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DEVELOPMENT**

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**PERFORMANCE OF WOMEN MICRO - ENTERPRISES
IN MISUNGWI VILLAGE**

(The case study of Ushirikiano CBO)

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THE PERFORMANCE OF WOMEN – MICRO ENTERPRISE

IN MISUNGWI VILLAGE

(The case of Ushirikiano CBO)

SUBMITTED IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE

MSC. IN COMMUNITY ECONOMIC DEVELOPMENT FROM THE

SOUTHERN NEW HAMPSHIRE UNIVERSITY

(SNHU)

AND

THE OPEN UNIVERSITY OF TANZANIA

(2007)

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CERTIFICATION:

I Mrs. Editrudith Lukanga certify that I have read this Project report and find it that it deserves to be submitted for the award of a Masters of Science degree in Community Economic Development from the Southern New Hampshire University and the Open University of Tanzania.

Signature.....Frank.....

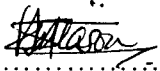
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DECLARATION

I Mkama Samson Yohana, declare that this Project report is my original work, and it has not been submitted for the similar degree in any other University.

Signed by: S. Y. Mkama

Date.....²³ July, 2007

DEDICATION

This work is dedicated to my Wife Grace Chamberlain Mkama, Son and Daughters, for their assistance in the whole Process of undertaking the Project Spiritually as sometimes they missed my love. This is because of being too occupied with field activities including data collection, analysis, interpretation and other related Project logistical issues.

ABSTRACT

This project report concerns Ushirikiano Women Micro – Enterprise, based at Mwembe Traffic bus stop over, Misungwi Village in Mwanza region, Tanzania – East Africa. The CBO trades in processed fish.

Ushirikiano women micro-enterprise entrepreneurs like any other women dealing with small and medium business below the Sahara desert, is faced with problems that hinder their business performance / growth.

The identified problem includes; lack of capital, entrepreneurship among women entrepreneurs and traditional prejudices that tend to discriminate women from access, ownership and control of productive resources. Another important impinging factor relates to lack of policy framework and support from leaders both at local and national level to support women entrepreneurs.

However, from field practical experience it has been discovered that, large family size act as a stumbling block to women micro-enterprises growth due to the fact that, much of generated income is spent on meeting basic family needs such as food, medical care and school fees. The project has proved to be a success as there have been both internal and external impacts. Internal impact relates to increased capacity of women micro-enterprises entrepreneurs to operate their business more scientifically. This enabled them to generate more profits. As a result their ability to meet other family basic needs have relatively increased, apart from their business operations being improved tremendously. Among the external outcomes obtained is the establishment of one new CBO.

EXECUTIVE SUMMARY:

This Project concerns the assessment of the main factors limiting the performance of Ushirikiano women micro- enterprise entrepreneur's based at Mwembe traffic area in Misungwi village, Misungwi district Mwanza region in Tanzania – East Africa. Ushirikiano CBO is a voluntary organization dealing with processed (fried) fish business. This is the target group for this Project.

Generally speaking Ushirikiano CBO experiences problems that affect the business performance such as lack of capital, entrepreneurship skills, recognition and support from both local leaders and National policy making bodies. This leads to poor performance in- terms of growth and profit generation. As their production is just that of from hand to mouth. There is no surplus generated for the market. The magnitude of the problems increases not only at Misungwi village but rather country wise. The situation therefore, creates lack of stability in the business progress; In case of business or life shock.

Conclusively it is therefore contributing to failure of the business to withstand modern world challenges attributed by globalization effects of perfect competition in today's business world. The world now has become a single village where as the flow of goods and a service is no longer limited by physical boundaries or distance; because of improved transportation and communication networks.

The desired condition inspired by the project is to improve the performance of the CBOs business operations. This will boost income generated out of every single shilling.

invested in production of utilities. Not only that but also raising the social economic status of the entire CBO members and their families. On the other hand the business customers could continue to enjoy both quality of goods and services rendered by the CBO.

The implementation of the project has been carried out through four objectives. The most successes obtained include allocation of a permanent site and shelter. Along this, the CBO constitution has been prepared and endorsed by the concerned authorities. As a result the CBO is now registered as a legal business entity according to the regulations governing women Projects under the Ministry of Community Development, Gender and Children's (Women Development Fund of 1998). Also any internal financing strategies for business sustainability have been developed. The task remaining concerns the training of 10 CBO members on entrepreneurship abilities. However, two of them have been already trained.

The discussion on how could the performance of women micro-enterprise get improved in the context of this study is included by calling a joint action between all relevant development actors including; the central, local government donors and private sector. These have responsibilities to support women entrepreneurs in terms of policy formulations and ensure women projects are financed. The general community should also change their outlook on women and put them on same agenda as men.

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CHAPTER I: COMMUNITY NEEDS ASSESSMENT

This Project concerns Ushirikiano women micro- enterprise based at Mwembe traffic bus stop over, in Misungwi “D” sub –village; Misungwi village, in Misungwi district in Mwanza region around Lake Victoria, Tanzania in East Africa.

The CBO is business oriented, and specifically engaged in processed (fried) fish (Tilapia species), locally known as “SATO”.

Ushirikiano women micro-enterprise is a Community based Organization (CBO) voluntarily established in March 2005 by twenty-five founder members. Currently there are just twelve members surviving in the business. These have opened doors for others to join the business. It acquired its permanent registration after fulfilling the condition of writing the business constitution in July 2006. The CBO since then started to operate as a legal business entity according to Tanzania regulations (1998) governing women entrepreneurs development under the Ministry of community Development, Gender and children.

The main Objective of Ushirikiano Community Based Organization (CBO) is stated as; “To improve the socio- economic status of the group members through having adequate supply of food and cash income at family level”. The Literature reviewed indicate that, most of women entrepreneurs in Tanzania and other parts of developing countries especially in Africa south of the Sahara, their micro-enterprises experiences problems hindering them to grow. The commonly pronounced problems relate to lack of reliable financial capital markets normally attributed by the imperfection of Commercial Banks and other financial institutions established to support rural poor populations of whom

women, children and disabled, forms the major fraction of vulnerable groups. This is anomaly accompanied by stringent bureaucratic procedures and loans collateral requirements tend to discriminate most of poor women populations living in rural areas in Tanzania to be entitled to qualify for the credit system/ loans available for them. If they can access them some times are given in small amounts contrary to their actual business demands. (In- person interview, 2005). The second major setback is pronounced to be; lack of entrepreneurship skills that relate to less education level of the entrepreneurs. Other equally important factors contributing to the problem facing women entrepreneurs in the case study include; Lack of support from both local and national level leadership; and short of proper policy frameworks and regulations to guide financial institutions and other development actors to prioritize women entrepreneurs' micro-enterprises.

Although there exists some degree of divergence to some factors which were practiced experience from the case study area indicates exploration of a new major set back to the performance of women entrepreneurs micro-enterprises that have not been documented anywhere in the reviewed literature.

The objective of the Project therefore, was to make assessment of the main factors impinging the performance of Ushirikiano women micro-enterprise entrepreneurs based in Misungwi village. Then there after, make suggestions to both the local and National Policy makers and implementers on how to alleviate the anomaly not only in Misungwi village but rather country wise.

1.1: Community Profile:

1.1.1: Location and demographic data:

This Project has been conducted in Misungwi village where the target group is known as Ushirikiano Community Based Organization (CBO) women micro-enterprise that trades in processed fish Tilapia species. Misungwi village is Located in Misungwi Ward, Misungwi district in Mwanza region, Lake Victoria Zone in Tanzania; East Africa. Misungwi village has about 10,450 people, out of the figure, 4,237 men and 6,213 are female. National census, (2002)

1.1.2.0: Social services Available in Relation to the Project Objectives:

1.1.2.1: Education:

There are three primary schools in the village. Two are government owned. One is private English medium that has first commenced in 2003.

Generally the education level of women in the village indicates that most of them if strive hard end up with receiving primary education while very few who join Secondary education don't qualify for further education.

Significant number returns home and gets either married as housewives. While a small fraction of them get engaged in (processed) fried fish micro-enterprises businesses or other informal sectors like tailoring and "mama lishe" . The basic question remains as to why small fractions while the informal sector under globalization is supposed to employ the majority youths? The answer is obvious, Lack of capital and enterprise knowledge and skills.

There is only one government secondary School, which enrolls students from all over the district. On average it enrolls about 120 students per academic year. Yet the ratio from the village is not more than five children per annum. Out of the number, girls normally don't exceed two, although sometimes the ratio changes.

(Interview, November 2006).

1.1.2.2: Economic Supportive Infrastructures:

This sub-section deals with services that facilitate the development and growth of the micro-enterprises in the village.

There is only one commercial Bank, the National Micro-finance Bank Misungwi branch. The bank Policy framework of establishment allows provision of business loans to individual operators only. The borrowers in order to qualify for loan entitlement must have collateral of permanent assets like house. This condition excludes most of women entrepreneurs in the village to access service. The same applies to Ushirikiano CBO members who are completely out of the agenda since they are organized as a CBO, which is not entitled on the loan scheme of the Bank.

1.1.2.3: Women Development Fund:

The government through the Ministry of Community Development, gender and children has established a special fund to finance women Projects. The fund is managed by the government through the district councils throughout the country under the department of community Development. According to its policy of establishment the fund provides loans ranging from between Tshs 50,000/ to Tshs 500,000/=. However, the amount of loans given is very little to the needs of the Ushirikiano women Micro- entrepreneurs. At

one time in 2005 the management of the Fund had decide to offer a loan of Tshs 200.000/= to Ushirikiano CBO but the offer was denied because it was too small for business purposes compared to the number of by then CBO members which amounted to 25 members. Focused group discussions November, 2005)

1.1.2.4: Transport system:

Transport is not a big problem because the village is located along the high way, tarmac road running from Mwanza City some 45kms away in the northern part- through the village to Singida and Dodoma on its way to Dar-es- Salaam. However, during the rain season the village is commonly cut off from other hinterland villages like Mwambola whose residents are also depend on the Ushirikiano CBO products (fried fish) thus during the period, business prosperity tend to shrink

1.1.2.5: Communication Network:

The communication Network system available that links the village to the outside world include; TTCL, Police radio call, Radio stations especially radio free Africa, Radio Tanzania (RTD), Cellular Phones including; Vodacom, Celtel, and Buzz currently known as TIGO. The under mentioned sell phones companies their towers are already in the village vicinity. There is also a small Post Office, which delivers letters and luggage postage services operating throughout the district. The Banking facilities of the Poster Office have not resumed their activities.

1.1.3.0: Employment:

About 97% of women in Misungwi village are un- employed whether married or single. Only 0.03 Of the women fraction are self- employed in the Micro- enterprises business as detailed below.

About 1 percent of the village women are employees in the public service sector. The majority being primary teachers, nurses, Secretaries and Office attendants to the district Council and others have been absorbed by the informal / private sector where they sale either shops, serves in Guest houses, Bars, small canteens as there are no hotels in the village. Very few are employed as heads or assistants of heads of department at the district council Office. May be this is due educational level (Questionnaire results, 2007).

There are just Women entrepreneurs in the village are just 190 which is equivalent to just 3.1% of the total women population in the village. The fraction of women entrepreneurs dealing with fish processing micro-enterprise is about 50 in number. In percentage wise this could be equivalent to 26.3% of the total number of women entrepreneurs in the village and about 0.8% of the entire population of women in the case study area.

Other sectors of micro- enterprises employing women in the village and the composition of women in respective sectors are as follows; Small hotels (Mama Lishe) constitutes to about thirty (30). This figure includes dough/local bread and barns making (Maandazi and Vitumbua) and those who own small tearooms in Kiswahili known as Mgahawa. These constitute 15.8% percent of the women entrepreneurs in the village.

The fraction of tailor entrepreneurs to the total women in the village is 0.96% while to the number of women entrepreneurs is equivalent to 31.6%. There are 20 women shop owners or those who are employed to sell retail and whole sale shops. Their fraction to total women dealing with small and medium businesses are 20, the figure amounts to 3% of the total number of women in the village while it is about 10.5% of all women entrepreneurs in the village. Another group of 30 women is engaged in selling of foodstuffs including; tomatoes, onions, vegetables, rice, maize and others. This contributes to the total to about 16%.

When compared to the total women population under the village engaged in micro-enterprises business it was discovered their fraction to be just about 0.5% of the total women population. This is very small percentage to influence development among other women and contribute to poverty alleviation to women. (Interview, 2006).

1.1.3.1: The historical perspective of African women socio- economic status:

Traditionally in African societies women are the main producers of food and for income generation at household level. The social environment that existed in most of African Societies, in which Tanzania is just a part, provided social relations that discriminate woman from decision-making, property ownership rights and control of productive resources. The traditional cultural traits explained in terms of customs, traditions, and beliefs, values and taboos determine the socio- economic status of women to be low in society. As a result women to date are the most vulnerable group compared to men though the former are the main producers at family level. But on a contrary everything that was produced at family level regardless whether being a product of man's labor

force or of women automatically according to the prescription of such bad culture follows under the control of the husband. This is a typical experience observed from the case study area. Where the Sukuma people's culture hinges on male's chauvinism sentiments. Traditionally women among the Wasukuma were married on three major grounds;

- (i). Reproduction function
- (ii) To take care of the family including ensuring food self sufficient strategy at family level and
- (iii) Nursing of children and take care of livestock. Production was traditionally from hand to mouth.

The importance of having cash income increases with the advancement of the Societies. Today African women like the Ushirikiano CBO members, undertake income-generating activities in order to sustain their families and have some private income to purchase her desired items instead of depending on begging from her husband. A behavior considered being bad among the Wasukuma women

(Discussions, 2005)

However, too often these activities provide only a small income. This is due to small scale of capital instead in production and lack of entrepreneurship abilities among woman entrepreneurs.

In Tanzania for example, women are the most producers of food and cash crops. But due to nonmetal factors, shortage of rainfall prolonged drought and lack of or mobility to afford farm inputs to improve agriculture such as the use of hybrid seeds, insect and pest

sides and fertilizers. The productivity, per Unit of land put under production doesn't yield good outputs that can suffice needs for food and income generation. As a result life has become a difficult in both rural and urban centers due to insufficient food supply leading to too much expenditure on purchase of food. Consequently poverty have become rampant to women, children and the entire community, who lacks ownership and control of productive resources. And during production they use rudimentary tools. In agriculture still hand hoes doctorates.

Hence, therefore in order to break through to modern Societies, which third world Countries like Tanzania are entering now, there is big importance for increased opportunities for women to be provided with loans to allow them Participate in micro-enterprises activities geared towards income generating activities.

Although currently women in Tanzania like other developing Countries are actively participating in income generating activities to ensure food self - sufficient and income provision at family level, but they lack partnership skills and knowledge, which is important for the successfulness of their business activities more sustainable. Also they need education to improve their mental fact to be able to get engaged in Globalization business that is open to perfect competition realities.

1.1.4.0: Target Community Current condition:

Generally speaking women forming the Ushirikiano CBO as far as other women in Misungwi village, like wise in many other parts of third world countries, in particular other African countries south of the Sahara as far as Tanzania is concerned, are affected

by income poverty. Some live under poverty line, most women are vulnerable due to lack of capital markets to finance their business activities.

Ushirikiano women entrepreneurs dealing with fish processing micro-enterprise are indifferent from other women micro-enterprises entrepreneurs in Tanzanian and other countries south of the Sahara desert.

Some of the main contributing factors to the existence of this problem is lack or inefficiency functioning of Commercial banks and other financial institutions designed to support women entrepreneurs and lack of commitment among the women themselves to business ventures assuming that is a male's undertaking. It is believed that, women also fear to venture into risk activities and marriage breaking which can result if one does not fully fill traditional family obligations properly as fried fish business in particular is laborious and time consuming.

1.1.4.1: Characteristics of women entrepreneurs' micro-enterprises:

The following are the characteristics embodied by the Ushirikiano women micro-entrepreneurs;

- (i) Low production level and poor quality goods and sometimes services.
- (ii) Their business operation is still of from hand to mouth production due to small operating capital that have been provided from own self or by their spouses.
- (iii) Most women lack address. They don't have a permanent site for their business operations. The village management legally does not recognize them though when it comes to relish food purchasing they depend on them. This is a tragedy.

(iv) Lack of Policy and regulations to support women entrepreneurs and reliable credit systems to advance loans to women entrepreneurs.

The ones available demand higher interest charges and collaterals of fixed assets of which CBO members don't have.

(v) The CBO at the preliminary stage of the intervention had no written Constitution to guide their business operations as a legal business entity. Hence, did not act as a formidable group committed to the business they first operate sporadically with no common account and strategy for self financing strategy to ensure their business remains sustainable in the long term perspectives.

1.1.4.2: The desired condition:

This study was aimed at poverty alleviation among women entrepreneurs of Ushirikiano Community Based Organization (CBO). Ushirikiano CBO was treated, as a case study area where later knowledge and experience obtained could be inferred to the entire population of women in the village, other areas in the country where similar conditions observed from the case study area exists.

1.1.5.0: Community Needs Assessment:

Community Needs assessment was conducted using a wide range of participatory methodologies. They include; focused group discussions, face-to-face interviews, guided questionnaires and participatory Rural Appraisal (PRA'S) pairs wise ranking size rule. The last tool was used to assess which need counts higher than the other. Reliability information given was obtained through triangulation where the same

questions asked to CBO members were asked to other sample frame members. The answers were common.

1.1.5.1: Checklist of identified Community needs:

The following list constitutes the various Community Needs that were identified by the target group through participatory methods.

- (i) To obtain alternative sources of income and finance to increase the business working capital.
- (ii) To be trained on entrepreneurship skills and knowledge so as to improve their business

Operations and finally generate more profits.

- (iii) To have a permanent site and shelter to base their business.
- (iv) To be trained and get assistance on the technical part on how to prepare the CBO's constitution.
- (v) To obtain potential and reliable donors to finance the business.

1.1.6.0: Methodology:

The term research design in here is used interchangeably with Social Science survey design refers to the evaluator's way of arranging the environment in which the project takes place. The environment consists of the individuals or groups of people, place, activities or objects that are to be assessed.

The concept of survey refers to a plan of action that states the activities, which, the evaluator and his data collection assistants intended to undertake during data collection. Here in various actions undertaken by any one who was responsible in data collection

were clearly outlined. Identification of the methodologies for data collection and relevant tools or instruments of data presentation, analysis and interpretation also have been determined. In this case those tools include; percentages, Bar charts, tables and schedules.

The major methodologies of data collection as described earlier, they include; mailed self-administered questionnaire, in person interviews, Discussions, Simple and stratified random sampling procedures. Others are non- participant observations, Participatory Rural Appraisal and review of documents.

1.1.6.1: Nature of the Study:

The whole process of the study essentially had experimental characteristics although if you consider the case study CBO alone it could be termed as descriptive. Its qualities of being experimental increases with the nature of its sample frame characteristics which involves various groups of respondents but which are homogenous due to the fact that all concerns women in Misungwi village.

In principle, usually in social Sciences research, experimental design are survey studies which the surveyors arrange to compare or more groups, at least one of which is experimental while the other groups acts as comparison or control groups; This survey design is experimental basically because it intends to compare the magnitude of the major contributing factors to the problem of poor development and growth facing women micro- enterprises in Tanzania. The Ushirikiano women Community Based Organization trade in processed (fried) fish in Misungwi village has been selected as a pilot case study area to represent other similar of its kind in the country.

In this case the normative group comparison is made on tested variables- this group involves a purposefully selected sample of women who are currently not engaged in any type of micro- enterprise business. Their representation nature is based on selected randomly from the population and the women entrepreneurs who are organized in Ushirikiano CBO as a trading entity, is the main group being studied. While the individual fried fish traders, normal housewives group and the ex-fried fried fish trader's acts as control or comparison groups to the main one being studied.

1.1.6.2: Content of the Study described:

The main message of this study hinges on "the major factors that acts as stumbling blocks to the performance of women entrepreneurs in Misungwi village.

- (i) To select the content of the message first, the Author had to define the existing attitude, belief over phenomena being measured. This is why it was thought of being vital to have a sub- section dealing specifically with 'Problem statement' in the chapter of Problem identification. Apart from this fact, In order to collect valid evidences and ensure reliability of information, it is advised that, the questions composed should be of closed-ended type. These limits the respondent to put in own value judgments. Under this Project for this purpose both closed ended and open ended questions have been put in user depending on the type of information needed.
- (ii) To obtain high quality evidences and avoid non-responses the use of simple, straight, and a standard/clear language is among the preconditions. And the evaluator needs to be familiar with different new words and old ones used in research.

- (iii) The evaluator must check and control his own personal biases. Do not get too personal, and ensure that mixed thoughts are avoided during question composition. Use a single thought in each question.
- (iv) To reduce ambiguities all key terminology applied were defined before hand, since it is quite clear that a single word might have many meanings that are confusing. Own definition of concepts is discarded as others can challenge the validity of data collected.
- (v) The results of information gathered in order to be acceptable and valid findings was guided by a set of questions developed from the participatory community identified problems and hypotheses which reflected the Project objectives and a clearly chosen Relevant Topic.

1.1.7.0: Content of questions tested in the field:

A total number of fifty-six (56) questions were composed and tested in the field.

They are divided into seven (7) sub sections reflecting the strata of the sample.

1.1.8.0: Psychometrics characteristics:

Psychometrics knowledge enabled the evaluator to determine how good data collection instruments were composed to measure exactly the expected results. It provided the evaluator with techniques to quantify the precision of the measurement of qualitative concepts, such as program beneficiary satisfaction in terms of goods and services offered by the Ushirikiano CBO members (Adjibodou & Mutasa, 2006).

1.1.8.1: Ensuring of data collection tools reliability:

Reliability is a statistical measure of the reproducibility or stability of the data gathered by the survey instrument. In Survey research, error comprises two components; random error and measurement error.

- (i) Random error is the unpredictable error that occurs in all research.
- (ii) Measurement error refers to how well or poorly a particular instrument performs in a given population.

Reliability of the tools used to gather information under this Project has been ensured through pre- testing of the main questionnaires and making necessary adjustments to ensure that its use could bring targeted information even if another evaluator to collect information from the same sample could use it. Or if it another sample is selected from the population can be Let say the first sample was “A” and second sample is “B” the responses collected using same tool must be uniform.

In order to ensure reliability of the questionnaire/tool used in the information collection, some questions were asked to 4 CBO members at different times. Thereafter some 4 days the same questions were asked to another group of 4 participants (CBO) Members. Similar response as given by the first group was experienced. Reliability refers to the precision, and accuracy of information offered by the questionnaire or interview (Arlene Fink and Jacqueline Kosecoff 1985page 21).

1.1.8.2: Stability of data collection tools:

Stability of a measure ensures that Project results obtained represent; activities, thoughts, Views, opinions, beliefs and knowledge of the real world (Class handout, 2006). Like reliability, also stability of a tool means that particular tool has been pre-tested before actual use. A pilot test is a try out and its purpose is to help to produce a data collection format that is suitable to give exactly the information that you need. This needs stability establishment of the questionnaires. In establishing stability of my tools of data collection a single question for like the following was asked to more than one respondent. “What is your education level” was asked to more than one respondents in one category of the respondents in the first sample and for the second time; there after I asked it to another group. His response in both cases indicated common understanding that it refers class or highest education reached.

(i). Is there an element of suspicion valid data cannot be collected. The research assistants during crash program on how to administer the questionnaire without shy.

(ii). Many instruments have to be used to collect information. This Project employed a number of tools such as review of documents, Observations and a self-administered questionnaire.

1.1.8.3: How is equivalence of data collection tools established:

In order to establish equivalence in the design of this Project, the following points were considered in the subsequent planning processes prior to actual data collection exercise;

- (i) Each group of variables studied as been ensured to be independent from the other.
- (ii) The plan of expected results concerns a group subject.
- (iii) I made a pre- assumption before the treatment begins that, each group studied is equivalent to the other.
- (iv) A repeated measure of comparison design was made. A pre - test-post design and intervention- post – test design correlated to ensure high degree of equivalence of the tools.

1.1.8.4: Ensuring Sample Homogeneity:

The concept of homogeneity refers to how the sample carries true characteristics of the entire population. The selected sample was homogeneous because it has been selected through random sampling procedures especially respondents added from outside the CBO members in order to increase sample size and make it be more representative of the population. Other women selling fish individually also share similar problem with Ushirikiano (CBO) members as they trade in similar items –fried fish and the source of the product and market share similar characteristics.

1.1.8.5: Data collection instruments reliability adequacy:

Reliability of measures means that the tool used to collect information in the selected sample or a particular population by one evaluator will out rightly collect the same information from that same population if it is used to do so by any other researcher. From literature review and empirical evidences found by the evaluator it has been tested true that, if the tools used to collect certain information is reliable, then the response to

its data will always be valid and therefore reliable. This characteristic is known as data reliability. Reliability occurs when the response rate is stable. In order response rate to be stable is based on the condition that the survey tool must be tested before actual use. A good example is the questionnaire when used as a tool/instrument of information collection. (data collected using it) will be varied at any time if applied to the same population. Reliability adequacy under this project instruments was ensured at the first instance by through assessing the validity of the items, Scales, and whole Survey instruments - That is how well they measure what they are intended to measure.

(Adjibodou & Mutasa, et al, 2006).

1.1.8.6: Conditions that enhanced adequacy of description and methods for establishing reliability in the research:

Reliability cannot be ensured just by description on how it can be ensured, but rather it depended on a number of qualities as dwelt here in;

- (i) The evaluator's ability of administration and performance ensured formulation of reliable and valid data collection methods and tools of information analysis.
- (ii) The tools designed for data collection could not contain any element of personal prejudices or bias that could spoil the meaning and quality of information collected to answer the research objectives.
- (iii) To ensure this, the evaluator-composed questions that are clear and direct to measure the identified problems. The questions were neither encroaching nor toughing personal interests (direct attack questions).
- (iv) Tools used for data collection have been controlled from bias.

Validity has been guaranteed through their structures, which targeted to measure exactly information that aimed to answer every specific problem framed in a form of hypothesis that were tested for their validity in the field.

Whenever the tools (questionnaires) were pre- tested proved to measures the same information at all times from different respondents at different time.

However, it was also discovered that a very small sample likes that of twelve (12) members constituting the case study area (Ushirikiano CBO). It is a matter of fact that, their response results if studied alone cannot sufficiently quality to be reliable for making sound conclusive generalizations for inference to the entire community. This problem has been controlled by increasing the sample size from twelve (12) respondents to 300 equivalent to 5% of the total village women population which according to 2002 national census, women statistics in the village amounts to about 6123.

Further more in pilot testing of the data collection tools, they were generally found to be stable because a similar response was obtained from every single respondent who responded to the questions asked at different times. Hence, therefore, the data collection tools used in this Project are valid and reliable not only for this particular Project and time frame.

However, these data collection instruments can be applied else where for the same Topic and sample composition.

1.1.8.7: How was the Study administered:

Administering the Project is a basic decision making step where the evaluator determines who should conduct the interview. And by when the questionnaire should be

returned. In the context of this Project the evaluator decided that the Project administration in particular data collection to be done by three persons. The evaluator assisted by two data collecting assistants.

1.1.8.7.1: Qualities of research assistants:

Due to the nature of the sample frame, which involved 300 respondents, and time limit, it was not easy for the author himself to administer the process of data collection. Thus it was imperative to hire two research assistants to assist in data collection. Among other factor that were considered to be key for the selection of research assistants was, ones education and experience in Social Science Research and familiarity to the environment of the research area. The screening indicators included;

- (i) Knowledge of the study area and culture of the people so as to able to control any cheating elements.
- (ii) How one was familiar with local language so as to be able to tape discussion aimed at spoiling the validity and accuracy of information.
- (iii) One who is fluent in spoken and written English so as to be trainable on the methodologies of information collection and other and translation of the guided questionnaire to non-literate respondents.
- (iv) A committed and motivated person who is ready to work under minimum supervision.
- (v) Preference was given to one who had worked as a research assistant in any type of research in rural communities in any field of study any where in particular Tanzania main land.

(vi) One who is familiar with participatory research Methodologies.

1.1.8.0: Content of the study:

The main message of the study hinges on “the major setbacks affecting the performance of women micro-entrepreneurs in Misungwi village. To select the content of a survey one has to define first the existing attitude, beliefs over a phenomena or idea being measured. This justifies the relevance of having a sub section Problem statement /definition.

Apart from this fact, In order to collect valid evidences and ensure reliability of information, it is advised that, the questions composed should be of closed-ended type. Such questions limit the respondent to put in his/ her value judgments.

1.1.8.1: Sample size and sample selection procedures:

A sample is a proportion or subject of a larger group called a population. A good sample is a miniature version of the population of which it is part- just like it, only smaller. A simple random sample is one in which each person has an equal chance of being selected for participation in a survey (Arlene Fink, 1985).

This study was conducted in Misungwi village in Mwanza region around Lake Victoria in Tanzania Mainland- East Africa, where the sample frame was selected based on simple random procedures.

1.1.8.2: Sample size and its composition:

Data collection process involved a sample of 300 respondents who were sub-divided into seven strata as follows; The CBO members, Individual fried fish sellers, ex-fried fish sellers, Normal house wives, local government leaders and commercial bank (NMB)

leaders. The group of normal women is composed various fractions including women not dealing a with fried fish business.

The sample frame constitutes the Ushirikiano CBO population that constitutes all 12 CBO members and other 288 respondents in total making a sample frame of 300 respondents as indicated under table below:

Sample Composition Table

S/N	Type of respondent	Number of respondents
1	Ushirikiano CBO	12
2	Village leaders	2
3	Ward leaders	2
4	Commercial Bank Leaders	3
5	Normal housewives	237
6	Ex-fried fish a women enter-preneuers	20
7	Individual fried fish sellers	25
	Total	300

Source: Interview schedule, 2006

1.1.8.3: Sample selection procedures:

According to the nature of this study the sample frame have been chosen using Probability sampling procedures. Simple random and stratified random sampling procedures were used to select the sample.

1.1.8.4: Simple random sampling technique:

A simple random sample is one in which each person has an equal chance of being selected for participation in a survey (Arlene Fink, 1985)

This method in the context of this study was applied to get a representative sample from each sub- set of the sample frame. Those respondents chosen to increase the sample size apart from the CBO members acts as control elements in the case of true experiments in the case of hard science experiments. In the context of this study it was done purposefully to test to test the validity of developed hypotheses in light of the Theory of women micro-enterprise in Tanzania perspectives.

The main advantages that led the surveyor to apply this methodology include;

- (i) It is the simplest of all methods and easiest to conduct. Thus both the author and the two 2 research assistants managed to use it in the process of data collection with less difficulty.
- (ii) This type of survey's topic is not new completely. Many similar studies have been carried out in various countries in Africa like Ghana and other parts of the world thus there are enough text books, reports and even other statistical text books have easy- to use- tables for drawing a random sample.

1.1.8.5: Stratified random sampling:

In using stratified random sampling, I first subdivide the population into sub-groups or strata depending on the nature of their occupation. The group's sub- divided included; Ushirikiano CBO members, Ex-fried fish sellers, Individual fried fish sellers, Normal housewives, Village leaders, Ward and district council and Commercial Banks and other

financial institutions leaders. Here in special reference have been directed to National Micro- finance Bank- Misungwi branch and Women Development Fund leaders under the custodianship of the department of Community Development at district council.

The respondents were selected and interviewed in small groups of at least four people where participatory discussion over the causal and effect relationships of the variables tested was made to confirm their validity. (Arlene Fink and Jacqueline Kosecoff, 1985, p.56).

Stratified random sampling was chosen and put into use in regards to the nature of the sample size dealing with only the population of the survey constituting just 12 women entrepreneurs out of about 6203 women of the village population makes it for the sample to be too small and real un- reliable to produce scientifically generalized sound conclusions over the existing causal and effect relationship between the tested variables to this point it is therefore justified to cross the CBO boundaries and increase the sample size out side the Organization. However, the survey was identified to be cross-sectional because it involved 100% of the CBO population as respondents.

1.1.8.6:Stratified random sampling:

- (i). In using this technique of sample frame selection first I sub-divided the population into sub- groups or sub-sets. There after, simple random selection procedures were used to obtain a given number of respondents from each group of respondents depending on the type of information needed. Purposeful sampling procedures were undertaken based on the prevailed state of affair as depicted below;

(ii). The groups here in referred were considered to contain some specific information needed as far as women micro- enterprise concerns. Some are key persons who supervise women programs at district and Commercial Banks like NMB- Micro-credit scheme in charge/ Bank Manager.

(iii). To increase sample size from 12 CBO members to 300 respondents to which is very important to the precision and accuracy of the survey results validity.

(iv) The groups chosen had to act as control elements to be able to compare and contrast CBO members' responses.

(v). Stratified random sampling has proved to be of high quality more precise than simple random sampling technique.

(vi) It permits the surveyor to choose a sample that represents various groups and patterns of characteristics in the desired proportions.

1.1.8.7: Biased results controlling:

During the first pilot survey there has been a bias of selecting a sample that is not a true representative of the entire population characteristics. The evaluator thought that only studying a CBO of twelve members could allow making sound conclusive generalizations but this was not the case. The sample to produce reliable information that can be recognized by other researchers it must be made out of a large significant sample that almost contains all characteristics of the population. Thus, in this survey the sample size have been increased from 12-300 respondents including all women segments in the village. The sample includes; village, ward and district leaders, Commercial Bank representatives and various groups of women entrepreneurs.

The sample in first instance was selected using just stratified random methodology. But now it has included even simple random method which is participatory since every member in that population have equal chance of being selected to be an interviewee or not. This method control bias of the researcher and thus makes the research findings more reliable and valid for drawing sound conclusive generalizations over phenomena under study.

1.1.8.8: Data collection methods, analysis techniques used and their relative advantages:

Various methods of data collection have been employed including, in-personal interviews, Focused group discussions, Observations and Participatory Rural Appraisal. The tool used to collect information includes; Questionnaires and checklist and review of records.

However, both qualitative and quantitative techniques of presenting, analyzing and interpretation of information have been used at different times depending on need. Statistical graphs in particular bar charts have been applied to substantiate narrative evidences.

Three main techniques of data processing after being organized that have been used to present, analyze and interpret information in the text. Those methods are;

(i) SPSS Computerized Program:

This method was used to code the data group into frequencies, analyze and finally interpret in terms of bar chart graphs which have been applied in this text since the first Chapter in problem identification.

(ii) Comparison groups:

These have been used to compare and contrast responses from CBO members against control groups so as to have generalized valid conclusions over studied phenomena.

- Qualitative statements have been used to present information in a logical sequence testing a particular hypothesis.
- Quantitative methods of information presentation, analysis and interpretation are applied to give statistical inferences to loan delivery at District Women Development Fund. However, in questions scoring and ranking of clients rating of effects of particular phenomena as regards to poor performance of women micro- enterprises also is counted for.

(iii) Percentages and ratios:

These methods have been used to indicate levels of feelings of participants over a certain variable tested in relation to its negative effect to the survival rate of women entrepreneurs.

The method further facilitated the evaluator possibilities of making triangulation questioning to cross check-cheating elements among the respondents. Due to this fact the reliability of the data collection tools and validity of collected information has been guaranteed.

(iv) Excel Program:

The excel program have been used to analyze data on the Ushrikiano CBO members monthly premium contributions made to develop an internal self - financing strategy

1.1.8.9: Methods of data collection and the relative results:

Various methods were used in information gathering. They include;

1.1.8.9.1: Focused Group discussions:

This method was applied to select respondents who were considered to have special information relevant to the topic. These are; The Village, Ward, district Authority leaders and NMB Misungwi branch Management given the fact that, if interviewed in presence of the CBO members the type of information given might have been filtered to avoid quarrels and some times fearing to annoy or discourage women entrepreneurs.

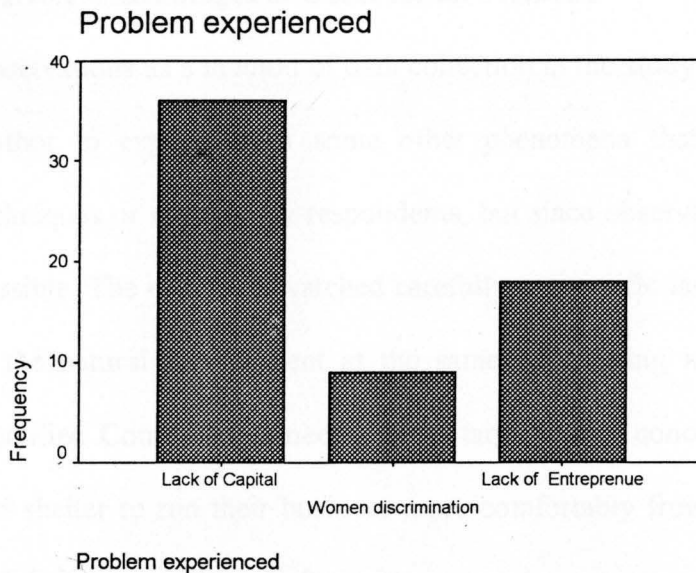
1.1.8.9.2: Merits obtained from using Focused group discussions:

- (i) The main factor that led the Author to apply this method is its ability to control biases. Biases were controlled easily due to the fact that all respondents were interviewed at once per group and answering of the questions was on the spot.
- (ii) It was possible to make triangulation questioning to cross- check cheating elements among the respondents. For the purpose of ensuring reliability and validity of both data collection tools and information collected using those tools. Due to this fact the information compiled in this document contains the highest degree of accuracy and precision. And can be reliable to be inferred for similar studies within the village, district, and region or else where in side and out side Tanzania.

1.1.8.9.3: Results obtained from focused group discussions:

The results obtained through focused group discussions concerned the main needs of the target population they include; Capital markets to provide them with loans to increase

their working capital, hence to allow growth of their micro- enterprise business. The second is entrepreneurship abilities and third discrimination of women.



Source: SPSS analysis, 2007

1.1.10: Observations:

The evaluator applied non- participant observation to supplement interviews. While interviewing process continued the Author cum his two data collection assistants every one for a particular session during interviewing process to watch and note things as they occurred in the process of interaction with the respondents for the intention of collecting valid and accurate information. Observations are a binary measure and are used to make binary decisions. To be able to make binary decisions, the observers require training to interpret accurately their observations. As to; what is happening, to whom and for whose interest is it happening. Mary Ngechu et al, 1991). The Author and his two data collectors' assistants were trained in research cum Project methodologies and techniques

on how to participate in community needs assessment without putting in their own biases.

1.1.10.1: Advantages of Observation Method:

Observations as a method of data collection in the study provided an opportunity for the Author to explore even some other phenomena that cannot be detected by other techniques or released by respondents, but since observation means interaction this was possible. The evaluator watched carefully on specific issues of interest as they occurred in the natural environment at the same time taking note. For example, one of the identified Communities needs of the target group concerns to secure a permanent site and shelter to run their business more comfortably from hot sun and hide them selves and their commodities during rains.

1.1.10.2: Results obtained from Observations:

It was simple to observe and realize that it is a pressing need because the women entrepreneurs were operating in hot sun all the day. And when it rained they had no shelter to hide themselves and their products for sale. Sometimes they could incur a loss in case where they could not manage to cover their fish. Rains wet the goods. During dry season they were dusted in case of strong wind blowing. All these are un- hygiene and health environment not recommended for food related business. When Observation was supported by in personal interviews, it was discovered that 100% that is all 12 CBO members considered the need for permanent shelter to be a basic need among others identified.

1.1.11: In- person Interview:

In- personal interview is sometimes known as face to face interview. For the purpose of this study in order to yield good, accurate, reliable and bias free data. The data collecting assistants were served with a checklist of questions that guided them in interviewing illiterate respondents.

1.1.11.1: Merit of using in - person interviews:

The following advantages were obtained from employing in- personal interviews, as a method of community needs assessment in this Particular Project.

- (i) It allowed exercising face to face interactions between the evaluators and the respondent as well assisted as a familiarization tool.
- (ii) It acted as a confidence building and mutual trust between the Author and the clients.
- (iii) It was possible to explore Topics in depth. As a result it was possible to yield reliable data of high quality because they are more detailed and new insights have been explored like the issue of big extended family size to be among the major factors contributing to the poor performance of women micro-enterprises in Misungwi village.
- (iv) It guaranteed opportunity to explain or help to clarify questions and areas of interest in line with the survey objectives and problem under study. Thus the method increased the opportunity for collecting reliable and valid information on the Topic from of useful responses obtained.

- (v) It allowed interviewer's flexibility in administering interviewees with reference to special needs of individuals and circumstances is allowed unlike in Mailed self administer questionnaire which is rigid to the type of language, structure and format used that sometimes becomes a problem to be interpreted properly by respondents leading to unnecessary non-responses.
- (vi) In person interview helped the evaluator to experience effective as well as cognitive aspect of response.

Also new insights were obtained as a result of using in person interviewing method involves;

- (i) Women lack of confidence to own and control their productive resources.
An interview made to 12 CBO members revealed that 100% meaning all 12 members had the tendency of submitting their income generated put of business operations daily to their bus bands who decided on how to use such income.
- (ii) When further asked as to why so? All women entrepreneurs forming the Ushirikiano CBO could say that their spouses are their bosses so traditionally it is not allowed to question much. This is a tragedy in business language. AS a result men siphon the generated income to luxurious life like drinking beer and prostitution. It was disclosed by 10 respondents out of 12 Ushirikiano women entrepreneurs interviewed on this aspect making an equivalence of 83.3%. Hence a need for capacity building programs to be an integral part of the Project during actual implementation.

- (iii) Large family sizes resulting from traditional African extended families experienced by the Wasukuma were found to be a new area to address in future planning. The average family size was found to be 9 people per household above the National average, which is 6 people per house hold.

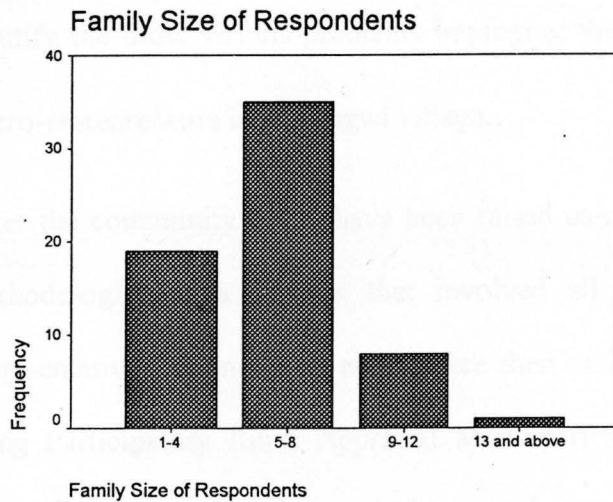
This problem is accelerated by incidence of the epidemic disease HIV Aids.

HIV Aids infection is rampant in the Project area. It has been increased by large fleet of transit vehicles that were using Misungwi village as stepping over ground during the night on their way to last destinations being it Dar-es salaam, Tabora, Singida, Arusha and others.

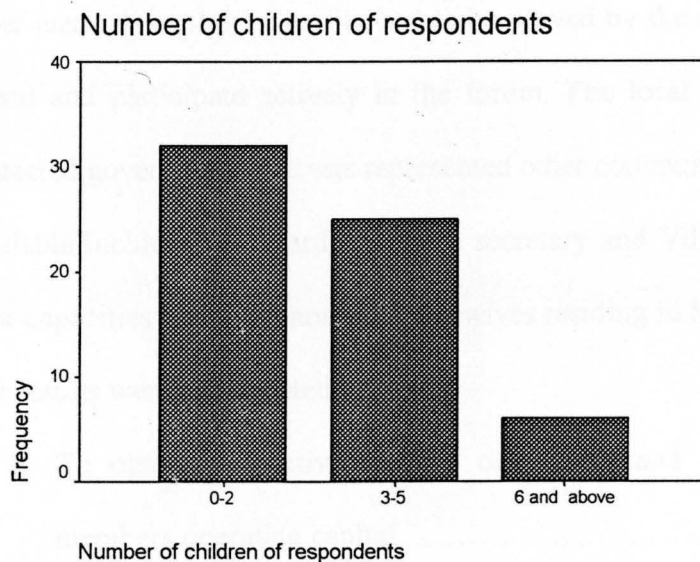
1.1.11.2: Results obtained:

The results obtained are summarized using SPSS method which basically indicates that large family sizes contributed by the number of family dependants other than the average number of children belonging to women entrepreneurs in the village contribute to the poor performance of women micro-entrepreneurs in the village. Since there are more adult people mouths to feed who are not engaged in production activities apart from the small number of the target group children. The next bar chart graphs explains this point more clearly by indicating that the average number of children range is between 0-2 while the family size is between 5-8 people per family above the national index of 6 people per family. This situation entails existence of problems as indicated in Bar chart

1.



Bar chart No. 2



1.1. 11.3: Participatory Rural Appraisal Method:

The rank size rule of the participatory Method has been put into practice to rank exclusive factors that are identified to the priority needs of the target population. It is these needs that later on were confirmed using the same method and technique to

identify the most serious problems impinging the performance of Ushirikiano women micro-entrepreneurs in Misungwi village.

After the community needs have been raised using such a wide range of participatory methodologies in a process that involved all CBO members and some selected representatives. Community needs were then ranked to scale of preference prioritized using Participatory Rural Appraisal Method (PRA) technique known as “Rank size rule”. Here in every participant had an equal opportunity to give out own views on what were identified to be the most pressing needs. Thereafter, the identified needs using other methods explained earlier had to be proved by the community members invited to attend and participate actively in the forum. The local leaders who at the same time protected government interests represented other community members. The local leaders available included the Ward executive secretary and Village executive Secretary under their capacities and other normal housewives residing in Misungwi Community.

The results were as indicated bellow:-

1. To obtain alternative sources of income and finance to increase the CBO members operating capital (6 scores)
2. To get training on entrepreneurship abilities..... (5 Scores)
3. To secure a permanent site and shelter to operate the business... (4 Scores).
4. To be trained and assisted to prepare CBO’s Constitution (4 Scores).
5. To get a lucrative and reliable market for their business products...(2 scores)

In total 21 Weighted Scores

Interpretation of the data analyzed above is as follows ;

- (i) To obtain alternative sources of income and finance to increase the CBO members operating capital ... (6 scores) $6 / 21 \times 100\% = 28.5\%$
- (ii) To get training on entrepreneurship abilities... (5 Scores) $5 / 21 \times 100\% = 23.8\%$
- (iii) To secure a permanent site and shelter to operate the business...
(4 Scores) $4 / 21 \times 100\% = 19.1\%$
- (iv) To get support from the village leaders.... (4 Scores)...(4 Scores)
 $4 / 21 \times 100\% = 19.1\%$
- (v) To get a lucrative and reliable market for their business products. ...
(2 Scores) $2 / 21 \times 100\% = 9.5\%$

In total 21 Weighted Scores equivalent to 100%

In this case the priority needs of the CBO members were identified to be those scored higher ranks than others. They include; number (i), (ii), (iii) and (iv) above.

1.1.12: General Summary of research findings:

The following sub-section presents general findings of the study based on tested hypotheses

1.1.12.1: Imperfection of financial institutions and stringent loan collateral procedures limit the performance of women entrepreneurs:

Through in- person interviews and focused group discussions made to Ushirikiano CBO members and other women entrepreneurs based at Mwembe traffic area revealed that, both CBO members and individual Processed fish traders are aware of loans/ credit

facilities given by NMB and WDF. But they remain quite without applying due to two reasons;

The first reason is related to high interest rates charged by Commercial Banks:

NMB charge very high interest rate about 26%. Thus they fear to be confiscated of their properties including buildings. However, most of them 9 people equivalent to 75% members of the CBO and 7 out of 10 sample frame for individual women entrepreneurs 70% indicated that they don't like small amount of loans which the district women Development Fund disburses. They were of the opinion that such small loan can end up in meeting household needs rather than reinvesting in business to generate profits as designated for the loan contract. Others said such small loan could be a source of conflict and miss understanding between them and their sponsors who in turn gives the CBO members technical advice on how to run their Micro-enterprise more successfully. Hence, they were of the opinion that they don't like to annoy them.

The second reason is attached with Lack of reliable Commercial Banks and other financial institutions to provide loans to women entrepreneurs in the village.

There is only one commercial Bank in this village serving 10,000 people living in the village and many others from surrounding villages. Misungwi ward is composed of five villages with total population of about 32678 people who depend on this Bank as a source of income. . Through self administered questionnaire interview made to 300 respondents, 100% response said that non of them either being a woman or man have never been able to secure any amount of loan from NMB branch based at Misungwi. Although there were just three who obtained loans from out side the government

institutions and NMB Bank branch which is operating in the village. One was from Dar-es-salaam Kijito Nyama Social Action Fund. Another woman who managed to obtain loan got it out side the village. Pride Tanzania in Mwanza advanced the loan to her. Only one respondent said the Roman Catholic Church based in the village gave her a loan.

The on going discussion presents a situation that confirms the imperfection of the NMB Bank in catalyzing the process of poverty reduction. When interviewed the NMB Management Misungwi branch and Mwanza Zone head Office had a concern, which is similar to the hypothesis concerning stringent procedures, and collateral's demanded by the Commercial Banks to discriminate women from loan access. The Bank Authorities explained the following conditions to the Author, which must be completed in –order for any borrower to qualify their preference.

(i) The Bank policy doesn't allow loans to be advanced to groups of people. One must be is to individuals. This condition plus the others already mentioned deprives most of women in Misungwi village if not all but a big fraction from access to loans. Even if they know where to access the service and they are willing. But the Banks are not ready to assist them.

(ii) There is no any one among the respondents who have been successful to secure loan from any Commercial Bank or any other formal financial institution. When asked who have managed to apply for loan from any Bank or else the answer was simple and straight "No"= 100%response.

An interview made to a sample of 50 respondents not included in the SPSS test. Using the following question;

Commercial Banks do not give money to poor people who have nothing to act as collateral of the loan given. The response rate was as follows; (a) Agree

strongly.....1; 30 responses 30/50...60%

(b) Agree.....2; 12 responses 12/ 50...24%

(c) Disagree.....3; 5 responses 5/ 50... 10%

(d) Others.....4; 3 responses 4/ 50 ...8%

TOTAL50 responses 100 %

Even if the government has established a special fund to catalyze efforts of women in poverty alleviation yet the fund is weak to meet its assigned responsibilities as the amount of loans provided if it can do so is very small amount. In the sense that they are not enough to invest in making the business to grow, especially under the current challenges of globalization. This problem has made women entrepreneurs next to impossible to improve their business operations and whose multiplier effect could be seen on improved women's socio-economic status. For example NMB do not provide loans to women joined into groups. But individuals can qualify this is a challenge to us because what should we done. About 80 percent of the sample frame argued to persuade government to make a restructuring in the structure and functioning of the commercial banks to reconsider the practical experience of women micro enterprises.

The Women Development Fund for example over a period of five years from 2000 – 2005 have managed to provide a total loan of Tanzanian shillings amounting to 7.5 million to women income generating groups in the district as indicated under table below.

Table 1: Amount of loan provided by WDF

S/N	YEAR	AMOUNT OF LOAN GIVEN TO WOMEN GROUPS	CUMULATIVE TOTAL AMOUNT GIVEN
1.	2000	1,000,000/=	1,000,000/=
2.	2001	1,500,000/=	2,500,000/=
3.	2002	2,000,000/=	4,500,000/=
4.	2003	2,500,000/=	7,000,000/=
5.	2004	Nil	Nil
6.	2005	Nil	Nil
7.	2006	Nil	Nil

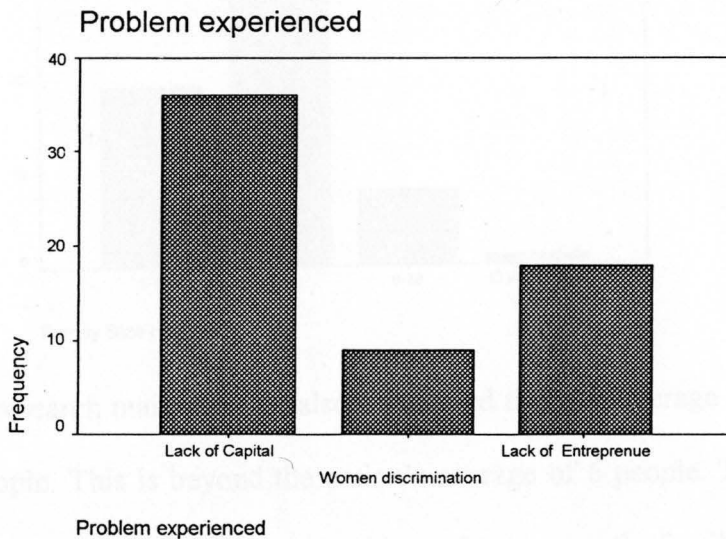
Source: WDF - Misungwi District Council, 2006

1.1.12.2: An internal self-financing strategy has been established:

Ushirikiano women entrepreneurs have adopted a system of monthly premium contributions to develop an internal self-financing strategy. The intention is to avoid dependence on loans / credit offered by Commercial Banks and other financial institutions that charges high interest rates that are not affordable by majority of women micro-enterprise entrepreneurs. The second point lies on the security of the loan as commonly known as collateral of the loan. Generally speaking it heard one woman entrepreneur lamenting that, normal villagers cannot qualify especially the collateral procedure that discriminate poor men from accessing the loans. What about a woman who owns nothing except her labor force that is miss-used on the interest of the spouse. The greatest problem that hinders women entrepreneurs in the village their micro-enterprises to grow is lack of capital and entrepreneurship abilities. The tendency of African traditional cultural traits and existing financial policies culminate these two

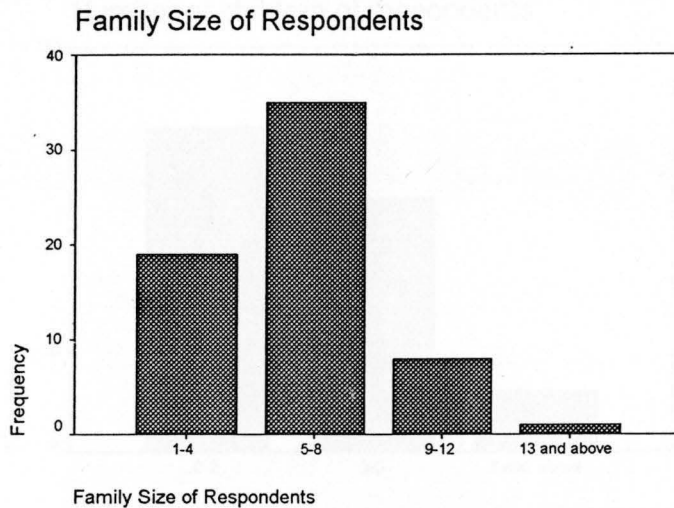
problems that are not on the side of women. The SPSS analysis confirmed true the on going discussion more precisely.

Bar chart No. 3



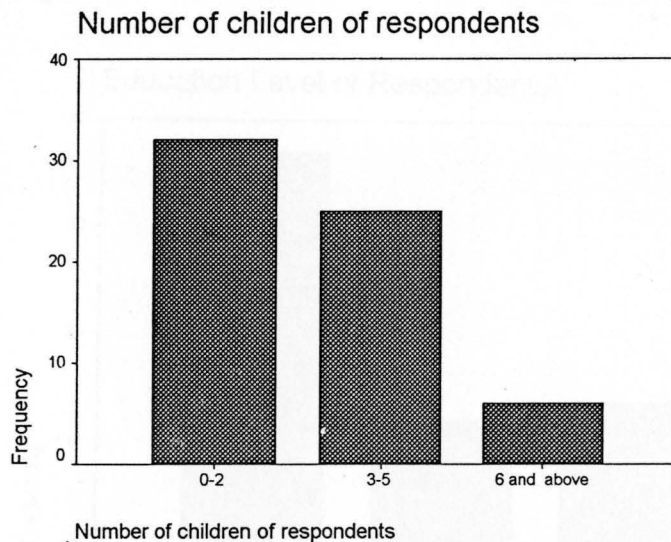
Large family sizes caused by big dependence ratio contribute as a disincentive to performance of women micro-enterprises entrepreneurs in the village.

Another important aspect that the researcher discovered to underpin the performance of the women micro- enterprises in Misungwi village relates to high dependence ratio compared to the income generated by women entrepreneurs. Study next Bar graph for more elaboration's about the issue under discussion.

Bar chart No. 4

The research main findings also discovered that, the average family size in the village is 8 people. This is beyond the nation's average of 6 people. This fact ruins the business growth as more income generated is used to service the family consumptive needs rather than reinvesting in the business. A further interpretation of the SPSS method on the data discovered that, big dependence ratio is caused by

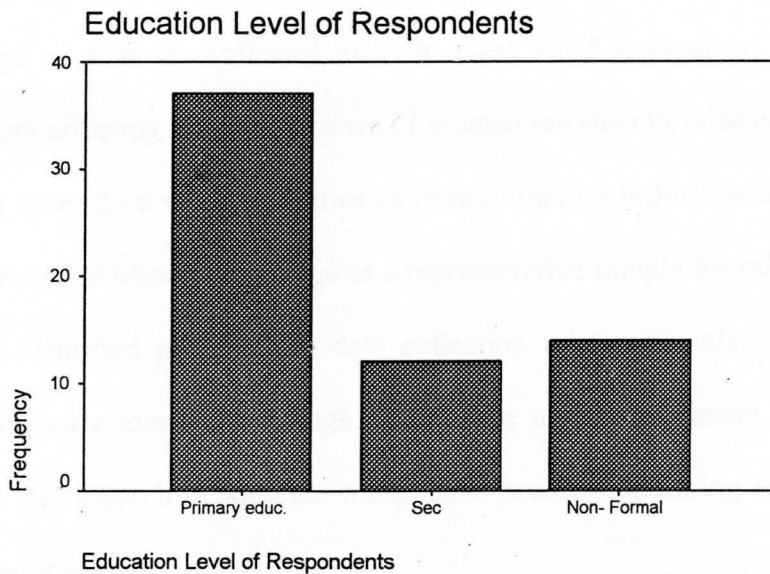
other dependents other than the children of the respondents. Bar chart No. 5 proves the validity of the statement. Most of the dependants are caused by African extended families relationships and high rate of HIV Aids infection experienced in the village. Many parents die leaving behind orphans, and sometimes HIV Aids victims are being nursed by their relatives.

Bar chart No. 5

It was further discovered that women engaged in fish processing in most cases are youth and middle age. Once they start becoming old they quit the business. The implication here is that the business is tedious and demands more power so when one is old cannot afford it. This essentially entails a need to make enough savings and start investing in other businesses like retail shop that demands less fatigue. But yet may be more entrepreneurship skill to manage perfect competition and a very small profit margin comparatively to fish selling, which according to the interview pays more in the case study area. This situation demands to adopt family planning aspects and awareness rising to the CBO member to do away with traditions of entertaining big families unnecessary that ruins their socio-economic welfare.

However, this could be attached to the low level of education among CBO and other Misungwi women their makes them not to know the effects of big extended families to their economic and social life.

Bar chart No. 6 shows exactly the low level of education possessed by women in the village.



Discrimination and deprived of women rights to access, own and control productive resources has been found also to be among the major factors contributing to the problem of poor performance of women business in Misungwi village. About 95% of the total interviewed 50 respondents found it to be a problem. Poor traditional African society's organization system that is allowed most of our tribes like what is happening in Misungwi to Ushirikiano women entrepreneurs, for women to be main food and income providers at family level while the one with decision making powers is the husband. The same of what happens at family level where a husband sells even properties produced by a woman, have created great influence to moneylender not to provide loans to women enterprises.

1.1.12.3: Research findings relationship to the research objectives:

The findings presented here in are based on empirical evidences that portray the real image of what is confirmed to be true and valid generalized conclusions on the main factors affecting the performance of women micro-enterprise entrepreneurs in Tanzania. And other third world countries as exemplified by Ushirikiano women micro-enterprise operating in Misungwi village as a representative sample for other areas in the country. The identified problems in data collection relates directly to the problem definition which were identified through Community needs assessment and later own developed into the research hypotheses which have been tested during information collection and tested true.

1.1.12.4 The main findings relationship to other studies done on micro-enterprises business in other areas:

The major factors explored by this survey are almost a replica of other studies in micro-enterprises development and growth problems that have been researched and documented in other parts of the world. It is believed that, even during the initial times of micro-enterprises development in USA the industry suffered the same problems. What makes micro enterprise in USA to be a success today is the availability of reliable capital market, entrepreneurs training on basic accounting and bookkeeping skills. Practical evidence indicate that, if micro enterprises have to be successful first, there must be collaboration with a certain micro enterprise program which has a link with Commercial Banks or formal financial institution in order to secure funding much easier.

(The interagency Workgroup on Micro enterprise Development, - Crossing the bridge to self-employment Introduction article of January 2001). In Tanzanian context the experience is quite different like many other third world countries; according to Fafchamps (1995) Koch (1990), Kessous and Lessard(1993), lack of finance on a reasonable terms is one of the most frequently cited barrier to entrepreneurship, at the small – scale level. Consequent to this, the SME are forced to rely on self-financing more than the large-scale enterprises. In the late 60s and in 70s in Tanzania for instance, more than 95 percent of the SME obtained most of their initial capital funds from personal savings (scheduler 1998, page 1979). To date the situation has not changed much despite the economic, social and financial reforms that have taken place (K-rep 1997).

From literature review it is portrayed that, in Ghana lack of access to credit from the financial institutions is in some other countries though to have driven the SMEs to private moneylenders. Unfortunately enough, these lenders charge high interests and thus hinder the growth and development of the SMEs (Oyejide 1993, Bittner 1996).

1.1.12.5: Implications of findings:

- (i) The implications of this survey indicate that, women micro-enterprises in Tanzania though being infant in nature but they have never been given enough importance by local planners and decision makers.
- (ii) In Tanzania, generally there are no specific devoted efforts to support the development of micro-enterprises, as it has been experiences from both literature and in the field in the parameters of this project discoveries.

- (iii) This study is in line with other similar studies on women micro-enterprises done in USA, Ghana on Structural adjustment on small- Scale enterprises by Bar four Osei-Amoah Baah-Nuakoh- Kwadwo Tutus- Nii KwakuSowa (1993) and other sector of women micro- enterprises like tailoring. Food processing in side Tanzania. Also the study made on the impact of structural adjustment on the small enterprises sector; a comparison advantage of the Ghana and Tanzania experience; and on the evolution of SMALL FIRM SECTORS IN Ghana and Tanzania by Jonathan Dawson (1993). A study on sectoral credit allocation policy and credit flow to small enterprises in Ghana; by Ernest Aryeetey; (1993). The African Entrepreneur: Knowledge Gaps and priority areas for future Research; by Professor, Lattice Kinuda Rutashobya and Mrs. Mariam I. Nchimbi (1987). This study like others conducted in Tanzania, Ghana, USA and other part of the world have similar results like the findings obtained from Ushirikiano women micro – enterprise in Misungwi village.

1.1.12.6: The way forward towards improvement of women micro-enterprises:

- (i) The way forward is to train CBO members on entrepreneurship skills especially on elementary book keeping and project management skills so as to empower them implement their project profitably and more successfully.
- (ii) To liaison with locally available potential donors, commercial banks and other private and public financial institutions for negotiation directed towards

provision of loans to the CBO so as to boost their capital and thus magnify their business operations.

- (iii) To participate with women entrepreneurs under Ushirikiano CBO to explore more lucrative markets to sale their products so as to diversify their business operations and generate more profits as they trade on large scale.

The sustainability of micro-enterprises as was explored from USA case study depends on reliable capital markets and support from the lasting institutions in the project area. Base on such lessons Ushirikiano CBO members have been encouraged to establish an internal self-financing strategy. Where currently they contribute premiums of Tshs 10,000 every month but later on this is programmed to be transformed into a SACCOS for sustainability purposes.

CHAPTER II: PROBLEM IDENTIFICATION:

The Ushirikiano CBO basically experiences poor performance in its business operations. This anomaly is a function of a matrix of problems that are clearly elaborated under this chapter. The chapter also provides suggested. Solutions to the problems identified. After solving the existing problems it is expected that, the CBO's business operation could start to improve automatically by operating on a more profitable basis comparatively to the period prior to the Project's interventions. It is the author's conviction that that, if this situation is achieved, definitely the socio- economic status of Ushirikiano women entrepreneurs and their families will be improved and their business operations grow respectively.

It is within the same chapter where problem statement is made followed by description on the target community, a comprehensive Stake holder's analysis and the level of various institutions available in the Project area in relation to the CBO business activities performance are provided in a scant view. There after, the Project goal and Objectives follows immediately

Finally the Chapter concludes by describing the Host organization. The host organization is those in which part of the project activities were vested in.

2.1: Problem Statement:

The main route causes contributing to the poor performance experienced by the CBO include; Lack of basic business skills (Entrepreneurship knowledge and skills) to operate their business.

Despite of this fact, women initiatives also lack financial support from Commercial Banks and other formal financial institutions to improve their business operations.

The existence of traditional prejudices caused by social organizations tends to isolate women entrepreneurs from accessing the loans and other productive resources. "There is a large body of literature and opinion that regards access to credit as one of the major determinants of the growth of small and micro- enterprise in the developing countries. According to Fat champs (1995), Koch (1990), Kessous and Lessard (1993), lack of finance on reasonable terms is one of the most frequent sited barriers to entrepreneurship in particular at the small- scale level. Consequent to this, the small and medium enterprises (SMEs) are forced to rely heavily on self- financing more than the large-scale enterprises. In the late 60s and in 70s in Tanzania for instance, more than 95 per cent for the SMEs obtained most of their funds from personal savings (Schaller 1968 page179). Yet about 40 years ago the situation is still the same. This situation needs immediate actions to let women get equal opportunities to engage in productive activities.

2.1.1: Hypotheses tested:

The process of information collection under the study was guided by three hypotheses which have been generated from participatory needs assessment and problem identification by all Ushirikano CBO members and other key stakeholders including; Village, Ward and district council leaders. The hypotheses tested in the field relate directly with the community-identified problems that in other words are termed as the main setbacks to the performance of Ushirikisno women micro- enterprises business in Misungwi village. These problems are believed to limit the profitability level of the

organization. At the end of data analysis the evaluator has been able to provide suggestions that are based on the main findings of the Project. The suggestions given in other words are the solutions to the main setbacks hampering the growth of the CBO,s business and sustainable measures to improve the performance of the organization. The problems experienced by CBO members in their day to day operations could be summarized in the following three narrative hypothesized statements which were tested true in the field. The hypotheses developed and that acted as guidelines to project activity implementation are outlined here in to be;

- (i).Lack of finance and reliable formal credit institutions and complicated loan delivery procedures contribute as stumbling blocks to the development and growth of women micro-enterprises in Misungwi village.
- (ii). Lack of entrepreneurs-ship abilities among women among the major factors that acts as a setback to the performance of their established micro-enterprises.
- (iii). The problem of traditional prejudices, leading to social discrimination of women to participate in economic activities, marketing and imperfection of Commercial Banks and other financial institutions established to catalyze women and other rural Communities development.

2.1.2: The Target Community described:

The main beneficiaries of this Project are twelve women forming the Ushirikiano micro-enterprise in Misungwi village. The multiplier effect of the findings obtained in the study of the CBO will be magnified to cover a much broader population of 6,203 women of Misungwi village according to the National census (2002). The Ushirikiano CBO has

been regarded as a case study area representing other women entrepreneurs in the village, district, region and Tanzania as a country at large.

2.1.3: Community participation in Project activities:

The community members participated in project activities fully from the stage of Community needs assessment, Problem identification and implementation in the following ways.

The Community members participated actively in the Community needs assessment and problem identification using the Participatory Rural Appraisal (PRA) through its famous rank size rule technique. The evaluator who is conversant on PRA methods and its related techniques guided the processes at all levels in question. It has been explained in depth under the section of Community needs assessment and Problem identification.

Further more during their business Constitution preparation. The Author trained the Secretary and Treasury on the basic procedure to follow during Business Constitution preparation. There after his main role remained to act as a coordinator to supervise and ensure that they follow all key elements in Constitution preparation. The rest of the work was accomplished by the CBO members under the guidance of their trained leaders in this case the Secretary and Treasurer. After completing the preparation work, the CBO secretary and chair person submitted it to the district authorities for endorsement and made follow-up to ensure their CBO is registered after full filling this basic condition for CBO's registration.

The Secretary and treasury after attending a two weeks entrepreneurship training workshop organized by the district Community Development Department in

collaboration with the regional youth and works, in which the Author was among the key trainers. They started to re-train their fellow CBO members on entrepreneurship knowledge and skills on the absence of the CED student and district Development workers. The end result of such efforts is that at end of the Project at least 90% of the CBO members were able to write and keep records of their daily business transactions using copybooks. This is a good start for improving their business profitable performance.

However, during the initial stages of Project intervention there was no any system of keeping business transactions records at both individual and CBO's common fund level. After launching interventions, the Author discussed with CBO leaders on the need to introduce an effective internal self -financing strategy. The Strategy of contributing monthly premiums for the same purpose had started but it had no roots among the CBO members since they knew less of the importance of the philosophy.

After launching the Project activities, awareness creation was made to the CBO members, on the need to adopt the strategy under question.

It was agreed to develop a system of every member to contribute Tshs. 10,000/= per month. And in order to ensure that every one contributes her premiums promptly, the Author and the CBO members thought it could be better to have a check point- monitor monthly the contributions made. A copybook drawn in two columns of debit and credit was used. The treasury used it record the contributions made every week. At the end of month, the CBO members together with the Author had to sit together and review the contributions made to know how many members adopted the strategy and how many did

not. However apart from recording the entries there were a third column to record reasons for those who did not contribute. More of this is discussed in Chapter five under sub- section of Monitoring where even some graphical presentations shows the trend of CBO members adoption of the self financing strategy is depicted more precisely.

2.1.4: How did the Community participation contribute to the Project success:

The Project has been designed to alleviate poverty among one of the most marginalized groups in society – women; others being children, youth, people with disabilities and HIV Aids affected persons. The groups that follows under the priority focus in treatment by the forth government, the evaluator conveniently enjoyed good cooperation from both political and technical will of the district authority leaders like the DCDO whose part of his responsibilities the project was trying to accomplish.

Willingness of the CBO members to accomplish project activities on self -reliance basis. Like the preparation of the CBO's constitution, establishment of an internal self-financing strategy as a way to break through from legend of loans.

Another are made simple was to adopt the self internal financing strategy that was made easier because the CBO members decided to take a roster of the monthly contributions on self and they did the monitoring in collaboration with the author on a monthly basis. Had it been that they could not be willing to corporate this could not be an easy task.

The CBO leaders in particular the Secretary and chairperson worked hand in hand with the Author to make a follow – up to the village leaders to ensure that the CBO is allocated a permanent site in the new constructed market to sale their Products. This brought two positive results; one, the CBO acquired the new site in the new modern

constructed village market and the CBO have been also allocated another site at the new bus stand where they run their business more comfortable.

2.1.5: How the Project have assisted to empower and Transform Community members:

The Project interventions empowered and transformed the target community in various ways,

- (i) Entrepreneurship abilities of the CBO members have improved through the training provided to the two members who attended a two weeks training workshop on entrepreneurship skills and knowledge. Among the subjects taught included; Project management skills, writing primary books of Accounts and entrepreneurship skills) and business communication.
- (ii) The CBO members were trained and their capacities build on how to develop an internal self-financing strategy. This was done through educating and sensitizing CBO members to pay their due monthly contributions (premiums) and setting of realistic and affordable targets as opposed to un-achievable over ambitious plans.
- (iii) There has been increasingly close and positive cooperation and support from village local leaders. This has guaranteed the CBO to be allocated a permanent site and shelter for their business operation by January 2007 in the new constructed modern village market and at the new bus stand.
- (iv) The constitution of the CBO's has been developed on a partnership approach between the target population and the Author of this document. By the month of July, 2006 it was endorsed by the district Council Authorities and the CBO is now a

permanently registered business entity according to the Ministry of Community Development Women and Gender women economic Projects regulations of 1996. According to the regulations, a business constitution which acts as the CBO's law is a necessary condition for registration and have legal binding qualifications for the Organization to sue or be sued in case of any concerned part when it happens to breach business contract.

(v) The income level and social status of women generally have improved in comparative terms during the intervention and the period prior to the Project interventions.

(vi) The spill over effect of the developments and improvements taking place within the Organization have encouraged other five individual fried fish sellers to establish a second CBO known as "SATO" also based at Mwembe traffic area Misungwi "D" sub-village. This new CBO also have managed to complete prepare their business constitution. Currently they are under way for permanent registration.

2.2: stakeholders Analysis

The stakeholders considered in this study are all those who are concerned with Policy making and implementers on women and development. Issues in the project area. Women micro-enterprises financing institutions, NGOs and CBOs. Concerned with poverty alleviation and are currently working in the project area.

Misungwi district council, Ward executive secretary, and commercial banks especially. NMB micro- financing bank Misungwi branch. The district hospital that treat the CBO

members in case of sickness and Misungwi Police station that ensures security of the CBO members and their properties.

The district Community development Officer and district co-operative officer have a special role and significance in the project life. They are responsible to give expertise advice on the entrepreneurships and on how to source loans and establishment of SACCOS as fund raising initiatives instead of relying donor funds/loans. These experts responsible to the monitoring and evaluation of project activities are also implementation status as it takes place within their area of work.

Table NO.2: Ushirikiano CBO Stakeholder's analysis, roles and expectations from each key player.

STAKE HOLDER'S ANALYSIS TABLE

STAKE HOLDER	PARTICIPATION DESCRIPTION	EVALUATION	RATE	PLAN
Ushirikiano	(i) Participated full in the identification of their needs and problems. (ii) They are ready for Co- operation. (iii) They need and respect professional assistance.	Positive	High	(i) To train them on elementary book-keeping. (ii) Train them on how to prepare simple project write-ups for funding. (iii) Assist them to have on potential donors.
Donors	They are willing to support the CBO in terms of Technical skills and finances.	Positive	High	Liaison with district, potential donors operating in the district and region to explore possibility of funding the business.
District	(i) They have supported a number of women micro-enterprises.	Negative	Low	(i) To liaison with District authority to increase the amount of Loan to the group.

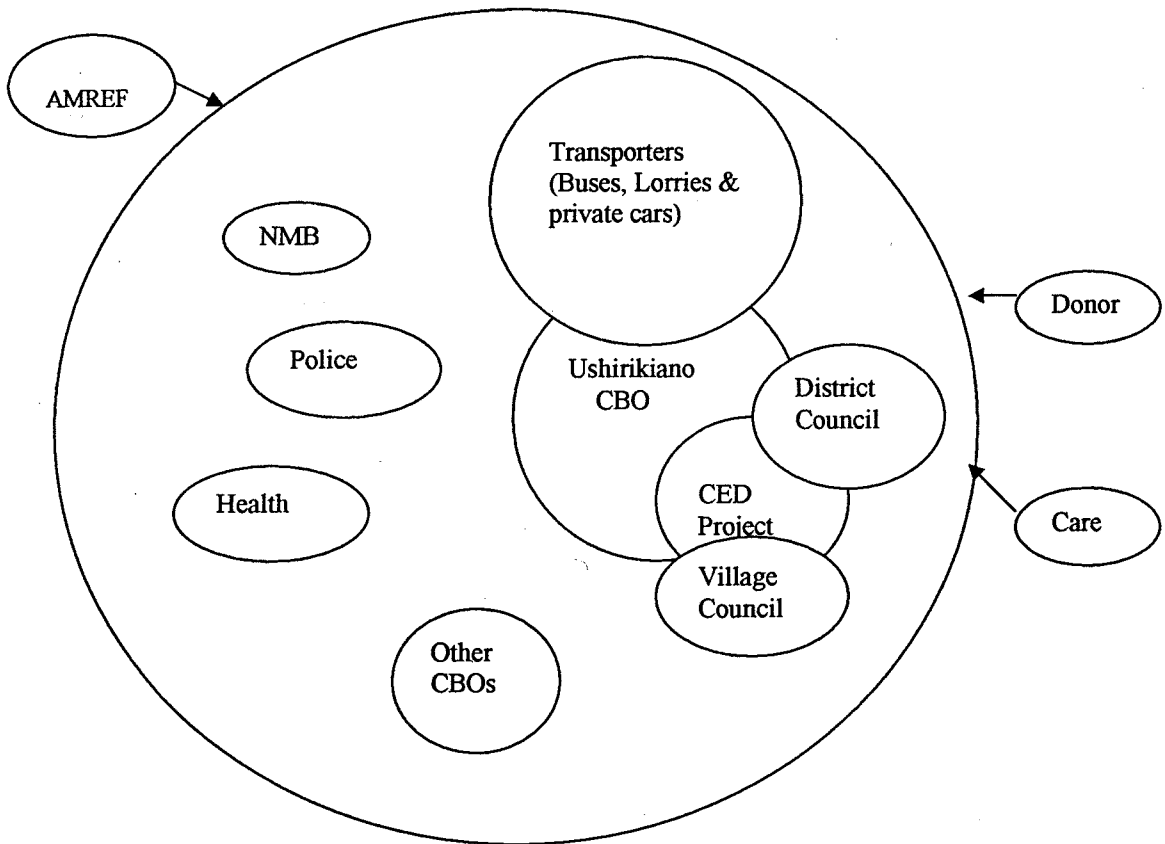
	(ii) They guaranteed a small loan of 200,000/=. (iii) They have accepted to co-operate with Author and the CBO in carrying out their activities more sustainable.	Positive	High	Also provide training based on Enterprise (ii) Knowledge and skills.
Police	Assists the group and individual members in case of problems.	Positive	Medium	Visit them to get more information on the Nature of problems annually they assist the CBO / members of the group.
Bank	NMB- Misungwi helps keeping safe the bank account through their contributions.	Positive	High	(i) Educate the group on the business Loans program of NMB that they apply for funding. (ii) Advice and educate CBO members on business sustainable
Health/ Misungwi district hospital	Provide health services and treatment to the group and other family members.	Positive	High	Provide treatment and HIV Aids counseling.
Village government	(i) To provide conducive environments to run the business. (ii) Provide counseling in case of conflicts among members.		Low	They consider the village gort to be against their interests since.

Source: Interviews, 2006

2.2.1. Institutional Collaboration between Ushirikiano CBO and other stakeholder

There are various stakeholders but their level of importance and cooperation in relation to CBO's business success differ. These contribution levels here in have been described using a diagram presentation. The bigger the circle the more important the institution is

to the CBO's business successes. Also the more the circle is closer to the center. A small circle is a reflection of less importance.



Source: Interviews, 2005

2.2.2: Expectations of other institutions from Ushirikiano CBO:

(i) Other Women entrepreneurs dealing with fish processing:

The Ushirikiano women Micro-enterprise members acts as a reference point for their business success. Always those in the fried fish business imitate prices, packaging and marketing strategies from the Ushirikiano CBO members. Even the place where to locate their business in most cases could where the Ushirikiano CBO members have located

their business on anticipation of getting more customers, since the later are well organized and known by their distinguished customers that normally they sales quality goods that satisfies customers' needs.

Ushirikiano CBO micro - enterprise acts as a training centre to other women entrepreneurs operating in the village dealing with fish processing micro-enterprises. It is from this view we can refer to the "Sato" CBO which is composed of six members have been formed. Ushirikiano established their constitution the "Sato" CBO members also consulted the Author to be assisted to prepare their constitution. At the end of the Project, already this new established CBO- "Sato" had finalized to prepare their own constitution and submitted it to the district council authorities for endorsement which is a qualification for acquire permanent registration that has been already gained by the Ushirikiano CBO.

(ii) Transporters:

Transporters who are the main reliable market of the CBO have conviction that the CBO will last longer so as to continue getting more improved quality goods and service from Ushirikiano CBO at reasonable price.

(iii) Village government leader's expectations:

The CBO member continues to be among the main suppliers of relish food to the community members.

The CBO activities to be operated in the allocated areas and not otherwise (at the new bus stand and in the new constructed modern village market).

The CBO acts as a source of income through paying levy to operate in the new market building. Further more the CBO is expected to acts as a training / reference center for other women entrepreneurs within the village and even to outsiders interested in the topic.

(iv) The district council authority:

The district council Authority leaders' believes that the CBO develops into a big prominent SACCOS that can be a good reference to other women entrepreneurs in the district and the business to be more sustainable.

However, the CBO after acquiring permanent registration is a legal business entity that is entitled to secure loans from any Commercial Bank and any other formal financial institution in respect to the country's laws.

(v) Misungwi Police Station:

It is expected that the CBO members are royal and obedient to the Country's laws and therefore, observes peace at their families to other members and even to outsiders.

(vi) Misungwi District Hospital:

That, the CBO processes and sales hygiene and un-contaminated products to ensure continued health of the villagers and other key groups identified as major customers of it's products in particular transporters, Shinyanga Municipality residents and adjacent villages.

Every Ushirikiano women entrepreneur's health are inspected before engaging in processing and selling food related products.

Once the CBO members and their families fell sick are treated immediately. And they contribute to the treatment obtained as regards to the national health policy where patients are **(vii) CED Program cum Student/ Author:**

The performance of women micro- enterprises in particular Ushirikiano CBO is improved and the life standard of the CBO members improves accordingly both economically and socially.

The business grows more sustainable through adoption of self-financing strategy that has been developed as a result of the Project interventions.

The CBO is transformed into a big and potential fish processing SACCOS and the CBO becomes a training and reference center for other women micro-enterprise entrepreneurs in the village, district, region and country, where other women entrepreneurs, small and medium businesses could visit for learning purposes.

2.2.3: Problems faced by the Ushirikiano CBO members in relation to the Project goal:

The Project goal has been stated as, “The long term profitability and sustainable growth of the Ushirikiano CBO women micro-enterprise achieved.

The overall objective of the CBO is stated as “The long.-term sustainable management and profit generation achieved”.

The CBO objective shows that there exists prominent problems that need immediate actions to be solved before the situation moves from bad to worse. While the Project objective advocates having a curative drug to the identified sickness of the CBO as far as profit generation concerns. The main impinging factors to the successful performance of

Ushirikiano women entrepreneurs is lack of enterprise knowledge and skills as well as capital to make their business grow and Women discrimination from access and control of productive resources.

Thus the objective of the project is in line with the Objective of Ushirikiano women entrepreneurs in the sense that, the goal of the Project aims to ensure the long term profitability and sustainable growth of the Ushirikiano CBO women micro-enterprise achieved.

The overall objective of the CBO is stated as “The long –term sustainable management and profit generation achieved”. These two objectives are similar in the sense that the CBO overall objective is to make sure that their business is well organized to the level that trickles down profits smoothly from their daily business operations.

2.2.4: Target Community Current condition:

Generally speaking women forming the Ushirikiano CBO as far as other women in Misungwi village, like wise in many other parts of third world countries, other African countries south of the Sahara as far as Tanzania is concerned, are affected by income poverty. Some live even under poverty line where they approach to a stage of destitution. They are vulnerable due to lack of capital markets to finance their business.

Ushirikiano (CBO) started with 25members but today only twelve of them survive in the business. This situation entails existence of problems resulting internally from the following aspects;

The fried fish business like any other women micro-enterprise in the Tanzanian context as exemplified by the target group is characterized by the problem of poverty stricken

situation that could be culminated by the interplay of a number of set backs ranging from lack of start up-capital or additional capital needed to improve the growth of on going business. Some of the contributing factors to the existence of this problem are lack or inefficiency functioning of Commercial banks and other financial institutions designed to support women entrepreneurs and lack of commitment among the women them selves to business ventures assuming that is a male's undertaking. As well fear to venture into risk activities and marriage breaking which can result if one does not full fill traditional family obligations properly as fried fish business in particular is laborious and time consuming as well.

Low level of education leads to lack of entrepreneurship knowledge and skills, that are important to improve their business operations and finally generate more profits. Women entrepreneurs in the case study area are not courageous enough to spear their own time to get education even if the opportunity is open to them. Observations revealed that they were not ready to be trained on entrepreneurship skills on the job fearing to loose customers. Their business operation is still of from hand to mouth production due to small operating capital that have been provided from own self or by their spouses. They lack address, as they don't have a permanent site for their business operations. The village management does not recognize the CBO. But when it comes to relish food purchasing they depend on them, it is a tragedy. The village has no reliable credit systems to advance loans to the organization. Those available demand higher interest rates and collateral of fixed assets of which CBO members like any other African don't have.

The CBO at the preliminary stage of the intervention had no written Constitution to guide their business operations as a legal business entity. There was no joint account, every member used to save the way she wanted.

2.2.5: The desired condition:

This Project was aimed at poverty alleviation among women entrepreneurs of Ushirikiano Community Based Organization (CBO). Ushirikiano CBO was treated as a case study area where later knowledge and experience obtained could be referred to belong to the entire population of women in the village, other areas in the country and to the outside world as well.

2.2.6: The Project Goal:

The Project goal is stated to be; the long -term profitability and sustainable growth of the Ushirikiano CBO women micro-enterprise achieved.

2.2.6.1: Immediate Objectives:

The project was implementation based on four immediate Objectives in the light of their identified indicators of performance as outlined below;

Objective 1:

To train at least 6 out of 12 CBO members equivalent to 50% On Entrepreneurship knowledge and skills by February,2007

Indicators used to measure performance

- (i) Number of CBO members trained
- (ii) Number of training workshops
- (iii) Workshop reports

- (iv) Number of CBO members writing primary books of Accounts and recording other business transactions.

Objective 2:

Train at least 10 out of 12 equivalents to 83 % of Ushirikiano CBO members on knowledge and skills (bookkeeping, Project planning and management skills) by June 2007.

Indicators used to measure performance

- (i) Number of CBO members trained.
- (ii) Number of training workshop done
- (iii) Workshop reports
- (iv) Number of CBO members writing primary books of Accounts and recording other business transactions.

Objective 3

To educate CBO members on the importance to contribute their monthly premiums as agreed upon in their interim constitution draft by January 2007

Indicators used to measure performance:

- (i) Copies of Bank pay in slips presented to the CBO treasurer by individual members for reference and record keeping
- (ii) Monthly Bank statements
- (iii) CBO meetings agreed minutes concerning the agenda under discussion
- (iv) CBO's Financial monthly reports

Objective 4

Members of Ushirikiano micro- enterprise trained to prepare the organization's constitution, and submit it to relevant authorities for endorsement at end of year 2007.

Indicators used to measure performance:

- (i) Meeting resolutions concerning the constitution preparation
- (ii) The first draft document in place
- (iii) A revised final document draft endorsed by concerned authorities and available at DCDO's Office.

Objective 4:

To liaison with village/ district council leader to ensure that the CBO has been allocated a permanent site and shelter for the CBO to base their activities.

Indicators used to measure performance:

- (i) Initials appended in village visitor book concerning the issue of permanent shelter for the Ushirikiano women micro- enterprise.
- (ii) Application letter from women to the village council
- (iii) Reply letter from the concerned authorities.
- (iv) Physical site visiting

2.2.6.2: How the author assessed the feasibility of the Project to achieve its goals and objectives:

Participatory approaches were incorporated in every step of Project planning process to ensure all relevant issues to the Project are taken care of. The major stake holders in the

project context like the district, village, ward leaders and CBO members played a key role in the planning.

At the time the evaluator in planning the Project set some output and product indicators for every Objective implemented to allow smooth monitoring of the progress of the Project. Since the Planning process based on participatory approach, every key stakeholder knew what direction is the Project implementation moving, what is expected and what is not happening.

2.2.6.3: How the Project was able to secure resources necessary resources to finance the implementation of identified Objectives:

The Project used two methods to secure funds needed to finance Project activities.

(i) Lobbying technique.

This was applied to convince the district authority leaders to set aside Tshs about five millions 5,000,000/= to facilitate a two weeks entrepreneurship training workshop that incorporated thirty entrepreneurs in the district dealing with small and medium micro-enterprises. Ushirikiano CBO had an opportunity for training two members. This technique enabled also the district council to solicit Tshs. 13,000,000/= from the Ministry of Labor and Youth Development for the same purpose.

(ii) Own contribution:

The Author contributed from own sources a total of Tshs,296,000/= that were evaluated in terms of transport charges incurred in hiring tax to the CBO

throughout the Project life and the authors' facilitation in the two weeks entrepreneurship workshop.

(iii) Budgeted funds:

A total of **Tshs 764,000/=** was budgeted to implement the planned objective activities. Budget from the Author amounted to **Tshs296, 000/=**. The remaining total of **Tshs 868,500/=** was to be provided by the district council – department of Community development gender and Children.

2.2.7: Host Organization:

The host Organization was Misungwi district council that part of the Project activities was affiliated in its daily calendar of work. Most of the Project planned activities in one way or another related to those implemented by the district community Development and cooperative department. Hence the implementation of the project activities were done on a partnership approach with those of the district council in particular those related to women micro-enterprises and SACCOS development.

2.2.7.1: Responsibilities of Community Development Department at district level:

- (i) To assist the District Development Director to Translate the Ministry Policies and to supervise women development fund.
- (ii) Awareness creation and confidence building of the Communities to engage in income generating and other self-reliance activities.
- (iii) Registration of women income generating groups (CBOs) and assist women in the district to be sustainable and to collaborate with the district

Cooperative Development personnel to mobilize and encourage communities to establish, register and operate **SACCOS** as a strategy to alleviate poverty.

- (iv) To monitor the implementation of NGO's and Community initiated development programs in the district. Also to conduct capacity building of Communities, Village councils and Ward development Committees on the application of opportunities and Obstacles to Development techniques in planning for their development and to register and train women entrepreneurs CBOs for capacity building and empowerment to run their businesses more sustainable.

2.2.7.2: Responsibilities of Cooperative department at district level:

The district cooperative development officer performs the following duties:

- (i) To register, to dissolve and liquidate Cooperative Societies and supervise the implementation of Cooperative laws.
- (ii) To implement Cooperative Societies Policy and related strategies and to advice and create good environment for the development and growth of Cooperative Societies similarly. He has a role to encourage and assist all Cooperative research activities done in his area of jurisdiction.
- (iii) Under his/her official capacity can investigate and inspect the implementation of Cooperative activities at Cooperative Societies level, and to ensure that all Cooperative cases are handled properly.

2.2.7.3: How did the Community and Co-operative department participate in Project activities:

The experts from the two departments collaborated with the author to accomplish the following activities and co-operative development departments participate in making project activities;

- (i) Editing of the CBO Constitution and finally endorsement provision of permanent registration to the CBO.
- (ii) Training of CBO members on entrepreneurship in a two weeks organized workshop in collaboration with the author and the district council.
- (iii) Also they were instrumental in conducting on the job training of CBO members to write primary books of accounts and keeping of other financial records.,
- (iv) Their expertise knowledge and skills were key in monitoring CBO members monthly premiums contributions to adopt an internal self financing strategy as away forward to sustain the business.
- (v) They also collaborate with the Author and Cooperative Officer in awareness creation of CBO members to transform their CBO into a **SACCOS** as a strategy for ensuring self-financing strategy and the long term continuity of the CBO.

2.2.7.4: The Author's role in the Project:

The Authors role in the project was like a volunteer, who was studying a Masters Degree of Science in International Economic Development at the Southern New

Hampshire University (SNHU) based in USA in collaboration with The Open University of Tanzania.

The evaluator's role in the project as an outsider was just to provide technical advice on how more sustainable the CBO owners could improve the performance of their business. In so doing the evaluator was acting as a change catalyst reagent in hard science researches, where a certain reagent is added to a given solution for the purpose of speeding up the reaction to get expected results. During the process The Author also collected information to accomplish his Project requirements needed as a prerequisite to write a project report for accomplishing his MSc. Degree Course.

2.2.7.4.1: The author's main responsibilities in the project:

The main responsibilities of the Author in this Project among others involved the following tasks;

- (i) To provide technical advice to the CBO members on how to improve their daily business operations.
- (ii) To liaison with district council authority leaders in particular the district Community Development Officer for the purpose of sorting out issues on the CBO members training program and loans procedures. The evaluator has been in collaboration with line district council staffs to develop a training program and participate in the training program of Entrepreneurs including the Ushirikiano CBO members.
- (iii) To advice the CBO members to adopt an internal self financing strategy as a way forward for business sustainability.

CHAPTER III: LITERATURE REVIEW

A broad of literature existing explains about the main reasons that motivates women entrepreneurs to start off the farm or official business activities, the problems and challenges that hinder women micro-enterprises and small business enterprises growth in the world and other third world countries although less has been done on the same topic in Tanzania, in particular in Misungwi village even in the district and region to explore what are real the situation of women entrepreneurs and the set backs to their business initiatives growth and survival rates. This study was aimed to explore such realities by building its base on what other authorities have studied and proved to be valid conclusions to the drives to women engagement in micro-enterprises, favorite conditions to SMEs growth, their setbacks and challenges and there after suggests the way forward as regards to Ushirikiano women micro-enterprise as a case study for the Tanzanian context.

3.1: Theoretical literature review:

This chapter makes a review of various definitions and theories related to the concept of micro-enterprises by different Authorities in relation to different surveys carried out in various countries in developing countries and developed ones. Finally it builds the foundations of the concept of women micro-enterprise in the Tanzanian perspective.

The historical development of micro-enterprise concept originates in USA after the recognition of previous untapped market skilled individuals who could serve the public but lacked access to traditional forms of credit system especially in areas of business and finance.

3.1.1: Definitions of micro-enterprise concept:

Various authorities define the concept of micro-enterprise in different ways, depending on their experience, environment, and socio- economic and political status. In the Tanzanian context small and micro-enterprises sometimes are grouped together. (Business Management review, Vol. 5. Number 2 July- December 1998 ISSN 08562253 p. 58). According to this view the concept refers to small and micro-enterprises usually engaged in business activities with the goal of generating income over above subsistence level. Such enterprises engage less than fifty persons who include owners, family members and directly paid or unpaid workers. The type of micro enterprises here under includes; food processing, wood works and furniture making, printing, metal fabrication and welding, electrical and electronic repair, textiles and tailoring.

3.1.2: Other third world country's views on Micro-enterprise concept:

In other third world countries like Ghana where studies have been carried out concerning micro- enterprises development, the number of people employed is the commonly – used criteria to distinguish between micro-enterprises and medium or large- scale business. However, confusion usually arises due to the arbitrariness and inconsistent use of the cut-off points employed by various official sources. The Ghana Statistical service (GSS) in its industrial statistics considers establishment with 10 or more employees as a medium- and large – scale. Thus by implication, small - scale are those employing less than 10 employees. At the same time, the GSS in the national Accounts classifies companies engaging nine or fewer persons as “small and medium”. This shows how the concept is still confusing even among various scholars.

Other criteria that have been used in defining small-scale enterprises include fixed assets. The National board of small-scale industries (NBSSI) uses multiple criteria of fixed assets and employment size. The board considers a small enterprise as one employing not more than nine persons with plant and machinery value (excluding land, buildings and vehicles) not exceeding 10 million cedis. The Ghana enterprises Development Commission (GEDC) also used a definition based on an upper limit of 10 million cedis for plant and machinery.

Confusion usually arises in the use of the size of plant and equipment to classify firms, since valuation of assets of companies normally presents a problem if expertise is not at all used. Steel and Webster (1990) a further study of micro - enterprises in Ghana are believed to use an employment cut- off of 30 workers to indicate small scale business. Under this view, the small-scale enterprises are divided into three categories; "Micro" being those employing fewer than six workers. "Very small" employs six to nine workers and, "Small" between 10 and 29 workers. HELMSING A.H.J and KOLSTEEL TH: 1993.

3.1.3: How micro-enterprises are viewed by developed countries:

In the developed countries like USA micro-enterprises are viewed through a number of ways including; the number of people employed, the amount of initial capital investment employed in starting the business. Lack of access to traditional forms of credit, business training and support. Micro- enterprises are further categorized through two theoretical approaches; the traditional and modern theory.

The traditional theory view states that; Loan these individuals small amounts of money for business start- up costs, make their terms affordable and give them business training and support.

The modern theory considers micro-enterprise to be a business with up to five employees, which require \$ 25,000/= or less in start up capital, and does not have access to the traditional Commercial banking sector. The theory goes further to describe that; most micro- entrepreneur lack business knowledge and skills. Not only that, but also most of them has a background of being illiterate completely in business. Thus the training and technical assistance provided by the micro-enterprise programs can often be the biggest factor in the success of the new business. What makes micro enterprise in USA to be a success is the availability and reliable capital market, entrepreneurs training on book keeping skills and support. That if a micro-enterprise wants to be successful has to collaborate with a certain micro-financing institution on basic accounting and book keeping skills and support. It is explained from practical evidence that, if a micro-enterprise wants to be successful should collaborate with certain women micro-enterprise program which has a link with Commercial Banks or formal financial institutions in order to secure funding much easier. On top of that, business councilors must continue to work with entrepreneurs to evaluate the development of their micro-enterprise and keep it on growth and success.

The federal government recognition and support of the micro- enterprise model that has to great deal enhanced the successful growth of micro-enterprise Programs across the United States. Federal agencies have been able to assist individuals through Community

– based organizations that provide micro- loans to micro-entrepreneurs. In USA the federal interagency forms interagency working groups on micro-enterprise development that encourages the continued development of micro-enterprise through policy making, support, technical assistance and funding for micro-enterprise programs.

(The interagency work group on micro enterprise Development, crossing the bridge to self- employment introduction article of January 2001). On a contrary the Tanzania's experience is quite different from USA. Many other third world countries share the same problems. According to fat champs (1995), Koch (1990), Kessous and Leasard (1993) when studying on micro-enterprises in poor countries they contend that, lack of finance on a reasonable terms is one of the most frequently sited barrier to entrepreneurship at the small-scale level. Consequent to this, the SME are forced to rely on self-financing more than the large- scale enterprises. In the late 60s and in 70s in Tanzania for instance, more than 95 % of the SME were believed to obtain most of their initial capital funds from personal savings (Scheduler 1998, page 1979). To date the situation has not changed much despite the economic, social and financial reforms that have taken place (K-rep, 1997).

Lack of access to credit from the financial institutions is in some countries thought to have driven the SMEs to private moneylenders. Unfortunately enough, these lenders charge high interests rates that hinder the development and growth of the SMEs (Oyejide (1993), Bittner (1996).

3.1.4: Micro-enterprise defined in the Project parameters:

In the context of this project, the word micro-enterprise refers to a small business established voluntarily by an individual or women's group composed of five and not more than 20 members for operating a new or running an on going business to improve their socio- economic status. However, a unique characteristic of women micro-enterprises in Tanzania is that, many problems and likely chances of failure contrary to men entrepreneurs usually face them. According to Toro, self employed women face the multitude of problems common to all small-scale entrepreneurs.

These include; limited access to capital inputs and markets. Often a large number of small enterprises share one market segment, causing competition to be fierce and prices low. The products of small enterprises must also compete with those of larger concerns and with imported items. Small enterprises can be extremely dependent on a limited number of suppliers and wholesalers. This renders the entrepreneur economically vulnerable and often exposes her to exploitation (Toro, 1991) Gender inequalities, however, are such that business headed by women are consistently worse off than men, and are impeded by lower levels of education and literacy, and by restricted Physical and occupational mobility. They find only very restricted access to more profitable activities, and their skills are often common to large numbers of the women, so that work in these areas is generally highly competitive, over, subscribed and poorly paid. Too often, women have fewer contacts and less bureaucratic know- how and bargaining power than men, which still further limits their productivity. Registration often favors men against women in the distribution of land, inheritance and divorce settlements. Business

associations and service agencies designed to support small enterprises may be mainly directed to men, limiting women's access to their services Van der Wees and Romijn, 1987).

Another important aspect that has been proved to affect women entrepreneurs is their behavior to get engaged in low paying activities. The motive behind sometimes being just interest rather than economic factors. As a result women entrepreneurs tend to invest a lot of resources including even child labor, more time, and money but gain less or uneconomic returns and since the motivational aspect is interest and sometimes enjoying company as observed among Ushirikiano women entrepreneurs one could not think of changing such risk prone business. Also women do spend much of their income and profits on household needs than re-investing into business to allow growth as a result the business becomes stagnant. These factors lead in most cases their business to remain small. This is a common practice in Misungwi Village. However, it is believed that sometimes women entrepreneurs do this intentionally in order their business to remain small to avoid disturbances from responsible authorities like TRA for tax evasion purposes as, "Large enterprises are more visible than smaller ones, and may have to be legally registered. With registration, the enterprise becomes subject to various regulations and taxes. Many women entrepreneurs therefore decide not to expand their businesses because they want simply to avoid these problems (Lyberaki and Smyth, 1990). Literature review further indicates that, poor women prefer to expand only to the limits of their own labor and management capabilities, assuming that their basic consumption needs have already been met (Mc Kee 1989). This is the case evident

among Ushirikiano women entrepreneurs. Whose production is characterized by from hand to mouth? And market segmentation as well as business diversification is lacking. However, another main problem impinging the growth and sustainability of women micro- enterprises in Tanzania and other most parts of Africa south of the Sahara desert is the so called capital market imperfections and lack of reliable credit schemes to women entrepreneurs. There is a large body of literature and opinion that regards access to credit as one of the major determinants of the growth of small and micro- enterprises (herein referred to as SMEs) in the developing countries. According to Fafchamps (1995), Koch (1990), Kessous and Lessard (1993), Lack of finance on a reasonable term is one of the most frequently cited barriers to entrepreneurship, in particular at the small-scale level.

In an effort to counteract to the above shortcomings, several developing countries have established a number of special financial agencies and programs to provide cheaper credit schemes to SMEs. However, the number of established financial agencies and institutions are unable to meet the demand of credit from the SMEs (Lied Holm and Mead, 1986). Finance from the formal financial institutions in Latin America another example of developing countries is similarly out of proportion to the number of the SMEs that could obtain finance (Koch, 1990).

Much-related evidence from Tanzania shows that the demand for credit services from SMEs has remained unmet. The women credit Program of the National Bank of Commerce in Tanzania that was meant to provide credit to women micro- entrepreneurs for example, was completely unrealistic as the number of applicants was in several

multiples of the recipients (Mwakitwange 1994, K- rep 1997). The prevailing evidence shows that there is a need to study further and research on the alternative modalities for the formal financial institutions to provide adequate credit to SMEs. (Shayo- Temu, 1998)

3.2: The empirical literature:

This sub-section concerns presentation of various detailed narrative summary of literature reviews made from different researches that have been made in various countries as regards to the Topic under study. This kind of analysis was adopted in order to allow the evaluator to widen his knowledge and understanding on the subject matter in particular on the impinging factors that has been experienced by women entrepreneurs dealing with fish processing in Africa South of the Sahara and else where in the world.

3.2.1: Thailand experience:

Studies done by Dr. Marceline and Danny Caniman, in Thailand identified the main problems affecting the performance of women micro-enterprises to be; Commercial Banks which were traditionally looked upon as powerful catalyst of economic provision of credits to profitable ventures did not offer credit to the rural poor or small business. (Kurilwa and Mushi, 1977). Also the existence of the stringent lending policies and collateral requirements, cumbersome procedures and their own perceptions of small business and rural poor (Marjorie Mbilinyi, 1999).

The findings puts it further clearly that women micro- enterprises throughout the world; most formal institutions regard low – income households as too poor to save, they do not

personally know them, they don't keep written accounts or business plans, they want to borrow small and uneconomic sums, and are exposed to high risks every time they lend. All these problems in summary are market imperfections. Hence there is a need for making institutional restructuring intervention. (Dr. Marceline and Danny Caniman October 1997).

The joint venture capital Project in Northern Thailand further more when conducted a study with the purpose of a venture capital project to overcome a market failure in financial system of less developed countries that also face most of women business in Thailand. Findings from that study concludes that most of them experience problems in their business. Although rural enterprises involving small- scale producers can often be profitable, it is usually difficult for them to start operations. The major constrains are the inability to meet strict collateral requirements for credit and the need for technical and managerial assistance. From the perspective of the formal sector financial Institutions, such enterprises are very risky and the transaction costs of dealing with them are high. However, even in the United States at one time it is believed that the failure rate for new business (and not just those in the underdeveloped areas) is 75 - 80 percent. Expectations for the survival rates of new business in the less developed countries where constraints are even more severe in many ways need to be considered with this perspective.

(Hyman, Gupta and Dayal, 1996).

3.2.2: Tanzanian Experience at glance:

In Tanzania the problem of women involvement and participation in social and economic activities has greater concern since independence in 1961 and particularly

after the Arusha declaration in 1967, when the government realized that the great number of women were experiencing hardship in life and were economically poor. Gender pertain in development have changed in Tanzania during last ten years as increasing number of women have become active in market – oriented activities, and more responsible for providing cash needs of the household. Women are in the forefront in expanding micro- and small enterprises in what is often referred to as the informal Sector.

Although there has been significant research on Gender pattern and women's employment in farming systems in different areas in Tanzania, much less is known about the situation in micro and small enterprises especially in rural towns and villages. Studies of informal activities in general, and those, which focus on women and or gender relations, have tended to be situated in urban areas. The research reported in here examined Gender patterns in micro and small enterprises in urban towns and rural villages and their Policy implications on women were gender patterns in accessing key resources including credits, training, productive inputs / equipment and Land (Marjorie Mbilinyi, 1999).

About 60-69 % of population in many African Countries has no access to conventional financial institutions. Their accesses to long –term capital for international finance Cooperation (IFC 1994. According to Ziorkhic and Senbert 1977 they identified issues like lack of long-term Capital for investment in the private sector as a major constraint to growth and development in Sub Sahara Africa (SSA). As a result, most of small business and rural poor have financed their business activities from informal sources,

which include own funds, loans from friends, moneylenders' relatives and rotating savings and credit groups and sometimes from donor agencies and Commercial Banks, that were traditionally looked upon, as powerful catalyst of economic provision of credits to profitable ventures did not offer credit to the rural poor or small business. Kurilwa and Mushi, 1977). The stringent lending policies and collateral requirements, cumbersome procedures and their own perceptions of small business and rural poor contributes to the anomaly.

However , many other poor counties, like Tanzania most formal institutions regard low – income households as too poor to save, they do not personally know them, they don't keep written accounts or business plans, they want to borrow small and uneconomic sums, and are exposed to high risks every time they lend. All these problems in summary are market imperfections. Hence there is a need for institutional intervention.(Dr. Marcellina and Dany Caniman October, 1997).

Studies conducted in Thailand with the purpose to overcome a market failure in financial system of less developed countries, revealed that, most of women in Thailand are facing the capital problem in their Projects. Although rural enterprises involving small- scale producers can often be profitable, it is usually difficult for them to start operations.

The major constrains are the inability to meet strict collateral requirements for credit and the need for technical and managerial assistance. From the perspective of the formal sector financial Institutions, such enterprises are very risky and the transaction costs of dealing with them are high. Even in the United States, the failure rate for new business (and not just those in the underdeveloped areas) is 75- 80 percent. Expectations for the

survival rates of new business in the less developed countries where constraints are even more severe in many ways need to be considered with this perspective. (Hyman, Gupta and Dayal, 1993) 135.)

3.2.3: ILO Case study in Zambia and Tanzania:

In an attempt to find a curative drug to identified stumbling blocks the United Republic Government of Tanzania in collaboration with the International Labor Organization (ILO), conducted a study as a special focus program on how could boost employment in the country through the small enterprise development (IFP/ SEED)

Basically despite of special focus to Tanzania, the over all objective of the project was directed to explore the main factors affecting women entrepreneurs in creating meaningful and sustainable jobs in Tanzania, Zambia and Ethiopia.

The University of Dar es Salaam Entrepreneurship Center (UDEC) was commissioned to carry out the study in Tanzania. A study that was carried out into two phases; starting with primary stage followed by a secondary one. The objective of the primary research phase was aimed to explore and understand the processes and critical factors motivating women to initiate small enterprises. The study examined the incidence of upward mobility, and strategies adopted by women who experienced upward mobility as well as the role of the external environment in this process. Primary research involved 128 women from Arusha, Dar- Es Salaam and Zanzibar. The secondary study comprised of 15 women entrepreneurs.

The strategy used to collect information based on three main sectors performed by a single woman. The women chosen were involved with; Food processing, textile and

leather, and beauty care. After the study the commissioned consultants were supposed to present their findings on the empirical evidences, and viable suggestions on how Tanzania could go about to improve women micro- enterprises.

The following discussion centers on the teams' finding recommendations.

3.4.0: Why Women do start Micro- enterprises in Tanzania

Most of women start micro- enterprises as a way of creating employment for them. Others as a means to supplement income from low salaries obtained. While others it is just a hobby. Sometime others enjoys the work she does, use of existing competence and as a temporary job before getting full-time employment.

However, for married couples, starting a business is a strategy to avoid dependence on their spouses so that if anything life shock happens to the spouse like death or being fired from work and even retirement age that makes life to be a difficult there is a security system under operation. Others are advised and convinced by friends or relatives.

The study explored that, some women are motivated by the fact that doing business improves their status in society as well as in the family. This tendency is considered as a way of sharing a burden of family household responsibilities with the spouse. On this view some starts with production of food and an item consumed at home and sells just the surplus. This is also a common behavior in the project area. The traded commodities are the puked up for relish food.

3.4.1: Factors Leading Women to choice of business type:

Factors motivating women to choose a particular business include;

3.4.2: Interest of the Entrepreneur

Some women start doing certain business activities because they enjoy doing them. It was cited the case of tailoring and beauty care. It was further identified that, among this group for whatever income they get, they will maintain the business since it is their interest and not just a need for profit maximization.

3.4.3: Job – Specialization

Women specialize to do certain type of activities since their child hood. So when they chose self-employment, they tend to think of these activities first. For example, it is sited that Mariam in Dar es Salaam the case study group developed interest in peanut butter making from her mother. After attending a course on processing of different foods, she chose peanut butter making. The study team also explored that; almost all the women in tailoring grew up in families where they had the opportunity to observe people using tailoring machines.

3.4.4: Lack of Capital Resources:

Due to resource constraints women do start with activities that are easy to establish in other words that demand less initial capital investments. Latter on as their capital grows they shift to those activities to their interest. In this case an example was drawn from Matron. She was interested in Boutique, but since, she could not raise the money she needed to start with a Saloon, which required less resource.

3.4. 5: Other Family Obligations:

Some women chose activities that enable them to effectively combine business with their family responsibilities. Upendo says that, one of the reasons why tailoring appealed

to her is because she could work from home, while taking care of children at the same time.

3.4.6: The nature of women micro- enterprises

Some of women micro- entrepreneurs do start business using license. They start informally as part time activities. For example in the study conducted in Dar- es Salaam, it was learnt that, while some of the women started formal business with licenses, most started informally as part time activities. Out of the 15 women who participated in the in- depth study, 9 started operating from home without licenses. Martina started her first tailoring business without any tailoring facilities. She pretended to be a tailor but actually took orders and got the work done by an established tailor at lower cost, pocketing the difference. Urbania started tailoring on a part time basis, taking orders from work and using a relative's machine. Three of the four women involved in food processing started working from home and they are still operating without licenses.

Two reasons account for the women's tendency to start informally. First of all, many of the business in tailoring and beauty sectors, started as extensions of the women's hobbies or to meet their family needs. Since formalization involves using expensive premises and going through a costly licensing procedure, it is natural that it would not be pursued until it became apparent that the women could make money out of their business. Secondary, the women tend to start with very limited resources. For the most part, they had to accumulate savings from the informal activity to enable them to set up their business formally". (I L O, 2003).

The most commonly cited facilitating factors to growth include; the first and most important cited was access to finance and access to equipment / working tools. Following in importance are working premises, technical skills and advertising.

3.4.6: Major Problems Facing Women Micro-Enterprises:

3.4.6.1: Gender related problems:

- (i) Sometimes women entrepreneurs being subjected to pressure to offer sexual favors to corrupt government officials
- (ii) Lack of operating rights over assets, which could be pledged as collateral (even being disallowed to use own properties as collateral's)
- (iii) Lack of confidence in women by Bank Officers
- (iii) Discouragement from men when starting or formalizing businesses and inadequate management cover during maternity leave. Sometimes clients and suppliers require that the women entrepreneurs' spouses make decisions.

3.4.6.2: Social organization and cultural values:

Socio- Cultural value of deferent ethnic compositions in some tribes act as bars that restrict women from socializing in the business context with men, and hence from broadening their networks that could be useful in business.

Despite the above mentioned problems and challenges that face and affect women micro- enterprises negatively to growth. Women who have been successful are believed to have developed various strategies that have helped them to break through.

3.4.6.3: Strategies towards solving women entrepreneurs' problems:

- (i) **Financing:**

To address the problem of collateral's, some women have been using friend's properties to pledge as collateral while others have been strategically building up assets (e.g. fixed deposit, equipment) gradually and then using them as collateral. To deal with the problem of costly procedures and small sums and repaying the capital and interest quickly in order to graduate to bigger loan sizes, this is what they need to develop their businesses. Others have used their trusted assistants to attend the frequent borrowers' meetings. They have also tried to minimize the need for external financing through very careful management of cash.

(ii) Marketing:

Many of the successful women have been developing knowledge of needs and tastes of their customers; maintaining quality; advertising their services in mass media and attending trade fairs.

(iii) Dealing with unfriendly laws, regulations and bureaucracy:

It has been revealed from the I L O study in Tanzania as the discussion goes on that, successful women micro- enterprises in Tanzania have demonstrated firmness when confronted with Officials who harass them.

They kept good records of financial performance and used these to convince tax officials of their appropriate tax liabilities.

In some cases, they have to engage in bribing the officials. Some have been operating informally until they were able to meet license requirements, while using women's Association as a cover for unlicensed activities.

(iv) Dealing with gender related problems:

It is argued that most of successful women entrepreneurs make sure that they are transparent to their spouses in order to cultivate their trust and co-operation. Some run the business independently from the husband to minimize his influence. Others focused their time and efforts on one (or few business) in order to develop it while still taking care of their family. (I L O et al, 2003).

3.4.7: Policy Review:

This sub section makes a review of various policies established in the country trying to favor rural development sector in particular the most vulnerable groups of society in which women falls.

3.4.7.1: Policy evolution and SME/ micro- enterprise development in Tanzania – (the pre- Arusha declaration period):

Tanganyika became independent in 1961. In 1964 united with Zanzibar to form the United Republic of Tanzania. Since independence before the launching of Arusha declaration (1961- 1966) the over all development policy objective evolved on market economy in reflection of maximizing economic growth pivoted on two main pillars namely;

- (i) Rapid growth in per capita income, and
- (ii) National self-sufficiency in high and middle – level personnel.

The objectives underlined to achieve those objectives were based on mixed economy but dominated by free market economy that depended on private sector (mainly foreign export).

3.4.7.2: Policy evolution and SME / Micro- Enterprise Development in Tanzania – (Post Arusha declaration period):

In 1967 the Arusha declaration was established. The declaration stated clearly and explicitly what policy Tanzania has to follow in terms of politics and trade within and outside the country. The Arusha declaration was a statement that gave insight on the Tanzania's long-term objectives.

Through the Arusha declaration Tanzania policy was expected to be directed through four main pillars against the two at independence period. Those objectives were identified to be;

- (i) Socialism was the foundation of the rest three pillars
- (ii) Rural development
- (iii) Self reliance, and
- (iv) Economic growth.

The immediate result of announcement of the Arusha declaration was nationalization of all major means of production in the manufacturing, export and import trade and crop marketing.

The next step after nationalization was the government intervention increasingly assumed to be the proper method to promote new established Public institutions and thus ensure the active use of a wide range of economic Policy instruments. Here in the most important controls included the following;

- i. Central control of investment planning
- ii. Administrative allocation of foreign exchange through import policy

- iii. Price controls administered by the national price commission, and
- iv. Credit rationing according to annual finance plan. Others were;
- v. Wage regulation administered by the permanent Labor tribunal
- vi. Confinement policy where by wholesale trade for some imported and domestic commodities is restricted to specific parastatal Organizations. For example, Number of Public parastatal increased from about 43 in 1966 to 380 by 1979 and was about 425 by the mid 1980's. As the World Bank observed, only in countries as large as Brazil (six times the population and 50 times the GDP of Tanzania) and Mexico (3.6 times the population and 35 times the GDP) does one find more than 425 parastatals. (World Bank, 1987 a) This kind of policy changes had a direct effect to the development of small and micro-enterprises in Tanzania as the Ujamaa policy restricted all private initiatives where one trying to be self employed was regarded as a thief of national properties and to his fellow Tanzanians was regarded as a capitalist or exploiter of his fellow Tanzanians. Hence was among the deviant behaviors in society. Two years after launching of the Arusha declaration, the presidential circular No.1 of 1969 was issued which stated inte alia:

Our ultimate objective must be to make description "Tanzania is a nation of co-operative farmers" a more true statement... This demands a fundamental change in the rural economies and social organization of Tanzania. It is not something, which can be done overnight and it, cannot be done by force. It will duly be achieved by a deliberate effort

to encourage the growth of cooperative production, co-operative marketing and distribution, and communal rather than private patterns”

(S. D. Mtetewaunga paper of Feb. 1982). Through this view private initiative and creativity was completely frustrated in Tanzania.

Due to the on going discussion, “in Tanzania, the SME sector is largely informal, under performing and in need of considerable assistance to overcome the entrenched disadvantages and barriers. The Ministry of Industry and trade (MIT) has recently (2002) Developed – in draft form – a Small and Medium Enterprise Development Policy. The policy aims at creating an enabling business environment, strengthen and facilitate networking of institutions that can address the constraints and opportunities that determine the growth and standard of the SME sector. The policy among other things, envisages the development of business / technology incubator as a means to facilitate enterprise development and / growth.

A business incubator can be defined as ‘a facility that promotes entrepreneur with the expertise, business support networks and tools they need to make their ventures successful, and thus catalyses the process of starting and / or growing enterprises’. A technology incubator in this context is ‘a facility that promotes enterprise development through the enhancement of the technology available to and used by enterprise’. In general, technology incubator are business Incubators focusing on more advanced technology; they are known under various names and definitions (e.g. innovation centers; technology of business / technology incubator are fundamentally economic. The business incubation center intended to be developed is oriented towards addressing

problems of local economic development through improving the entrepreneurial base, with regard to either or both quantity or quality.” (United Republic of Tanzania, 2002). The business / technology incubator planned is designed to involve five main sectors that will facilitate the SME or micro- enterprises development and growth in Tanzania. They include;

- (i) Enterprise development
- (ii) Business support network
- (iii) Entrepreneurial synergy
- (iv) Flexible affordable working space.

CHAPTER IV: RESEARCH METHODOLOGY

This Chapter is entirely designed to clearly outline the various research methods that have been put in use in the process of data collection and analysis for the Community needs assessment, Monitoring, and Evaluation.

The process of data collection in this Project has been characterized by a combination use of participatory and non- participatory methods of data collection. Each method has been used at different times depending on agency and need sometimes more than one method was used at a time. For example, in- personal interviewing was supplemented by observations basically aimed to cross- check reliability and validity of information given by respondents essentially done through observing language used.

The major methodologies of data collection as described earlier, they include; mailed self - administered questionnaire, in person interviews, Discussions, Simple and stratified random sampling procedures.

4.1.0: Methods used to collect data in Community Needs assessment:

This sub-section is entirely devoted to an outline of various methods used in data collection.

4.1.1: Primary Data:

Primary information is those collected by the author from the respondents using a questionnaire or un- structured interviews assisted by observations.

Various methods of collecting primary data were used at different occasions depending on the need and convenience of both the respondents and researcher.

4.1.2: Face to face interviews:

Face to face or unstructured interviews are used where the researcher have only guideline points to guide the conversation between him/her and the respondent.

This method in the Project was used when the evaluator collected baseline information and in the actual survey out of the 63 posted mail questionnaire respondents.

During baseline information collection for example, I interviewed the District Community Development officer Mr. Rutizibwa on how women micro-enterprises are organized, supervised and monitored. He gave me a brief account of the procedures that all SACAS, CBOs supervised by his department. While SACCOS follow under the district Co-operative department. He further informed me that according to the supervision of the department unlike in previous days where they belonged to youth and culture department.

There after he posted me to his desk officer responsible for women projects and HIV Aids Projects Mrs. Bernadette Sanga. She gave me all the list of registered and un-registered groups (CBO) in the District.

4.1.3: Focused-group interviews:

Focused group interview was used when collecting information on the Composition of questions in order to test the validity and reliability of the research instruments. Other area where the method was used is when trying to know the type of leadership employed by the CBO and the role of local governments to assist women entrepreneurs business to be a success. When the Author visited CBO members on the first day he met the secretary and we exchanged greetings to each other. Then other two members

accompanied her, while the members continued with business other obligations. There after I was assigned a date to come for the whole member debriefing meeting.

During the meeting we set in a round form just on the ground and I stated to talk to them with few laughter and they managed to draw their time line day's work. The chairperson controlled the meeting well where every member was given equal

Opportunity to participate and clarified some points where necessary.

4.1.4: Guided Questionnaire:

This method was basically applied to inquire responses from non- literate persons in the sample area so as not to miss their views.

I had a list of question that I composed and used them as my guidelines towards

Asking interviewees.

4..1.5 : Non- Participant Observation :

Information obtained through this method was used to supplement interviews. Through observation it was possible to detect the feeling and response of the group members on a particular issue understudy, especially incase of sensitive questions like how many children do you have?

Since observations occur in a natural environment hence, respondents are at liberty to respond to questions unlike under in-personal interviews where sometimes they respond to the behavior of the interviewer.

4.1.6: Self Administered Questionnaire:

Self administered questionnaire was composed and posted to the clients who filled in their responses then returned them. A total of 56 questions were formulated based on the identified problems.

4.1.7 : Focused-Group Discussions:

This method was used to collect information from respondents who were thought to have special information relevant to the Topic and objectives of the Project. They include; Village, Ward, local Authority leaders and NMB micro- credit Officer/ Bank Manager because if interviewed in presence of the CBO members such information might not be given or if given it is filtered to avoid annoying the women entrepreneurs or otherwise. This type of respondents is selected through stratified random procedures. In stratified random sampling, you first subdivide the population into subgroups or strata depending on the nature of the groups, groups can be based on sex, age, occupation and so on and select a given number of respondents from each stratum to get a sample.(Arlene Fink, 1985, p.56).

4.1.8: In- person interviews:

An in- personal interview sometimes is known as face-to-face interview. For the purpose of this research in order to yield good, accurate, reliable and bias free data. The research assistants were served with a list of questions that guided them on conducting interviews to illiterate respondents at the same time substantiating data obtained through observations.

4.1.9: Guided questionnaire- Checklist Method:

Through this method a checklist of questions was composed to guide the evaluator and his two data collectors' assistants. This was done to participants who had no abilities of writing or read. (Illiterate respondents') In this case oral inter- view was made in stead of self administered questionnaires. There were about fifty respondents in the sample frame under this category. The result of using this method is that their views were collected.

4.1.10 : Review of documents/ extractions from Secondary data sources:

Secondary data are extracts from documentary sources.

Review of documents was made to gather what others have talked about he same problems under study. Various text books, the internet library, some times the old women who have abandoned processed fish micro- narrated important factors that are the main impinging factors to the successful performance of women entrepreneurs in fish processing micro- enterprise, as well the Wasukuma culture as regards to gender issues and Development. Extraction from files was made at district level to get data on the WDF loans given in subsequent years. The same was done at Ward and village level. In brief, review of documentary sources methodology in this particular study has helped a great deal the evaluator to build a theoretical framework of this survey because many researchers believes that a theoretical description of the most important variables emerges from literature review for almost all types of social science surveys (Mary Ngechu, et al 1991).

4.2.0: Monitoring and Evaluation of the Project implementation status:

4.2.1: Monitoring of project implementation:

A combination of various methods used in Project monitoring were employed and found to be of great success in tracking the performance of the project implementation status. Those methods include; Observations, Physical site visits and Review of Progress reports. Focused group discussions and interviews were also very useful in monitoring process of the implementation of project activities.

But the main tools applied to ensure that the Project implementation achieves its designated goals and objectives as planned were the use of Monitoring indicators.

The following indicators were employed;

Input indicators:

Input indicators have been put in use to identify the various resources allocated for implementation of activities. They include herein;

- (i). Financial resources needed secured.
- (ii). Number of training workshops
- (iii). Number and type of facilitators needed.

Output indicators:

- (i). Number of CBO members trained.
- (ii). Constitution prepared and endorsed by district Authorities
- (iii). Permanent site for CBO members secured.

Outcome or impact indicators:

- (i). Number of CBO members contributing agreed monthly premiums.

(ii). Number of CBO members with personal Bank accounts.

(iii). Number of new fish processing CBO established and functioning.

4.2.2: Evaluation of the Project activities:

By definition evaluation is a systematic and objective process intended to determine the relevance, effectiveness and impact of activities in the light of the projects established objectives.

4.2.2.1: Methods used to collect data for formative evaluation:

Methods that were used to collect data in formative evaluation included;

(i) Literature review and interviews:

Literature review and interviews were used to trace the input indicators to see if what was planned is what has been done.

Input indicators have been put in use to identify the various resources allocated for implementation of activities. They include;

Financial resources needed against actual expenditure and number of training workshops planned compared to training done.

(ii) Physical site visits combine with observations:

These three methods were used to track the results occurring in the CBO as a result of applying the various planned in puts to improve the CBO's performance. Output indicators were the main tools that facilitated Project evaluation at this angle. The interview method used both self administered and guided questionnaire to collect information. The analysis process used both qualitative and quantitative tools of data analysis.

Output indicators used included the review of the following aspects; Number of CBO members trained. Amount of money spent to train CBO members and hours used by the evaluator and other district development Officers to assist the CBO management to transform their Organization from poor to better performance.

(iii) Observation, review of project reports and interview methods:

These three methods were used to assess the outcome or impact indicators of the project interventions to both the CBO itself and to the surrounding Community.

Observation enabled to see vividly the application of records keeping of the daily business transactions. Review of reports enabled the evaluators to trace how many CBO members at different periods adopted writing primary books of accounts as well keeping other business records. The same methods were used to trace the CBO member's adoption of a self-financing strategy. To the other women entrepreneurs in processed fish micro enterprise observation method and interviews played a great role to see the way they imitate Ushirikiano CBO members in running their business while interviewing method extracted their feelings.

The tool used to collect information was a self-administered questionnaire guided questionnaire. The analysis was done using comparison ratios and quantitative methods.

CHAPTER V: PROJECT IMPLEMENTATION

This chapter essentially concerns the presentation of the original plan of the Project in comparison to the actual implementation status of the planned Objectives and their relative activities in view of the established indicators of performance.

Project implementation was carried out on a collaborative basis where all responsible key stakeholders participated actively in the Project activities implementation depending on the Project planning matrix table. The key implementers included; District development Staffs and CBO members.

5.1: The Project Goal:

The long-term profitability and sustainable growth of Ushirikiano women micro-enterprise achieved.

5.1: Objectives:

Objective 1:

To train at least 10 out of 12 equivalent to 83% % of Ushirikiano CBO members on entrepreneurship skills and knowledge by end of June, 2007.

Input indicators:

- (i) Financial resources needed
- (ii) Number and type of facilitators needed

Output Indicators:

- (i) Number of CBO members trained.
- (ii) Number of training workshop done
- (iii) Workshop reports

Impact indicators:

- (i) Number of CBO members writing primary books of Accounts and recording other business transactions.
- (ii) Improved micro- enterprise management.

Objective 2:

To educate CBO members on the importance to contribute their monthly premiums as agreed upon in their interim constitution draft by June, 2007

Input indicators:

- (i) Number of training meetings.
- (ii) Number of workshops

Output indicators:

- (i) Copies of Bank pay in slips presented to the CBO treasurer by individual members for reference and record keeping
- (ii) Monthly Bank statements
- (iii) CBO meetings agreed minutes concerning the agenda under discussion
- (iv) CBO's Financial monthly reports

Impact indicators:

- (i) Number of Ushirikiano CBO members contributing monthly premiums
- (ii) Number of CBO members opening personal accounts at NMB Misungwi Branch.

Objective 3:

All 12 Ushirikiano micro-enterprise CBO members trained to prepare their organization's constitution, and submit it to relevant authorities for endorsement by end of June 2007.

Input Indicators:

- (i) Number of training workshops
- (ii) Financial resources needed
- (iii) Number of training meetings

Out put indicators:

- (i) Meeting resolutions concerning the constitution preparation
- (ii) The first draft document in place

Impact indicators:

A revised final document draft endorsed by concerned authorities and available at DCDO's Office.

Objective 4:

To liaison with village leaders to ensure that the CBO has been allocated a permanent site and shelter for the CBO to base their business activities by July, 2007.

Input Indicators:

- (i) Number of visits
- (ii) Budget for transport costs

Out put indicators:

- (i) Initials appended in village visitor book concerning the issue of permanent shelter for the Ushirikiano women micro- enterprise.
- (ii) Application letter from women to the village executive Secretary/ council

Outcome or impact indicators:

- (i) Reply letter from the concerned authorities.
- (ii) Site allocated to CBO members.

5.2.0: Project planning.

The planned activities in this project are expected to be implemented more successful on a partnership basis with Misungwi District council that is the authorized body to foster community Economic Development in their area of jurisdiction. On the other hand the budget that is needed to accomplish the various planned activities can be easily manipulated in a proper way to co-fund district relative activities and project activities without causing detainment to each other. This includes resources like personal and even stationeries. On this approach a CED student will have also an opportunity to participate in district council activities especially those related to community Development whenever they are compatible to the project schedules and objectives.

However, all activities anticipated / planned to be implemented here in are based on logical frameworks planning approach. Thus, they are carefully scrutinized and arranged in implementable formats. Every activity is allocated with specific time frame. Others are slake activities that can be implemented overlapping to one another without causing problem to the next activity while some are critical in the sense that there

implementation or the stating of the following activity has to wait another that started canker to be completed. The implementation Gantt chart concerns all this information.

For every planned activity there is specific identification to responsible personal and resource to accomplish it successful. See Project planning matrix table bellow;

Project planning matrix table:

Activities	Responsible	Resources needed	Time
To train and participate with CBO members to Prepare their own organizations constitution	(i) CED student (ii) District council DCDO	(i) Stationeries, pen, flip chart, marker pen, Exercise books, Ruler	3 rd – 4 th week of April 2006
To submit final constitution draft to DED for Endorsement	(i) CBO leaders (ii) DCDO (iii) CDE student	(i) Stationeries	1 st week of May 2006
To conduct training on entrepreneurship skill and knowledge to CBO members.	(i) DCDO (ii) District cooperative officer. (iii) DPLO (iv) CED student	(i) Stationeries (ii) Lunch allowances (iii) Flip charts, (iv) Marker pens (v) Transport (vi) Venue (vii) Facilitator personal	August, 2006
To educate and raise awareness of CBO members the Importance and benefit to pay their due monthly premium contributions.	(i) CED student (ii) DCDO	(i) Note book (ii) Pen (iii) Venue (iv) Refreshment	September, 2006
To liaison with village council to ensure CBO is allocated permanent site and shelter to operate business.	(i) VEO (ii) CED student (iii) DCDO (iv) Ward executive secretary	(i) Time (ii) Stationeries	2 nd – 4 th week of October, 2006

To train CBO members on various source of finance to fund their business	(i) CED student / DCDO (ii) NMB Missungwi Branch Micro financial (iii) District cooperative officer	(i) Stationeries (ii) Venue Lunch allowances (iii) Writing pads (iv) pens (v) Flip charts (vi) Marker pen	3 rd – 4 th week of November, 2006
Monitoring of project activity progress.	CBO members District council CED student supervisor Other relevant personal identified at district level	(i) Stationeries (ii) Transport (iii) Fuel (iv) Lunch allowance (v) Venue	2 nd – 4 th week of December, 2006
Project evaluation	CED personal District council CBO members	Transport & Lunch costs. Stationeries,	June, 2007.

Source: Interview & Focused group discussions (2006)

5.3.0: Planned budget to accomplish the planned activities:

A total of Tshs 764,000/= was budgeted to implement the planned Objectives and activities. Own funding budgeted to be met by the Author amounted to

Tshs 296, 000/=.

If you make calculations to the needed money to conduct a n entrepreneurship workshop for two participants you find that many institutions collaborated; The Ministry of Youth and Labor that provided Tshs 13,000,000/=; Misungwi district council provided about Tshs 5,144,000/= and the Author from own pocket Tshs 96,000/=. Thus the total cost for training the two participants plus other 21 entrepreneurs amounted to a total of Tshs 18,240,000/=

5.4.0: An Objective fully accomplished:

Objective No. 2: To educate CBO members on the importance to contribute their monthly premiums as agreed upon in their interim constitution draft by June, 2007.

This Objective has been fully implemented. Currently the CBO members have a common Account with about Tshs 1,289,000/=. All 12 members contribute their monthly premiums with due respect. They are under way to transform it into a SACCOS.

Objective No. 3:

All 12 Ushirikiano micro-enterprise CBO members trained to prepare their organization's constitution, and submit it to relevant authorities for endorsement at by end June, 2007.

Training was done as planned the Author participated with CBO members to prepare their business constitution. A constitution has been prepared and endorsed by July, 2006 further more; the CBO has acquired a permanent registration according to regulations of the Ministry of Community development Gender and Children that guides women projects.

Objective 4:

To liaison with village leaders to ensure that the CBO has been allocated a permanent site and shelter for the CBO to base their business activities by July 2007.

The CBO have been allocated a permanent site to base their business at the new constructed village market and another one at the new bus stand.

5.5.0: Tasks remaining incomplete:

The tasks not implemented fully relates to objective No. 1 especially on the training of CBO members on prenuership skills. At least the remaining 10 out of 12 equivalent to 83% of Ushirikiano CBO members are scheduled to be given training in June 2007 by the district council through the custodian of community and co-operative development departments.

CHAPTER VI: MONITORING, EVALUATION AND SUSTAINABILITY

Monitoring and Evaluation of Project Implementation have been introduced in this Project in order to allow routine gathering of information that helped to identify likely hood to know progress of activities implementation status, problems and formulate timely solutions. To measure progress and finally be able to evaluate project success. Monitoring and evaluation are important tools to ensure project sustainability. Project sustainability in the context of this project refers to continued operation and delivery of more quality products and improved services to satisfy customers' demand.

6.1: Monitoring:

Monitoring is an activity of making follow up to the implementation of Project activities implementation status to see if the implementation is going well according to plans or there are some areas of deviation. And make necessary adjustments to achieve expected results.

Two types of monitoring have been employed to track the performance of the project.

(i) Internal evaluation:

The CBO members monitored the how successful various tasks assigned to the CBO leaders were carried out. The CBO management monitored how the various tasks assigned to individual CBO members were successful or otherwise carried out in relation to identified project objectives.

(ii) External Monitoring:

External monitoring was done by the instructors to ascertain how the evaluator proceeds well with the projects Topic formulation and implementation in the field.

During field implementation the project supervisor and the district council authority in the project activity context acting as the donor and the Ministry of Labor and Youth have carried out monitoring. The two institutions in collaboration with the author sponsored the various project intervention activities.

6.2: Methods used to measure progress in Monitoring Process:

Monitoring of project activity implementation status applied the following methods;

(i) Review of progress reports:

Review of progress reports monthly, quarterly semi-annual and annual reports. Through this method it was possible to compare planned against actual use of various resources ranging from financial materials, and human capital in delivering services needed to bring improvements in project performance in relation to Project objectives implemented.

(ii) Physical site visiting:

A team of experts from the Ministry of labor and Youth visited, Misungwi district council and the authors supervisor made physical visit to the project to have an eye witness of the different changes that have been taking place to the target group.

(iii) Establishment of monitoring information system (MIS).

Monitoring Information System simply is a questionnaire with checklist questions.

In the process of establishing an MIS in the Project, a self administered questionnaire was used to monitor how the various inputs employed in the project such as entrepreneurship training provided both in workshop to some of the CBO members. And

lessons taught, through, on the job training including the introduction of an internal self financing strategy helped to bring changes in CBO functioning.

6.3: How was the MIS established:

Important steps that were considered during the process of (MIS) establishment in the project include;

- (i) Careful and through examination of the project outcome indicators. This helped a great deal to know whether progress has occurred.
- (ii) Identification of the categories of information needed for planning purpose against Monitoring and Project evaluation. (See information category table for more insight).
- (iii) Determined the frequency to which information could be collected.
- (iv) I denitrified each category of information user.
- (v) There after, the Author revised formats and procedures for collecting, recording and producing reports of collected information end users.
- (vi) To this end it was possible to create a computerized database system that was used to tabulate, analyze and report information to the various relevant key partakers in project activities like the local leader, CBO management and district authority leaders.

6.3.1: Techniques used to establish MIS:

Method used to collect MIS data basically employed a checklist of questions.

Interviewing method with the use of a self-administered questionnaire tool of data collection was used to collect information on a monthly basis to ascertain how the CBO

members adopted the self financing strategy or not. And if not what was the major setback. The questions used included:

- (i) Do you know what is meant by a self-internal financing strategy (Yes, No) tick one.
- (ii) Have you started to contribute monthly premiums to establish a self-financing strategy for your CBO (Yes, No) put a tick on correct answer only.
- (iii) How much money did you contribute to the common fund aimed to create on internal self financing fund last months in Tshs.....
- (iii) How much money have you managed to contribute as far since you started to do so up to date TShs.....
- (iv) If you have not made any contributions of your desired monthly premiums between the last and current month what is the problem limiting you to do so.....

6.4: Results obtained:

At the beginning of the project information was being collected on monthly basis just by data collectors assistants and the author. Towards the termination of the project CBO members in particular the treasurer and secretary have been trained to undertake the exercise while computation and other analysis will be done by the community development officer at district council responsible for women micro-enterprises.

6.5: The type of data under management information system that worked well:

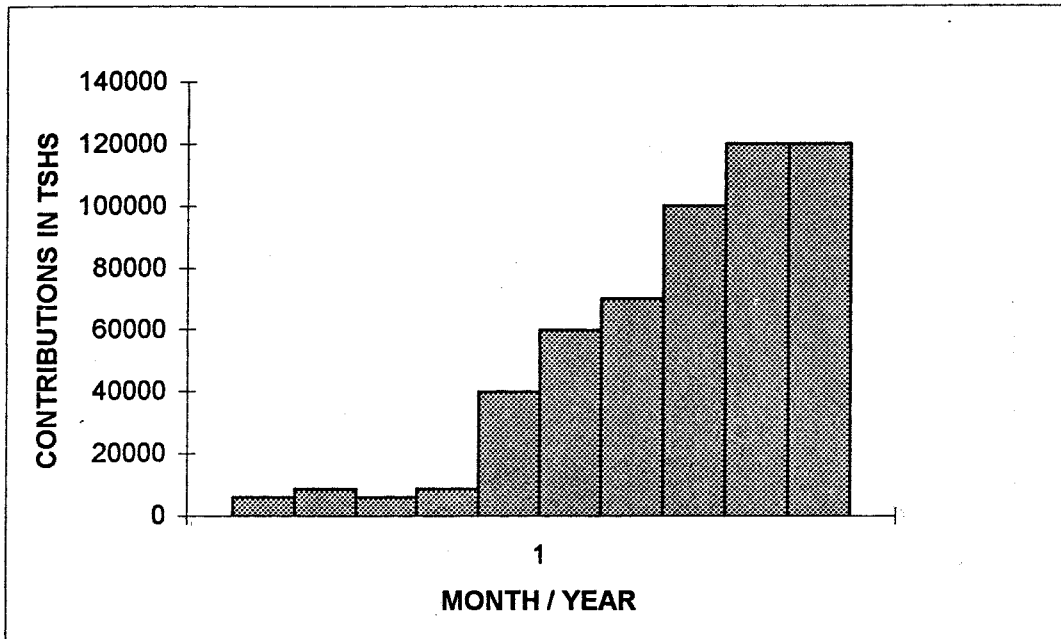
The data that were collected and proved success relate to self-internal financing strategy.

Data were collected on a monthly basis over a period of 10 months. It is clearly shown incremental amounts as the members went on responding positively to adopt the strategy. See table on premium contributions below.

MONTH/YEAR	NUMBER OF CBO MEMBERS CONTRIBUTED	UNIT AMOUNT	MONTHLY TOTAL CONTRIBUTI ON IN TSHS	COMULATIV E AMOUNT
July 2006	2	3,000	6,000	6,000
August 2006	3	3,000	9,000	15,000
September 2006	2	3,000	6,000	21,000
October 2006	3	3,000	9,000	30,000
November 2006	4	10,000	40,000	70,000
December 2006	6	10,000	60,000	130,000
January 2007	7	10,000	70,000	200,000
February 2007	10	10,000	100,000	300,000
March 2007	12	10,000	120,000	420,000
April 2007	12	10,000	120,000	540,000

SOURCE: Progress report, 2006

This is more clearly indicated by a bar chart graph on next page that shows the rate of internal self – financing strategy that have been adopted by Ushirikiano women micro-entrepreneurs.



Source: Progress reports, 2006

6.6: What did not work well:

The test on customer's views on the quality of products and services provided had low response rate. Out of the self – administered questionnaire given to 10 Misungwi residents the returned questionnaires were just 2. This making it 20% while 80% was counted to be non-response. While those distributed to 20 transporters only 3 of them equivalent to 15% were returned.. Those who returned questionnaires were the bus drivers who travel to Dar-es Salaam and back after one day or so.

The factor for none – response rate in the first category when cross – checked by visiting the respondents at their place of residence the answer was as follow; The quality of the goods are encouraging and certifies our needs. So what do we need more than that.

The 75% none response rate of transporters was due to sometimes lake zone regions so they pass in Misungwi Village occasionally. Thus may be having no interest to get involved in so whatever the CBO's welfare has no profit to them

SUMMARY MONITORING TABLE

Goal	Planned objectives	Planned time frame for accomplishment	Monitoring indicators	Actual implementation bench mark (Status)
1. The long-term profitable operations of Ushirikiano CBO women micro-enterprise achieved.	Objective No. 1: To train at least 10 out of 12 Ushirikiano CBO members equivalent to 83% on entrepreneurship skills and knowledge	Training done by end of June, 2007	Input indicators: (i) Financial resources need (ii) Number and type of facilitators needed Output indicators: (i) Number of CBO members trained (i) Number of workshops (ii) Workshop reports.	One formal Training workshop was done in mid June, 2006 where Development facilitators from district council author provided training on the following skills; (i) entrepreneur-ship skills & knowledge (ii) Management and communication skills for micro-entrepreneurs

			Impact indicators: (i)Number of CBO members writing primary	(iii)Report writing and information dissemination (iv)Project
			Books of accounts. (ii)Improved business management practice	planning and management (v) Marketing techniques (vi)Elementary book-keeping (vii)Two on the job entrepreneur-ship training done
2. To ensure the long-term sustainability, of the Ushirikiano CBO is achieved and maintained	Objective No. 2: To educate CBO members on the importance to contribute their monthly premiums for establishing an internal self-financing	Every member adopted contribution of monthly premium of Tshs 10,000 by end of June,2007	Input indicators: (i)Number of meetings (ii)Number of workshops Output indicators:	Training was done in June, 2006 during entrepreneur-ships workshop. (i) Two CBO members attended (ii) On the job training was

	strategy.		(i)Copies of Bank pay in slips (ii)Meeting proceedings (iii)Financial reports	done twice to all CBO members by author in collaboration with district Dev. experts.
	Objective No. 2 continued		Impact indicators: (i)Number of CBO members contributing premium of T.Shs. 10,000/= monthly	All 12 CBO members adopted an internal self financing strategy and are continueing to contribute their monthly premiums of Tsh. 10,000 since November 2006 to date.
3: The legal business perspectives of	Objective No. 3: All 12 CBO members	By end of June, 2007	Input indicators: (i)Number of	Mid of June, 2006 constitution was endorsed

Ushirikiano CBO is achieved	<p>trained to prepare their CBO's constitution, and submit for final draft document to district council authority leaders for endorsement and CBO's permanent registration achieved</p>		<p>training workshop.</p> <p>(ii)Financial resources</p> <p>(iii)Number of training workshop.</p> <p>Output indicators:</p> <p>(i)Agreed minutes</p> <p>(ii)Final draft document</p> <p>Impact indicators:</p> <p>(i)Reports</p> <p>(ii)Final endorsed document</p>	<p>by district council and Ushirikiano CBO members obtained permanent registration in July, 2006</p>
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<p>4: Ensure the continuity quality products and services delivered by Ushirikiano Women Micro-entrepreneurs</p>	<p>Objective No. 4:</p> <p>To liaison with village leaders to ensure that Ushirikiano CBO has been allocated a permanent site and shelter to base their micro-enterprise activities.</p>	<p>July, 2007</p>	<p>Input indicators:</p> <p>(i)Number of visits (ii)Budget for transport costs</p> <p>Output indicators:</p> <p>(i)Initials appended in village visitors book. (ii)Application letter from CBO</p> <p>Impact indicators:</p> <p>(Reply letter from village government (ii)Physical site visiting</p>	<p>Two site have been allocated to Ushirikiano CBO members – one, in the new constructed market village, second another at new bus stand area.</p>
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6.7: SUMMATIVE EVALUATION:

Project evaluation simply refers to the process of data collection and analysis so as to be able to know whether the project has achieved its objectives and impacts or not. Evaluation also helps both internal and external people to know whether the project in implementing planned activities is progressing successfully or is just doing something else.

However, this project is designed to be evaluated after every two consecutive physical years participatory approach will characterize the monitoring process where all key stakeholders will have equal opportunity to assess the project performance over the planned period of implementation. District executive director or any another delegated officer to act on behalf, CBO members representative, an appointed consultant and in the first year CED student supervisor did the task. Where in coming years the later will not be among the evaluation team members.

At the end of the project implementation period, the following results are expected.

- (i) 8 out of 12 CBO members equivalent to 66% are able to record business transactions in primary books of accounts.
- (ii) 10 out 12 CBO members have been trained on entrepreneurship skills and knowledge. Others include, book keeping, Project planning and management, business communication skills and marketing strategies
- (iii) Final draft of the CBO constitution have been endorsed and the CBO is currently registered as a legal business entity put in use.

- (iv) Communication going on with various donor agencies to finance project activities.
- (v) Every CBO member contributing premium of agreed amount Tshs. 10,000/= per month without being coerced.
- (vi) The village council at the end of first year of the project implementation have allocated a permanent site and shelter for CBO members to operate their business activities.
- (vii) At least 4 CBO members constructed permanent houses.
- (viii) One new CBO dealing with processed fish selling has been established as a spill over effected of the CBO operations.

6.8: PERFORMANCE INDICATORS USED TO ASSESS THE PROJECT

PERFORMANCE:

In Project evaluation assessment usually three indicators are used. These are the input, output and impact or outcome indicators.

Input indicator specifically measures the things that are put in a project to catalyze certain changes to occur. Example; Ushirikiano Entrepreneurs are faced with many setbacks that hinder effective performance of their Micro-enterprise business to grow. One prominent limiting factor assessed its negative effect to the CBO, is lack of Entrepreneurship abilities among women entrepreneurs in the village. Now in order this problem to be solved. There must be training program for raising women Entrepreneurship abilities. The items that are injected in to make training program to be

claimed out like; Amount of money needed to facilitate training; Number of lecture hours needed; just to mention few. These are categorized as input indicators.

For the purpose of this project two performance the evaluator to track the success of the project has used indicators. These are output and impact indicators. But before describing them, let us first know what an indicator means.

Briefly, indicators are either or both quantitative and qualitative measures developed to make assessment on how the Project objectives were achieved. The following indicators were used for the purpose of this Project;

(i) Output indicators:

In the evaluation exercise, output indicators usually are employed to measure or describe activities of the Project in-terms of Numbers. In the perspectives of this project impact indicators have been used to assess how various objectives of the project set have been able to achieve expected results quantitatively as a result of using inputs to produce certain products as follows;

Objective No. 1:

To train at least 10 out of 12 Ushirikiano CBO members equivalent to 83% on entrepreneurship skills and knowledge by end of June 2007.

Output indicators:

- (i) Number of CBO members trained.
- (ii) Number of training workshops done, and
- (ii) Workshop reports.

Objective No. 2:

To educate CBO members on the importance to contribute their monthly premiums as agreed upon in their in-term constitution by June, 2007.

Output indicators:

- (i) Copies of Bank pay in slips.
- (ii) Financial monthly reports indicating amount of money banked by CBO Members.

Objective No. 3:

All 12 Ushirikiano Women Micro-enterprise CBO members trained to prepare their organization's constitution, and submit it to relevant authorities for endorsement by end of June 2007.

Output indicators used:

- (i) Meeting conducted.
- (ii) Draft documents in place.
- (iii) Number of workshops

Objective No. 4:

To liaison with village leaders to ensure that the CBO has been provided a permanent site and shelter to base their business activities by July 2007

The output indicators used:

- (i) Evaluators and Ushirikiano CBO leaders initials appended in village government visitors' book.
- (ii) Application letter.

Impact Indicators:

Impact or sometimes known as outcome indicators usually are used to assess actual changes taking place either internally or externally to the concerned project as spill over effect that have been contributed its occurrence to the project operation in the vicinity.

For example; other women entrepreneur in Misungwi village after using the advantages of improvement in both business operations and life standard of Ushirikiano women micro – enterprise which has been contributed by training programs, under the project. Other individual women processed fish traders decided to formulate a new CBO which is called “SATO”. It is also currently registered as a legal business entity following all procedures undergone by Ushirikiano CBO under the project guidance.

Impact indicators used here in include:**Objective No. 1:**

To train at least 10 out of 12 CBO member equivalent to 83% on entrepreneur ship skills and know ledge by end of Tune, 2007.

Impact indicators applied as yardstick measures;

- (i) Number of CBO members writing primary books of accounts and keeping other business transactions property.
- (ii) Improved micro – enterprise management objective No. 2 To educate CBO member on the importance to contribute their monthly premiums to develop an internal self financing strategy by Tune, 2007.

Impact indicators applied are:

- (i) number of Ushirikiano micro – enterprise members contributing monthly

premiums of Tshs 10,000/= each

- (ii) Ushirikiano CBO transformed into a SACCOS.
- (iii) Number of CBO member with active personal accounts at NMB – Misungwi branch.

Objective No 4:

To liaison with village leaders to ensure that the CBO members have been allocated a permanent site and shelter to base their business activities by June, 2007.

Output indicators used:

- (i) Initials appended in village visitor book
- (ii) Application letter

Impact indicators used:

- (i) Reply letter from village government
- (ii) site allocated to CBO members

6.9: METHODS USED IN SUMMATIVE EVALUATION:

The methods used to assess the impact of the Project during Summative Evaluation include;

(i). Review of reports:

A review of CBO's monthly reports was made during the terminal evaluation and it was found that the project was well progressing towards achieving its objectives as indicated below under Evaluation summary table.

(ii) Information Management System:

Information management system of the project was established using interview method:

Through this method some questions were composed to test how respondents understand and feels about certain project addressed issues.

(iii). Discussions:

Discussion revealed that the CBO have managed to transform other five (5) individual ... fish to establish a CBO. The new established CBO is called SATO it is composed of 5 members. At end of Project the CBO was at final touches to get their business constitution endorsed. One member of SATO CBO was trained.

SUMMARY EVALUATION TABLE

GOALS	OBJECTIVES	PERFORMANCE INDICATORS/OUTPUTS	EXPECTED OUTCOMES	ACTUAL OUTCOMES
1. The long-term profitable operations of Ushirikiano CBO women micro-enterprise achieved	Objective 1: To train at least 10 out of 12 CBO members equivalent to 83% on entrepreneurships.	(i)Number of trained CBO members. (ii)Number of training workshops. (iii)Workshop reports	(i)10 CBO members trained = 83.3% (ii)1 formal workshop done = 100% (iii)1 Report produced = 100% (iv) One Informal training done = 100%	(i)2 CBO members trained = 16.7% (ii)1 Workshop done = 150% (iii)1 Report produced = 100% (iv) Two Informal training done = 200%
2. The long-term sustain ability of	Objective 2: To educate CBO	(i)Copies of pay in slip of CBO members.	(i)12 Copies per month each worth	(i)12 Copies per month with T.Shs. 10,000/=

Ushirikiano CBO is maintained	members on the importance to contribute their monthly premiums to establish a self financing strategy by June, 2007	(ii)Financial monthly	Tshs. 10,000/= = 100% success (ii)Monthly financial report	=100% success obtained. (ii)Financial report produced monthly
3. The legal business perspectives of Ushirikiano CBO is achieved	Objective 3: All 12 Ushirikiano Women Micro-enterprise entrepreneurs trained to prepare their organization's constitution by end of June, 2007	(i)Number of Workshop (ii)Meetings (iii)Draft document	(i)2 Workshops, one formal and another informal done. (ii)3 Meetings (iii) Final draft document in place	(i)1 Formal workshop and 1Informal workshop done (ii)3 Meetings were done, Constitution endorsed and CBO permanently registered.

6.10: SUSTAINABILITY:

The term project sustainability as applied in the context of this report entails the environment in place that makes it possible for existence of the continuity of project initiated activities and others to come even after the author have completed his field attachment exercise. This meaning that the project in this case Ushirikiano CBO will continue to use its own developed internal resources being it human, material and financial without relying too much on donors or external sources.

The existence of the following favoring condition guarantees project sustainability.

(i) Political Sustainability Plan:

The project is politically feasible because it is in line with the global vision and National vision 2025 and the MKUKUTA strategy. The World Vision among its main three clusters, the second centers on poverty alleviation and ensuring better life to all human kind. The National vision 2025 in Tanzanian context borrows the same but only narrowing it to National level where MKUKUTA adopted in 2004 translates it in practical way. The transfer of ruling powers in Tanzania is built on democratic procedures of multiparty democracy. After every five years, there are democratic elections where all political parties give its cadres to contest for vacant post with other opposition parties. The winner who gets more than a half of all votes for presidential elections forms a government. In the 2005 elections CCM won the elections, currently CCM government is in power during election campaigns the slogan was vote for CCM ensure better life for all especially women and Youth.

Since women apart from Youth are the majority voters in the country. The government in power, which is implementing CCM guidelines, definitely will ensure that can cannot mistreat this important group of voters.

Hence, the project is infavour of political elements, thus its support is open. On the other hand MKUKUTA which is a strategy to alleviate poverty among vulnerable groups of which women in part, has set clearly defined procedures to support CBO's in-terms of loans designed to boost borrowers capital to enable existing business growth. This goes hand in hand with the National Fund for poverty alleviation nick named as "Mabilioni ya Kikwete"

This fund has put a selling of Tshs 1 Billion in each region for poverty alleviation where individuals, CBO's and SACCOS are entitled to secure the loans through NMB back branches and CRDB Bank respectively. These are all open chances to the Ushirikiano CBO to borrow and expand its scales of micro-enterprise business operations. The CBO intends to get engaged in HIV Aids protection campaigns against new spread of the disease and service provision to its members and the surrounding Community. As this both internationally and National cross cutting issue will continue to gain political support from the government and community.

(ii) Financial sustainability plan:

Part of the financial sustainability elements liable to sustain the project activities are those already explored above in (i) especially issues related to MKUKUTA strategy and national poverty alleviation fund.

However, the willingness of the CBO members to establish an internal self financing strategy where they have adopted making each of monthly premiums contributions of Tshs. 10,000 per month has a strategy to establish an internal financing strategy.

Currently the CBO is undergoing transformation changes to make it a SACCOS. It has opened doors for new members to join to reach the required number of 20 registered members and beyond in order a SACCOS to have legal binding conditions to be entitled to get Loans form commercial banks, as it is a prescribed by cooperative development regulations. Members entrance fees also are good sources of finance to boost the income level of the organization. It has been prescribed in the constitution a new member to join the CBO cum Ushirikiano SACCOS must pay an entrance fee of not less than Tshs. 50,000/= which are nor refundable in case one wants to stop his/ her membership.

Another interesting area is the war against HIV Aids epidemic decease. All prominent CBO's and community Social organizations (CSO) in war against the spread and protection of HIV Aids are guaranteed funding by TACAIDS through RFA. Since HIV aids infection is rampant in the village. And many people living in the village and other five villages neighbour to Misungwi that depend on Ushirikiano CBO as their sources of relish food will be the clients of the CBO is in a process to finalize registration. Though funding aims to implement activities related to prevention of HIV Aids new spread and giving life relief and ARV drugs to HIV Aids victims to boost the capital of CBO in processed fish business or open up other projects for business expansion.

(iii) Institutional sustainability plan:

Institutional sustainability plan here in is used to refer to what level the project is integrated in lasting institutions which have been acting as donor for some project activities in particular the entrepreneurship training workshops, supervision and monitoring of project activities.

The project will phase out smoothly as its remaining unaccomplished activities especially those related to CBO members training for capacity building and empowerment purposes will be transferred to the district council. Likewise the process of transforming the Ushirikiano CBO into a SACCOS have been transferred to Misungwi District council. In the departments of Community and Cooperative developments respectively. A memorandum of understanding have been established between the author and the district authority for soft transferring of responsibilities not fully implemented project objectives/activities into the work schedules of the district council in particular the community development and cooperative development department.

The village government that initially was against the CBO after awareness creation on the role of village governments in bringing sustainable development to their residents and benefits that can be obtained in -terms of tax collected as rental fee in the village market where the CBO is among the prominent tenants. Now the village council is very positive in supporting the CBO.

CHAPTER VII: CONCLUSION AND RECOMMENDATIONS:

The conclusion section under this chapter basically present the main challenges and problems experienced by Ushirikiano women CBO members in day to day running of the business operations. On the other hand the recommendations sub-section provides the way forward on sub-section provides the way forward on how to solve the identified problems and challenges that hinders to successful performance of women micro-entrepreneurs in the village of study.

7.1: Conclusion:

Four Objectives of Ushirikiano women micro-enterprise have been implemented as planned. The results obtained are encouraging.

Two (2) out of twelve Ushirikiano CBO members have been trained on entrepreneurship knowledge and skills. In percentage wise this is equivalent to 7% of all trained micro-enterprises entrepreneurs in the district.

The second objective implemented was about the training of all 12 Ushirikiano CBO members to prepare their micro-enterprise constitution. This objective has been full accomplished successfully earlier than the planned period.

The planned time frame for accomplishment was in June 2007 but actual implementation took place in June, 2006 one year earlier than the estimated time. This was possible only as a result of good co-operation given by both the CBO members first to be trainable and take active participation and leaching role in draft the first and financial constitution drafts.

The third objective implemented was to educate and encourage CBO members to establish an internal self financing strategy as a strategy for self financing strategy.

The fourth objective concerns the author to liaison with the village leadership to ensure the Ushirikiano CBO women micro- enterprise is allocated a permanent site and shelter to base their micro-enterprise business activities.

This objective has been fully and successfully implemented. The CBO currently have been allocated a permanent site in new modern village market where they operate their business more comfortable and in hygiene environment.

The second site has been allocated at the new bus stand. To this point the village council if can willingly decide to support micro-enterprise entrepreneurs here are possibilities of their business to grow.

Another objective implemented and still in progress to be finalize remaining tasks centers on educating of CBO members on the importance and benefits to establish an internal self financing strategy as a way forward to ensure the long-term sustainability of the project activities. The status of implementation has been forth coming. The CBO members have adopted the strategy of contributing Tshs. 10,000 on a monthly basis to create a new living fund that later on will be used as a revolving, fund to CBO members for the purpose of increasing capital investment goods to mushroom their business activities.

Generally the goal of the project which aims at sustainable management of Ushirikiano CBO and profitable operation has been more than 60% achieved. The remaining 40% concerns incomplete training of CBO members on entrepreneurship knowledge and

skills and that loans have not yet stated to be provided to the adopted revolving fund which is underway to be transformed into a SACCOS soon.

Out comes that could be obtained had it been all four objectives successfully implemented could include. "Training of 10 out of 12, CBO members on entrepreneurship skills.

This essentially entails improved operation and profitable generation of the micro-enterprise through recording of business transactions and increased ability to keep other business records.

Through entrepreneurship training the CBO members could learn strategies to enter into new more lucrative markets to increase their profit margin.

This type of training also could expose the CBO members to hazards caused by large extended families in business life. Thus members of the CBO could start looking for compatible measures to curb such a setback.

In the course of implementing the Project the Goal and objectives of the Project did not change. They remained to be the same throughout the Project life span.

7.2: Recommendations:

(i) The government could formulate flexible policies and regulations through current on going economic reform programs (ERPs) and regulations that allow small enterprises and women micro enterprises to borrow money from financial institutions while waiving collateral's demanded by which most poor rural women do not have.

- (ii) In the struggle to alleviate poverty among rural poor population priority could be given to training of women entrepreneurs on basic business skills and knowledge required to operate micro enterprise more efficient and on profit basis
- (iii) Capacity building and empowerment of women could be priority number in rural development policies in Tanzania and other third world countries. This will build confidence of women to participate in decisions making, own and control of resources.
- (iv) Training programs for entrepreneurs in future could incorporate HIV Aids prevention program campaigns to prevent new spreading of the disease that kills both youth and adults leaving behind orphans who creates big dependence ratios that siphons most of the micro-entrepreneurs income generated from business operations. The outcome of this effect leads to business stagnation as experienced in the case study area.

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