Network
KIUNGONET	Kigoma/Ujiji Non Government Organizations Network
MDG	Millennium Development Goals
MKURABITA	Mpango wa Kurasimisha Rasilimali na Biashara za Wanyonge Tanzania
NGO	Non Governmental Organization
NISS	National Informal Sector Survey
NPES	National Poverty Eradication strategy
PBFP	Property and Business Formalization Programme
TAS	Tanzania Assistance Strategy
TCCIA	Tanzania Chamber of Industries and Agriculture

SIDO	Small Industries Development Organization
SME	Small and Medium Enterprise
UNIDO	United Nations Industry Development Organization
WEO	Ward Executive Officer
WPC	Women Promotion Centre

## **CHAPTER ONE**

### **COMMUNITY NEEDS ASSESSMENT**

A simple analysis was conducted to assess the situation of the WPC CBO and the community where the CBO operates. The assessment helped the CBO members and the CED student to learn more about community needs and obtain community support for the actions planned to be implemented. Community needs assessment was conducted in a participatory manner and the findings obtained led the CBO members and the CED student in deciding on the intervention to address the identified needs.

#### **1.1 Community Profile**

The project implementation took place in Mwanga South Ward which is situated in Kigoma/Ujiji Municipal Council in Kigoma region. Kigoma region is situated in the Northern Western part of Tanzania and has a total area of 45,066 km<sup>2</sup>; among them 37,037km<sup>2</sup> is mainland while 8029km<sup>2</sup> is covered by water. It has a population of 1,679,109 with male population of 807,859 and female population of 871,250. (*Source: 2002 Census data*). It shares boundaries with the Democratic Republic of Congo to the west, Burundi and Kagera region in the North, Rukwa region in the South, Tabora and Shinyanga regions in the East.

Kigoma/Ujiji town was formed as headquarters of Kigoma when the former eight colonial structures were split into 17 regions in 1963. On July 1, 2005 it was promoted into Municipality. It is divided in two divisions known as Kigoma North and Kigoma

South. The Divisions are divided into thirteen wards. The following table shows population of Kigoma/Ujiji Municipal Council per ward.

**Table 1.1: Kigoma/Ujiji Municipal Council Population**

WARD	POPULATION
Gungu	31,885
Buhanda Businde	4,905
Kagera	5,839
Kasimbu	3,337
Rubuga	1,907
Machinjioni	2,191
Kasingirima	2,365
Kitongoni	10,671
Majengo	3,609
Rusimbi	18,629
Mwanga Kusini	9,516
Kigoma Bangwe	14,719
Mwanga Kaskazini	35,279
<b>TOTAL</b>	<b>144,852</b>

SOURCE: 2002 Census data.

Main economic activities in Kigoma/Ujiji Municipal Council are agriculture, business operations, office work, elementary occupations, fishing and plant operators/assemblers.

The following table shows percentage of population engaged in each activity.

**Table 1.2: Kigoma/Ujiji Municipal Council Economic Activities**

ACTIVITY	POPULATION PERCENTAGE
Agriculture	36%
Business operations	35%
Office work	12.2%
Elementary occupations	9.3%
Fishing	4.0%
Plant operators/assemblers	2.8%

SOURCE: 2002 Population and Housing Census.

Kigoma is among the poorest regions in Tanzania, between 1980 and 1994 it was ranked as the 19th region based on per capital GDP. In 1994 per capital GDP for Kigoma region were 30,103, which were 6.5 lower, compared to the first region Dar-Es-Salaam that had per capital of 197,107, Kigoma Region Socio-Economic Profile (1998). The living standard is low compared to other regions in Tanzania. Social services are inadequate. Infrastructures are poor. The situation was aggravated by the influx of refugees from Burundi, Rwanda and the Democratic Republic of Congo. Due to political instability and civil wars in those countries, Kigoma has been hosting thousands of refugees for more than a decade now.

#### **1.1.1 Demography**

According to 2002 national census, Kigoma region has a population of 1,678,109 with 807,859 male population and 871,250 female population. A total number of households are 142,533 with average house hold size of 6.9. The intercensal growth rate (1988-2002) is 4.8%: this is too high compared to the country's growth rate, which is 2.9%. Population with disability is 2.50% of the total population this increase the number of dependants which is approximately 50% (i.e. children and elders). Literacy rate is 58%; this is lower compared to the national literacy rate, which is 71%. Only 31% of household members use corrugated iron sheet or tiles for roofing. This percentage is very small compared to other region due to high cost of building materials. This may be due to lack of industries caused by lack of consistence power supply. Only 3.1% of household members use electricity for lighting. (Source: 2002 Housing and Population Census)

People living in Kigoma were Ha people; the indigenous: there were also Manyema whose origin is the Democratic Republic of Congo and the Tongwe people who live along the Lake Tanganyika shore. Apart from the mentioned groups there were various people from other parts of Tanzania and few people from other nations who work with various organizations and/ or execute various businesses.

Kigoma district has a total of 95,779 private households; of these 67,473 are in rural areas while 28,306. In Kigoma Municipality (Kigoma Urban) almost 42% of all households had walls of main houses built of poles and mud, followed by sun-dried bricks (33%) and cement bricks (20%). Flooring was done by cement in 50% of all private houses. Roofing was done by iron sheets in 75% of all private houses. In Kigoma district (Kigoma Rural) almost 57% of all the households had walls of their main houses built of sun dried bricks, followed by baked bricks and poles and mud 20% each. Flooring was done by mud in 90% of all the private houses. Grass roofing is the most popular roofing in Kigoma Rural, accounting for 70% of the main roofing materials, followed by iron sheets (5%) and grass and mud (4%). (Source: 2002 Population and Housing Census)

### **1.1.2 Power Structures**

Administratively it has three districts and four councils. Districts are Kigoma, Kasulu and Kibondo. Kasulu and Kibondo districts have one council each while Kigoma district is divided into two councils which are Kigoma/Ujiji Municipal Council and Kigoma District Council. The districts are further divided into smaller administrative units

known as division, wards and finally villages for Kigoma, Kasulu and Kibondo districts, but for Kigoma/Ujiji Municipality wards are split into streets as it is an urban area. In this case Kigoma is divided into 18 divisions, 81 wards, 220 villages and 122 streets.

There are two types of formal power structures: these are government and political power structures. They operate in close collaboration. The government power structures is made up of the following leaders: the Regional Commissioner at the regional level, the District Commissioner at the district level, the Division Secretary at the division level, the Ward Executive Officer at the ward level and the District/Municipal Executive Directors at District/Municipal levels. They are appointed/recruited according to their qualifications.

Political powers are made up of the following leaders: the Members of Parliament, the Mayor/Council Chairperson at Municipal/District Council level, the Ward Councilor at ward level and the Street/Village Chairperson at street/village level. They are elected by citizens according to their influence and acceptance to the community members. In the multi party system a political party that wins more cities in Ward Councilors elections elects one Councilor among them who becomes the Mayor/Council Chairperson in Municipal/District Council respectively.

In the household a man (father) is the leader and the final decision maker. In single parents families where women are head of families, the woman (mother) is the leader of the family. But when it comes to some major decisions such as buying or selling fixed

assets like farm or house, when a child wants to get married and so on, male relatives especially uncles do intervene.

### 1.1.3 Natural Resources

Kigoma is gifted with a lot of natural resources. It has an area of 45,066 square kilometers which is equivalent to 4.8% of the total area of Tanzania which is 8,029 square kilometers water and 37,037 is land area. The land area and land use is classified in the following table.

**Table 1.3: Land Area and land Use in Kigoma Region**

Land Classification	Area Sq. Km	% of Total area
Arable and grazing area	12,222	27.1
Natural forests	20,371	45.2
Others	4,444	9.9
Water area	8,029	17.8
<b>Total Region</b>	<b>45,066</b>	<b>100</b>

Source: Kigoma Region Socio-Economic Profile

There is Lake Tanganyika which is the second deepest in the world. It has varieties of fish and best sardines. It also has three major perennial rivers namely Malagarasi, Luiche and Ruchugi. The first two rivers comprise a major drainage area. The descent leads to river valleys at 1000 meters and swampy and flat delta at 800 meters where the rivers join the lake.

#### **1.1.4 Climate and Agricultural Zones**

The climate of Kigoma region is characteristically tropical with a district long wet rainy season beginning from late October to May with short dry spell of 2 – 3 weeks in January or February followed by a prolonged dry season. Annual rainfall is variable ranging from 600mm – 1500mm being the heaviest in highlands, intermediate in the lower slopes and areas. Mean daily temperature rang between 25c in December, January to 28c in September. Temperature varies inversely with altitude.

The soils of Kigoma region can generally be categorized as follows: Along the lake shore the soils are deep and well drained comprising the dark reddish brown fine sandy loams, and sandy loams partly stony and severely eroded. The heavy black soils are found in permanently waterlogged areas with block clay soils which have a high proportion of sand in swamp fringes subject to seasonal water logging. These are highly fertile areas because of high proportion of sand and silt.

However these soils are not subject to seasonal wetting and drying like the cotton soils because the water table is high. In the low relief areas the soils are dark reddish clay loams with fairly good internal drainage while the black and brown alluvial soils are mostly found in areas of high relief. The vegetation in Kigoma region comprise closed and open woodland which cover about 70% the land area, bushy grassland and swamps of various coverage. The region can be divided into different agro-economic zones on the basis of altitude and corresponding annual rainfall which is described as follows.

#### **1.1.4.1 The Lake-Shore Zone:**

This zone lies within altitude of 800 – 1000 meters with annual rainfall of 600 – 1000mm. The Lake shore zone forms a narrow strip of land between Lake Tanganyika and the mountains dissected by numerous streams flowing into the lake creating in the process valley in a few locations which support paddy farming. Cassava, maize, beans and oil palm are also grown. The main economic activity is fishing. Population is sparsely distributed with more concentration on the shores of the lake.

#### **1.1.4.2 The Intermediate Zone:**

This zone lies between 1200 – 1500 meters above sea level with an annual rainfall of 850 mm to 110mm. The zone is characterized by swampy area which provides great potential for irrigation. Population in this zone developed from both organized and spontaneous resettlement mainly from the Highland. Common food crops include cassava, maize, beans and sorghum/millet while oil palm, cotton and tobacco constitute the cash crop package.

#### **1.1.4.3 The Highland Zone:**

This zone lies within the altitude of 1500 meters to 1750 meters with annual rainfall of 1000 – 1600mm. The zone is divided into two main parts. In the north the zone is located above the intermediate zone and has a high population. In the south there are a separate highland area and the Mahale Mountains reaching a maximum altitude of 2373 meters. This area is uninhabited and most of it has been designated a National Park.

Another National Park is the Gombe stream situated North of Kigoma town, famous for tourist attraction due to the existence of the chimpanzees.

#### **1.1.5 Means of Communication**

There are various institutional capacities, there is Radio Tanzania Kigoma. Apart from announcing/informing people on various issues recorded and transmitted from Dar, it also announces/inform people on various issues recorded in Kigoma every day for two hours in the evening. There is also Radio Free Africa substation whose headquarter is in Mwanza city and mostly preferred by young people because apart from transmitting information it plays current music most of the time.

Although there is no single television station in the region, people especially those who live in urban areas get access to internal and external television programs through private satellite dishes. Internet services started recently; there are only two private providers who have established internet cafes and only few offices have internet connection.

The major means of transport is train ran by Tanzania Railway Cooperation. Others are flight ran by Precision Air and vehicle transportation is reliable in dry season area only as the roads are poor and during the rainfall season the situation becomes worse.

In every district there are local markets which are used for selling and purchasing food crops clothes: both new ones and second hand and other common domestic goods. Some of them are run daily and some on few selected of a week.

## **1.2 Community Needs Assessment**

Kigoma Municipal Council being in the region that is among the four poorest regions in the country faces a number of problems. These are such as: HIV/AIDs prevalence, low education especially among women, big and unmanageable families, early pregnancies among girls, malnutrition, maternal and child mortality, poor infrastructures, poor social services and failure to access the available social services, poor technology and poverty to mention just a few. Poverty was identified as a major problem that causes other problem and leads people into low standard of living. It was also identified that these problems are more felt by women than men because women due to their biological nature and gender responsibilities, are more responsible with the domestic activities and are more devoted to the welfare of their families.

Most of the people have low education cannot fetch high position in organizations. The education problem is more serious among women. Most of women depend solely on men for provision household requirement. Men earn low income as most of them have no reliable sources of income and those who are employed are in junior positions hence earn low salaries. This leads to low standard of living among many families.

Since the beginning of the 1980s the participation of women in paid work has increased significantly and the gap between male and female labour force participation rates has decreased. Women now represent over forty percent of the global labour force. Various components explain differences in the level and terms of women's participation between countries: the structure and the organisation of the production system, the labour market

conditions and regulations, the training and education system, and the dominant social attitudes and values, including those concerned with gender roles. Better educated women are reaching positions of responsibility in higher numbers and more women are creating their own enterprises. These positive developments regarding the participation of women in paid employment certainly make their economic contribution more visible.

Unfortunately educated women are few compared to their male counterparts especially in the developing countries, Tanzania being one of them. Many women fail to access higher education hence fail to secure jobs in the formal sector. However this does not prevent them from providing economic contribution to their families. Informal sector has been growing fast especially from the 1990s and the main actors in this sector are women. Actors in the informal sector contribute to the economic development of their families as well as to the nation. According to the National Informal Sector Survey in Tanzania Mainland NISS (1991), the Micro Enterprises generate employment to more than 2.4 million people, which is more than 22% of the labor force and is much higher than the formal wage employment that was employing only 6.7% of the total labor force. This sector is also said to have the highest annual employment of growth rate of 10% Toroka and Wenga (1997).

Due to this problem some women decided to organize themselves and formed a Women Promotion Centre CBO. Through this CBO among many other things they mobilized each other to form income generating activities. They hoped that the income generating activities would increase their income, supplement to the income obtained by their

husbands hence improve their living standards. This study therefore is intending to analyze the **Contribution of Women Groups' Activities in Improving the Standard of Living of the households.**

### **1.3 Research Methodology**

#### **1.3.1 Research Design**

This research applied the cross sectional design. This design was opted for because the researcher was attached to the CBO for eighteen months and the layers chicken project lasts for almost two years. The researcher measured the impact of the poultry project in improving the living standard of the CBO members just once. Data from different respondents were collected at a single point in time. The survey was administered to the CBO members and to the CBO stakeholders.

#### **1.3.2 The Research Approach**

The researcher used the case study to obtain an intensive description and analysis of the **contribution of poultry keeping project in improving the standard of living of the Women Promotion Center (WPC) CBO members.** Houser (1998) defines a case study as an intensive investigation of a particular incident, subject, institution, or unit in an effort to understand and explain a given phenomenon. Young (1960) describes case study as a “comprehensive study of a social unit be that unit a person, a group, a social institution, a district or community”. In brief, Young says that case study method is also a form of qualitative analysis where in careful investigation and observation is done.

The researcher opted to use a case study approach in this project because she wanted to have a live example on income generating activities performed by women and their contribution to the wellbeing of their families. Moreover, through the case study she aimed to tap directly the actual information from women, men and community leaders' opinions on the contribution of women's income generating activities in improving families' living standards. This is due to the fact that people get motivated when they hear realities consequently they can learn and adopt what have been successful in other communities.

Cooley (1971) explained the strengths of case study approach by explaining that it enables the researcher to understand fully the behaviour patterns of the concerned unit as it gets behaviour direct and not by indirect and abstract approach. Through case study a researcher can obtain a real and an enlightened record of personal experiences that can reveal individuals inner strivings, tensions and motivations that drive to act along, with forces that direct an individual to adopt a certain pattern of behaviour. Thus, the case study is a technique conducting an intensive investigation of the particular unit under consideration. It enables the researcher to understand the whole phenomenon in a total sense and locates the factors that account for behavioural patterns of the given unit as an integrated totality. This methodology enabled the researcher to understand deeply the activities performed by the Women Promotion Centre CBO members and to what extent those activities contributed in improving the families' living standards.

The weaknesses of case study method include the difficulty of drawing cause-effect conclusions. Kirsch (1978) explains that cause effects conclusions can rarely be drawn on the basis of results obtained from the case study approach. He points out those extraneous variables may not be controlled and several “treatments” may be applied simultaneously in case studies, hence researchers being unable to make valid cause inferences using case study method. Bolger (1965) says case study lacks breadth, which may result in validity and generalization difficulties. Being aware of these weaknesses the researcher applied a triangulation approach so as to get more and detailed information on the topic studied.

### **1.3.3 Sample and Sampling Procedures**

The sample size used in this survey was selected within both the CBO members and non members. The CBO members were used because they were directly affected by the low standard of living and decided to initiate a poultry keeping project so as to increase their income and thus improve their living standard. The non CBO members were involved in the survey in order to assist the surveyor in getting unbiased response to the survey. Their neutrality and autonomous facilitated the surveyor in getting reliable information and thus derived into perfect results. The survey used both probability and non probability sampling.

#### **1.3.3.1 Probability Sampling**

Since in probability sampling every one has an equal chance or probability of being chosen, it was expected that the people who were selected were just like the people who

were not selected. Under probability sampling the researcher used the simple random sampling and stratified random sampling. In simple random sampling everybody had an equal chance of being selected for participation in a survey. The researcher used this method because it is the simplest method compared to all other sampling methods and it could be conducted easily and it simplified the drawing of statistical tables both manually and computerized.

In stratified random sampling, the researcher subdivided the population into subgroups and then selected a given number of the respondents from each subgroup to be in a sample. This method was selected because it is more precise than simple random sampling. Therefore it provides data, which is more reliable to the population since each subgroup produces equal respondents to the survey. Furthermore, it allows a researcher to select a sample that represents the various groups and patterns of characteristics in the desired proportions. In this research stratified random sampling method was used for the community leaders in the ward that the Women Promotion Center (WPC) Community Based Organization (CBO) operates. This sampling method assisted in getting an equal representation of community leaders.

#### **1.3.3.2 Non Probability Sampling**

In non probability sampling the chances of a person to be included in the sample was incidental but with specific criteria. In this type of sampling the survey intended to use systematic sampling and purposive sampling. In the systematic sampling, the survey applied systematic sampling by picking up systematically the sample of the population

that was to be surveyed. This method was applied because it allows the survey to choose the most convenient way and provide a freedom of selecting a sample size systematically for better results and it raises credibility of the research as it involves direct the entire population. In purposive sampling is when a researcher deliberately selected the sample for the research. This method was used by the researcher because selected sample for a survey was identified and the researcher had a choice to select sample according to her interests.

Purposive sampling method was as well applied to the district officials. In this regard, there were some officers in the study area that could not be taken. Community Development Officers were selected because they the ones who are responsible for women groups' activities in the district. They were selected because they were the one who could give the required information due to their positions and responsibilities. The application of this method go hand in hand with good judgment of picking the sample by ensuring that those who included in the study can provide required information.

#### **1.3.4 Instruments for Data Collection**

In this project, the researcher used multiple methods in data collection commonly known as triangulation Glesne and Penshlene, (1992). The use of more than one data collection technique often helps the researcher to obtain adequate and relevant information that create comprehensive understanding of the topic under study. In this study, the interview, group discussion, observation and documentary review instruments were employed in collecting data.

#### **1.3.4.1 Interview**

Through this method, data was obtained through face-to-face interview questions (semi-structured interview) to WPC CBO members, Community Leaders, Government Officials men and the participants in the focus group discussion. Kothari (1990) defined interview method as a way of getting information personally from the interviewee, the interviewer has to be on the spot and has to meet people from whom data have to be collected. This method provided a chance for clarification; furthermore, since it contains a privacy element it also let the respondents provide the required information freely. It also took into consideration some of the respondents' illiteracy as well as failure of understanding and interpreting written information. Instrument was an interview guide. Each interviewed group had a different interview guide depending on the required information.

##### **1.3.4.1.1 Interview Questions**

The questions aimed at assessing the main provider for households' requirements, their sources for income, satisfaction for family requirements, and any other measures taken to supplement households' requirements. Furthermore the questions explored information on the status of women who depended solely on their husbands for provision of households requirements after marriage separation, divorce or husbands deaths.

#### **1.3.4.2 Group Discussion**

Patton (1990) stated that a focus group discussion is a “small group of people on a specific topic, groups are typically six to eight people who participate in the interview for one half to two hours”. The focus group discussion in this study involved eight participants. Men and women were selected purposively through the WEO and the researcher approached them to obtain their consent for participation. The purpose was to let men and women discuss, give views and suggestions on the contribution of women income generating activities in improving the standard of living for their households. The respondents who participated in the interviews were purposively excluded from the focus group discussion.

#### **1.3.4.3 Observation**

Through observation, the researcher was able to get information from the activities performed by the WPC CBO by visiting the group project and some few individual small projects. The purpose was to observe the projects so as to have a clear understanding of what had been reported in the interviews. Patton (1990) explained out that, observational studies provide a check on what is reported in interviews. Kothari (1990) stated three major advantages of observation as being subjective bias is eliminated if observation is done correctly. Secondly, the information obtained under this method relates to what is currently happening, since it is not complicated by either the past behaviour, future intentions or attitudes. Thirdly, the method is particularly suitable in studies that deal with subjects, that is, respondents who are not capable of giving verbal reports of their feelings for one reason or another.

Limitations of observations include the possibility that the observer may affect the situation being observed in unknown ways; participants may behave in some atypical fashion when they know they are being observed; and the selected perception of the observer may distort the data Patton (1990).

#### **1.3.4.4 Documentary Review**

Secondary data was collected from documentary sources such as books, journals and reports from the internet, Kigoma/Ujiji Municipal Council and Kigoma Regional block. The data collected through this technique enabled the researcher to get relevant information for writing literature review relevant information on contribution of women income generating activities in improving the living standard of the households. The surveyor went further in reviewing literature on poultry keeping because the Women Promotion Centre CBO members apart from individual projects they have; they opted to perform a poultry project as a group project. Documentary sources provided aspects that could not be directly observed and about which the surveyor could not ask appropriate questions without the guide provided through the documents.

#### **1.3.5 Validation of the Instruments**

The instruments (interview questions) were rechecked by initially discussing the draft with colleagues and fellow students. Important adjustments were made by refining them and finding out if they were valid in terms of relevance, coverage and consistency before the start of the study. The interview questions were translated from English to Kiswahili by the researcher.

### **1.3.6 Data Collection Procedure**

In collecting data the researcher prepared various interview questions for different groups of people who were supposed to be interviewed as per sampling outcome. The questions were then reviewed and corrected where it was necessary to do so. Then the researcher conducted a pre-testing exercise to see if the prepared questions can work well in the field. In pre-testing the questions the surveyor used colleagues and friends. After the pre-testing exercise amendments were made to ambiguous questions. The researcher requested and coached one of her colleagues to assist her in collecting data. Then the researcher made appointments with the groups to be interviewed on different dates. On the interview day the researcher and her assistant arrived to the venue earlier than the interviewees and prepared the venue. During the interview the surveyor was asking questions while her assistant was noting down the responses in the notebook. The researcher also had a notebook to note down some points for crosschecking with the assistant's records.

### **1.3.7 Data Analysis Procedure**

The analysis was basically qualitative in nature, but there was some quantitative information that was generated during field visits and through reviewing documentary information. Qualitative data related to opinions, behaviours, perceptions and the like were recorded in a notebook. The content analysis was employed in interpreting and summarizing the identified important themes and patterns experiences in a narrative form. Some data recorded from observation and focus group discussion were processed and analyzed during the actual field process to avoid doubt or occurrence of errors.

According to Osmann (1993), in a case study some data can be interpreted, as they are collected in the field. Quantitative information generated during the field and through reviewing documentary information was tallied and calculated into frequencies and percentages to present the data in tabular form.

### **1.3.8 Delimitation**

The researcher limited the study to Mwanga South ward among the 13 wards in Kigoma/Ujiji Municipal Council. This ward was suitable for the study because the WPC CBO operates in this ward and community members had experience to share according to what they saw among the CBO members.

### **1.3.9 Limitation**

The study purposely excluded unmarried young men and women because they would not have much experience to provide. For that reason, the study focused on married, divorced/separated men and women as well as widows.

### **1.3.10 Research Tasks and Questions**

The following research tasks and questions were applied to collect information:

#### **Research Task 1.**

- ✚ Task one was to compare standard of living for families where women depended solely on their husbands and for families where women engaged in generating activities. (Families studied were those whose husbands' incomes were more or less the same).

**Questions for task one were:**

- i. Who provides for your family requirements?
- ii. Does your husband have any reliable source of income?
- iii. Does it satisfy your family requirements?
- iv. Are you engaged in any income generating activity?

**Research Task 2.**

- ↓ Task two sought to find out did women who depended solely on their husbands for provision of household's requirements coped with the situation after divorce, separation or husbands deaths.

**Questions for task two were:**

- i. Who provides for your family requirements?
- ii. Who were providing for your family requirements before being in that status?
- iii. Has your current marital status affected the provision of requirements in your family? If Yes How? How are you coping with the situation?
- iv. Are you engaged in any income generating activity?

**Research Task 3.**

Task three was to seek for community's opinion on women's participation in income generating activities.

**Question for task three was:**

Do you have any opinions on women participating in contributing to household income?

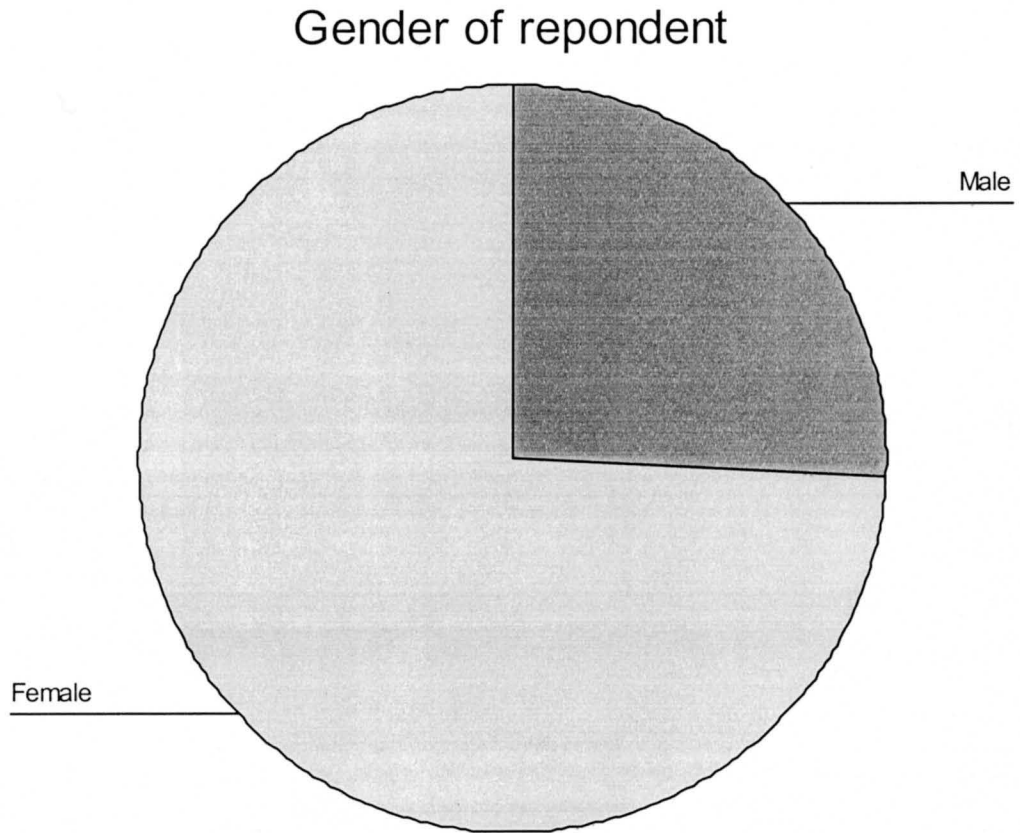
## **1.4 Findings**

### **1.4.1 Standard of Living for Families Where Women Depended Solely on Their Husbands and for Families Where Women Engaged in Generating Activities**

The study compared the standard of living in families for families where women depended solely. Families studied are whose husbands income were more or less the same bearing in mind that there some men whose income is so high and can exceed normal income for two people. Generally it was observed that there is high degree of dependency among women. In order to get results from people who had experience with the topic studied the researcher considered gender, age and marital status of the respondents.

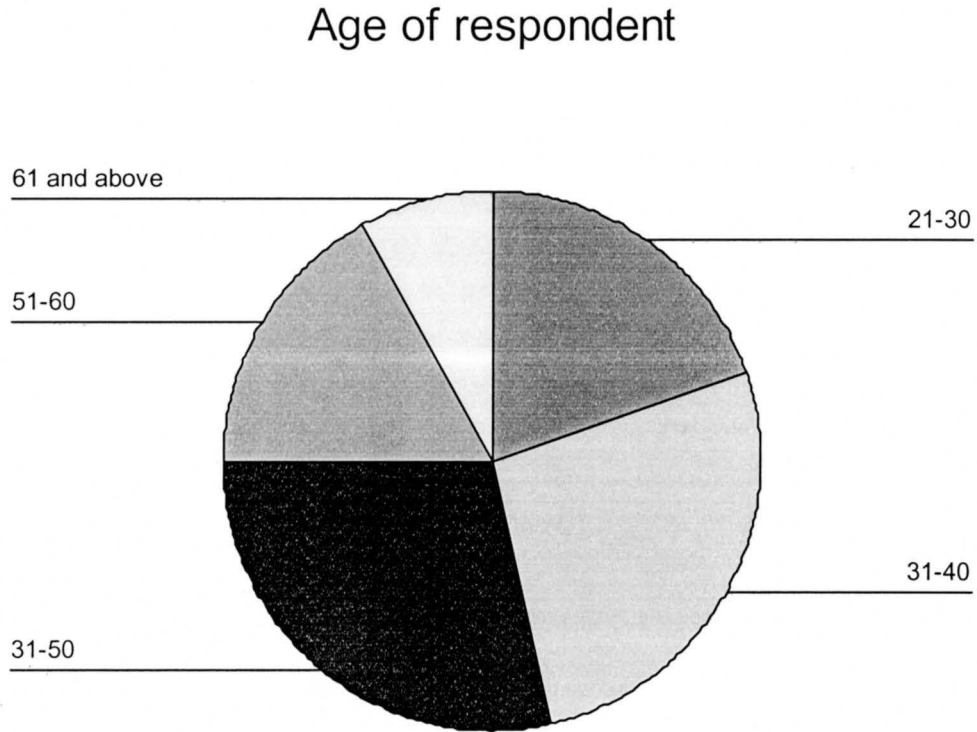
#### **1.4.1.1 Gender**

By asking both men and women, the researcher aimed at getting different ideas from both of them. A total of 112 people responded, 83 (74%) women and 29 (26%) men. The researcher purposively decided to have the number of women higher than that of men because the study focused mainly on women. Few men were selected so as to countercheck the responses provided by women so as to come out with unbiased results. The following figure indicates respondents in terms of gender.

**Figure I: Gender of Respondents**

#### 1.4.1.2 Age

People included in the survey aged 21 and above because they were married or had gone through married life thus had experience to share on the advantages and disadvantages of having only one person as a provider for household requirements. The distribution of age groups were as follows; 21-30 years were 22 (20%), 31-40 years were 30 (27%), 41-50 years were 32 (28%), 51-60 years were 19 (17%) and 61 years and above were 9 (8%). The following figure indicates.

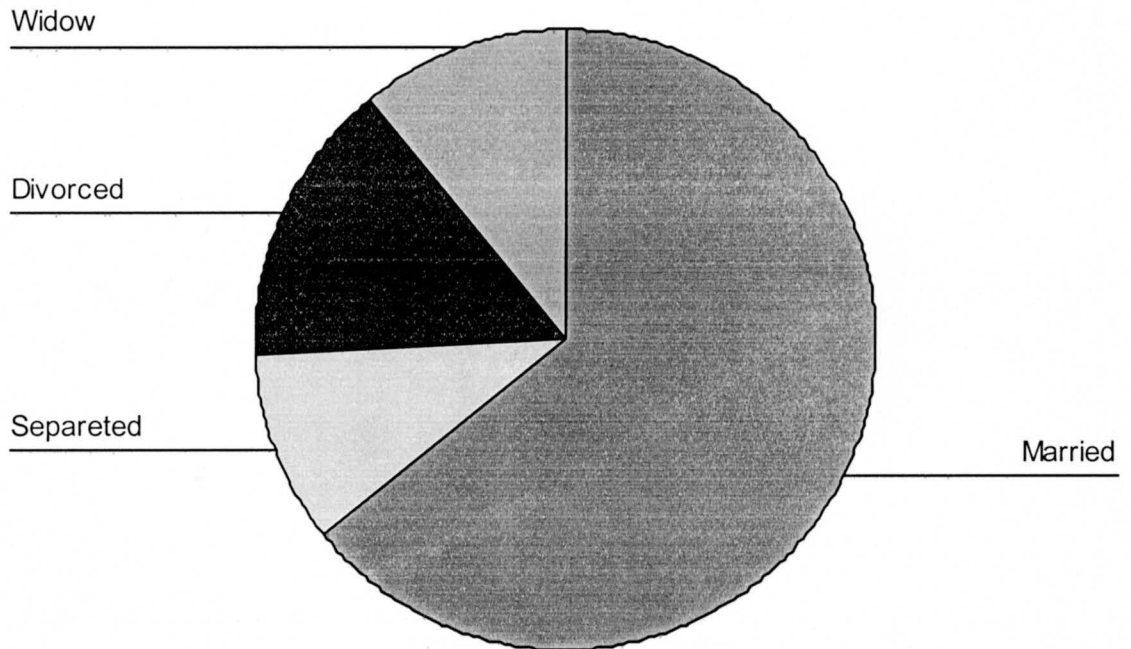
**Figure II: Age of Respondents**

#### 1.4.1.3 Marital Status

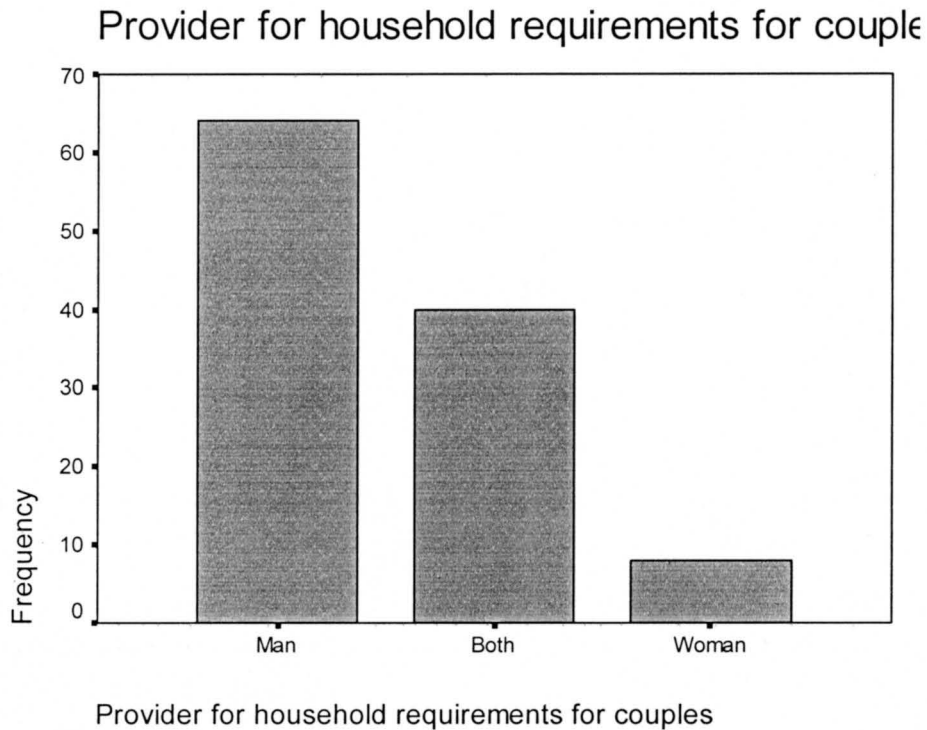
A total of 72 (64%) were married, 11 (10%) separated, 17 (15%) divorced and 12 (11%) widows. The researcher interviewed people in different marital status in order to get experience and views of each group concerning the provision of requirements in the household. Singles were excluded in the study as the interest of the researcher was to study the contribution the households' requirements for people who are married and those who had lived a married life in the past. The following figure illustrates:

**Figure III: Marital Status of Respondents**

### Marital status of respondent

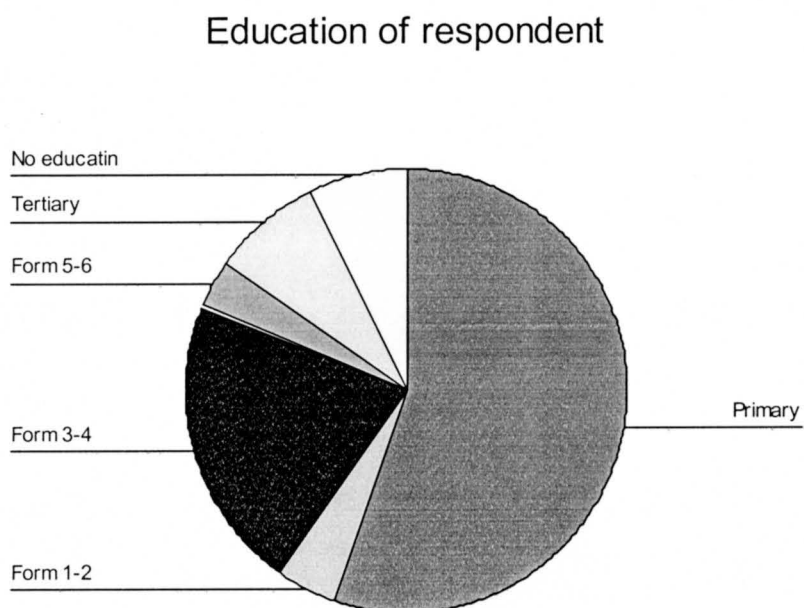
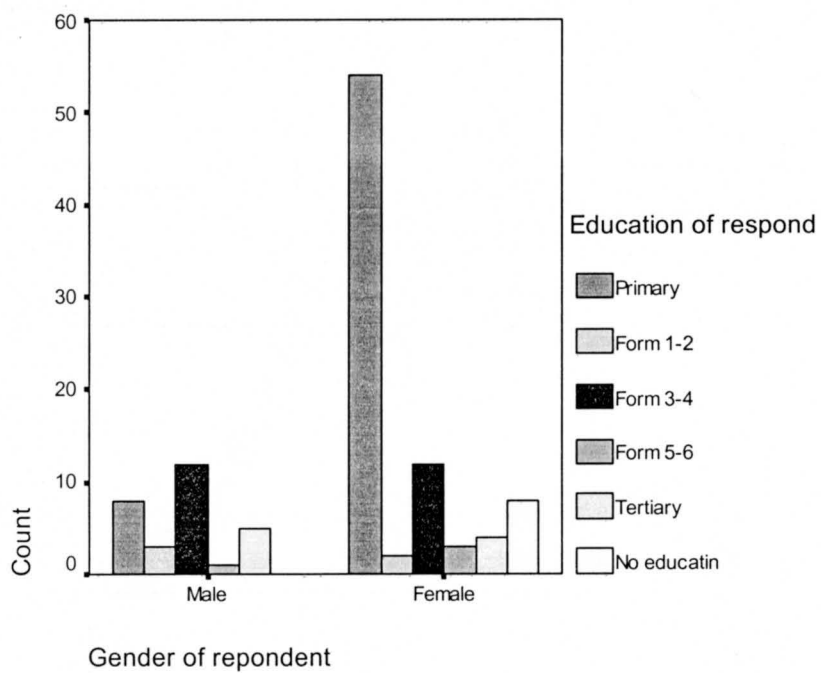


The study revealed that 57% of the married interviewed respondents' households, men only provided households requirements, 36% both provided household requirements and 7% women only provided household requirements. The following figure illustrates.

**Figure IV:**

#### **1.4.1.4 Education of Respondents**

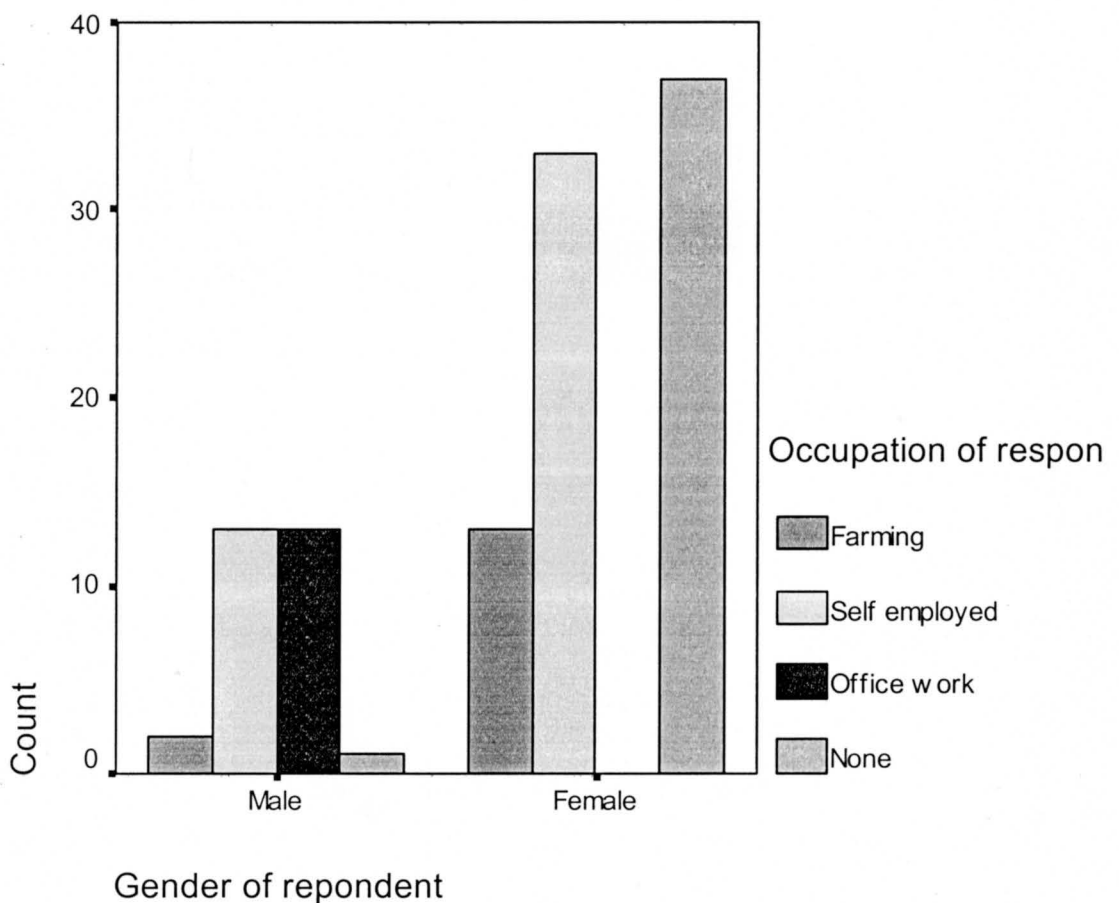
The researcher interviewed the respondents on their level of education so as to get the basis to understand more if the dependency correlates with the level of education. The results indicated that total of 62 (55%) respondents had primary school education (most of them being women), 5 respondents (5%) reached form two, 24 respondents (21%) reached form four, 4 respondents (4%) reached form six, 9 respondents (8%) had tertiary education while 8 respondents (7%) had no education (most of them being women). Most of the respondents who had secondary school and tertiary education were men. The following figures illustrate.

**Figure V(a):****Figure V(b): Education by Gender**

#### 1.4.1.5 Occupation of Respondents

A total of 15 respondents (13%) were farmers, 46 (41%) were self employed practicing various petty businesses, 13 (12%) respondents, all being men had formal employment and 38 (34%) respondents, most of them being women had no occupation. The following figure illustrates.

**Figure VI: Occupation of Respondents**



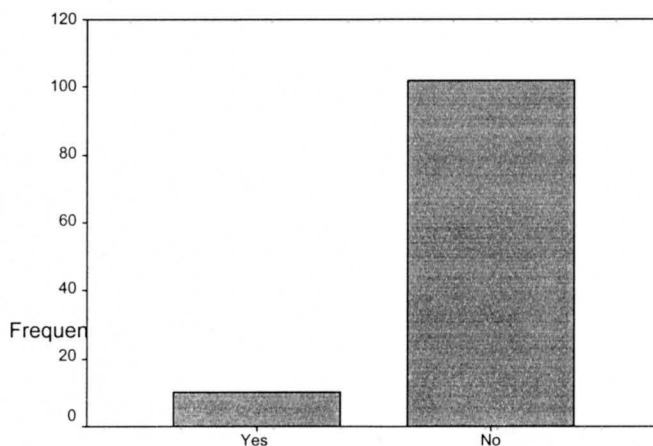
It was discovered that the level of education had correlation with the occupation status.

Figure 'V(b)' indicated that the number of women with primary education and without

education was higher compared to their men counterparts. At the same time figure ‘VI’ indicates that the number of women with no occupation is higher compared to their men counterparts, thus indicating the presence of high degree of dependency of women on men in Mwanga North Ward.

It was revealed that in families where only men provided for the households income there were some deficiencies which led into economic and social problems within the family and the community at all. Provision of household requirements was not satisfactory and consistent. Women were interviewed whether their husbands had reliable sources of income 91% said their husbands had no reliable sources of income, while only 9% said that their husbands had reliable sources of income, as shown in the figure below.

**Figure VII: Source of Income**



Respondents were asked if the income satisfy their daily requirements. The responses were as follows; only 3 % said that the income satisfied their daily requirements while

the rest, 97% said the income did not satisfy their daily requirements. This shows that even for families where husbands had reliable sources of income, the earned income did not satisfy households' daily requirements.

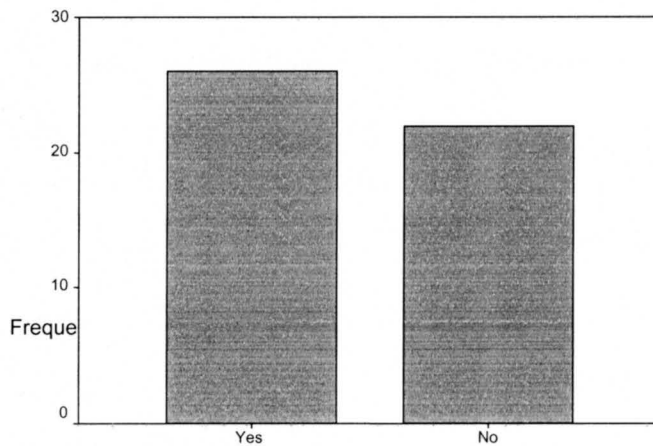
Families that depended on one person only as the provider in most cases were at risk. Respondents cited examples of various families where men only were providing for family requirements, when they fell into problems like severe diseases, body deformities that resisted them to work or when they were terminated from working for various problems their families were so much disturbed economically. Their children could not continue with education, some could not pay house rents consequently they were chased out of the houses, also the provision of other necessary requirements like food, clothing and treatment dropped abruptly. The families became dependants to other relatives hence causing a lot of humiliation and embarrassments.

On the other hand in families where women engaged themselves in income generating activities the situation was better. Income obtained from income generating activities supplemented income attained by men. Women interviewed explained that they concentrated in purchasing minor daily requirements such as charcoal, sugar, cooking oil, kerosene, vegetables, sardines, salt etc. This assisted men to save money for paying school fees, house rent and planning for construction of their own houses. When their husbands had some problems at work, such as salary delay or suspension the families were not very much disturbed as they managed to meet the basic requirements. Apart from assisting in meeting family needs the income generating activities raised the

women's respect in the family and in the community at large and increases their self confidence.

Among the 48 married women who were interviewed 26 (54%) were performing some income generating activities while 22 (46) did not have any income generating activities, hence depended solely on there husbands. The figure below indicates.

**Figure VIII: Married Women Engaged in IGAs**



#### **1.4.1.6 Provision of Requirements for Separated, Divorced Women and Widows**

On the other side the situation was different to the separated, divorced and widow. Among the 31 respondents interviewed, it was learnt that in such families, in 21 (68%) households providers were women, in 3 (9%) households providers were children, in 4 (13%) households providers were relatives and 3 (10%) households providers were various people such as friends, neighbours etc. The respondents explained that after being separated, divorced or widowed had to look for means to survive. Those who had

no any income generating activities when they were married had to initiate income generating activities, those who had been performing some income generating activities had to strengthen them and be more serious. Others who failed completely to initiate income generating activities obtained support from their children, relatives and friends or neighbours, but they complained that it was so embarrassing. The following figure illustrates more.

#### **1.4.2 Situation of Women who Depended Solely on their Husbands for Provision of Households Requirements after Separation, Divorce or Husbands Deaths**

The researcher was curious on the situation of women who depended solely on their husbands for provision of households requirements after separation, divorce or husbands deaths. She interviewed the separated women, divorced women and widows to get their experience.

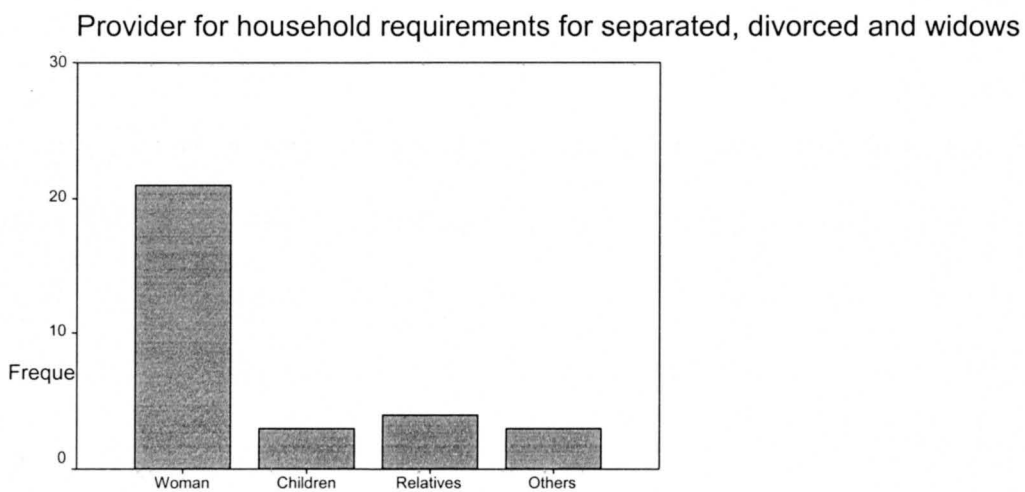
##### **1.4.2.1 Provision of Requirements for Separated, Divorced Women and Widows**

Among the 31 respondents interviewed, it was learnt that in such families, in 21 (68%) households providers were women, in 3 (9%) households providers were children, in 4 (13%) households providers were relatives and 3 (10%) households providers were various people such as friends, neighbours etc.

The respondents explained that after being separated, divorced or widowed had to look for means to survive. Those who had no any income generating activities when they were married had to initiate income generating activities, those who had been

performing some income generating activities had to strengthen them and be more serious. Others who failed completely to initiate income generating activities obtained support from their children, relatives and friends or neighbours, but they complained that it was so embarrassing. The following figure illustrates more.

**Figure IX: Provision of Requirements for Separated, Divorced Women and Widows**



Separated and divorced women explained that life became tough; although they went to stay to their parents or other relatives they could not meet most of their basic needs. Sometimes they were forced to go back to their husbands and tolerate the abuse they were getting. One woman sadly explained,

“I am just like a small child, my parents seem to be tired of me. When I am not around during the meals they finish all the food, I don’t get soap to take bath and to wash my clothes, my young sisters and brothers are laughing at me. I have to go back to my husband and ask him to forgive me”.

This is due to the fact that the families are also poor. When girl gets marriage it a relief for the family as she will now be depending on her husband and sometimes assist the parents if the husband is well off. Now when she goes back to the parents after being divorced many parents see her as a burden.

The community members sited examples of widows who had good standard of living when their husbands were alive and dropped abruptly after their husbands' deaths. This is due to the fact that they were not used to participating in any kind of income generating activities for a number of years, hence it becomes difficult to initiate and sustain any activity after their husbands' deaths.

Some of them look for other men to marry them. Since they are aged they cannot find young men to marry hence they go to married men because the community allows polygamy. This increases the problem of HIV transmission as the former husband might have died of AIDS and thus the widow unknowingly transmits HIV to the new husband and the other wife/wives of the new husband. The circle continues as if the new husband also dies, the left widows will look for other husbands to marry them. Sometimes they do not find men to marry them and engage themselves in prostitute as it seems to be a simple way of getting quick money but again are being more exposed into contacting HIV. When they Have contacted HIV are prone to die hence children are left with no parent at all. Most them engage in risky behaviours like pick pockets, banditry, prostitution etc. and the circle of poverty continues.

### **1.4.3 Community's Opinion on Women's Participation in Income Generating Activities**

The surveyor asked for community's opinion on women participation in income generating activities. Among 50 people who were interviewed 35 (70%) said that it necessary for women to participate in income generating activities. Their arguments based on the high cost of living prevailing currently, uncertainties at work and the increase of deaths which has been accelerated by the HIV/AIDS pandemic. They commented that if women are engaged in income generating activities can assist their husbands in meeting their family's requirements and their life will run more smoothly. When the husband dies the wife can continue taking care of the children. One old man who was asked to give out his views said,

“My two sons passed away, my daughter in laws had to come back to me as they could not stand on their own since they had no any source of income. My source of income is not reliable, I am a fisherman, and sometimes I do not get enough fish in the lake especially when there is wind and storms. It is difficult to take care of my wife, my daughter in laws and my seven grandchildren. One of my daughters in laws got married to another man but left all her three children here as the man was not ready to take care of them. If my daughter in laws had reliable sources of income, they would continue taking care of their children and that could be of a great relief to me. I think women participation in income generating activities is very important”.

A total of 9 people (18%) did not agree. They argued that women must stay at home and take care of the husband and the children. They commented that a woman is a decoration for the house; therefore she must be always at home so that when her husband comes from working she meets and comforts him. They also commented that a woman is supposed to be close to the children so as to discipline them. According to them it is not women's responsibility to work rather she should stay at home and wait for what the husband will bring. One man who seemed to be very conservative base his argument on religion, he said that God commanded men to work and women to get children and take care of them. Women who are working and engaging in income generating activities are going against God's plan. That is why we nowadays see many children misbehaving as they have no one to monitor their movements and warn them. When he was asked on the problems faced by separated, divorced women and widows he said people should not worry as those are God's plan and they have to leave everything up to God as he knows how to take care of his creatures.

The rest 6 people (12%), were indifference. They said if women engage in generating activities it okay, and if they depend solely on their husbands it is also good.

## CHAPTER 2

### PROBLEM IDENTIFICATION

Poverty is one of the major problems facing the developing countries. The level of poverty differs from one country to another and from one cohort to another. There have been many policies suggested by the higher authorities and external agencies for reducing this problem. Most of them have proved failure. People know why they are poor and they know how to come out of the poverty.

#### 2.1 Statement of the Problem

The living standard in Kigoma is low compared to other regions. According to 2002 national population and housing census, Kigoma has a population of 1,678,109 with 807,859 male population and 871,250 female population. A total number of households is 142,533 with average house hold size of 6.9. Most of development indicators rank Kigoma low as indicated in the following table.

**Table 2:1      Development Indicators**

S/N	INDICATOR/ITEM	KIGOMA	NATIONAL
1.	Growth rate	4.8%	2.9%
2.	Population with disability	2.5%	2.0%
3.	Literacy rate	58%	71%
4.	Households using iron sheet or tiles for roofing	31%	46%
5.	Household using electricity for lighting	3.1%	10.1%

Source: 2002 Population and Housing Census.

Kigoma has only three government hospitals and two private hospitals, which only few people can afford due to financial constraints. The average income per person per year as per year 2001 was TShs 154,000/=. This means a person earned only TShs 421/= per day, which is below the poverty line. (Source: Kigoma Regional Office). The prevalence of poverty related a disease is high. Cases of malaria, diarrhea, cholera, malnutrition and HIV/AIDS are common.

Despite the fact that women are the pillars for the economic and social welfare of Kigoma region, the impact of low standard of living is felt more on them than their counterparts than men. This has been caused by a number of reasons such as low level of education for instance in 2005 there were only nineteen (19) women in formal sector (government offices) who had a First Degree/Advanced Diploma and only two (2) who had a Masters Degree, Kigoma Staffs Database (2000). The discriminatory customs that exist in Kigoma as in many African societies widen the gap between men and women. Furthermore, the unequal access by women to credit, markets, training land, basic social services, extension services, and technology also employment opportunities continue to present severe constraints to their integration into development opportunities and their achievement of equitable social development.

Therefore there is a need to pay special attention on women in Kigoma region for improving the living standard of the Kigoma people.

## 2.2 Target Community

The WPC CBO serves women in Kigoma/Ujiji Municipality and from two wards in Kigoma District Council. Its main activity is sensitizing women to establish income generating activities as a means of improving their standard of living. Every CBO member acts as a mentor to other members and the surrounding community. Community contributes to the project by participating in needs assessment, project design and implementation. The numbers of women daring to establish micro projects increases as days go on. This shows that the community is empowered and transformed. Previously people believed that income generating activities are for men only and women are to stay at home and perform domestic activities only.

## 2.3 Stakeholders

WPC have various stakeholders that facilitate it in implementing its activities through provision of technical advice, funds and sharing experience. The following table shows the names of stakeholders, potential benefits/cost, stakeholders opinion of the projects and its goals, their opinion of the project design and whether the project is discussed within the organization or not.

**Table 2.2: Stakeholders**

<b>Name Of Stakeholder Group/ Organization</b>	<b>Potential Benefit/Cost</b>	<b>Project Discussed Within This Organization/Group</b>	<b>Their Opinion Of The Projects And Its Goals</b>	<b>Their Opinion Of The Project Design</b>
District Community	The CBO acts as a mediator between the	Yes	Encouraged to see people at	The project design is

Development Department	government and the citizens. It assists the government through the district through performing community development activities as it serves people that were supposed to be served by the government.		the local community level taking initiatives to fight poverty thus responding to the government's policy for community development.	good but should evolve more actors.
Regional Community Development Department	The CBO acts as a mediator between the government and the citizens. It assists the government through the district through performing community development activities as it serves people that were supposed to be served by the government.	Yes	Encouraged to see people at the local community level taking initiatives to fight poverty thus responding to the government's policy for community development.	The project design is good but should evolve more actors
Ward Authorities	The ward will have people with improved standard of living hence they will be able to participate in various developmental activities at ward level e.g. construction of schools, dispensaries, etc.	Yes.	Ward leaders are glad to have active women in their ward.	The project should set better strategies for project sustainability.
Women Groups	*Improved standard of living. *Reduced social problems. *Increased awareness.	Yes.	Motivated to recognize that they can contribute to their households' income through micro projects.	The project should expand collaboration with stakeholders.
Households	*Improved standard of living.	Yes.	Encouraged with the support	The project should

	*Reduced social problems. *Increased awareness.		provided by women in the families.	involve youths as well.
Mary Shirley Sisters	Obtain partners. Increased experience in assisting CBOs/NGOs in developing countries.	Yes.	Glad to have partners in the developing country.	The CBO should perform activities as per plan.
KIUNGONET	Provide technical advice and information including funding opportunities.	Yes.	Glad to have another member in their network.	The CBO should be transparent in its activities.
KACON	Provide technical advice and information including funding opportunities.	Yes.	Glad to have another member in their network	The CBO should consider mainstreaming HIV/AIDS in their activities.

## 2.4 Project Goals

The project goal is to improve the living standard of people living in Kigoma Municipality.

### 2.4.1 Mission Statement

The Mission statement of WPO CBO is to be an effective and efficient organization which promotes alleviation of social problems facing the Kigoma Municipality people by encouraging them to improve their standard of living through engagement in various income generating activities and abandoning unsuitable norms and taboos.

### **2.4.2 Project Feasibility**

The project is feasible because the community members identified their needs. The identification led to formulation of the project. Materials as well as human resources required for implementation of activities are available. The CBO members are committed and demonstrate teamwork spirit, stakeholders are willing to support it, and furthermore it is in line with the government policy of poverty reduction.

### **2.4.3 Project Relevance to the Mission of Organization**

The project is relevant to the mission statement of the CBO which is to alleviate social problems facing the Kigoma district people by improving their standard of living because it aims at facilitating people in establishing income generating activities.

## **2.5 Project Objectives**

The project had the following objectives:

- ✓ To sensitize women in Mwanga North ward to engage in micro projects activities by October 2005.
- ✓ To raise income of households in Mwanga North ward by 20% by the end of year 2007.
- ✓ To sensitize the community on the importance of women participation of women in income generating activities.

## **2.6 Host Organization**

The organization managing the project is known as Women Promotion Centre (WPC). It was established in May 2002 with a total number of twelve (12) women. The founders of WPC were friends who were meeting irregularly in their homes and helping each other in problems such as funerals and diseases. In their meetings apart from consoling each other for the problem that occurred, they started discussing about various issues in their community. They identified poverty as the main problem in their community. It was also identified problem is more serious to women. Therefore they decided to form a CBO that will focus in empowering women in their community. They believed that once a woman is empowered the whole family and a community at large will attain a better living standard. This is due to the fact that women are more devoted to the welfare of their families.

WPC is located in Kigoma/Ujiji Municipality, in Mwanga North Ward and is affiliated with the regional and district community development departments, ward authorities, women groups, Mary Shirley Sisters from Germany, Kigoma/Ujiji NGOs Network (KIUNGONET) and Kigoma AIDS Control Network (KACON). The ward authorities, regional and district community development departments assist the CBO by facilitating its registration, providing guidelines on how to operate, making sure that it operates it operates smoothly, exposing it to other government and non government organizations through stakeholders meetings and exhibitions and providing it with technical assistance. KIUNGONET and KACON assist the WPC CBO by providing technical advice and various information including funding opportunities. There other NGOs working on

similar issues in Kigoma/Ujiji Municipality. These are HISANI, UPENDO and WINNERS. They also have the same objective of improving the standard of living in Kigoma region. They advice women to establish micro projects but they do not have a joint project. Unlike WPC which have subgroups in the rural areas, these groups are based in Kigoma/Ujiji Municipality only.

## **CHAPTER THREE**

### **LITERATURE REVIEW**

Contribution of women income generating activities in improving the living standard is not a new phenomenon. In different parts of the world women have been performing various activities that have contributed a lot to the welfare of their families. There are many scholars who have written a lot of literatures concerning this issue. This chapter therefore intends to discuss the literatures related to women economic activities and their contribution in improving the living standard of the household. The review covers; importance of women participation in economic activities, economic activities performed by women in various communities and strategies made by different Tanzania and international organization.

#### **3.1 Importance of Women Participation in Economic Activities**

Saleha, (2004), stated that, enhancing women's participation and status in any society is essential for achieving socio-economic development and poverty reduction. Indeed supporting women's involvement at all levels and investing in women's education and health have economic payoffs in terms of higher economic growth rates, higher productivity, efficient workforce etc. Increasing the household income directly results in reducing child mortality rate and in general improving the family health and wellbeing thus benefiting all members of the society. However, despite these widely recognized positive consequences of women's economic participation, women still face many obstacles in contributing to and benefiting from the process of economic development.

The degree of women's participation in these activities is seen as important for the amount and type of food entering the food chain. There is a relationship between women's control of food and cash and household food consumption and nutrition. Women are thought to give higher priority to the nutritional needs of their families than men. Therefore, it has been postulated that when women control the food and cash, it is likely that more of these resources are used for food consumption in the household and particularly for the small children. This point is also discussed in relation to women's participation in productive activities, the argument being that the more women participate the better they control food and cash, Chavangi and Hanssen, (1983).

Women's contribution is not only important for the total food supply to the household, but also for dietary variation. In most rural households women are responsible for growing different kinds of vegetables, roots and fruits, Accati, (1983) for raising small animals, such as chickens, goats, sheep, rabbits and pigs FAO, (1983c); Rotschild, (1983) and for milking and processing of dairy products, Galvin, (1985) and Nestel, (1985).

The view that women's control over food and cash has a positive influence on household food availability and nutrition is frequently encountered in the literature. Apte (1983) argued that women's control over income is dependent on the degree to which they contribute towards earning this income. Furthermore, since women have the main responsibility for feeding their families on a day-to-day basis they are more likely to

make self-sacrifices for the sake of the health of their families, especially their children. In contrast, men tend to be more interested in spending on expensive nonfood items.

### **3.2 Economic Activities Performed by Women in Various Communities**

Anabarasan, (1985) highlighted how women's roles and contributions in fishing communities have improved the livelihood of fishing households. He argued that, women have tremendous socio-economic potentials in small-scale fisheries in Nigeria but in the past, the significant contribution of women in sustaining the socio-economic wellbeing of their families has been neglected and taken for granted by the nation. This has resulted not only in gross underestimation of women's socio-economic contribution to the food security problem in Nigeria, but also in the under-utilization of their potentials. He continued to explain that in a developing nation like Nigeria, the concern for increasing women's economic participation can be seen within the wider general concern to alleviate the socio-economic conditions of the poor households, especially, those in the rural sector which includes the several villages scattered all over the country.

Persistent poverty and deteriorating economic conditions have forced many women in the fishing communities to work outside the normal status and ventured into varied economic activities while at the same time continuing to perform their traditional households' chores. This situation has social as well as economic implication. Research studies carried out by Ijff (1990) indicated that these women actually work for long hours daily carrying out household chores such as cooking, washing, cleaning, bringing up children, fishing in the streams, creeks and small river outlets/tributaries as unpaid

family labour or as daily fish processor of fish products brought home by their husband after each fishing expeditions as well as engaging in other income-generating or income-substituting activities. To say it as simple as possible, the present day women's domain in the fishing communities in Nigeria is no longer confined to their traditional gender roles as wives and mothers, but also as waged workers and income earners to the families.

Boserup, (1970); ESCAP/FAO, (1979); Ijff, (1990); FAO, (1980); FAO, (1982); Gerrad, (1988); 1995; Jahara, (1981), commented that women in small-scale fishing villages also perform other types of income-earning activities to supplement the household incomes. Examples of income sources where women play significant roles include: (i) wage employment as farm labourer or through cooperative cottage industries; (ii) income earned through sales of fisheries products, agricultural products as well as local handcrafts; and (iii) income earned through sales of social services as in fish distribution and marketing and food sales. In addition to cash incomes, other livelihood source where women in riverine fishing villages contribute significantly is from goods produced as well as services provided for the families' own needs or sustenance.

In Nigeria, women's contribution to the families' sustenance was more apparent as there was a global world fisheries crisis when the fishermen are unable to harvest fish from sea as much as they would like to do. This is a very lean period for fishermen globally and so there is a re-inventing of fisheries management in order to respond to the world fisheries crisis. Thus, to help sustain the needs of the fishing families, the women are

responsible for seeking not only supplementary incomes but also food for household consumption or sources of credit for the families' subsistence. Concluding therefore, the issue of promoting income-generating or productive activities for women in small-scale fishing villages goes beyond fisheries development planning and implementation alone, Williams, (1986); (1989).

According to Duany (1999), Sudanese women have become a lifeline for family survival. Men, on the other hand, claim that providing for the family is primarily their duty, while women are merely their helpers. The reality is that in South Sudan women head two out of five households. Every family has lost at least one member, usually a husband or older brother. This has left a vacuum in terms of family support, and many Sudanese women have acquired a new role in becoming sole provider for their household.

Throughout the world, women make a vital contribution to industrial output. Over 200 million women are employed across all industry sectors, with half of this number in developing countries. Their work not only sustains their families, but also makes a major contribution to socio-economic progress. Most women are employed in low-skilled, poorly paid positions, where they are often exposed to health hazards. On the other hand, we are seeing the advance of an increasing number of highly educated women into senior decision-making positions. The creativity and talents of all women are an invaluable resource, which can and should be developed both for their own self-realization and for the benefit of society as a whole.

The key to enhancing women's opportunities, and hence their position in industry and the economy, is to provide them with access to know-how, technologies and credit. Training and upgrading women's technological capabilities enhance their entrepreneurial and business skills, whether in simple artisan production or in high technology industries, is at the heart of allowing women to advance to more rewarding positions.

Berger (1989) observed that Maasai women retain primary responsibilities for dairy-related activities. They are responsible for milking, processing of milk and marketing of surplus milk and dairy products. In areas where they are restricted in mobility by pregnancy and raising children, religion etc., women take care of stock kept near the camp, requiring particular attention such as pregnant cows, newly born calves, injured and sick animals. Women ensure that calves have ample suckling time and supply fodder to them. They also provide sick animals with water.

Maasai pastoral women also play a significant role in animal disease control. Their close contact with the cows via milking enables diseases to be spotted early. The actual treatment of the animals is done by men and herd boys; women take part only when need arises. Women inspect animals in their sub household to ensure that all have returned from grazing and are healthy. Any problems are reported to the household head. Women also sell and purchase small ruminants. Owning small ruminants gives prestige and offers security trade. Scattered evidence was revealing that an increasing number of poor

women were creating their own jobs in small-scale agriculture, manufacturing, services and petty trade, Berger, (1989).

Similarly in North Africa and the Middle East, women in nomadic systems take care of the animals, milk, process milk into butter and cheese and weave tents, in addition to other household chores Kandiyoti (1990). Among the Ahaggar Tuareg group of people who keep camels and small ruminants in the southern Algerian desert, women take an active part in livestock production. They are responsible for supervision, hygiene, choice of grazing land, herding and milking of sheep and goats while men look after the camels Bourgeot (1987). Nomadic women in Somalia graze cattle, sheep and goats, whilst men are responsible for the camels Martin (1990).

Based on gender division of responsibilities, women keep small stock as a source of cash for general family expenses (such as buying food), for paying of school fees, for health care and for investment, Martin (1990). Although men own most of the cattle, they do not make major decisions, such as sale of cattle, in isolation; other household members, particularly women are consulted.

Women are generally associated with animals as milk managers. In most pastoral societies, they milk the cows and know how much milk to extract for household use and how much to leave for the calves for their survival and growth. Women allocate the milk and its products to different uses: for home consumption, exchange and marketing. The amount of milk and dairy products marketed depends on the number of milking cows,

the number of people in the household, marketing possibilities, prices of milk and dairy products, and the need to buy cereals and other non-dairy food products.

The nomadic women in South Dafur in Sudan own some cows but milk all the cows belonging to the family and decide how much milk is used for making buttermilk and ghee for home consumption and for sale, how much milk is given to children, and how much is left for men and guests. The decision is based on the quantity of milk available, the number of children in the family and the possibility of processing surplus milk for sale. Men make decisions on the sale and slaughter of cattle, Kelvin (1987). In contrast to the Fulani women in Benin and the Borana women in northern Kenya and southern Ethiopia, the Maasai women in Kenya give money from milk sales to their husbands, FAO (1979).

Women distribute the milk from all the cows in the herd among family members. When a man dies, his animals are passed to his son(s), while women who usually own fewer animals pass them on to their sons and daughters in equal numbers. Men sell their animals to buy cereals such as millet for the family. Only when women own more animals than men, are their animals sold to purchase millet

Men and women have varying degrees of ownership, access, rights of disposal (e.g. sale, transfer) and use of incomes from sales of livestock and their products. However, this is more to do with shared responsibilities towards meeting family welfare given household resource endowments and needs, rather than control *per se*.

Besides crop and livestock production, men and women are involved in different income generating activities. Men generally make ropes for sale, keep small roadside shops, and practice as specialists in traditional medicine and work as wage labourers. Women undertake minor income generating activities such as petty trade in commodities (salt and kerosene), and make handicrafts. They also generate income from food processing. Women's other tasks include childcare, food preparation (the most time-consuming household activity) and other domestic chores such as fetching water and firewood. Children, mostly girls, assist women with domestic chores.

The settled Fulani women in Nigeria are responsible for all milk processing and marketing and decide on the quantity of the milk to be kept for consumption and for sale. They market milk only in the form of cheese and butter and collect income in the form of cash; very little exchange of milk for grain takes place. Marketing is seen as an economic and social activity. Only a handful of wealthy Fulani women and strictly Muslim women sell their milk using female intermediaries. The money they earn is used for everyday necessities and sometimes to buy small ruminants, Bayer (1986). Revenue from dairy products contributes substantially to household income.

Women in Burundi carry out a more significant part of agricultural work than their husbands though men, as owners of the farm business, regard women's work as assistance Klinger (1990); Martins (1990). Men make decisions on goat keeping, after consultation with their wives. Gender division of labour regarding goat keeping is not

strict, but it is usually the men and the boys who herd and women clean the sheds. Men are more involved in tasks regarding keeping of crossbred goats.

In Peru, McCorkle et al. (1987) and Fernandez (1988) observed that women are responsible for grazing of animals with the help of children; they gather fodder, look after animals, select and sow seeds and weed. The men are responsible for ploughing, branding of livestock, and purchase of agricultural products and harvest of crops. Gender division of tasks and responsibilities is not strict. Though women take care of animals and men take care of crops, decisions on crop and livestock production overlap and influence each other. When men are absent women carry out their tasks. Women are described as 'shepherds' in Latin America; they spend about 38 hours a week looking after cows. Women in both Peru and Indonesia play significant roles in treating veterinary problems and in marketing animals.

Despite their considerable involvement and contribution, women's role in livestock production has often been underestimated or, worse, ignored. Gender blindness is partly the result of a paternalistic bias, but also of the attitudes of women themselves, who may have been conditioned by their culture and society to undervalue the worth of the work they do. As a result, it is very difficult to obtain information on the role of women in livestock production from existing research and project reports. In addition, women's work is rarely reflected in national statistics. For example, in Bolivia, women are responsible for livestock, and men for crops, but the latter is not differentiated from domestic work in surveys and censuses, and women's work is rarely considered

"economically important" for the nation, Schulze & Sostres (1991). In Latin American and Caribbean societies, women's productive labour is not differentiated from their reproductive work; their contribution is undervalued, thus losing the value of 'work' and becoming merely an 'activity' IFAD (1990).

The most typical pattern of division of labour is one where *women have complete responsibility for animals kept at the homestead*, e.g., small stock, calves, poultry or sick animals. In some ways, managing these animals is more difficult than managing camels and cattle, because they have to remain near the homestead, where good pastures are difficult to find. Women spend considerable amounts of time in collecting and storing food and water for animals.

For hundreds of years, chickens were kept in small flocks for home consumption of eggs and meat, with any surplus sold or exchanged for other produce. Poultry farming became commercialized the 20th century.

It has been proven that Family Poultry is accessible to the poorest of the poor. It enables the illiterate to develop their skills and knowledge, which could be applied to other activities as well. It is a means to human resource development. Family Poultry Development should be as a tool in the socio-economic context and governments thus act as a means of income generation, poverty eradication, employment and protein food production, Sorensen, (1992).

In Africa, a woman typically has a flock of fewer than ten chickens of tough meat and low productivity (producing 30-50 eggs per year, compared with commercially reared birds in developed countries that lay more than 260 eggs per year). Poultry are more important than rabbits in backyard production because rabbits, especially young ones because they need greater care, feeding and management. Chicken-keeping requires relatively little labour, since the birds can scavenge around the village quite successfully. In Latin America, women are involved in large-scale poultry and pig farming operations, such as in Honduras, Martinez (1983).

Poultry keeping programs have proved to be successful. Some of their achievements are: Employment opportunities generated; Income of the women has been increased; Social status of the women has been enhanced and the women poultry vaccinators are now regarded as "Poultry Doctors"; Awareness increased; Knowledge of nutrition increased; Improvement in environment; Saving habits developed, Credit repayment increased; Number of improved birds increased; Poultry and duck mortality rates decreased and production increased; Use of vaccine and management skill improved; Credit and management improved; Interest in the work increased; Nutritional development through increased production of eggs and meat; Reduction in vagrancy and begging; Increased interest in economic development; Literacy rate increased; Stability in family life and family health care facilities improved.

Small scale commercial poultry production is rapidly growing in the urban areas, mainly as a response to the growing demand for white meat. However reliable figures on

commercial poultry production are difficult to obtain due to large fluctuation of the numbers, caused by the availability of feeds and day old chickens, and by disease outbreaks.

The livestock production systems can be broadly divided into four categories of increasing responsibility based on gender and age: number of involvement by women; women responsible only for processing products; women responsible for managing and processing small stock and other animals kept at the homestead; and women responsible for managing and herding large stock and other animals, and for the processing of livestock produce.

Women in other parts of the world have managed to improve their living standards through poultry keeping, for instance, the Madhya Pradesh Women in Agriculture (MAPWA). The project aims to improve the status and recognition of small and marginal farm women by not only imparting training and extension in low-cost agricultural technologies, but also under its special training program, to impart need-based training in allied subjects like cattle rearing, backyard poultry improvement, enrichment of fodder, as per the need and interest of the women.

The poultry keeping project has emerged as a key area of interest, particularly in the tribal districts of the MAPWA project area, where a large number of households are already rearing poultry. They had taken up training in poultry under the 'special training' program in some of these areas and have experienced tremendous enthusiasm from them. The reason is that the entire rearing of small animals is the responsibility of

women. It involves small money for selling and buying of poultry products and serves as a 'reserve bank' that provides ready cash and food.

Poultry keeping has contributed to increase in income of the majority who tried to practice it. Williamson (1987), the outstanding feature of poultry production in tropical countries is the speed and extent of the changes that have taken place during the last two decades. Industrialized production methods, new breeds and improvement health measures have been introduced from the temperate zone into almost all tropical countries with revolutionary effect. The revolution in poultry production methods has not affected the subsistence and small scale poultry producers in the villages throughout the tropics, and that countless millions of people still depend upon backyard or small scale poultry production for their supplies of eggs and poultry meat. The new poultry industry is essentially an urban phenomenon, financed by urban capital, mainly benefiting urban oriented producers and urban consumers.

Poultry keeping is making an important contribution to the livelihoods of the most vulnerable rural households in developing countries. Chickens, ducks, geese guinea fowl all provide a source of income, improve nutrition and help meet family and social obligations. Poultry raised on family farms also make a significant contribution, along with the commercial sector, to meeting the rapidly growing demand for poultry products in many developing countries. For example, a widow Burundian woman, managed to take care of her two daughters and ten children because apart from the work that she was doing, she was also keeping chicken. This assisted her in raising her income. Likewise in

Tanzania where unemployment rate is high and in many organization employees are paid too low salaries to meet their obligations, poultry keeping has assisted many people to raise the living standards.

### **3.3 Strategies Made By Tanzania and International Organizations**

The government of Tanzania has taken a number of initiatives to address the problem of poverty. The policy content to the problem is obtained in the following policy documents: The National Poverty Eradication Strategy – NPES, (1998), Tanzania Development Vision 2025, (2000) and Tanzania Assistance Strategy – TAS, (2000).

In the community development policy it has been highlighted that people should use their own initiatives and available local resources to bring development in their community. It emphasizes the community members to be self reliant, set strategies for having adequate income that will make them have better live i.e. an improved standard of living. Furthermore it emphasizes on the importance of women being given equal opportunities on all issues of development. It urges them to gain confidence and participate in various issues of development in the community so as to avoid over dependency on men.

The United Nation Declaration of the International Decade of Women (1975) which held two women decades, later a meeting in Beijing, China in 1995 has only served to enhance this concern and awareness as manifested by the proliferation of research projects and studies on women's role in development. A significant issue raised by the majority of these studies Bonaventure et. al (1990); Ijff, (1990); Jorion, (1985);

Tandberg, (1986); Williams, (1998) argued that stimulating women's socio-economic participation does not merely imply integrating them into current development mainstream, but, more importantly, was the need to re-orientate the male bias of the dominant development concepts and strategies.

All these activities are an integral part of UNIDO's technical assistance programmes. The case-studies presented in this series of brochures demonstrate that women can not only succeed in sectors where traditionally they have had a strong presence, but can also reach leading positions in sectors that were previously believed to be the exclusive domain of men. They also show that technological solutions can directly benefit women by improving their living and working conditions, particularly in sectors where they tend to be concentrated. UNIDO is committed to sustainable industrial development as a means of achieving economic prosperity, a healthy environment, and integration of all groups in society. It is our firm belief that enabling the full contribution of both men and women, in all sectors of industry, is indispensable for attaining this objective, Asenbauer, (1994).

The International Labour Organization report (2002) stated that, women who received loans to start micro projects managed to raise income of their families and improved their living standard. This proves that women if are engaged in income generating activities can contribute to the income of their families and thus improve their living standards.

In the Millennium Development Goals – MDGs (2000), the issue of poverty reduction has been paid attention. Since independence, Tanzania sought to fight three main enemies of development these are poverty, ignorance and diseases. Poverty was identified as the major problem therefore the issue of poverty reduction in Tanzania has consistently been a priority since independence. Nyerere, (1967), termed poverty as one of the major enemy of the nation. The second Tokyo conference on development in Africa, (1998) declared poverty reduction as the highest priority of development in Africa. The government and donors have tried a variety of poverty reduction approaches. However none of them can be said to take a full fledged integrated approach.

## **CHAPTER FOUR**

### **IMPLEMENTATION**

Findings obtained in the Community Needs Assessment that was conducted in November 2005, the CBO members in collaboration with the researcher identified solutions to intervene the identified problem, i.e. the low standard of living. They decided to establish individual and group projects. Individual projects vary from one person to another while they decided to start a poultry keeping project for the group. They also decided to sensitize women in the community that surrounds the CBO to establish micro projects for raising households' income. Due to the diversity of individual projects, this chapter reports the implementation of the group project only.

#### **4.1 Products and Outputs**

The CBO members were trained on poultry keeping and business management in January 2006. After training they started to mobilize funds to start the project. Fund mobilization took a longer period than expected. Due to the delay in fund mobilization the project started in August 2006 instead of original plan of initiating it in April 2006. The CBO members started collecting and selling eggs in January 2007. In implementing the group project the CBO members hired one young man who works full time and they go to supervise him in turn. The CBO members meet twice per month to share experience of individual projects, get reports on the group project and share any other new information on how to go about in reaching their goals.

## 4.2 Implementation Plan

Implementation plan was generated by the CBO members under the guidance of the researcher. Activities outlined focused on accomplishing the following objectives:

- ✓ To sensitize women in Mwanga North ward to engage in micro projects activities by October 2005.
- ✓ To sensitize the community on the importance of women participation of women in income generating activities
- ✓ To raise income of CBO members by 20% by the end of year 2007.

The project was implemented according to the planned activities as shown in table 4.1. The first activity to be implemented was conduct sensitization meetings. The meetings were conducted within the CBO members and among the community members. The main outcome of those meetings was people CBO members' decision to establish individual projects as well as group project. Individual projects varied from one person to another whereas a poultry keeping project was chosen to be a group project.

In implementing a group project i.e. a poultry keeping project the CBO members performed the following activities: Recruited of a poultry keeper, attended training on business management skills, attended training on poultry keeping, constructed a chicken house and consulted a Livestock Extension Officer. After completing these activities they bought chicken food, insecticides and finally they purchased chicks and the poultry keeping project commenced.

Table 4.1: Implementation Plan

Activities	Project Month												Resources Needed	Responsible
	1	2	3	4	5	6	7	8	9	10	11	12		
Conduct sensitization meetings													Venue	CBO members/Community leaders.
<b>Establish a poultry keeping project</b>														
Recruitment of a poultry keeper													-	CBO members
Attend training on business management skills													Stationery Allowance Venue	CBO members.
Attend training on poultry keeping													Stationery Allowance Venue	CBO members/poultry keeper.
Construction of a chicken house													Building materials	CBO chairperson, Treasure,

													Funds	technician.
Electrification													Funds Technician	CBO chairperson, Treasure, technician
Fixing water supply system													Funds	CBO chairperson, Treasure, technician
Purchasing poultry feeding utensils													Funds	CBO chairperson, Treasure,
Collecting saw dust													Funds	All CBO members
Purchasing insecticides/medi cines													Funds	CBO chairperson, Treasure.
Consulting the livestock extension officer													Allowance	CBO chairperson.
Purchasing chicks														CBO chairperson, Treasure

Advertising on availability of poultry products for sale															-	All CB members.
Selling poultry products															-	All CBO members.
Report writing															Stationery	CBO secretary.

Key: The above implementation plan started in august thus 'Month 1' refers to august 2006, but conducting sensitization meetings is an ongoing activity and it started before August 2006.

### 4.3 Staffing Pattern

The activities were performed by the CBO members and the recruited poultry keeper. The poultry keeper worked in the project while the CBO members played a supervisory role. Since they had to concentrate on their individual projects, they visited the group project regularly to supervise the poultry keeper. The livestock extension officer visited the project to advice the CBO members and the poultry keeper upon request from the CBO members. The researcher advised the CBO members on how to keep records for their daily activities.

#### **4.4 Project Implementation Report**

Objective one was to sensitize women in Mwanga North ward to engage in micro projects activities by October 2005. Activities performed under objective one were: **Conducting sensitization meetings at street level and conduct meetings with community leaders.**

Objective two was to sensitize the community on the importance of women participation of women in income generating activities. Activities performed under this objective were: **Conduct group discussion with community leaders and influential people.**

Objective three was to raise income of CBO members by 20% by the end of year 2007. Activities performed under this objective were: **Initiating various micro projects individually and a poultry keeping project for the group.**

## **CHAPTER FIVE**

### **MONITORING, EVALUATION AND SUSTAINABILITY**

Monitoring, evaluation and sustainability are important to any project. A project has to be monitored throughout its implementation to check whether it is on track and it has to be evaluated to determine its relevance, effectiveness and impact to the target population. Project planners have to ensure that projects will have a capacity to continue functioning, supported by its own human, material and financial resources. The WPC CBO project was monitored throughout its implementation and was evaluated once. This chapter is going to explain how the WPC CBO monitored and evaluated its project. Furthermore it will explain how the project will be sustainable.

#### **5.1 Monitoring**

Information on the CBO members projects was routinely gathered through staff meetings, observing work plans, reports, physical visiting and routine supervision. Information obtained assisted in analyzing current situation, identifying problems and finding solutions, discovering trend and patterns, keeping project activities on schedule, measuring progress towards objectives and formulating future goals and objectives, and finally making decisions about human, financial and material resources.

Monitoring was done in a participatory way, thus it provided a chance for the community leaders and CBO members to learn. The monitoring team members could observe, discuss and recommend actions to be taken where necessary. The CBO

members reached consensus during discussions, as they were all aware of what was going on for that particular time.

## **5.2 Research Methodology**

Appropriate research methodologies were applied in collecting data in the monitoring process. Data collected during monitoring was utilized to assess the progress of the project and take appropriate measures where necessary. The following methods of data collection were applied for monitoring:

### **5.2.1 Interview**

This method was used to collect data to individuals as well as in group discussion where the interview questions were used as discussion guide. Interviewees provided data freely and both the interviewees and the interviewer had a chance to ask each other questions for clarification. The following questions were asked:

- i. How many chickens are there?
- ii. How many trays of eggs do you collect per day?
- iii. Are you satisfied with the amount of money you receive as your share from the sales of eggs? (a) Yes, (b) No (*circle the appropriate answer*). Why?
- iv. Do you receive any technical advice on how poultry keeping? (a) Yes, (b) No (*circle the appropriate answer*).
- v. What is the difference in provision of your household requirement after and before initiating a poultry keeping project?

### **5.2.2 Review of Secondary Data**

This method was applied to know what the CBO has done and recorded. Meeting minutes were reviewed in order to gather information on issues discussed and decisions reached during the CBO meetings. Information obtained in meeting minutes was about the number of chicks, pesticides, feeding instruments and food bags purchased. Other information was about the recommendation provided by the Livestock Extension Officer, number of eggs collected and sold, amount of money obtained and expenses made. Furthermore the minutes provided information on individual projects established by the CBO members and their progress. This facilitated in assessing the progress of the projects and making appropriate interventions.

### **5.2.3 Observation**

Observation method was applied to check physically the current situation of the project. The researcher and her assistant visited the project area and checked whether the project implementation was going on as planned. It was planned that the poultry keeper would be attending the chicken daily under the supervision of the CBO members. Two CBO members were supposed supervise the poultry keeper weekly in turn. During observation two CBO members were seen in the project site supervising and assisting the poultry keeper. After observing the real situation they had a chance to discuss with the CBO members and advise them accordingly.

### **5.3 Data Analysis and Findings**

Data was collected as per monitoring and evaluation framework prepared. Data and information on activities done as compared to what was planned was recorded in the notebooks. However, later, CED student used her computer to keep all the data and information gathered during the monitoring process. Word processing of the data was applied especially for qualitative analysis. A progress report was prepared based on the data gathered and conclusion reached. Monitoring team members then shared and the CBO secretary kept all records in an exercise book. Summary of the monitoring findings are outlined in the following table.

### **5.4 Evaluation**

Evaluation was conducted once at the midterm of the project. It was carried out by the CBO members, the Ward Community Development Officer, and the researcher. They evaluated the progress in work plans, establishment of systems, implementation of planned activities, achievement of objectives, effectiveness of the project, impact of the project and efficiency/cost effectiveness of the project. The end term evaluation was not conducted as the CBO delayed in initiating the project. However this will be done by the CBO members as they have been coached on how to conduct evaluation.

### **5.5 Research Methodology**

Evaluation was carried out to determine the relevance, effectiveness and outcome of the WPC CBO members' individual as well as group projects. The research objective during evaluation was to collect data that would be used to assess the extent to which the intended

goal and objectives of the project were achieved. Actual results and impact were compared against the planned ones. This assisted the WPC CBO members to respond to new information that improved their projects. The evaluation was conducted in a participatory manner. Various stakeholders participated in the project implementation were involved. The following methods of data collection were applied.

#### **5.5.1 Observation**

The CBO members, some community members and leaders observed activities performed during the implementation of the project. This method was suitable during the evaluation because the CBO members, community members and leaders were able to see physically what had already been completed and what had not been completed. The evaluation team members had an opportunity to recommend and provide their opinions on how to go about in order to complete their projects. Best practices observed, such as commitment and cooperation among CBO members in their daily activities were encouraged.

#### **5.5.2 Documentary Review**

All documents related to project were reviewed. These included minutes of the meetings, financial reports, daily records kept by the poultry keeper and communication between the CBO and various stakeholders involved in the project implementation. Information obtained in meeting minutes was about the number of chicks, pesticides, feeding instruments and food bags purchased. Other information was about the recommendations provided by the Livestock Extension Officer. Financial report provided information on the number of eggs collected and sold, amount of money obtained and expenses made. This

enabled the CBO members to assess their projects whether they were making benefits or not.

It was observed that the amount of money gained was not constant. It varied according to the amount of eggs laid by chicken. When the chicken had no diseases, had enough food and weather was conducive (not too cold or too hot) they laid more eggs. This facilitated the CBO members in assessing the progress of the projects and making appropriate interventions. For instant, they decided to purchase enough chicken food to ensure constant supply of food to chicken and to consult the livestock extension officer more frequently so as to get advice on how to prevent and/or cure diseases regularly. In overcoming the problem of weather changes they decided to purchase covers that were fixed against wire mesh during very cold period and removed during very hot periods.

## **5.6 Data Analysis and Findings**

Data analysis was conducted after review of all collected data basing on the evaluation question developed. Since the evaluation process was participatory, sometimes analysis of the data was completed during discussion. As a result it was very easy to make final analysis and come up with the findings.

**Table 5:1      Monitoring and Evaluation Plan**

<b>Objective</b>	<b>Activities</b>	<b>Indicators</b>	<b>Data Source</b>	<b>Methods/Tools</b>	<b>Responsible Person</b>	<b>Time Frame</b>
To sensitize women to engage in micro projects by December 2005.	Conduct sensitization meetings.	Number of meetings conducted.  Number of people attending meetings.	CBO files.  Meetings minutes.	Reviewing meeting minutes.	CBO members.	Dec. 2005
To raise income of households in Mwanga North by 20% by the end of year 2007.	Establish group and individual projects.	Implementation of a group and individual projects..	Project reports.	Reviewing projects reports.  Observation	CBO members.  CED Student	Dec. 2007
To sensitize community members on the importance of women participation in income generating activities.	Conduct sensitization meetings.  Invite some community members to visit the CBO activities.	Number of meetings conducted.  Number of people attending meetings.	CBO files.  Meetings minutes.  Number of visits made.	Reviewing meeting minutes.	CBO members.  CED Student	Jan. 2007

## 5.7 Sustainability

To ensure sustainability of the project the CBO members agreed to keep 50% of the profit to be obtained from the group project in the CBO account for reinvestment and/or other investments to be decided by the CBO members. The remaining 50% will be distributed among CBO members. Furthermore the CBO members are sensitizing each other to open individual bank accounts and develop a habit of saving a certain amount of the earnings from their income generating activities. The savings can be used for expanding their projects and in various emergencies such as medical treatments, funerals etc.

Apart from the saving that will be generated from savings, the CBO members can obtain loans from various financial institutions. The government has promised better life to every Tanzanian and to increase employment opportunities to its citizens. In fulfilling its promise, currently it is trying to promote and strengthen entrepreneurs' efforts through provision of better environment to run their businesses and provision of loans. It is offering loans with soft conditions to entrepreneurs and asks other institutions that provide loans to entrepreneurs to soften their conditions so that many entrepreneurs may access the loans for boosting up their businesses. Some of the taxes that were a burden to entrepreneurs have been removed.

The establishment of Property and Business Formalisation Programme (PBFP), commonly known in Kiswahili as MKURABITA i.e. Mpango wa Kurasimisha Rasilimali na Biashara za Wanyonge Tanzania, is one of the government's effort for

empowering community initiative that aims to facilitate transformation of property and business entities in the informal sector, into legally held and formally operated entities in the formal sector of the economy. Its target group is the property owners in the informal sector whose entry into formal market will enhance their opportunities. The MKURABITA programme can assist in sustaining the CBO members project as they will be empowered and be in a position of participating in the modern formal market economy. Their assets will be properly documented hence assist them to create liquidity and to be part of Tanzanian property and business legal system.

The project is expected to be sustainable as it is in line with the Millennium Development Goals (MDG) number one and three i.e. eradicate poverty and promote gender and empower women. The Tanzanian government is committed in meeting the MDG goals. It has translated them in the election manifesto and makes close follow up to see how they are being implemented by the regional and district authorities.

The government is also strengthening entrepreneurs' efforts through provision of business management skills and encourages other non government institutions to provide business skills to entrepreneurs. Some of institutions that provide business training are the Small Industries Development Organization (SIDO) and Tanzania Chamber of Commerce Industries and Agriculture (TCCIA). The entrepreneurs are being encouraged to participate in various exhibitions where they can get exposure and learn from others on how to improve their products hence be in a position to compete in international market.

The CBO members do share with other women on their plans and their activities. They encourage other women to learn from what they are doing and to join them if their interested. This strategy can assist in making the project and the idea of women participation in income generating activity sustainable. If other women join them, there will be increase in manpower and contributions; even if they just go to learn from them and do not join them the idea will be sustainable.

## **CHAPTER SIX**

### **CONCLUSION AND RECOMMENDATIONS**

This study examined the women income generating activities and their contributions in improving the standard of living of the household in Mwanga North Ward Kigoma/Ujiji Municipality. The study employed a case study approach that provided a live example of activities performed by women and how they improved the welfare of the families. The methods used for obtaining information were documentary review, interviews, observation and focus group discussion.

#### **6.1 Conclusion**

There are so many cases which prove that dependency on one person as bread winner in a family leads into inefficiency in providing family requirements. This is due to the low income and unreliable sources of income that prevail among many people in the Kigoma/Ujiji Municipality. Cost of living rises frequently, in the local markets food price has increased almost by 100% compared to price of the same products in 3-5 years back but sources of income are almost the same.

Women have been dependency on men and there are inadequate efforts for sensitizing them to participate in contributing to household income. Due to low education and lack of entrepreneurial skills most of them are afraid to engage themselves in businesses as they do not know how to overcome the risks that might occur.

There are evidences which show that in families where women contribute in household income, provision of family requirement is better and consistent. Even if a man falls into problems that might hinder him from working the woman takes part in taking care of the family. Small and medium-scale enterprises (SMEs) play a vital role in industrial development. They have the flexibility to respond quickly to market changes and opportunities, to develop specialized product niches, and to rapidly absorb technological innovations. They are responsible for substantial capital formation and job creation at the local level, and thus to improving local standards of living. Women have traditionally played an important role in the SME sector, as owners, managers and workers. There is abundant evidence that women are able to become successful entrepreneurs when they have access to the right skills, technologies and financial support.

Income generating activities have proven to be of a great assistant in improving the living standard of the households as they provide financial benefits (primary benefit), produce small, regular amounts of cash to pay for emergency food, schooling, hospital fees and wedding or funeral costs, lead to better nutrition and health, bring satisfaction and improve self-esteem, strengthen social networks and prevent isolation, improve women's status in the family and community and increase their respect.

## **6.2 Recommendations**

Basing on the findings obtained in this survey, the following issues are recommended:

- Women where possible should look on engaging into small enterprises that can contribute in increasing their household income. This is due to the fact that small

enterprises, although they are small, they have enabled women to earn reasonable income and has raised the household income consequently improving the standard of living. Women's dependency on men has been reduced for the women who run some small enterprises thus avoiding unnecessary conflicts in the family whose sources were deficit in family supplies. Such families eventually have managed to generate savings for investing in other developmental activities such as construction of house, expansion of businesses, paying for children education etc.

- Women engaging in group or individual businesses should diversify their activities in order to get better results. It has been noted that there is a common tendency of people concentrating on/imitating the same business just because it seemed to work to someone who started it. In a long run many businessmen compete for the same customers consequently they end up into getting too minimal returns or at a loss completely.
- Groups working with women should incorporate a component of business management skills as a means of capacity building for women in business. This is due to the fact that many people had no basics on business management skills as such skills were not incorporated in their formal education. They were prepared for formal employment and unfortunately did not go further with the formal education hence they do not qualify. Their only way to poverty is engaging in an informal sector. Informal sector also needs someone to have some

basic knowledge. Therefore the women groups and the government at large should take business management skills as a priority.

- Since the issue of women's dependency on men seems to be cultural, there is a need to see what can be done within the culture that can assist in improving the standard of living. This is due to the fact that culture is very sensitive and sometimes introducing ideas that go against people's culture can lead into destruction of social settings in the community.

### **6.2.1 Recommendations for Policy Makers**

Policy makers should take this issue seriously. Policies made should facilitate women in establishing and running income generating activities. The following issues should be observed:

- Amount of money taxed on small scale enterprises should be revised as it is a burden to the micro entrepreneurs.
- Infrastructures should be improved to enable people who are engaged in income generating activities,
- Conditions for obtaining loans should be revised as the current ones needs a person who borrows money to have valuable assets for collateral while many women do not possess assets,
- Forcing women to join in groups so as to obtain loan is not fair. Women should be given freedom to decide whether they need to borrow money in groups or individually.

### **6.2.2 Recommendations for Further Studies**

The research focused on the contribution of women's income generating activities in improving the living standard of the households. It is therefore recommended that other studies should be carried out to investigate on factors hindering women to participate well in the income generating activities.

Furthermore, the study was conducted in Kigoma/Urban Municipality in one ward only. More specifically, it is suggested that other studies should be carried out in other areas to see how women in other areas participate in income generating activities.

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