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AND
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MASTER OF SCIENCE IN COMMUNITY ECONOMIC
DEVELOPMENT

(2007)

WOMEN SOCIAL AND ECONOMIC EMPOWERMENT-
PROJECT PROPOSAL DEVELOPMENT.

THE CASE STUDY OF ST. MARIA MAGDALENA
IFAKARA WOMEN GROUP.

CATHERINE L. KISANGA.

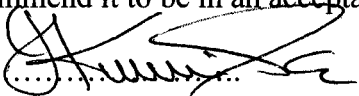
MASTER OF SCIENCE IN COMMUNITY ECONOMIC DEVELOPMENT (2007)

A project proposal on women social economic empowerment in Kilombero District, submitted in partial of fulfillment of requirements for Master of Science in Community Economic Development (CED) in Southern New Hampshire University at The Open University of Tanzania (2007)

CATHERINE L. KISANGA

SUPERVISOR CERTIFICATION

I Joseph Mwerinde hereby certify that I have thoroughly read this project report and hereby recommend it to be in an acceptable in standard for submission.

Signature.....

Date...12-10-07

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CANDIDATE DECLARATION

I Catherine Lazaro Kisanga, do hereby declare that, this project report is my own work and it has not been presented for a similar degree in any other University.

Signature... 

Date... 12th October 2007

DEDICATION.

This work is dedicated to my beloved son Noble Beda Kundi for his patience during my study time.

ACKNOWLEDGEMENT

Many people have put their efforts towards completion of this project paper. Since it is not possible to mention them all by names, I would like to take this opportunity to thank all of them for the contribution they made at different stages of the preparation of this project paper.

I wish to thank all my instructors for their expertise they invested in making this work a success. My special thanks should go to the course director Mr. Michel Adjibodou, course instructor Mr Felician Mutasa and my supervisor Mr. Joseph Mwerinde for their valuable inputs in development and completion of this work.

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ABSTRACT.

Women around the world and particularly in Tanzania have been exposed to social and economic vulnerability due to inherited social cultural and detribalization of the economy. This situation has called upon women to form /organize groups, which will enable them to get away with social economic vulnerability. Women vulnerability is directly related to poverty. In order to eradicate poverty, the need for analyzing its root causes and ways to tackle the problem is of great importance.

St Maria Magdalena Women Group is a local CBO, which is working towards poverty reduction in the community with specific focus to vulnerable group of women and children. In order to meet it's over all goal, the organization has to develop a long-term plan, which will guide the organization to achieve its goal. St.Maria Magdalena Woman Group, as a local CBO working in Kilombero District is engaged in vocational skills training to the girls, out of school as a strategy to alleviate poverty in Kilombero among women and community at large.

In the process of needs assessment and identification, the involvement of community as beneficiaries was taken into consideration as well as community leaders and stakeholders available in the areas, from district level.

The organization was mainly involved in training girls out of school on tailoring skills providing them with startup capital in form of tailoring equipment/machine. Also the organization is providing catering services around the town as a source of income, and conducts community awareness on prevention and control of HIV/AIDS in Kilombero district. It is anticipated that, the project is going to empower women socially and economically since it has an aspect of income generating activities, which will enhance their economical well being as well as increasing women empowerment in resource ownership, and reduce women discrimination.

EXECUTIVE SUMMARY

St Maria Magdalena Ifakara Women Group is a local CBO that is involved in women social economic empowerment. The group started in 2003 and is working on provision of vocational skills to out of schoolgirls, provision of start up capital, income generating activities and addresses the issue of HIV/AIDS in relation to orphan's support.

Mission:-

St Maria Magdalena Ifakara women group strives to achieve sustainable improvements in the life of deprived women through the process of social economic development and livelihood improvement.

Vision:-

Women in Ifakara realize their full social economic potential in families and communities which respect women dignity.

Overall objective of the organization

Improve social economic status of the women in Ifakara Kilombero District.

The group is operating in Kilombero District Ifakara Township, where the target beneficiaries are located. Although the major focus is to support all needy community/girls from Ifakara division, the accessibility has been limited to Ifakara ward community who were current major beneficiaries. This was due to the fact that due to shortage/lack of hostel facilities, girls from distance area/wards failed to attend, as they did not have accommodation facilities at the project area.

Women social economic vulnerability in Ifakara, Kilombero district is the problem that have been identified by the group, as a result of inherited social cultural values which denied women rights, and development.

Existing and desired conditions:

The majority of Kilombero people are living below the poverty which is 1 \$ per day. This is due to low level of household disposable income in the district. This situation is manifested by different factors such as lack of income and capital, inadequate education and prevalence of HIV/AIDS, which claims lives of productive forces and economy in totality.

It is also important to mention that, women are most vulnerable to the existing situation due to social cultural discrimination and exclusion, which hinder participation of women in developmental issues.

The project was going to address the above mentioned situation by promoting women empowerment through the provision of vocational skills such as tailoring which would enhance their economic capacity through income generating activities, of tailoring and catering services. It would also enable the women to access credit facilities, which are provided by local financial institutions (SACCOS) and existing Micro Finance Bank (NMB).

The address of HIV/AIDS would reduce new affection cases hence enhance production forces as well as reduce the cost for medical care of the affected people.

The overall result would lead to the improvement of people's income by having access to production forces especially women. Since gender relation would be improved and economic empowerment will be achieved by women, whom are the major production force of the economy, the situation would improve.

The overall goal of this project was to improve social economic status of women in Ifakara and Tanzania as a whole. (as sector goal).

The specific objectives of the project were to:

- Improved social economic status of women in Ifakara, Kilombero District,
- Increased women access to capital and financial services in Ifakara,
- Enhanced entrepreneurship and informal employment opportunities among the women and,

- Reduction of HIV/AIDS new infection among people of Ifakara in Kilombero District.

The project would enhance women social economic empowerment, and HIV/AIDS new infections would be reduced. Due to the economic aspect in the project, sustainability of the project has been taken into considerations basing on the community need identification and contribution.

LIST OF ACRONYMS.

AIDS	-Acquire Immune Deficiency Syndrome.
CBO	- Community Based Organization.
CED	- Community Economic Development.
CWF	-Canadian Women's Foundation.
CAN	-Community Need Assessment.
ESRF	-Economic Social Research Foundation.
FBO	- Faith Based Organization.
HIV	- Human Immunity Virus
IEC	- Information Education Communication.
IHRDC	-Ifakara Health Research and Development Centre.
ILO	– International Labour Organization.
KDC	-Kilombero District Council.
KVTC	-Kilombero Valley Teak Company.
MSE	-Medium Small Enterprises
NMB	- National Microfinance Bank.
NGO	- Non Governmental Organization.
PRA	-Participatory Rural Appraisal.
PLHAs	- People Living with HIV/AIDS.
SME	-Small and Medium Enterprises.
SACCOs	- Savings and Credit Cooperative Organizations.
SWOT	-Strength Weaknesses Opportunity and Threat.
SIDO	- Small Industries Development Organization.

CHAPTER I: COMMUNITY NEEDS ASSESSMENT.

Community needs assessment was conducted with the purpose of identifying problems within St. Maria Magdalena Women Group and prioritize which needs to be addressed.

Therefore this chapter focus on discuss how the process was conducted, background information about the area, St. Maria Magdalena Ifakara women group history, methodologies used in conducting community need assessment and findings.

1. 1 Back ground information.

Area Profile.

Kilombero District population is estimated to have 322,779 people, where 162,214 are males, 159,397 females, with a growth rate of 2.6 as per national population and housing census 2002. The district council has difficulties in meeting its population with social economic facilities like water, healthcare, education, housing, and economic opportunities. Dependency ratio was 78% sex ratio (number of males per 100 females) was 102. Average house hold size (persons per house hold) 4, percent of population with disability 2.6, percent of child orphans was 0.89,literacy rate 69%,Net enrollment rate 67%.

Employment in;

- Agriculture is 81%
- Business Operations 10%
- Office work 4% and
- Elementary Occupations 3%
- Social factors.

St Maria Magdalena Women Group is a women self-initiative group, which is operating at Ifakara town through self-help spirit.

The group started in 2003, with 9 members whom are women only.

The group is located at Ifakara town in Ifakara ward, Kilombero district.

Project Description.

The project is involved with the training of girls who have completed primary school and out of school with tailoring course for duration of six months. The project is also involved in awareness creation to the community on HIV/AIDS prevention and control and catering services.

The idea of starting the group come as a result of existing situation where by majority of women are living in difficult life due to lack of income to earn their living. The presence of girls/ children in town without proper activity was also an issue identified.

Thus to address the situation the women come together and established the group so as to enable them to earn their living as well as to support those girls who completed their primary schools and they did not get the opportunity to join secondary school not other formal school.

Another reason for the establishment of the group was the existing culture where by the women do not own any property at the family, as a result the become a dependent to men for money to meet their living a situation which was not in favors of women as majority of them could not get what they need. The issue of HIV/AIDS was also a concern of women, as the women are exposed to the diseases due to social economic factors such as low income, culture and traditional of the communities.

The group started by contributing them selves to the initial investment where by each member was supposed to contributing some registration fee of Tshs 1000/= and sowing machine. Through their contribution in form of equipment they were able to raise equipment worth Tshs 775,000/= and cash contribution of Tshs 50.000/=.

Activities Implemented by the Group.

- i) Training of girls who drop/ completed primary school education on tailoring skills for 6 months for the fee amounted to Tshs 100,000/=. After training, they equip them with a set of sawing machine, to enable them on their way back to utilize their skills so as to earn their living.
- ii) Conduct trainings on HIV/AIDS awareness and control to the group beneficiaries and communities. The integration of this activity is to ensure multi-sectoral approach of combating HIV/AIDS at all sectors.
- iii) Addressing Low income is also the activity the group is implementing by ensuring there is funds for sustain the group activities as well as to the group beneficiaries to earn an income. This is done by providing catering services to the different functions held at the area such as workshops, meetings, trainings and social functions.

Group administration.

. St Maria Magdarena Women Group was established by 9 women who are the group members. The Group has 2 Teachers who train the girls in tailoring.

The group is organized with the leadership of chairperson, secretary, and treasure, vice chairperson, vice secretary, treasure and assistant treasure that were elected by members.

Organization structure

The group is organized in simple structures, which ensure the participation of all group members and the community whom are beneficiaries.

The group is guided by their simple legislation so as to ensure the operations are smoothly implemented.

The structure of the project group is started at the top with chairperson who has vice chairperson under her follows group/project secretary who also have depute secretary, them it followed with project treasury, them other group members

Funding.

St Maria Magdalena Ifakara women group depend on following source of funds:

- 1.Member's fee contribution.
- 2.Tuition fees
- 3.Group Income generation activities.
- 4.Proposal development for donor funding.

- **Vision**

St. Maria Magdalena Ifakara Women group vision is” women in Ifakara realize their full social economic potential in families and communities which respect women dignity”

- **Mission**

The mission of the organization aimed at Ifakara women realizing their joint effort to fight against their social and economic vulnerabilities by strategizing women empowerment programs that will add meaning to the life of women.

- **Major Objective:**

The overall goal of the project is Improved Social Economic Status of Women in Ifakara by the end of year 2007.

Specific objectives.

- Improved social income of women in Ifakara.
- Increased women access to capital and financial services in Ifakara
- Enhanced entrepreneurship and informal employment opportunities among women between 18 to 55 years in Ifakara.

- Reduced HIV/AIDS new infection rates women of in Ifakara

1.2 Problems and Community Needs Assessment of Ifakara Women Group.

Objectives for conducting a community need assessment.

- To identify problems/needs of Ifakara women group and decide which needs are to be addressed.
- To gather information that was used to design the project proposal.
- To assess the existing situation of project beneficiaries/communities in relation to project activities.

Through SWOT analysis which was done, the group demonstrated to have some strength and weaknesses, opportunity and threats which were also considered during the meeting.

1.2.1. Strengths.

- The group is legally registered.
- It has constitution that provides frame work of the organization.
- The group has 9 committed members
- The group is recognized by local and district authorities.
- The group members have different professions for group support.

1.2.2. Weaknesses

- The group has no project document.
- Inadequate knowledge on entrepreneurship skills
- Low capital
- Low income

1.2.3. Opportunities

- Good collaboration with Kilombero district council
- Government policy that promotes women development
- Willingness of people to contribute tuition fees
- Existing markets for group products.

1.2.4. Threats

- Cultural attitudes which hinders women development.
- Limited financial institutions to support women development initiatives.
- Existing HIV/AIDS pandemic.

1.3 Research methodology used in CNA.

The researcher conducted a needs assessment with the group and stakeholders to identify community needs and possible solution. The exercise was conducted through Participatory Rural Appraisal (PRA) method where by women's low income and vulnerability to HIV/AIDS was identified as a problem due to low education and existing cultures that accelerate women vulnerability. The viability of the project was justified and the need for resource mobilization for funding the project was given priority task to be done as the project was realizing from inadequate funds. From the above perspective, the researcher planned to conduct a research to confirm or prove that the issue raised during need assessment through PRA was real the causes of women vulnerability and the activities or project identified by the group to address the problems were relevant. The information supported the proposal prepared for funding purposes.

Table 1: Ranking of Ifakara women group priority needs by the group stakeholders.

Need/Problems	Total participants	Score	Percentage	Ranking position
Project Proposal development	70	21.7	31%	1
Inadequate knowledge business skills and capital	70	16.8	24.0%	2
Low Income.	70	14.7	21.0%	3
Effects of HIV/AIDS among women.	70	9.8	14.0%	4
Inadequate education.	70	7	10%	5

Source: St. Maria Magdalena Women group need assessment. (2005)

1.3.1 Research Design;

The research design was cross-sectional where questionnaires were used along with focus group discussion, to the selected sample of population. Secondary data from different reports at the district were used.

The research objective was to study in depth the social and economic problems facing women in Ifakara Ward in relation to activities implemented by St Maria Magdalena women group.

The research questions focused on the following areas: - Level of education, income and cultural attitudes. The research questions were administered based on the following major questions.

- ❑ Problems that are facing women in income generating activities/businesses.
- ❑ Culture that affects the women in economic development.

- ❑ Income of the group and community members.
- ❑ Education level of the women members and stakeholders.
- ❑ The role of government/ district council in support of women development groups.
- ❑ Major community group affected with HIV and AIDS and its contributing factors.
- ❑ Proposed strategies to address the problems.

The research questions were administered and tested through various tools namely questionnaire and focus group discussion so as to ensure accuracy and clarity to the respondents for quality and reliable information collected.

1.3.2 Characteristics of the Survey:

- Type of the survey Instruments

Collection of research data was done by using research tools selected in view of the targeted respondents. To ensure consistence and accurate results of the data the researcher carefully designed a questionnaire and a checklist for data gathering. The questionnaire and checklist enabled the surveyor to control the respondent's responses.

- Mailed self-administered questionnaire

Closed questions were used to collect data from the respondent both group members and women entrepreneurs. Focus group discussion was also applied to collect information. The researcher used this method so as to be able her to gather information and observe the behavior and attitudes during discussions. The discussions were made youths (both boys and girls) out of school who were also the beneficiaries of the project. Key informant such as people from government institution i.e. the District Community Development Department and District Cooperative department were also given chances to respond to the open questionnaire on their own.

Selection of the mentioned instrument was based on accuracy, reliability of the information and cost effectiveness. A total of 89 respondents were targeted and met. The target sample

comprised of people who completed primary education, secondary and college education. During the designing of questionnaire, consideration was given to clarity of questions to the aspired required information. Time factor was also considered during designing of questions so as to ensure that, they would not consume a lot time and avoid boring. Questionnaires were also tested for sensitivity so as to enable the respondent feel free from ambiguity and motivate them to respond. Composition of the questionnaire was based on the group or character of the respondents.

- Contents

The surveyor opted to formulate the question which conforms the ability of the respondent. Each group was given different format of question with the same focus. The following were the questions distribution.

- i) Questions for group member were composed with 17 questions, which address Education level, income credit facilities, existing skills and knowledge, problems faced, cultural attitudes, HIV/AIDS and causes of poverty.
- ii) Questions for women community member were subdivided into 17 questions, which addressed education level, income, type of business, credit facilities, existing skills and knowledge, problems faced, cultural attitudes, spread of HIV/AIDS and causes of poverty.
- iii) 8 Questions for government representative; community development, and cooperative officers focused on education level, existence of women group, support offered by their institution to the women group both financial and materials, problems encountered by the groups and the Institution in providing support to the groups.
- iv) Focused group discussion was organized to provide more information, which was to enrich the survey information. The discussion was done in participatory approach although some leading topics were used such as Education, Marital status, Business type, Income

earned per month, cultural attitudes, knowledge on HIV/AIDS and causes of poverty in their community.

- Reliability:

Before administered to the field, the questionnaires were reviewed by six community development workers for precise and accuracy, so as to respond to the-intended purpose. The questionnaires were randomly tested to the people picked around the community for verification and the testing results proved to be correct and the same.

- Validity: -

The questionnaire validity was established through content review to ensure they responded to the required information and criterion. The questionnaire has been issued to six community development workers and reviewed based on the objectives of the study and standard required, they were appeared to be useful for the intended purposes.

- Administration:

Six research assistants were involved in the research work. Before the actual work, they were briefed on the Project and the objectives of the survey. They were instructed to go through the questions for clarity. The research assistants were also responsible for the distribution and administration and collection of questionnaires from the respondents and ensured that all questions were responded accordingly. For the purpose of quality assurance, the researcher ensured that data collectors have a clear understanding of all questions from the questionnaires. Data collectors were instructed to ensure that response tally with questions. Thus missed questions were clarified upon receipt of filled in questionnaires. On average one questionnaire took about 15 to 20 minutes to be completed. The whole exercise took about 20 days to be completed.

1.3.3 Survey Methods.

Cross sectional design was deployed during the survey process due to its usefulness in provision of things as they are at single time. The design is most appropriate for descriptive purpose that allowed descriptive analysis to be done.

The survey involved administering of questionnaire to the respondents, focus group discussion, observation and secondary data.

Qualitative data's were obtained from discussion while quantitative data was collected through questionnaire and secondary data from different survey reports. This was also supported by observation of the actual situation in community during survey exercise.

The combination of these different methods was done so as to minimize errors and bias and enable the collection of relevance data, which are of quality.

Most of the secondary data was collected from district level as at the community level there were no documents to support the survey.

Sample:-

Both purposive sampling and random sampling were used to identify respondents due to few number of group members (9) all of them were selected, while other identified sample group, half of the members were randomly picked as a representative sample.

District department staff from Community Development and Cooperative was purposely selected as potential stakeholder to the project. Groups of out of school boys and girls were selected to represent youths.

1.3.4 Community need assessment findings:-

This section dealt with the presentation, analysis of the findings, and presentation of the information in simple and clear way.

Information collected was analyzed using SPSS and presented in the easiest form of table and bar charts for clear interpretation and understanding by various stakeholders.

Qualitative and quantitative data analysis methods were used to analyze information collected by using questionnaires, group discussion, and secondary data obtained from existing relevant reports.

A total of 39 members were sampled to respond to the questionnaire for information for the research, among them were 9 group members and 30 women who are engaged in entrepreneurship. Other respondent were 10 officials from Community Development gender and children, Cooperative department as a stakeholder to the women development and Empowerment. These were purposive selected. 40 youth participated in group discussion for information collection.

The survey was guided with questions of which presentation and analysis of data based upon. Group members and women representative as well as Officials from Community Development Gender and children and Cooperative Development were the sample who responded to the questionnaire. Focus group discussion was also used to collect information from youth including both girls and boys because they were among the group identified to enrich the research data.

1.3.5 Findings and Discussion.

The data collected were organized to reflect the relevant information needed according to the research questions. Both quantitative and qualitative methods (Descriptive) of data analysis were used to make data analysis and interpretations by creating tables, figures and charts. The statistical Package for Social Scientist (SPSS), excel program and manual methods were used to support the data analysis and presentations.

Response from Women Entrepreneurship members:

Education of the respondent:

Questionnaires were administered to members' women who were involved in small varieties of business as a source of income. (Entrepreneurs)

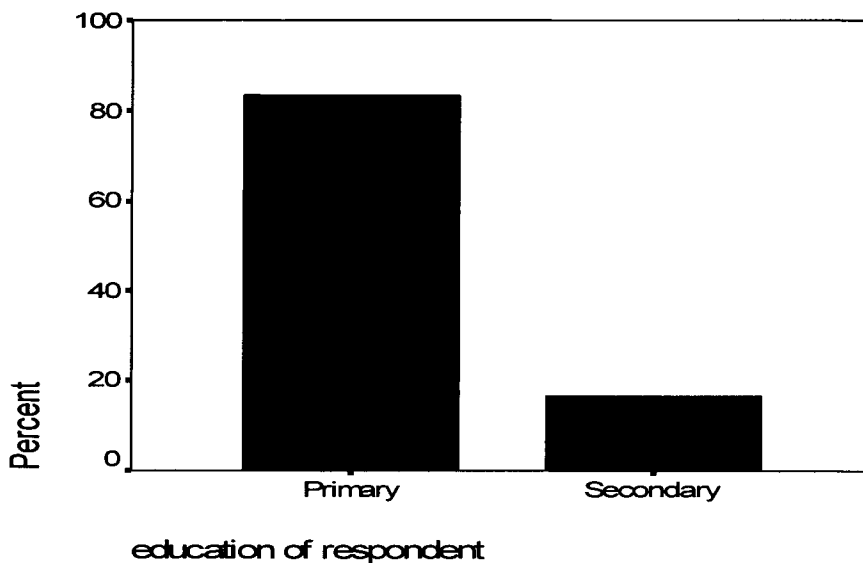
Majority of the respondents were primary school leavers, that is 83.3% and 16.7% were Secondary school leavers.

Table 2. Shows education of women entrepreneurs.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary	25	83.3	83.3	83.3
	Secondary	5	16.7	16.7	100.0
	Total	30	100.0	100.0	

Source: Field data 2006.

Chart 1: Education of respondent.



Source: Field data 2006.

Table above indicates that majority of few women who get opportunity for education ended up at primary school education as parents do not give them further opportunity for

secondary vocational training. This was contributed by gender discrimination attitude of the parents not giving girls more education opportunity.

Age of the Respondents:

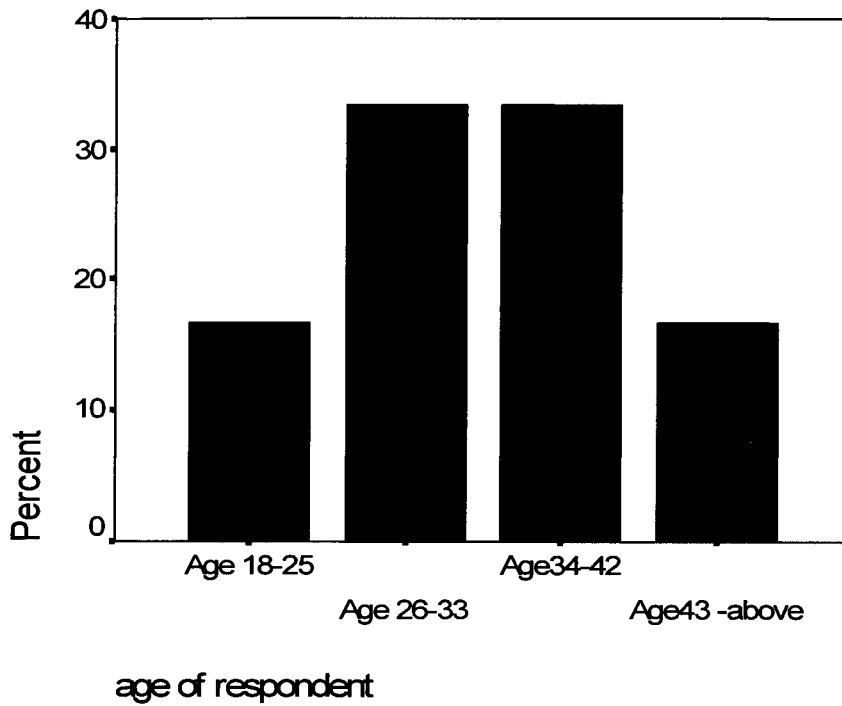
Age of respondents was taken into consideration during the survey as it has implication in the production labour.

All respondents were at the production age that is between 18 to 43 years and above. Majority belonged of 26-33 years old (33.3%) and 34-42 that is 33.3%. This indicates that they were still strong enough to engage in production sector as indicated in the data below.

Table 3: Age of women entrepreneurs.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Age 18-25	5	16.7	16.7	16.7
	Age 26-33	10	33.3	33.3	50.0
	Age34-42	10	33.3	33.3	83.3
	Age43 –above	5	16.7	16.7	100.0
	Total	30	100.0	100.0	

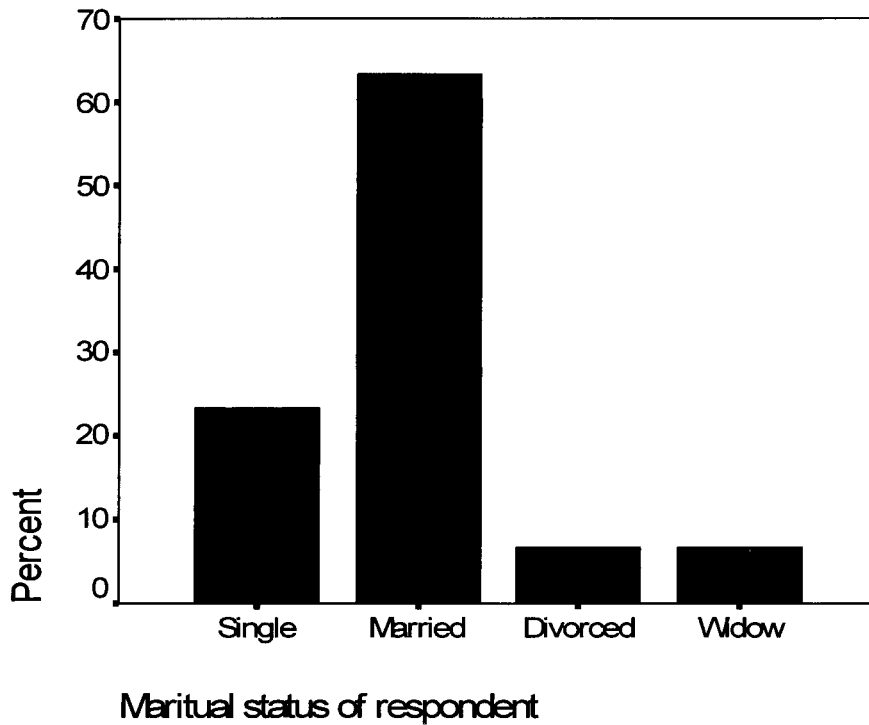
Source: Field data 2006

Chart 2: Respondent age.

Source: Field data 2006.

Marital Status of Respondents:

This was another factor that the researcher considered as part information to be collected as it has an impact with women economic development. Majority of the women respondent were married 63.3% followed with those who were still single 23.3% while widowers were 6.7% divorced were 6.7%.

Chart 3: Marital Status of the respondents:

Source: Field data 2006.

Here the implication show only few widow and divorced women were involved in business. This has relation with source of capital as widow may not have property or capital to invest. They were inherited by relatives when their husband passed away. While those women who were married may be supported by their husband or the husbands has shared in the business.

Table 4: Business type of women entrepreneurs

Respondent Business type

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Clothes	4	13.3	13.3	13.3
	Kiosk	6	20.0	20.0	33.3
	Charcoal	5	16.7	16.7	50.0
	Small market store	9	30.0	30.0	80.0
	Food vender	5	16.7	16.7	96.7
	Hair saloon	1	3.3	3.3	100.0
	Total	30	100.0	100.0	

Source: Field data 2006.

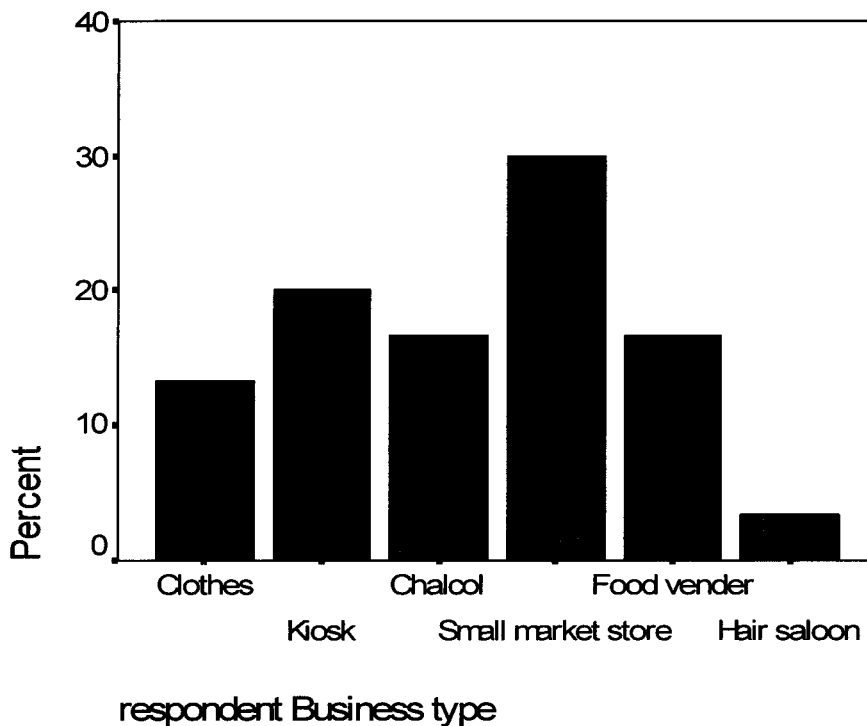
Business type:-

Information was collected from the enterprise data revealed that 30% of women were doing small market (genge) followed with 20% who had kiosks (retail) 16.3% were involved in food and charcoal while 13.3% were involved in clothing business. Only one woman who accounted for 3.3% was involved in saloon business.

It was well understood that type of business depends on the initial capital investment which also required skills of the owner. In those businesses which required a big amount of capital investment like hair saloon, only few women were engaged, while other businesses which required small amount of capital such as small market (genge), food vendor (mamalishe), and charcoal women were more involved. This

indicated that, lack of capital limited women to be involved in more profitable business.

Chart 4: Business types of entrepreneurs.



Source: Field data 2006.

Problems faced by women:

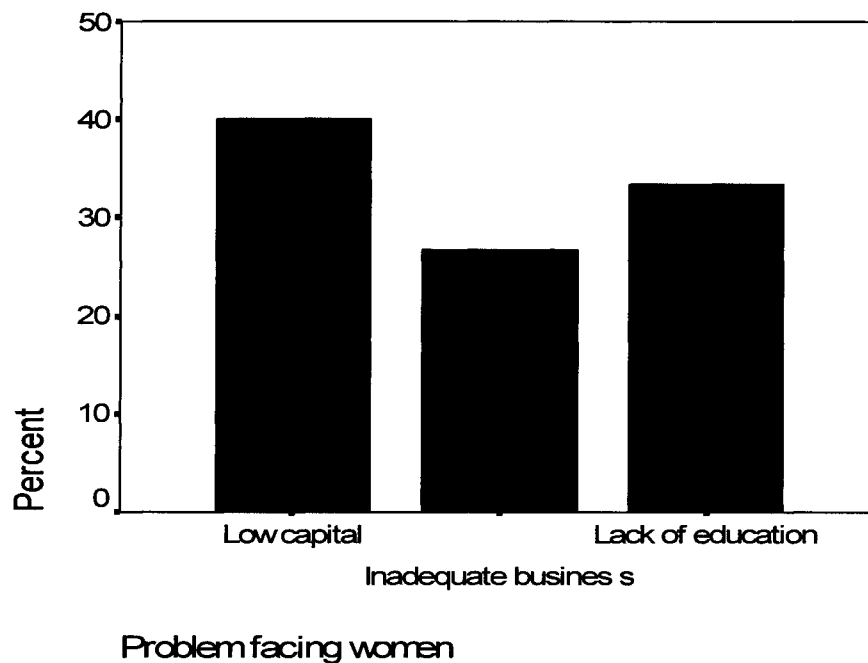
The researcher also collected data on major problems which faced women. Among major issues raised by women respondents were:-

- Low capital 40%
- Lack of Education 34%
- Inadequate business skills 26%

From the above respondents, it is revealed that, lack of capital was the leading problem faced by women in economic investment. This was so because, women do not own property in the family, so they do not have properties for investment or collateral for loan security. Inadequate education was another factor that respondents

identified as an obstacle to their economic development. Majority of women do not have education as it was well understood. Education was the key of life. If one do not have education, she/he are in total darkness, thus one can not even conduct business.

Chart 5: Problems facing women entrepreneurs.



Source: Field data 2006.

Table 5: Shows solution proposed by women respondent:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Loan provision	13	43.3	43.3	43.3
	Entrepreneurship training	13	43.3	43.3	86.7
	Vocational training	4	13.3	13.3	100.0
	Total	30	100.0	100.0	

Source field data 2006

43.3 % responded to the need of entrepreneurship training so as to improve their business performance. Other respondents 43.3 % suggested loan provision so as to increase their capital investment. They identified capital and business skill to be major problems they faced in their businesses.13.3% of women responded to the need for vocational training.

Basing on the response, provision of the entrepreneur skill and vocational training to the women were earmarked as indicators which would improve their business performance and realize profit therefore improve there social economic wellbeing.

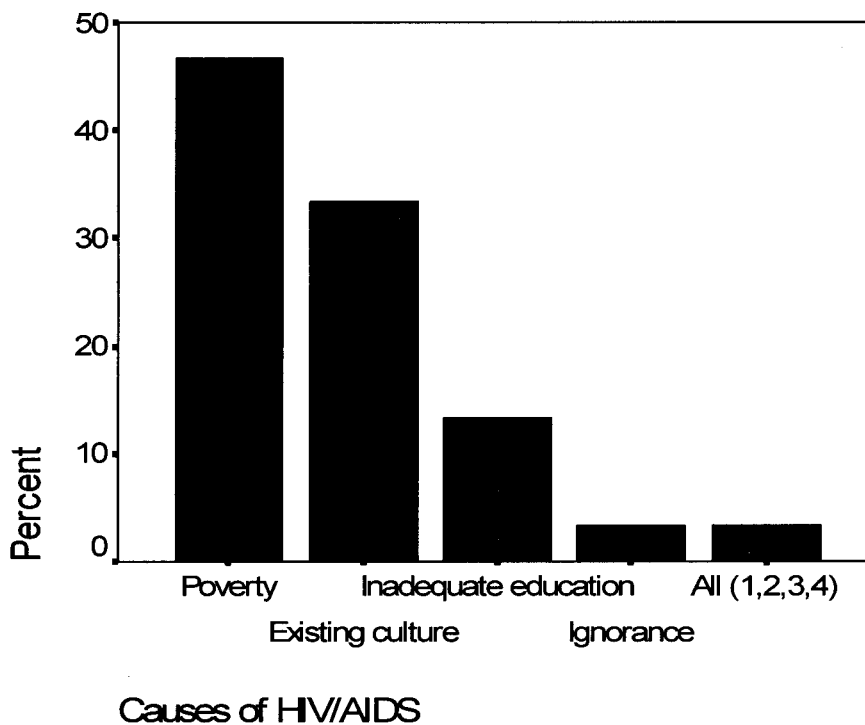
Table 6: Cause spread of HIV /AIDS responded by the women entrepreneurs:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poverty	14	46.7	46.7	46.7
	Existing culture	10	33.3	33.3	80.0
	Inadequate education	4	13.3	13.3	93.3
	Ignorance	1	3.3	3.3	96.7
	All (1,2,3,4)	1	3.3	3.3	100.0
	Total	30	100.0	100.0	

Source: Field 2006

HIV/AIDS has an impact to women economic development. Data was collected in attempt to find out how HIV/AIDS contributed to women vulnerability. The response from the women showed that poverty was the major cause of HIV/AIDS 46.7% of women respondents, 33.3% responded that cultural attitude of the people contributed to the risk of HIV/AIDS. 13% of women responded that inadequate education of the people exposed them to HIV/AIDS, while 3.3% responded mentioned ignorance contributed to the infection of diseases. Abovementioned factors have influenced the spread of HIV and AIDS.

Chart 6: Causes of spread of HIV/AIDS



Basing to the above findings poverty the mother of all devils in the world, it is known that, poverty has made some women to look for their living by becoming prostitutes, and unable to make decision on safe sex. Some family has forced their children into early marriage or pre test marriage so as to earn their living. This has resulted into the fueling of HIV & AIDS.

Many women are unable to negotiate safe sex with their partners who are unwilling to take responsibility for their own health and that of their beloved ones. Domestic violence prevents many women from advocating safe sex. They fear divorce or abuse and that is why most of them do not call for safe sex. Many women are submissive to the demands of their men because their dependant upon men economically. There is a need to empower women economically so that they feel free to advocate for safe sex thereby protecting themselves from HIV and AIDS.

The culture affects women:

Table 7: Culture affects women as responded by women entrepreneurs.

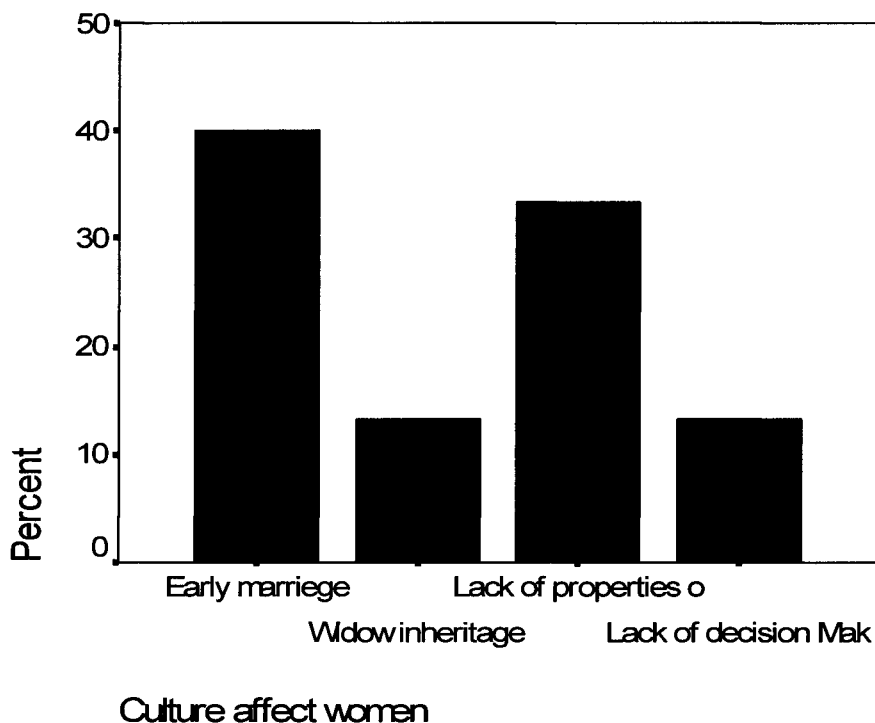
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Early marriage	12	40.0	40.0	40.0
	Widow in heritage	4	13.3	13.3	53.3
	Lack of properties ownership	10	33.3	33.3	86.7
	Lack of decision Making	4	13.3	13.3	100.0
	Total	30	100.0	100.0	

Source: Field data 2006.

The researcher also collected data on the culture that contributes to women economic vulnerability. The response revealed that, 40% earmarked early marriage, while 33.3% mentioned lack of property ownership. 13.3% indicated widow heritage and

13.3% earmarked lack of decision making. According to Wandamba tribe the ones who are dominant, early marriage was very common, and this was also accompanied with pre-marriage test (Njasika) the cultural norm which is very common in Ifakara, and it greatly contributes to women discrimination.

Chart 7: The culture affects women.



- **Group Member Respondents.**

Group members were targeted as being among the respondent to the survey questionnaire.

The responses are analyzed and findings are indicated as follows: Most of the group members in the area are in the production force. Majority of the group members 44.4% of them aged from 34 to 42, while 33.3% were aged 43 and above. Although

there were other group members who also belong to the production force of age although they comprises 22.2 %

The findings entails that most of the group members were at the age of production and mature, which means that they had responsibilities to fulfill in the community and house hold.

Table 8: Age of CBO group members.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	age 26-33	2	22.2	22.2	22.2
	age 34-42	4	44.4	44.4	66.7
	age 43 above	3	33.3	33.3	100.0
	Total	9	100.0	100.0	

Source: field survey 2006.

I) Education of the Respondents.

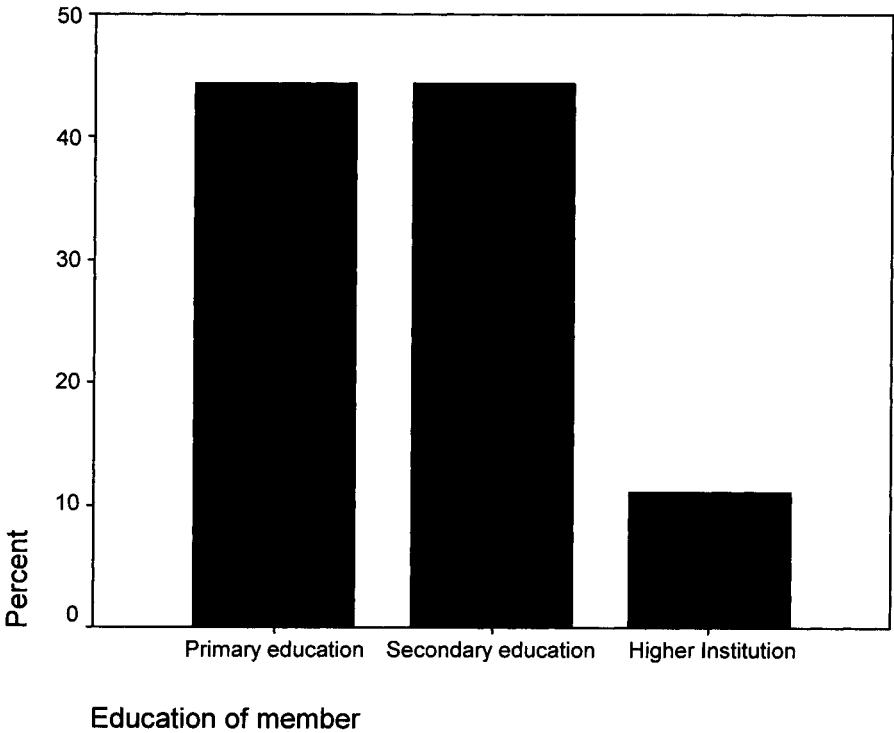
St Maria Magdalena group members got an opportunity to go for education as it is shown in the table below. Majority of the group members has completed primary school education 44.4% and Secondary school education 44.4% and only one group member has high learning education that is 11.1%

Table 9: Shows the education of CBO members.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary education	4	44.4	44.4	44.4
	Secondary education	4	44.4	44.4	88.9
	Higher Institution	1	11.1	11.1	100.0
	Total	9	100.0	100.0	

Source: Field data June 2006.

Chart 8: Shows the education level of members.



Education status of the women has direct influence to the economic life of the women. This is due to the fact that women with education can be able to use their knowledge in the improvement of the economic activity.

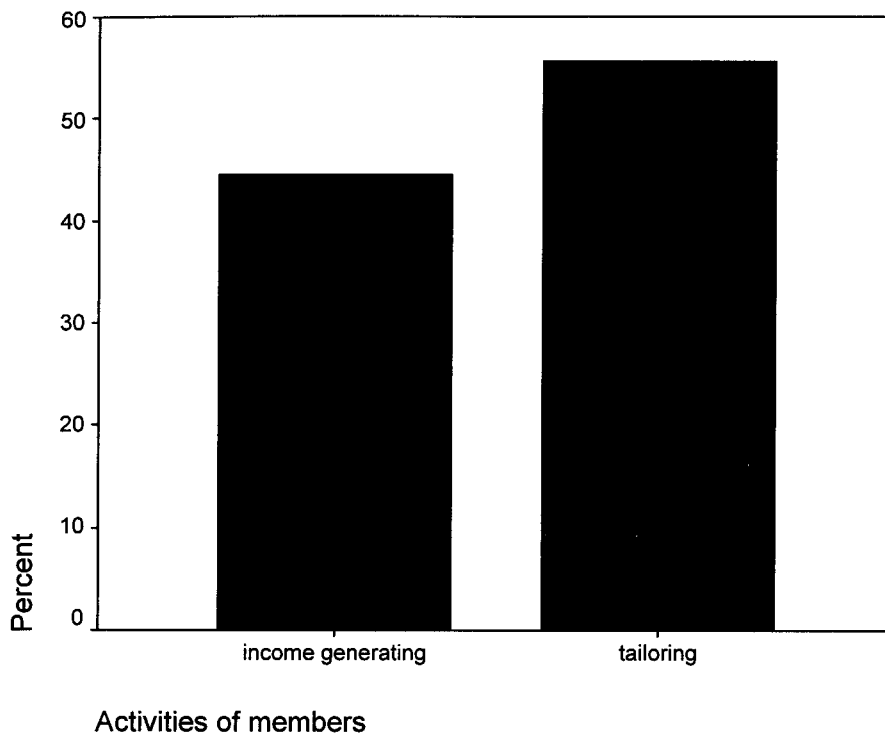
The group can best use the education of its member to improve group activities and achieve their objectives.

It can also observed that, women who have been exposed to the school/ education can come up with developmental ideas solve community problems as it was initiated by the group members' efforts to start the project which addresses the issues that affects women social and economical.

Table 10: Marital status of CBO members

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	2	22.2	22.2	22.2
	Married	7	77.8	77.8	100.0
	Total	9	100.0	100.0	

Source: Field data 2006

Chart 9: Economic activities of the group members.

Source: Field data June 2006.

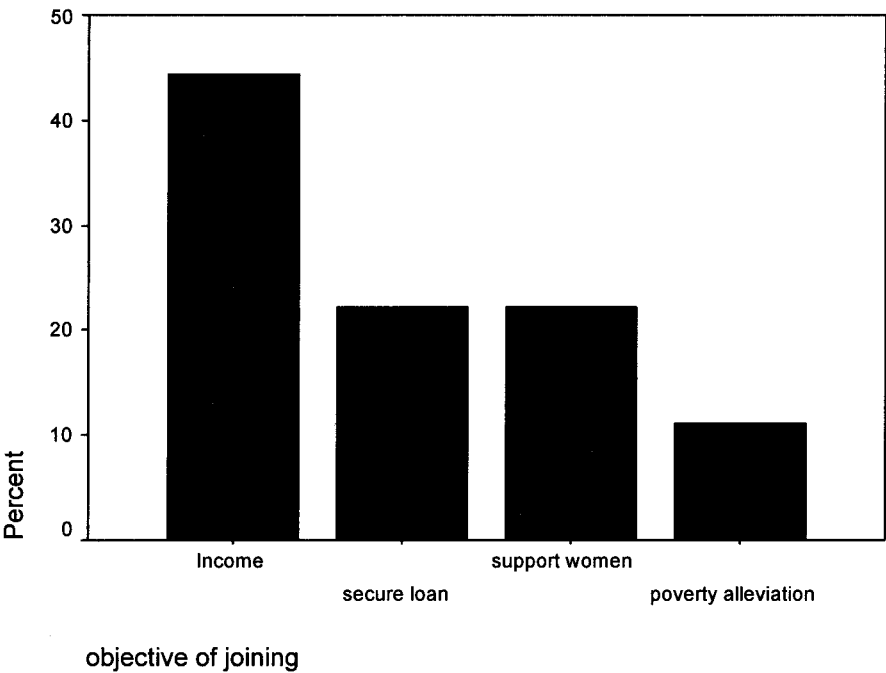
55.6% of the group members were engaged in tailoring activity as a source of income while 44.4% were doing varieties of income generating activities. This indicates that, the group members were involved in entrepreneurship as a means to improve their economic status. This has relation with their education as majority of them have completed primary, secondary or post secondary education.

Table 11: Shows income activities of CBO members

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Income generating	4	44.4	44.4	44.4
	Tailoring	5	55.6	55.6	100.0
	Total	9	100.0	100.0	

Source: Field survey June 2006.

Chart 10: Shows the responses for joining the CBO.



Source: Field data 2006.

Need to find out the motive behind for the group members to joined the group were also identified in an outcome where by about 44.4% indicated that they were after income generating, while 22.2% of respondents joined the group so as to get access to

loan, and another 22.2% joined the group so as to support vulnerability of women and girls through the activities that were implemented by the group namely; tailoring, and provision of start up equipment together with business skill training.

Table 12: Shows the reason for joining the CBO.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Income	4	44.4	44.4	44.4
	Secure	2	22.2	22.2	66.7
	loan				
	Support	2	22.2	22.2	88.9
	women				
Valid	Poverty	1	11.1	11.1	100.0
	alleviati				
on					
Total		9	100.0	100.0	

Source: Field data June 2006

Table 13: Shows the source of capital to start the CBO.

		Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid	Contrib ution	9	100.0	100.0	100.0

Source: Field survey June 2006.

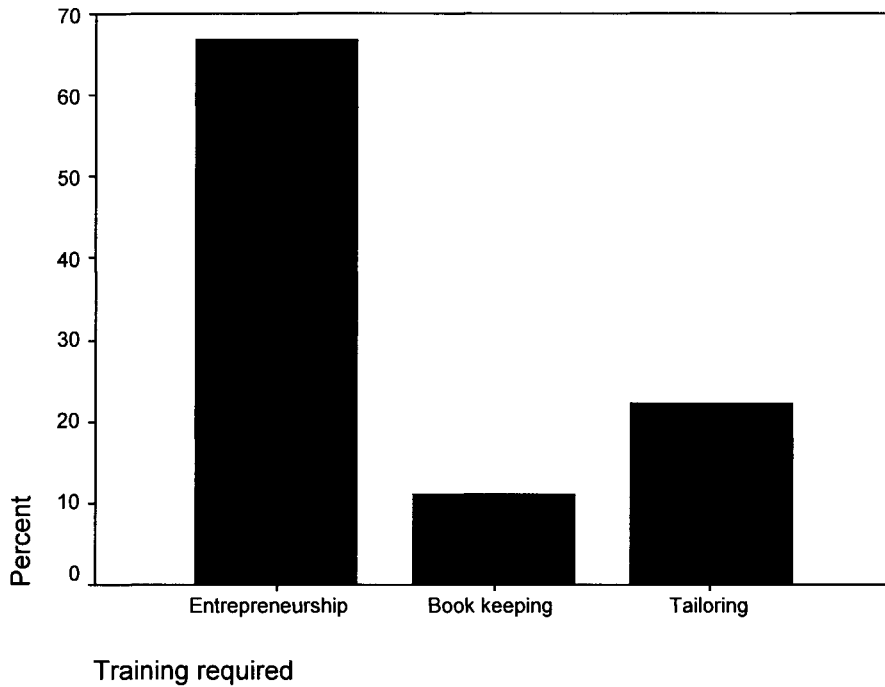
Source of capital to start the group was another area respondents indicated to be self initiatives. All group members' responds to have contributed from their own pockets 100%.The ability of the group members to contributes to the initial start up capital of the group is basically from the individual income generating activities that they were implementing.

Table 14: Shows the training needs for CBO members.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entrepreneur ship	6	66.7	66.7	66.7
	Book keeping	1	11.1	11.1	77.8
	Tailoring	2	22.2	22.2	100.0
	Total	9	100.0	100.0	

Source field data 2006

Chart 11: Shows training needs for group.



Source: Field data 2006.

Capacity building and development was an important aspect in project performance and achievement.

The respondents (group members) indicated the needs for training in areas which they identified to be a limitation to their economic development as far as the project was concerned. 66.7% of the group member (6) of them indicated that they need training on entrepreneurship, while 22.2% that is (2) members identify that they need tailoring training and 11.1% that is one member responds to the need of bookkeeping.

The implication is that, majority of group members were doing business without entrepreneur skills. The need for training on tailoring and entrepreneurship was of great need for the group members.

Table 15: Problems facing women as it was responded by CBO members.

		Frequency	Percent	Valid Percent	Cumulativ e Percent
Valid	Low level of education	3	33.3	33.3	33.3
	Inadequate business skills	1	11.1	11.1	44.4
	Low income	3	33.3	33.3	77.8
	HIV/AIDS	2	22.2	22.2	100.0
	Total	9	100.0	100.0	

Source: field data 2006

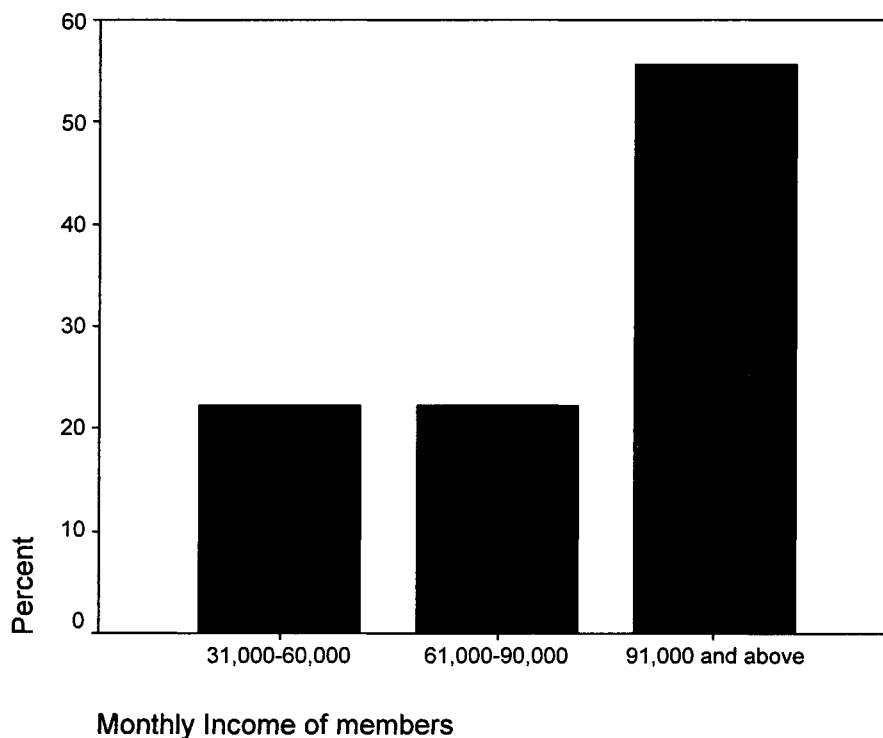
From the above data it shows that, low level of education (33.3%) and low income (33.3%) were leading problems that affects women followed by existing HIV/AIDS that affects women (22.2 %) and inadequate business skills (11.1%).

It is a matter of fact that, education is the key for life, there for a person without education is not capable or confident with his development. Due to some cultural attitudes, education has contributed to the discrimination of women/girls. In most societies women and girls are denied their rights for education instead, they are burdened with domestic chaos. This has contributed to low income of women as they can not manage their business well.

Monthly Income of the members:

Most of the group members 55.5% were earning a monthly income of Tshs 91,000/= and above their respective income generating activities they were doing, while other group members responded by showing that they were earning below that amount 22.2 % earned Tshs 61,000 to 90,000/= and another 22.2 % earned an income which ranged from 31,000/= to 60,000/= that was the lowest range. The implication was that, group member's income was not much as could be appreciated bearing in mind the increasing cost of living. Women can make more profitable business if they are supported or provided with business skill or entrepreneurship skills and access to capital inform of loan. This is among factors that continue to hinder women initiatives in economic development.

Chart 12: Monthly income of respondents



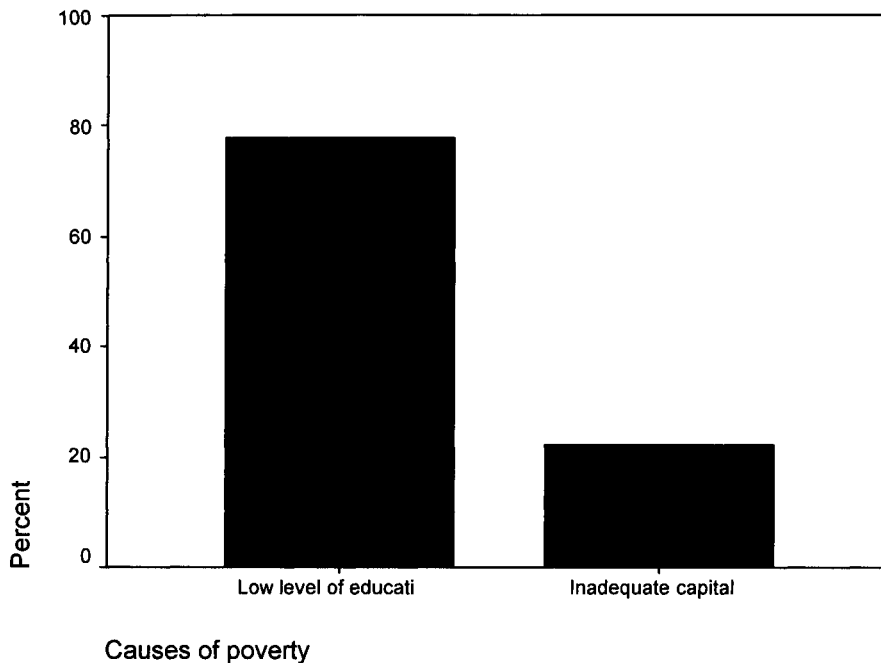
Source: field data 2006

The implication is that, the group members have ability to grow and to improve their ventures using the available opportunities. Also there is a great possibility for the group members to improve their income if they will be able to get the trainings which they have identified e.g. entrepreneurship so as to enhance their business capabilities. The amount currently earned does not enable them to meet their family needs such as education, medical, food and shelter. There is a need to improve their income by using the strategies they have identified.

Tables 16: Show the responses of CBO members on the causes of poverty:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Low level of education	7	77.8	77.8	77.8
	Inadequate capital	2	22.2	22.2	100.0
	Total	9	100.0	100.0	

Source field data 2006

Chart 13: Shows the response to the causes of poverty.

Source: Field data June 2006.

The need to know the causes of existing poverty in the community was also responded by group members and 77.8 % indicates low level of education and others 22.2% indicates inadequate capital for investment.

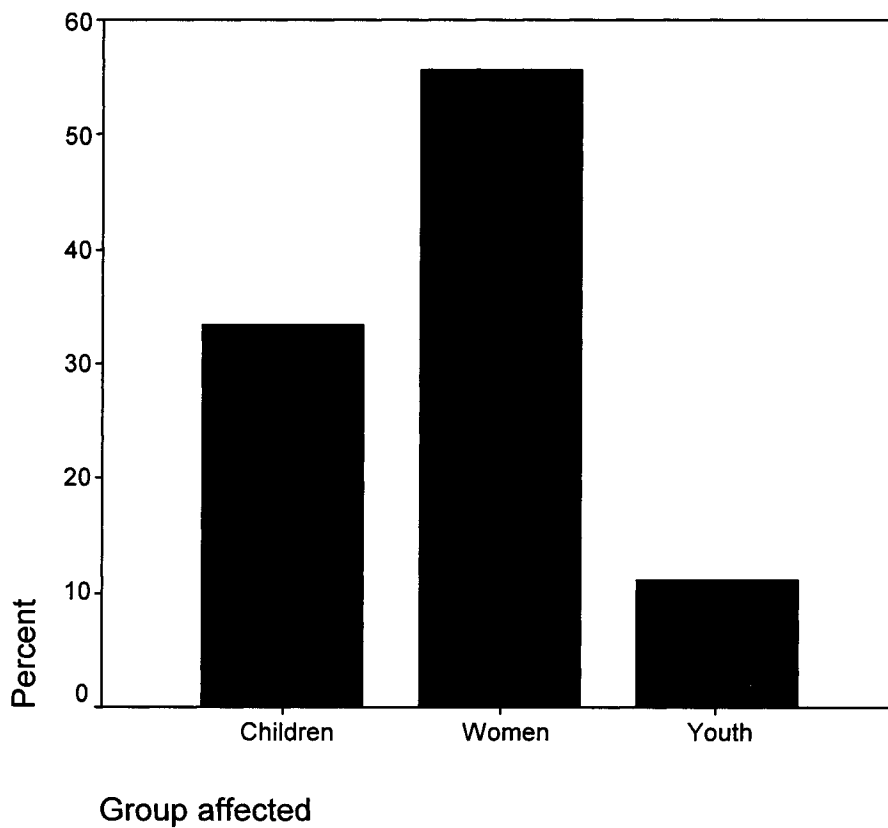
Here it means that education is very crucial to the people economic development.

Thus, lack of education and capital for investment to them was the major cause of poverty. This is also justified by the effort which the government is doing in investing on education at all levels as a strategy to alleviate poverty.

Table 17: Shows the responses on the most group affected by HIV/AIDS.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Children	3	33.3	33.3	33.3
Women	5	55.6	55.6	88.9
Youth	1	11.1	11.1	100.0
Total	9	100.0	100.0	

Source field data June 2006

Chart 14: Shows most groups affected by HIV/AIDS.

Source: Field data 2006.

The issue of HIV and AIDS should not be left aside as it has an impact in community economic development in all, regardless of their sexes. Responds from group members indicated that, existing poverty at the community level was a major cause of HIV/AIDS 55.6 % while cultural norms (22.2 %) and lack of education (22.2 %) also contributes to the problem.

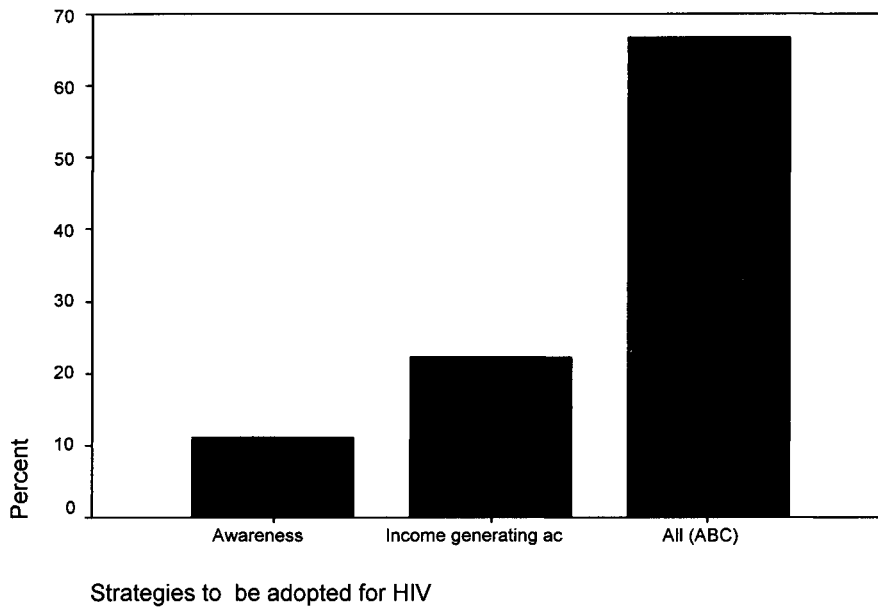
The researcher further looked at the most affected group of people and the responses from the group indicated that, women were the most affected (55.6%) followed by children (33.3 %) and Youths 11.1%.

The implication was that, women were vulnerable to the problem due to poverty existing among them as a result of cultural norms and values which denied them access of education, property ownership, and decision making and sexually exposed to HIV and AIDS due to biological nature.

Table 18: Strategies suggested for HIV/AIDS control.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Awareness	1	11.1	11.1	11.1
	Income generating activities	2	22.2	22.2	33.3
	All (ABC)	6	66.7	66.7	100.0
	Total	9	100.0	100.0	

Source field data 2006

Chart 15: Strategies suggested for HIV/AIDS control.

Source: Field data 2006.

Majority 66.7% of the group members recommended on the awareness of the community and also income generation activities so as to get rid with poverty which is among the associate factor. Other members recommend income generating activity 22.2% while 11.1% responded both.

Thus, the general implication was that there was a need for increasing awareness to the community members on HIV/AIDS and support to the income generating activity so as to alleviate poverty.

1.1.3 Focus Group Discussion:

Focus group discussion was conducted to 40 youths composed of boys and girls, who have completed their training at St. Maria Women Group and other vocational training centers. The discussion focused on existing problems in the community basing on education, business type, income, culture attitudes and knowledge on HIV/AIDS.

Table 19: Sex of the focus group respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	F	23	57.5	57.5	57.5
	M	17	42.5	42.5	100.0
	Total	40	100.0	100.0	

Source: Field survey 2006

The discussion revealed that, out of 40 youths, females were 23 (57.5%) male 17 (42.5%) all of them completed primary education and joined vocational training centre that is 100 %. Majority of females who participated in the discussion were graduates of St. Maria Women Group, who were purposely selected.

Table 20: Age of focus group respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Age 18- 25	24	60.0	60.0	60.0
	Age 26-33	16	40.0	40.0	100.0
	Total	40	100.0	100.0	

Source: Field survey 2006

About 60% were between the ages of 18 to 24, while 40% were above 26 to 33 years.

Majority of the respondent were within production age that is they were at youth stage capable of working and to cope with technological changes.

Table 21: Education focused group of respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid VCT	40	100.0	100.0	100.0

Source: Field survey 2006.

Table 22: Marital the status of the respondent.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	25	62.5	62.5	62.5
	Married	11	27.5	27.5	90.0
	Separated	4	10.0	10.0	100.0
	Total	40	100.0	100.0	

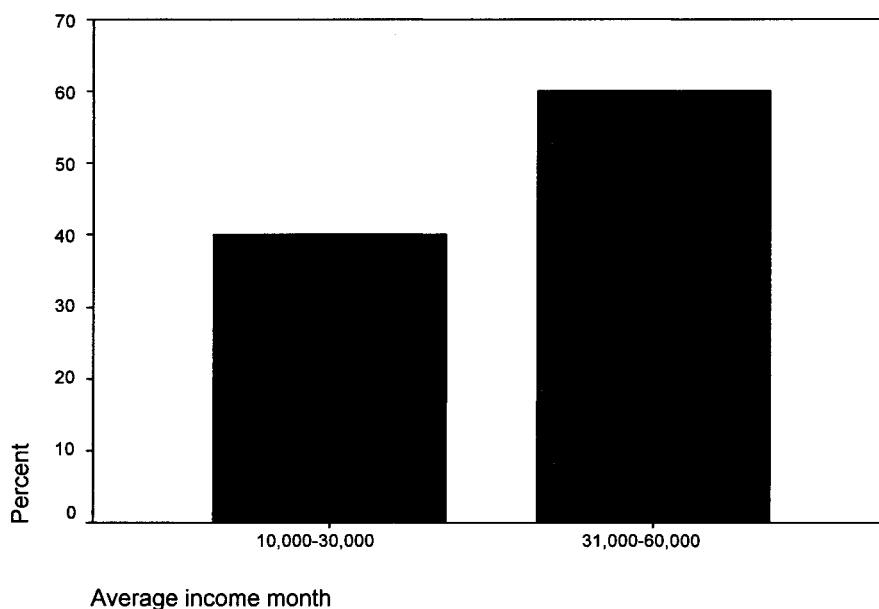
Source: Field survey 2006

Table 23: Shows income activities done by respondent.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tailoring	23	57.5	57.5	57.5
	Carpentry	17	42.5	42.5	100.0
	Total	40	100.0	100.0	

Source: Field survey 2006

Majority of the youths especially females were doing tailoring with batik clothes selling 57.5%, while male youths were doing carpentry 42.5%. This indicated that, there was gender segregation of work in the community. Women can hardly be found doing carpentry or masonry, they tended to think that such activities were male work.

Chart 16: Shows income of the respondents

Source: Field data 2006.

About 60% of the youth were able to earn an income ranging from 31,000 to 60,000/= per month, and most of them were doing carpentry work which has high demand especially on construction and household furniture. Others were involved in tailoring

and batik selling a business which was done by many people and the competition with imported second class clothes (mitumba) was also a threat to this type of business.

Although they were involved in income generating groups, 28 of them whom are 70 % could hardly manage to meet their basic needs, while 12 (30%) could not manage to meet their basic needs. This was due to low capital and inadequate business skills, and competition from other sellers as they lacked marketing skills.

Table 24: Focus group on ability to meet needs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Hardly manage	27	67.5	67.5	67.5
	Not	13	32.5	32.5	100.0
	Total	40	100.0	100.0	

Source: Field data 2006.

It was further learnt that, some of the youths were provided with equipment (tailoring machines and Carpentry tools) when they completed their training and business skills which enabled them to operate their business profitably, others did not neither receive equipments nor business skill training, therefore they did not have enough equipment nor business skill to operate their business profitably

Table 25: Problem encountered focus group.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Low education	9	22.5	22.5	22.5
	Low capital	16	40.0	40.0	62.5
	Inadequate Business Skills	15	37.5	37.5	100.0
	Total	40	100.0	100.0	

Source: Field survey 2006.

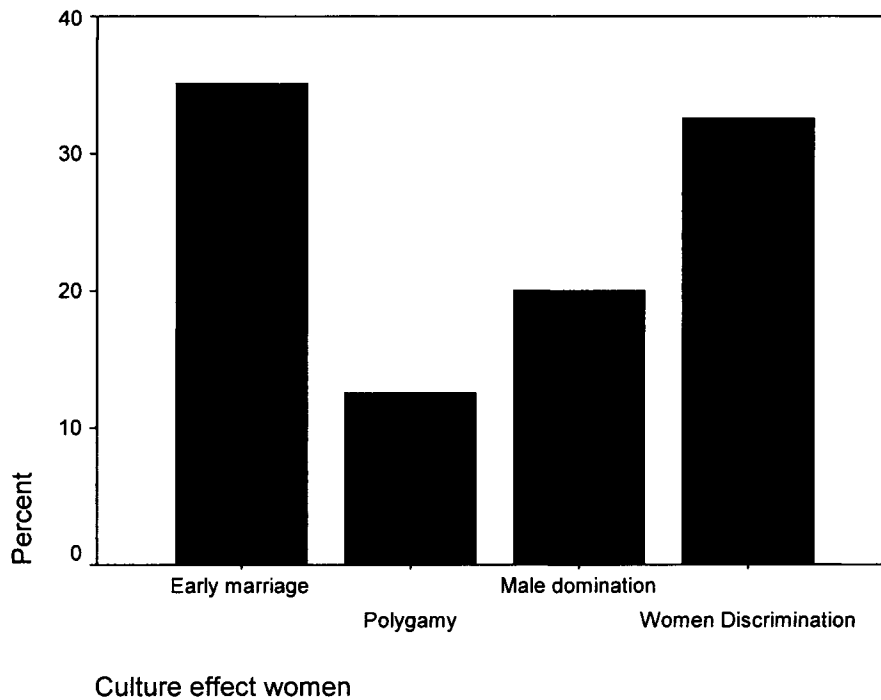
The discussion focused on at the problems which was facing women in income generating activities as it was among the topic for discussion. Majority mentioned low capital to invest in the business. Majority of them do not own property, therefore they had nothing to invest in the business. 45% as opposed to 32.5% mentioned inadequate entrepreneurship skills. Here the respondents elaborated that, although the women could manage to get small amount of money from their local loan system (upatu) still one can fails to repay back due to lack of business skill, as a result they end up getting loss, and close the business.

Cultural that affects Women.

The discussion further looked at the issue of cultural attitudes existing in the community and the group identified some cultural practices, which were a barrier to development of women such as early marriage 40%, this was very common among the Wapogoro and Wandamba who was the dominants tribe in Ifakara. This was also accompanied with the pre-marriage test where by a man can borrow a girl and stay for some years without marriage on observation if she will qualified to become a wife.

Male domination of the family income and properties rated 22 %, women, children discrimination rated 35 % and polygamy rated 2.5 %.

Chart 17: Shows the culture effect women as per focus group responses.



Source: Field data 2006.

Table 26: Show the most Affected group with HIV/AIDS.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Youth	8	20.0	20.0	20.0
	Women	24	60.0	60.0	80.0
	Children	8	20.0	20.0	100.0
	Total	40	100.0	100.0	

Source: Field data 2006.

Lastly, the discussion focused on the most affected group. They mentioned women to be more vulnerable to the diseases 60% while 20% indicated youths and 20%

identified children. Women were mentioned as victim number one due to the cultural factors which exposed them to the diseases, as well as their biological nature. Women were also burdened on the disease by taking care of the family and the affected relatives (PLWAs)

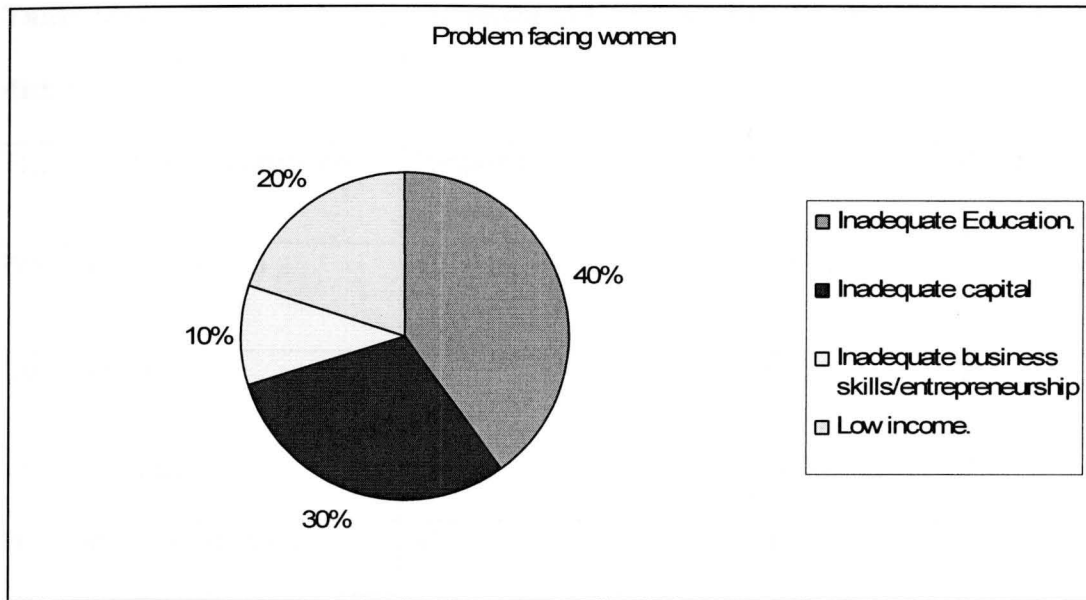
- **Response from government departments;**

The questionnaire was distributed to five staff from each department namely Community development and Cooperative. The major issues were to identify problems facing women and the support which the said government department was providing to women groups as responsibility of the institution and suggestions.

Table 27: Shows the response from district government official's problem facing women.

Problem Facing Women	Respondents	Score	Percentage	Ranking
Inadequate Education.	10	4	40 %	1
Inadequate capital	10	3	30 %	2
Inadequate business skills/entrepreneurship	10	1	10 %	4
Low income.	10	2	20 %	3

Source: Field survey 2006

Chart 18: Problem facing women as it was responded by district officials.

Source: Field data, KDC official despondence 2006.

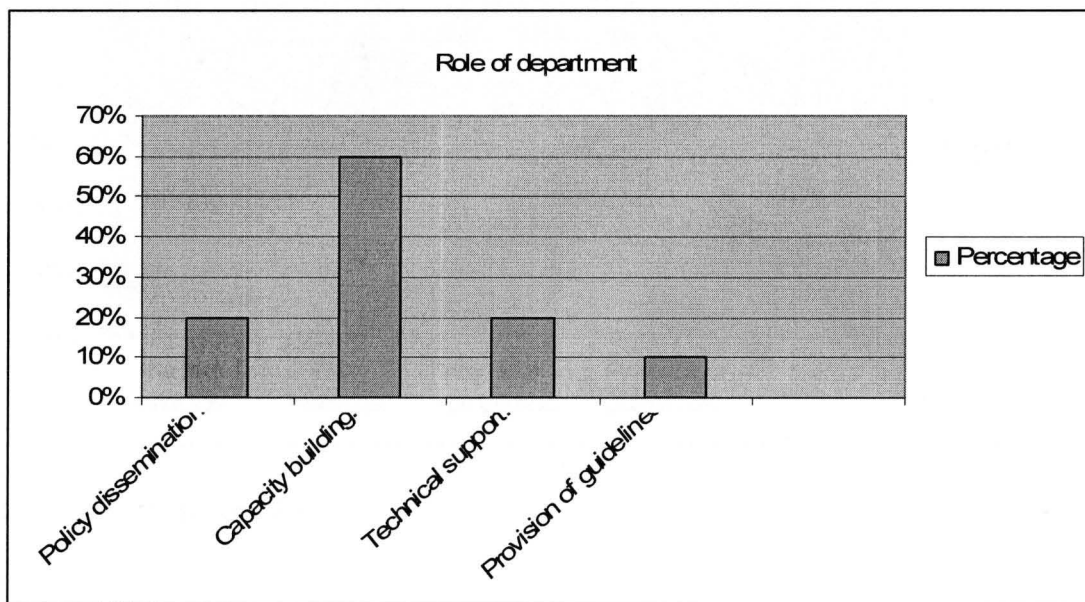
According to response of the community development and cooperative staff on problems which affects women, the data revealed that 40% indicated inadequate education among majority of women. This contributes to poor economic basis. 30% of the respondents identified inadequate capital as a problem. This has directly influenced access to credit facilities as well as ownership of properties among women. It is also known that, majority of women do not own properties as a result they are denied access to loans. This was so because most financial institutions need a property for collateral when securing loans.

Table 28: Shows the role of government in CBO support as it was responded by district officials.

The role of the departments	Respondents	Score	Percentage	Ranking
Policy dissemination	10	2	20 %	2
Capacity building.	10	6	60 %	1
Technical support.	10	2	20 %	2
Provision of guidelines.	10	1	10%	3

Source field data 2006

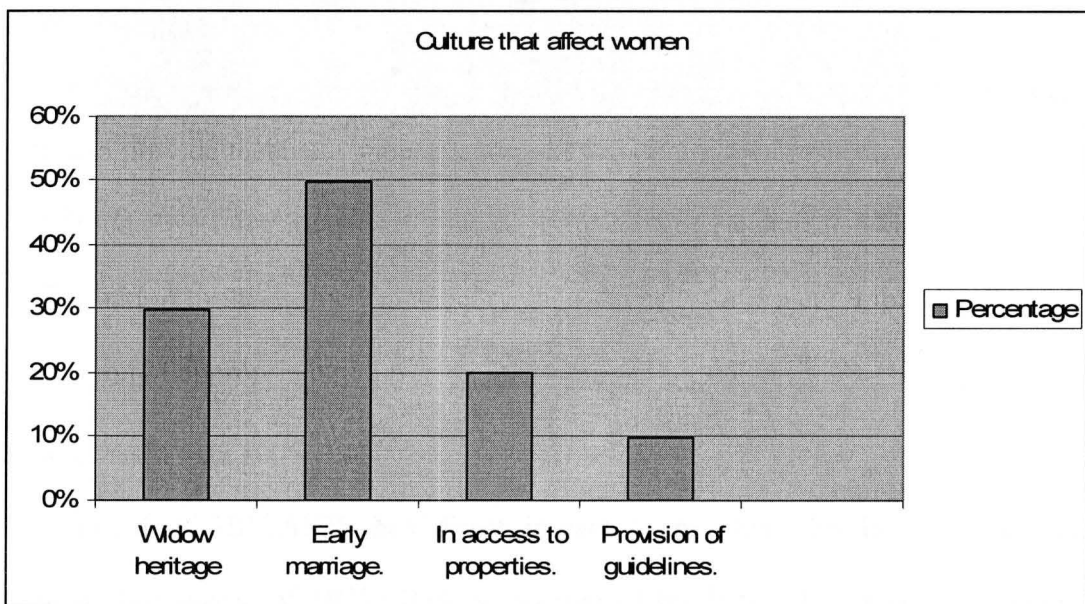
Chart 19: Shows the role of government in CBO support.



Source field data 2006

According to district community development and cooperative department staff respondents, it was learned that, they have the major role to support women through capacity building in entrepreneurship. It was further indicated that, the government role is to provide technical support and policy dissemination respectively. Other roles mentioned by respective staff were provision of technical skills and policy dissemination to the women to enhance their capacity in project implementation and integration of appropriate policy.

Chart 20: Shows the response from district official on cultures affects women.

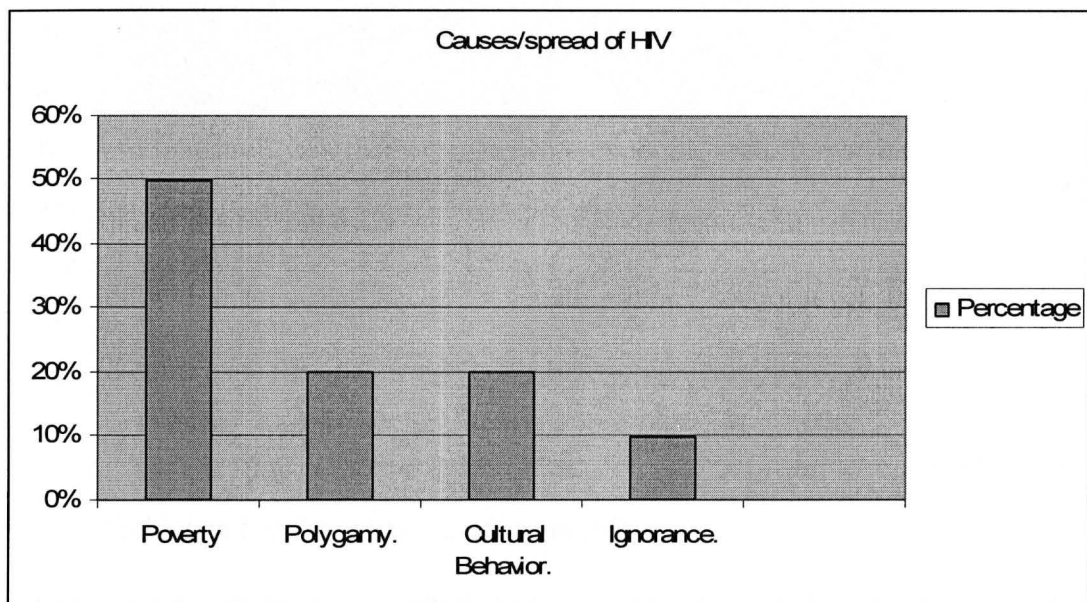


Source: Field survey 2006

According to responses from district officials it showed that, there were some cultures which affected women in development. Among the identified culture was early marriage (50%) while widow heritage scored 30% followed by in access to properties

20%. The implication was that, women were exposed to early marriage therefore the more reduced their chances to get education. This resulted into having large women population with inadequate education or with primary school level. In general all the identified culture ate the ones which contribute to vulnerability of women.

Chart 21: Shows the response from district official on causes of spread of HIV/AIDS

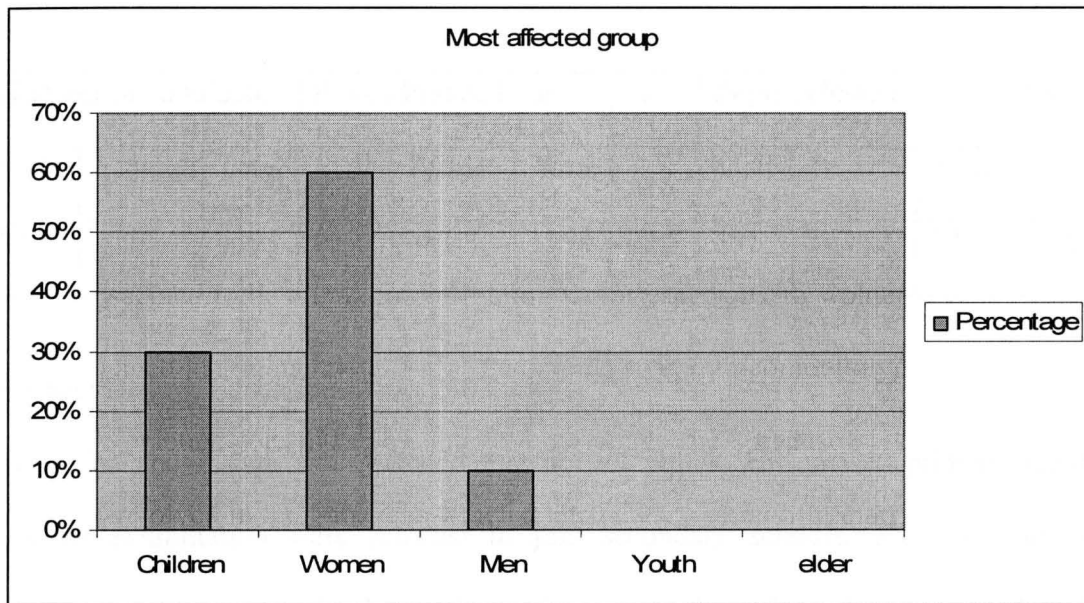


Source: Field data 2006.

The spread of HIV/AIDS has direct impact to peoples' development including women. The spread of HIV/AIDS is contributed by different factors. According to information obtained from district officials was revealed that poverty was a major contributing factor (50%) while polygamy and cultural behavior were also identified as other factors (20%) with 10 % indicated ignorance of the community to the diseases.

Poverty seemed to be a major contributing factor especially to women. Most of them were engaged in commercial unsafe sex in order to earn income. Polygamy was also a common practice for Ifakara people. It accelerates the spread of HIV/AIDS. Many men are involved in this practices which contributes to unfaithful marriage.

Chart 22: Shows the response from district official on most affected group.



Source: Field data KDC department officials 2006.

According to the responses obtained from the field it showed that, women were more vulnerable to the HIV/AIDS (60%) followed by children (30%) while men were only 10%. Women were more affected due to the biological nature, and also women had to care for the family including the sick ones. Such circumstances exposed women to be effected compared to men. Children were also vulnerable to the diseases as some of them were affected during delivery process and also become orphans and took care for sick as well as young ones.

1.1.5 Secondary Data:

Documentary review was also used as a source of data whereby different Kilombero District reports were consulted especially on education. The importance of this report was taken to add value to the data that was collected during the survey.

According to the district education report of 2003 the following were the statistics.

Table 29:Std. VII performance KDC.2003

Number of candidate			Pupils Passed Exam			%	Pupil Selected			%
Male	Female	Total	Male	Female	Total		Male	Female	Total	
2176	2217	4393	883	441	1294	29.5	381	368	749	57.9

Source: District Education report 2003

From the above data was revealed that not all pupils who passed primary school leaving examination were selected to join secondary schools. This was due to shortage of secondary schools which could accommodate all pupils who passed. Only 57.9 % pupils were selected compared to 42.1% not selected.

Table 30: Show STD VII performance 2004.

Number of candidate			Pupils Passed Exam			%	Selected to join secondary schools			%
Male	Female	Total	Male	Female	Total		Male	Female	Total	
2176	2217	4383	1144	638	1782	40.6	502	410	912	51.2

Source: District Education report 2004.

The above data indicates an increased percentage of pupils who passed examination only 51.2% but were selected to join secondary schools. 48.8% were not selected due

to few secondary schools existing in the district with capacity of the existing schools to accommodate the children.

Table 31: Shows STD VII performance 2005.

Number of candidates			Pupils Passed Exam			%	Pupil Selected			%
Male	Female	Total	Male	Female	Total		Male	Female	Total	
3860	3009	6,585	2860	2009	4,585	73.9%.	740	740	1454	31.7

District Education report 2006.

The above data indicates an increased performance of pupil at 73.9% although the number of pupils selected to join secondary school was 31.7%, it means that about 68.2% of the children who passed the examinations were not selected to join secondary. The question arising here is where they are going to be as the number of vocation centre at Ifakara is also few. There are only three VTC of which one is government owned, and the remaining are owned by a religious institution. The above data show the magnitudes of serious shortage of Secondary and Vocational Centers as it was identified by the community during need assessment.

Basing on the above district education reports, it indicated that there is a serious shortage of secondary school which resulted in to many children missed chances to joined secondary education. This has serious impact to life of the children as they are still young to manage their lives as well as not matured enough to overcome social cultural attitudes which are existed in the society including the pandemic of HIV and AIDS.

ii) Spread of HIV/AIDS:

According to World Health Report (2005) about country profile for HIV/AIDS, it was stated that “ the major vulnerable and affected groups include women 15-24 years old; orphans and vulnerable children 0-8 years old; men 25-34 years old” This report justifies the respondents comment who noted that women are the most vulnerable to the HIV/AIDS.

Another report by The Hendry Kaiser Family Foundation (2006) on HIV/AIDS Policy Fact Sheet; (The Global HIV/AIDS Epidemic) indicates that “women comprise an increasing proportion of people living with HIV/AIDS, accounting for almost half (48 %) as by the end of 2005. This trend is occurring in most regions of the world, and is particularly pronounced in sub-Sahara Africa, where women represent more than half (59%) of all adults living with HIV/AIDS.” Gender inequalities in social and economic status, in access to prevention and care services increase women’s vulnerability to HIV/AIDS. Sexual violence may also increase women’s risk especially young women who are biologically more susceptible to HIV/AIDS than men. The epidemic has a multiplier effect on women who have added responsibilities of caring for the sick family members, loss of property if they become widowed and /or infected and even, violence when their HIV status was discovered.

CHAPTER II: PROBLEM IDENTIFICATION.

This chapter focuses on the problem statement, based on community need assessment conducted in 2006 at Ifakara ward. Analysis of the target group stakeholders, project goal and objective set to address the problem are also addressed.

2.1 Problem statement.

St. Maria Magdalena Ifakara women group is a community based organization which aimed at improving women economic development at Ifakara ward in Kilombero district. Like other community organization, the group was not performing well due to some problems that facing the project such as:

- Lack of project document.
- Low income
- Inadequate business skills.
- Low capital.
- Effects of spread of HIV and AIDS

It was further revealed that in Kilombero district about 58% of women were living in low income and hardship due to existing cultural practices such as early/pre marriage, lack of ownership to economic resources, and ignorance which contributed to women's heavy work load. (KDC: Annual performance report 2006)

However, due to ignorance of the women the prevalence of HIV/AIDS in Kilombero district is high. Women are highly affected due to social and economic vulnerability they face. According to district HIV/AIDs report of 2005 the prevalence of HIV/AIDS at district ranges to 14.71%. The overall prevalence of infection among antenatal clinic attendees was 13.65%, while prevalence of infection per age was 14-

24 years 11.27%, (24/213) 25-34 years 19.23% (25/130) and 35-49 years 16.67(5/30)
(IHRDC report 2005 June)

It was concluded that, if the group will continue with project activities without proper project document, the group will not achieve its intended objectives as funding was very crucial for project activities implementation so as to achieve its intended goal.

Therefore, the need for having project document was of group priority so as to enable the group to mobilize funds from different donors for project implementation.

2.2. Target Community.

Majority of Ifakara people composes of women and men who are engaged on petty businesses. Youths are found to be unemployed due to lack of capital and inadequate post primary school centers where they can develop their skills. Young girls are found victims to the situation as most of them are engaged on domestic work and guest house attendants without formal employment.

Therefore the need for female empowerment through vacation training skills is highly justifiable bearing in mind that unemployment problem and the corresponding livelihood uncertainties. The main objective of the training was to impart skills, knowledge and attitude to females in selected field to make them self-employed or effectively deliver their competences when employed. Youths were targeted group as the project aimed at working with them because they could be accommodated for training at the centre so as to become self-reliant.

The communities were also the target population as it was one which sent their children for training at the centre. They were considered as a consumer of the services provided by the project at the centre. Therefore it was projected that the project would be able to support Ifakara community which was estimated to be at least 45,684 persons. Majority of the populations 80% were farmers, few people were involved in

petty business and fishing activity was being carried at the major river of Kilombero. Although paddy was the major crop which was produced for both food and cash crop, still people's income was very low due to poor technology used in farming.

It is expected that, the project will empower women and the community as whole through vocational skills and entrepreneurship. Further more, community awareness on HIV/AIDS control will be imparted to all community and reduction of the spread will be achieved.

2.3 Stakeholders:

Major stakeholders in this project are Kilombero District Council, Ifakara ward community and other NGOs operating in project area.

- Kilombero District Council.

The council has a role to provide technical advices and guidance to the project so as to ensure that the project objectives are achieved. Kilombero district through the Community development and Cooperative departments are directly involved in technical support to the group specifically on entrepreneurship and loan provision. The successful implementation of this project contributes to the development goal of the district council and improve living standard of the communities.

- **Ifakara Ward Communities and leaders.**

The project was intended to improve the income of the communities, the objective which was in line with poverty reduction strategy. The community leader's role was to ensure smooth implementation of the project and community mobilization for effective participation in the project.

- **Community members.**

Ifakara community members both women and men will benefit from the project through knowledge and skills that will be used to increase their household income. Also the whole community will improve their knowledge and awareness on HIV/AIDS therefore the spread of HIV/AIDS will be reduced and the number of orphans will be minimized.

Participation of the Ifakara community was in place as they were responsible in the enrollment and paying vocational fees for the children. The project aimed at working with women especially girls who completed their primary education and did not get chance to join secondary education. Further more women were among the disadvantaged group in the community. Women were also targeted as beneficiary so were given chance to join the centre in tailoring courses

- **Other Institutions.**

The existing of other development actors in the district also provides opportunity for the project. Different institutions provide support to the project since it addresses poverty reduction through community empowerment and income generation activities. Among Institutions and NGOs that have supported the project by providing funds are: - The Foundation for Civil Society, Forum Syd, TACAIDS and Plan International.

Table 32 Stakeholder Impact analysis.

Name of stakeholder group/organization	Potential benefits/costs	Project discussed with this group/organization	What is their opinion of the project & its goal	What is their opinion of the project design
Communities	(+)	Yes	Comment the project as it supports girls to become self-reliant.	Group to look for a large space so as to accommodate more girls so as to increase the number of girls/women who are becoming self-employed.
Community Leaders.	(-)	Yes	Recommend the project as it address the issue of poverty reduction/improve communities income and	The groups to liaison with leaders to ensure the graduate are allocated a place for conducting their activities within the community.

			control of HIV/AIDS	
Group Members	(+)	Yes	Members are positive with project as they earn some income from activities they are doing.	Need to add some more interventions and networking with other organization that are implementing similar activity to learn/acquire some skills. Improvement in resource mobilization to enable them to expand the project activities.
Kilombero District Council.	(+)	Yes	Recommend the project as it address the issue of poverty reduction/improve women income and control of HIV/AIDS	The group to design activities, which will enable them to get income for sustainability.
The Foundation for Civil Society.	+	Yes	Support the project by funding, as they are positive with the	To continued support the project interventions on HIV/AIDS.

			activities done.	
TACAIDS	-	Yes	Recommend the project, although the Group needs have project document so that they can support them.	They advise the group to ensure they have project proposal so that they can be supported. (Meeting the criteria)
Plan International Ifakara.	-	Yes	Commended the group activities, as it will empower women economically.	The project design needs to be improved so as to have the element of sustainability.

2.4 Project Goal:

The project goal aimed at improving social economic status of women and community at large in Ifakara by the end of the year 2007.

The project goal is going to be achieved through the underlined project activities that are intended to be implemented by the CBO in collaboration with community.

The project will enhance gender relations between female and male population of Ifakara with regard to opportunities, access and control over resources. It will also increase access to capital and enhance entrepreneurship among women of production aged. Furthermore, the project aimed at reducing HIV/AIDS new infection rates among people of in Ifakara.

2.5 Project objectives.

The immediate objective of the project is to improve the economic status of the women and the community by increasing the income of the Ifakara women in Kilombero district through income generating activities and capacity building by the end of December 2007. This will be achieved through the implementation of:

- Improving skills and knowledge of out of school girls and women by training them on tailoring.
- Enhance the capacity of women through provision of capital inform of equipment (tailoring machine) and entrepreneurship training.
- Increase awareness of the group members on control spread of HIV/AIDS.

2.6 Host Organization:

St Maria Magdalena Ifakara Women Group is women self-initiative group, which is operating at Ifakara town through self-help spirit.

The group started in 2003, with 9 women members.

The group is located at Ifakara town in Ifakara ward, Kilombero district.

- **Project Description.**

The project was involved with the training of girls who have completed primary school and out of school with tailoring course for a period of six months. The project was also involved in awareness creation to the community on HIV/AIDS prevention and control and catering services.

The idea of starting the group come as a result of existing situation where by majority of women were living in difficult condition due to lack of income to earn their living. The presence of girls/ children in town without proper activity was also an issue identified.

Thus to address the situation the women come together and established the group so as to enable them earn their living as well as to support girls who completed their primary schools and did not get the opportunity to join secondary school or any other formal school.

Another reason for the establishment of the group was the existing culture where by the women do not own any property at the family, as a result they become dependent to men

(for money) to meet their living needs, a situation which was not in favor of women as majority of them could not get what they needed. The issue of HIV/AIDS was also a concern for these women, as they were exposed to diseases due to social and economic factors such as low income, culture and traditional of the communities.

The group started by contributing a fee of Tshs 1000/= and a tailoring machine. Through their contribution in form of equipment, they were able to raise equipment worth Tshs 775,000/= and Tshs 50.000/= in cash.

- Activities implemented by the Group.

- iv) Training of girls who dropped completed primary school education on tailoring skills for 6 months for the fee amounted to Tshs 100,000/=. After training, they equipped them with a set of sawing machine, to enable girls on their way back to utilize their skills so as to earn a living.
- v) Conduct meetings on HIV/AIDS awareness and control to the group beneficiaries and communities. The integration of this activity is to ensure multi-sectoral approach of combating HIV/AIDS at all sectors.
- vi) Addressing low income is also an activity the group is implementing by ensuring there are funds to sustain the group activities as well as group beneficiaries to earn an income. This was done by providing catering services to the different functions held at the area such as workshops, meetings, trainings and social functions.

- **Structure**

The group is organized in simple organization structures, which ensures participation of all group members and the community whom are beneficiaries.

The group is guided by simple legislation so as to ensure that operations are smoothly implanted. See appendix 5 organization charts.

CHAPTER III: LITERATURE REVIEW.

This chapter explains different scholars consulted in order to get a picture of the theoretical, empirical and policy contributions on low income to women from various areas of the world including Tanzania society.

3.1 Theoretical Literature.

The Tanzania development vision 2025 aims at achieving high quality livelihood for its people attain good governance through the rule of law and develop a strong and competitive economy. In order to attain it, gender equality and the empowerment of women in all socio-economic and political relations and culture are considered. Gender is mainstreamed in all aspects of development to promote national economy, political, socio and culture.

“In Tanzania it is estimated that women especially rural women provide 80 percent of labour force in rural area and producing 60 percent of food production. Though, they are the main producers of cash crops, the environment do not allow them to own their own wealth. Women do not have decision on the reproductive issues for example most women cannot decide on the number of children in the family though they are the ones playing a big role in child rearing. “<http://www.tanzania.go.tz/gender.html>

“A Gender pattern in employment, in farm and a non farm activity has changed in Tanzania during the last ten years. As an increasing number of women have become

active in market-oriented activities, and more responsible for providing cash needs for their household. Women are in the forefront in expanding micro and small enterprises in what is often referred to as the informal sector.”

Women and men have been found to enter in the labour force in different ways, and terms, not only in Tanzania, but also worldwide. Differences were found between women and men, as well as among different groups of women (rural-urban; rich-poor; educated – none educated) and men. Certain kinds of work have been stereotyped as being ‘male’ or ‘female’, because of the socialization process on the division of labour which stipulates different roles for men and women. Most rural women carry water, firewood and farm produce on their heads, and at home they take care of children, cook and do farming.

Gendered assumptions, however, contribute to a process whereby most women are allocated low paying, unskilled or lesser skilled work in both formal and informal sectors of the money economy. The terms upon which women and men compete for employment are set by wider social relations, including cultural, economic and political arenas. These include an assumption that a woman’s primary commitment is to care for a family at home, in the ‘reproductive’ sphere of life; and that each woman depends on a male provider for cash needs.

In Tanzania about 60 percent of women live in absolute poverty. This is a result of the increasing poverty among the rural and urban population generally, the growing gap

between the rich and poor; women and men; and among women themselves is widening. In the rural sector and the poor urban suburbs, women carry a heavier burden because by tradition, women lack property rights and they also lack adequate knowledge on existing credit facilities. Due to their low education level, their knowledge and skills on how to manage their work is generally low. Most of women also depend on poor technology, which consume their time and energy.

To overcome this situation, the United Republic of Tanzania committed itself to enhance women's economic capacity through making credit facilities available to a majority of women and supporting women entrepreneurial skill, improving their management capabilities, increase training and access to technology.

Further more the government put strategies to improve the economic empowerment of women. The first strategy was to make access and equitable control of means of production possible for women. The Government therefore revised the National Land Policy of 1995 and enacted the Land Law Act of 1999 as well as the Village Act of 1999. This move had enabled women to own clan and family land on equal rights with men. The Government working with NGOs and international donor agencies have made a step to educating men and women on the importance of women owning land and other means of production. The role of women and their contributions at the family and community levels in the development process have been emphasised.

“Traditionally the position of women in Tanzania has been low compared to men. Women were not expected to influence the decision-making processes from domestic

level to the national level. In the family attitudes, which consider men as heads of households, exists. These attitudes are rigidly based on patriarchal structures, which limit women voices from influencing allocation of domestic resources. At national level, the existing attitudes influence the election and appointment of women to high profile positions and hence limit women's voices from impacting decision making and the planning process". (<http://www.tanzania.go.tz/gender.html>)

The Government of Tanzania recognises that women's advancement and achievement of gender equality are a matter of human rights and a condition to social justice. The Government reaffirms its commitment to enhancement of women's rights for national and world progress. The Government has rectified the convention on the elimination of all forms of Discrimination against Women (CEDAW). Furthermore, the Government of Tanzania reaffirms its commitment to the Beijing Platform for Action that upholds the Convention for total elimination of all kinds of discrimination against women and all other international human rights instruments calling for gender equality. Promotion of women participation in politics and decision making is among the four critical areas of concern for Tanzania.

The Government has changed regulations and taken affirmative action to include women in decision making. The Parliament passed a Bill in 2000 to increase the seats. In the local Government councils where women are assured of 33 percent of seats while in the Union Parliament women are assured of 20 percent of the seats.

Education is a key to liberation and an important tool to alleviate socio-economic problems. Women face numerous constraints to access education and training at all levels. The problems include the unfriendly pedagogy especially in the teaching of mathematics, technical and science subjects, which require competitiveness and some degree of assertiveness which girls often lack. Truancy, pregnancy, economic hardships and early marriages constrain girls from completing their schooling. Existing social attitudes favour and promote boys' education and pay less interest in the education of girls.

The Government committed to increase women access to education in order to narrow the gap between boys and girls in primary and secondary schools. For example while the enrolment of girls in primary schools is 50 percent, in secondary schools girls are 46 percent of the total enrolment. Less and less girls are enrolled in higher learning institutions (at the university girls are 17 percent of the total enrolment).

One of the major constraints facing women in gainful employment is low education inadequate economically productive skills. The focus of the Government has been to increase women enrolment into vocational, tertiary and higher education. The Government also restructured education and training at this level so that it relates to employment creation. It is a fact that girls and women including those who complete schooling and training do not get equal access to employment opportunities. Constraints

facing women in employment include lack of child care facilities both day care and nursery schools.

Marja-Liisa Swantz in *Women in Development* (1985), *A creative Role Denied*, tries to explain the situation of women in Tanzania as a case study. In the Tanzania press and at public meetings, women are exhorted to become part of the country's development. In reality it is the women who in their own persons integrate the new development with the old.

"The women's position reflects most of the contradictions that are inherent in an African society. The woman becomes the symbol of everything that has traditionally been precious. Tanzania development is based on agriculture, and women form the main agricultural labour force. "When President Nyerere outlined the program for rural development he recognized that in the traditional society women carried more than their share of every day toil in all phases of production. (Nyerere, 1963, 339). The women are integrated into the process of development yet by and large things go unnoticed. They have not been given due recognition, either, in their role of nurturing the young. What the nation will be tomorrow depends on the work of women today if child rearing continues to be the domain of women." (Marja-Liisa Swantz, 1985)

Women have access to means of production including land, cattle, implement etc; however the majority does not own those means as they are vested in the hands of men as husbands, fathers, brothers and sons. There is no doubt that power based economic

means is a way of subjecting women, especially through their deprivation of their right to hold the little to land.

Lois Stevenson and Annette St-Onge (2005): Support for Growth –oriented Women Entrepreneurs in Tanzania observe that, the state of women’s enterprises in Tanzania is not well established due to the reason that, Tanzania has no comprehensive data on the number of women in the MSME (Micro, Small and Medium Enterprise) sector, the size of their enterprises, or their distribution by sector, only estimated number are available.

(In National Information Sector Survey 1991) women accounted for about 35 % informal enterprises. In 1995 it was also estimated that the proportion of women in the sector could have rise to 70% of the informal sector labour force.

In year 2006 ESRF (Economic and Social Research Foundation) study, 55% of enterprises in the sample were owned by women (as per in Mlingi, 2000 pg. 89) (Swiss contact 2003) estimated that women owned 43% of Small and Medium Enterprises (SME)” (Lois Stevenson and Annette St-Onge; 2005)

It is was further explained that, women are predominantly found in formal, micro level and low growth sector and encounter high competition while earning subsistence income. Women are seriously affected/hindered by their low level of education, women are unable to find employment in the formal private and they are first to lose their jobs in retrenchment exercise. Their business opportunities are influence by their traditional

roles in food production sewing, craft small scale farming and small scale cooperative production. Many women lack exposure and socialization, which limit their ability to identify higher growth potential ventures. Normally they operate in groups from home that resulted to lack social, cultural and business support for their roles as entrepreneurs. Low level of education contributes to the low saving for women who are operating in the informal economy, their force their ability to accumulate savings required for the start up process is limited/minimized. Tanzania women additionally they lack access to working capital and credit facilities which resulted to have low profits to reinvest in their business ventures. They are risk adverse with limited capacity to absorb the cost of failure.

Women also lack technical and business management skills, including sophistication need to negotiate with financial institutions women inability to secure sufficient capital to scale up, lack of opportunities to meet their needs of small/tiny markets niches in their local communities or lack of skills to take enterprises beyond the micro level. High literacy rate resulted to the women afraid to take big loans, has less collateral to go for bigger loan, low level of bargaining power and less access to business premises, thus resulted to be more home based.

The report further say that the growth rate of women owned MSEs appears to be very low indeed much lower than that of male owned enterprises (UDEC, 2002) This further reinforces the stereotype that women are only able to function at the micro enterprises levels the preliminary report o women in Tanzania (UDEC 2002) stated:

...“Most women are said to have little or no interest on commitment to business activities and the entrepreneurial career. They are also said to have limited motivation

for developing their activities to more sustainable and profitable levels. It has been noted that women prefer to develop several micro enterprises rather than develop existing businesses into small and medium sized enterprises” (Lois Stevenson and Annette St-Onge, 2005).

Most women entrepreneur faces some barriers in their economic growth. Majority of women fail to obtain loans from financial institutions because they are unable to meet loan conditions pertaining to security/collateral this is due to the reason that many women do not own properties in the community which can be used as collateral.

In general, all women operating in the MSME sector are subject to a number of cultural, social economic and operational barriers that limit their ability and capacity to take their enterprises to the next stage of development. Limited access to quality and affordable business development services, access to terms finance and sufficient working capital to meet their needs, multiple taxes and compliance with labour laws.

According to the report, it is further indicated that “: although women entrepreneur have co sisterly proven to be good credit risks as a result of good repayment histories) limited access to credit for both new and growing women owned firms is confirmed by researchers and key informants as a major constraints. Two thirds of women entrepreneurs in the (ILO 2003) study used their own savings from family and friends (21.1%) credit from microfinance institution (86%) credit from a bank (3.9%) credit from a money lender (0.8%). As their business grow they depend even more on their own saving (28.0% and bank credit (10.2%) and less on money from their spouses

(1.6%) and family and friends 12.2% it further says that only half of the women who applied for bank credit were successful (ILO 2003) the most commonly cited problem were cumbersome procedures, high interest rates and the requirement for 125% loan collateral. Since Tanzania women are often denied control over property, either because of property laws or traditional customs, they are unable to meet these collateral requirements. In addition women entrepreneurs in the (ILO 2003) study felt that bank officers did not take them seriously, doubting whether they would repay loan. Their success rate in obtaining credit from MFI was 75% but in some cases the micro loan ceiling was too low to be of much value. Interest rates are variable and often go higher than 30%. Factors such as these are detrimental to the starting and growth of women-owned firms”

The government of Tanzania started to promote small industrial sector since 1966 under the National Development Corporation. The emphasis was to establish small industrial clusters, essentially for training in workshop. In 1973 it was taken over by SIDO and continued to operate to date.

In 2003, the SME Development policy was approved by the parliament with overall objective to foster job creation and income generation through promoting the creation of new SME and improving performance and competitiveness of the existing ones to increase their participation and contribution to Tanzania Economy.

Therefore, support for growth oriented women entrepreneurs in Tanzania.

Tanzania has embarked upon the economic process and is continuing to build upon and address the needs of micro small and medium enterprises (MSME)

Tanzania women entrepreneurs need greater access to affordable technical and entrepreneur ship. Training is needed in such sector eg. Food processing, entrepreneur ship, management skills training need to be provided, and market exposure to broader their training areas.

Some women are engaged in cooperative initiatives in rural areas exposed to similar countries practices in other countries would help to introduce product development ideas and expose them to production and marketing practices. Women in both rural and urban localities need more consistent access to training opportunities and wider range of business development. Young women are reported to have interest in more innovative economic activities and this should be encouraged by exposure to education, technical training and business support. The loan guarantee program has paid an essential role to remove financial constraints for the benefit of women who are already operating enterprises that have growth potentiality.

The process of formalization of enterprises must be reviewed and become user friendly. This will enable those MSEs which are operating in the informal economy to be prevented from making transition to formalization and achieving growth. Adequate business premises and marketing outlets will help women to increase production and sales. Measures are needed to encourage the formation of more women entrepreneur association and to engage this association in membership growth. Working with individual WEA to form national alliance would give stronger voice to the needs and

concerns of the women who owned MSEs and help to raise the profile of women entrepreneurs among government financial institution and community support organizations.

Creation of favorable entrepreneurial environment for women entrepreneurs is extremely important. Strong promotion of women entrepreneurs, by influencing changing in the legal system (laws) and cultural practices that discriminate against women or deny them equal rights and opportunities. The need for gender mainstreaming initiatives in the public and private sector, as they affect women's enterprise development, lack of attention and support resulted to the few women to expand their enterprises.

3.2 Empirical Literature:

The Canadian women's foundation (CWF) and Canadian women's community Economic Development council in order to find out the strengths and challenges encountered conducted a research on Women centered community development CED programs in Canada.

This research was designed to analyze the program designed by for a low income woman in Canada. It is recognized that low income women face considerable barriers in attempting to move out of poverty due to their limited access to jobs that provide a decent salary, to credit or capital to start a business to professional and social networks, and or training'. (From poverty to empowerment: A research report on women and community economic development CED in Canada)

The program is tailored to specific need of low income women as essential part in fighting against poverty in Canada focus on women was basically on reasons that Women face gender discrimination in employment and in market places

As a result of gender roles and inequalities, women have great difficult in achieving economic security than men. Increased economic self-sufficiency for women impacts directly on their health and wellbeing as well as that of their families.

CED strategies enable low income women to realize their individual and collective potential and to effect positive and long term changes in their lives and circumstances.

From the research it was founded that women centered CED projects are making significant contributions to the poverty alleviation in Canada. The also save the voice of women in CED as well as remain on the periphery of mainstream policy making.

The experiences and achievements of women centered CED shows that the strength and successes of CED lies in the balance between its economic and social objective, they also the show way forward for sustainable and long term solution to poverty and inequality. (A research report on women and community economic development in Canada 2004)

Basing on the information collected in this case study including literature review it is further revealed that “women and men do not occupy the same position in relation to policy, employment and economy. Women are generally in a less advantageous position

than men and have fewer opportunities to achieve economic security”.(A research report on women and community economic development in Canada 2004)

Among the women who are most vulnerable to poverty are single parents, women living in rural areas, Aboriginal women, black women and other women of colour recent immigrant women, women with low formal education, young women, women with disability and senior women the evidence further indicates that the options for low income to move out of poverty are diminishing as a result of government cut backs in social spending and the restructuring economy. (A research report on women and community economic development in Canada 2004)

A research report on women and community economic development in Canada 2004) was leant that the “ program enables the women to diversify funding to lobby in the government as well as creating opportunities for women to work in the new sector of the economy and increase access to low income to vital resources such as capita and credit.” The program achievements were also in leadership that is been exercised by the women in the field of CED. What is required is to strengthen the application of gender analysis in CED policy and practice. The wealth of experience and knowledge that have been gathered in this report it is the lesson of talent, creativity, commitment and idealism of women who are among CED greatest proponents and standard bearers.

The women centered CED program is a live example of the programs that have addressed the marginalized situation of the women and enable them to fight against

poverty. As other women all over the world and Tanzania particular, this study reveals that women can make their life better if they come together and improve their skills and knowledge towards economic development. Knowledge is power, therefore by acquiring knowledge women can mobilize themselves and fight against poverty, provided that the government is providing a policy which is in favor of women economic empowerment.

A.A Chamwali and G.N Shumbaso (2004) their research on the status of Ifakara Women, Kilombero District, find that “Women are mostly modern in their beliefs about the roles of the sexes. The wives do 68% of the common household activities all the time. 87% of the Ifakara households are male dominated with regard to domestic decision-making. The husbands are more educated than the women and are on the average, 7.5 years older than their wives. 86% of the women owned belonged to at least a club, an association or other social groups education is an important domestic and public women’s status variable. An Educated woman is respected not only by her husband but also by the public at large. Ifakara women should strive to acquire more education in order to raiser their social Economic status.” A.A Chamwali and G.N Shumbaso -pg 20 (2004)

(Aurelia N. Kamuzora,2001) conducted a research in Women Education and Economic empowerment in Tanzania, case study which was made to examine the survival of credit supported women business in Tanzania. The main focus was made to the women business in Kagera region. The study used various survival models.

Women credit service scheme in Tanzania started between 1961 – 1985 and many more in 1980 (Meghji 1987) in some cases, small investors were given loans as a strategy to promote small scale activities for poverty alleviation. Such schemes were established through government initiatives (Kashuliza, 1995). Recent evidence suggests that there are some serious limitations to the development influenced of such credit facilities (Makombe et al, 1998). Both studies argue that access to credit is not a guarantee for investors to perform well. In their survey of 12 programs involving seven countries of Africa, Botumilo et al (1996) observes that it is not very usual for credit to trigger a continuous increase in technical sophistication, output or investments. However, in Tanzania case, women do benefit through credit-stimulated business.

“The government of Tanzania issued a policy statement on finance sector reform designed to stimulate competition and less government interference in private sector. This was proved by pilot project report on Gender cluster researches conducted by (Mahigi, et al (2000) that explained how women groups in Tanzania were encouraged to establish small credit groups. However, majority of women in Tanzania lack business skills, which could enhance survival of women economic groups in business. Tanzanian women have low level of education compared to men. The findings from research conducted by Naranyan, (1997) revealed that more girls are pulled out of schools than boys. When parents asked why they were pulling the girls out of school, they gave many reasons. Some of them were: girls will get married (25%). According to the respondents, there was no need of investing in them. Other responded that school had

risk of pregnancy (25%). About 16% of respondents were indifferent. The need for the boy's education was reported to be that boys bring income (12%), boys are home guardians (8%) educating girls were wastage of money (7%) and others (9%) this situation reduce the chances of girls and women to get sufficient education.

...."Despite the effort which are being by the Government through primary education development Program (PEDP) and the Secondary Education Development Program (SEDP) The data reveals the decrease of the ratio of number of girls in secondary school to their male counterparts. Along with an increase of pre-primary schools, the number of children attending reached 774,705 in 2003 from, 313,310 in 2002 and increase of 147.3 percent. Gross enrolment rate (GER) rose from 98.6% in 2002 to 88.5% in 2003. Further more out of these girls constitute 48.7% and boys 51.3% the pupils in form V and VI decrease from 26,789 in 2002 to 25954 in 2003. In addition the proportion of boy's ad girls in form 1 – V was 53.4% for boys and 46.6% for girls. The proportion of boys and girls in form V – VI was 65.5 for boys and 34.5% for girls. Thus the need to find out if women business survival increase with increase in level of education according to the study findings based on data collected from Kagera region concluded that women business has high going out business after receiving credits.

Minimum years women can survive in business given credit is about 1 year and maximum years were set at 22 due to data available at TRA and other credit providers the incidence rate per year to be 23% of outgoing business of those who receive credit

and the chance of going out of the business was estimated to be 25% chance within a year. It was also found that out of business is about increasing with time.

The mean year of women business survival is 3.06, and medium of 3 years. The levels of education have been found out to have positive impact on women business survival.”

(Aurelia N. Kamuzora 2001)

3.3 Policy Review.

POLICY ON WOMEN IN DEVELOPMENT IN TANZANIA

The goal of the policy is to identify problems and obstacles which hinder participation of women in development and to find out the ways of removing them.

Under the policy, the concept of women in development is a process of empowering women so as to realize their potential. This entails; recognizing of their potentials in society, recognizing their ability to make decision, which affect their lives and utilizing the resources and produce of their labour.

The policy further look at the integration of women issue into all sectors of development plan as well as involving them in administrative responsibilities and decision making. Lastly but not least, gives women access to education and training opportunities to the level, which they desire.

The policy also addresses the issue of norms, values customs and traditional which hinder women from participating fully in economic, social, cultural and political development in order to become socially economic free. “In Tanzania the concept of women in development means the integration of women in national development

endeavors to bring about social, economic, ideological, cultural and political liberation. The integration of women in development must be based on social justice, equality, peace honesty, trustfulness' and mutual appreciation by ensuring that planning and implementation of development activities the distribution of resources and income and provision of services and important opportunities are done without gender bias" (Policy on women in development in Tanzania, United Republic of Tanzania, 2001)

This means that women will have freedom, knowledge, skills and resources needed for their active recognizable and valued participation and distribution.

"Distribution of resources between women and men in the Tanzania society has had shortcomings for a very long time, lows, traditions, customs and the guidelines for resources distribution have been unfavorable to women. This problem is at the level of both national and family levels for this reason, plans and program directed towards women are not given adequate and appropriate resources and therefore, they are not implemented, thus aggravating the unfortunate situation of women" (Policy on women in development in Tanzania 2001)

To alleviate the above situation the policy call upon national plan to help to alleviate women's workload, provide information to the society on various technologies as well as look for simple technologies. To ensure women access credit loan to ensure low-income women can secure the available technologies. Institution responsible for planning in collaboration with the ministries responsible for education, vocational training industries to ensure there are national plans to empower women economically.

NATIOANAL MICRO-FINANCE POLICY

The micro- finance policy addresses the financial needs of major sectors of the Tanzanian population. They are primary facilitators rather than creators of the underlying economic opportunities that lead to widespread economic prosperity. Micro finance services are financial in nature. They differ materially from social welfare and resources transfer policies, although they can contribute to the reduction of poverty and improvement of income distribution.

The overall objective of the policy is to establish a basis for evolution of an efficient and effective micro financial system in the country that serves the low-income segment of the society, and contributes to economic growth and reduction of poverty. For the majority of Tanzanians, whose income is very low, access to credit facilities provides them the opportunity manage scarce resources more efficiently and ensure their future through investment opportunities for economic returns.

The policy covers the provision of financial services to farmers, small and micro enterprises in both urban and rural sectors.

The policy addresses gender by giving access to financial services to both men and women. In order to achieve gender equity in the service delivery the policy need to make special efforts to incorporate features which make services accessible to all.

The policy had been based on the current social economic environment, which is also related to other policies and strategies such as the national employment policy, (1996),

Community Development Policy (1996) the National Poverty Reduction Strategy (1998), the National Non-Governmental Organization (NGOs) Policy and Small and Micro –finance development policy. This is to ensure that, the microfinance aspects of these policies and strategies are integrated in the policies.

The policy has laid a good frame work where by different financial Institutions, Non Governmental Organizations and SACCOS are operating under the approved policy. For example, Cooperative Development Policy of 1997 which provide guideline s for operation of SACCOS.

Cooperative Development Policy:

The objective of cooperative development policy “Cooperative are formed by disadvantage groups such as small scale holder farmers, the landless, women, youth, crafts men, disable and the elderly. It is within government interest to see that all citizens are engaged in gainful employment” (Cooperative Development Policy,1997)

Therefore the major objectives of the cooperative development policy are the following.

- To underscore the fact that cooperatives are important instrument for social, economic and cultural development as well as human advancement for its citizens.
- Create conducive environment under which people are free to associate in whichever people are free to associate in exploiting their resources for social and economic development.

Among the policy statements is” the government will encourage woman participation in cooperative by removing inhibiting traditional law, customary value, and any other constraints” (Cooperative Development Policy,1997)

The importance of cooperative societies as people’s organization is reflected in the opportunity they provide in the mobilization of local resources for local development.

In the foregoing, the government has briefly stated the support, which will be given to cooperative movement to enable its member to realize their inherent strength and to contribute positively to the overall national efforts towards development

People are encouraged to take active participation in building their economy along with their wishes. Thus, a cooperative society is not only a means to economic ends, but it is also an instrument through which member have a say in various policy formulation and implementation. (Cooperative Development policy, 1997)

Conclusion:

Different views and findings from developmental practitioner comments that there is an opportunity for women empowerment provided that all sectors will play their roles to ensure that women issues are integrated in their plans. There are existing favorable policies which are meant to support women economic development and the Government of Tanzania has shown great commitment in gender issues by establishing the Ministry of Community Development, Gender and Children. Furthermore, it has been learnt that, microeconomic policies and poverty eradication programs are specifically addressing the needs and problems of women. Therefore, the formation of women groups to address their social economic problems is a strategy which will empower them to achieve their

mission and vision for development. Most of the successful program/project are the one owned by groups of women. It is very clear that, for a women project to be successful and sustainable, the economic development aspect should be integrated.

Women micro enterprises project are becoming successful because it has become a creation of employment and income. Small and Medium enterprises in Tanzania can easily be established since the capital requirement and technology is available compared to large enterprises. This is possible despite the presence of some constraints such as unfavorable legal and regulatory frame work, poor infrastructure, limited access to finance, ineffective and poorly coordinated institutional support which are now addressed by Small and Medium Enterprise Policy

CHAPTER IV: PROJECT IMPLEMENTATION.

This chapter focuses on implementation of the community project based on the planned activities and actual implementation of the organization strategies, to achieve the intended objectives.

According to the meeting held between group members and the researcher during need assessment; the group's was narrated different activities to be performed, the following are some of the activities to achieve their needs: capacity building on the business skills, HIV/AIDS and formulation of a project proposal document of which will be used by the group for resource mobilization both internal and external.

The implementation of the plan resulted to a two years (2006 to 2007) project proposal which was carried out in collaboration with group members, CED expert and other stakeholders who provided some inputs to ensure the quality of the proposal is obtained.

- The proposal was in place for resource/ funds mobilization in order to enable the group implementation for the planned activities. The project was on ongoing activity, as some of the activities started as early as January 2006. The group members in collaboration with the support of stakeholders such as the community, Kilombero District Council, The Foundation of Civil Society, Plan Tanzania Ifakara program and CED student..

4.1. The project goal:

The overall goal of the project was to improve social economic status of women in Ifakara by the end of year 2010.

4.2. Specific objectives.

- To develop a project proposal that would enable the organization to mobilize resources for the project implementation.
- Increase community knowledge and skills on entrepreneurship.
- Community awareness on prevention and control of HIV and AIDS.
- Training on tailoring and provision of tailoring equipment to girls.
- Orphans support with school supplies and,
- Provision of catering service for income generating

4.2 Project outputs and products.

- Project proposal document developed for resource mobilization.
- Forty out of school girls from Ifakara have been trained on tailoring.
- Forty out of school girls who were trained on tailoring were supported with start up capital in form of equipment-sewing machines.
- Forty out of school girls and nine group members were trained on entrepreneurship.
- Eight awareness meetings on HIV/AIDS prevention and control conducted in Ifakara division.
- 159 pairs of school uniform has been made by the group and provided to orphans in primary schools at Ifakara.
- Provision of catering services to the social activities namely, training, meetings and ceremonies.

4.3 Products:

- Out of school girls with tailoring skills for income generating activity.
- Increased knowledge on entrepreneurship and business skills
- Women with skills and knowledge on income generating and entrepreneurship who can manage their business.
- Increase awareness in community on HIV and AIDS prevention and control.
- Increased group income by provision of catering services to the community.
- Enhanced gender relations in the community and women rights.
- Orphans supported with school uniforms and supplies.

4.4 Implementation plan

Project implementation plan has focused on completion of project output through (i) Preparation of CBO capacity building on entrepreneurship and business skills (ii) Development of project proposal for funding (iii) Development of monitoring and evaluation plan (iv) Evaluation process. See Table 36 on the implementation plan.

- Development of project proposal.

Need for project proposal was identified so as to enable the CBO to mobilize some funds from funds different donors for funding CBO's project activities. Development of project proposal was planned to be accomplished by March 2006.

- CBO capacity building on entrepreneurship and business skills

Training of CBO members on entrepreneurship and business was facilitated by district cooperative officers on all aspects of entrepreneurship and business skill to enable group members to manage well group business.

- **Participatory monitoring frame work.**

Monitoring framework was developed by the CBO members with the support of CED student. The purpose of this monitoring was to ensure close supervision of the project implementation progress and also to ensure effective use of resources so as to achieve project intended objectives.

- **Project evaluation**

Evaluation of the project was planned to be conducted towards the end of the project in January 2007. The evaluation was conducted to assess the achievement of the project goal and objective.

4.5 Personnel involved in the project.

St Maria Magdalena Ifakara Women Group was established by nine women who are group members. The Group has two teachers who trained the girls in tailoring.

The group was organized under the leadership of a chairperson, secretary, vice chairperson, secretary, treasure who were elected by CBO members.

- **Chairperson**

The project chairperson is an overall in charge of project activities. She ensures project activities such as planning and budgeting, fund mobilization and general management of project is done as per plans. She receives project progress and financial reports for review and approval and also supervises monitoring and evaluation.

- **Secretary**

The project secretary is an overall actor for communication of the CBO, Meetings arrangement, networking with other stakeholders and keeping record of the

organization. Also the secretary supervises the records kept by the project. Prepare performance report and submit to the executive committee and general meetings

- **Treasury**

The roles of project treasury includes maintain financial records of the project; record all transactions on the books of accounts; prepare monthly and annual financial reports and present to the management; receive collections/fees and make payment as authorized by the project management following established financial management guideline.

- **The role of CED facilitator.**

The presence of CED student in the CBO was aimed at the facilitation of the project and advisory role. Among the areas that were agreed upon during engagement to the CBO were:

- To collaborate with CBO and other stakeholders in the development of project proposal for funding.
- Enhance CBO capacity in entrepreneurship and business skill.
- Support in participatory manner the implementation and supervision of the project.
- Facilitate the monitoring and evaluation of the project through participation of all stakeholders.

4.6 Budget

The design of the project focused on different sources of funds. Cost sharing was identified in tailoring training inform of fees. On the other hand the group members are voluntarily working while the aspect of income generating activity within a CBO is also a source of fund. Donor support was also taken into consideration as a source of funds for project activities implementation.

Table 33: Budget

	Income budget		Expenditure budget	
No	Category	Amount	Budget items	Amount
	Members contribution	900,000		
			Tailoring Instructors	1,440,000
	Training fees	2,000,000	Consultancy services	300,000
	Donors	8,380,000	Travel fares	400,000
			Bills and office expense	500,000
			Materials for training	1,900,000.
			Equipments	3,200,000
	Total	11,280,000	Total	10,740,000

Table 34: Implementation Action Plan for Project

Activities	Indicators	Time(years) 2006 &2007	Actors/Responsible.	Resources requirements.	Budget in Tshs.
Project proposal development for funding.	Completed Proposal approved and submitted to stakeholder for funding.	January 2006.	-CBO –members. -CED -Student	Stationeries Meals.	500,000/=
Training of 40 out of school girls on tailoring	-Number of Girls trained	2 years	-Group members. -Out of schoolgirls. -Instructors.	-Funds - Materials/clothes. -Sawing accessories.	3,600,000/=
Business Skills and	Number of women trained	2 years.	-Group members.	-Funds.	1,780,000/=

Entrepreneurship training to 49 females	attended training.		-Out of school girls (Trainees). -Parents -Facilitator (District Cooperative Dept) -Plan	-Stationeries. -Transport. -Venue.	
Provision of start up capital (sawing machines) to 40 girls	Number girls supported with equipment.	2 year	-CBO management. -Trainees -Community/parents	-Funds. -Sawing machines. Accessories.	3,200,000/=
Community awareness on HIV/ADS Prevention and	-Number of meetings conducted in villages. -Number of people attended the meetings.	2 years	-Group members -Community. -District Comm. Dev. Dept.	-Funds -Transport. -Stationeries -IEC materials.	400,000/=

control.					
Income generating activities	Provision of catering services as income generating activity.	2 years	-Project Management/members. .	-Funds. -. -Utensils -Foods varieties.	1,500,000/=
Support of orphans with school supplies.	Number Orphans supported with School supplies	2 years	-Trainees. -Plan Tanzania- Ifakara. -CED student.	-Funds -Clothes materials/supplies /stationeries	300,000/=
Total					11,280,000/=

Source: Field data 2006

4.6 Project implementations

The group members in collaboration with the support from stakeholders such as community, Kilombero District Council, and CED student did the implementation of the project activities. The major activities that have been implemented during project period were:

Table 35: Project actual implementation.

Planned activities	Actual implementation	TIME (years)	Actors	Requirements
Project proposal development for funding.	Developed project proposal.	Three months.	CBO members. Community leaders CED student.	-Stationeries. -Venue -meals
Training on tailoring	40 Girls trainee trained on tailoring in 2 sessions of six months each.	Jan 06 to Dec 06.	-Group members. -Out of schoolgirls. -Communities/parents. -Instructors. -	-Funds - Materials/clothes. -Sawing accessories.
Business Skills and Entrepreneurship training.	49 trainees (out of schoolgirls and CBO members for five days in	July 06 and Dec 06.	-Group members. -Out of schoolgirls (Trainees). -Parents. -Facilitator (District Cooperative Dept)	-Funds. -Stationeries. -Transport. -Venue.

	two sessions.		-Plan	
Provision of start up capital (sawing machines)	40 machines and accessories purchased.	June 06 and Dec. 06	-Project management. -Trainees -Community/parents	-Funds. -Sawing machines. Accessories.
Community awareness on HIV/ADS Prevention and control.	8 meetings have been conducted in 8 villages.	June 06 and Dec.06	-Group members -Community. -District Comm. Dev. Dept.(DAC)	-Funds -Transport. -Stationeries -IEC materials
Income generating activities.(300 uniforms &	School uniforms produced & catering services provided.	Jan 06 to Dec 06.	-Project Management/members. -Trainees. -Plan.	-Funds. -Clothes materials. -Utensils -Foods varieties.
Project evaluation.	Final evaluation	Jan 07	-CBO members. - Stakeholders -CED student.	-Venue -Meals -Stationeries.

CHAPTER V: MONITORING, EVALUATION AND SUSTAINABILITY

This chapter details on how monitoring and evaluation of the project was conducted so as to assess the progress and performance of the project. The analysis was done basing on the project implementation plan and achievement of the intended objectives based on monitoring indicators.

5.1 Monitoring.

Monitoring and evaluation is the process of assessing the project progress to find out intended objectives is achieved. Monitoring of the project was based on the action plan and monitoring plan of the project. Participatory monitoring and evaluation was used in the whole process, whereby CBO members were fully involved the assistance of CED student. Project beneficiaries and community leaders were also the part of the process.

Day to day monitoring of the project was done by the CBO members and implementation report was done by the CBO secretary. The indicators which were used to monitor the project were based on the objective that was developed. The following were the indicators:

- Completion of the project proposal and submitted to donors for funding.
- Number of girls trained on tailoring.
- Number of girls supported with sewing machines.
- Number of women and girls trained on business skills and entrepreneurship.
- Number of gender meetings conducted to the community.
- Number of HIV/AIDS awareness meetings conducted to the community.
- Orphans supported with school supplies.
- Catering services provided to the institutions/communities.

5.2 Research Methodology on monitoring.

Research was conducted with the objective of assessing the progress of the project for the management and stakeholders to be informed as well as appropriate measures to be taken when necessary. Monitoring data was done by using simple and reliable method such as:

- **Interview.**

Interview was used to collect opinion from communities and leaders who benefited from the meetings conducted by the group. This method was used to enable the community give feedback to the group for further implementation action. The application of this method was based on its flexibility to explore more information basing on monitoring check list that was provided by the researcher.

- **Group Discussion.**

Discussion with group members and trainees was another method that was used to collect information about the project activities specific on training and equipment provided by the project on how it was going to achieve their individual objectives. The discussion also focused on the quality of training that were offered by the project, and if there were a need for improvement. This method was used as it was participatory and enables to reach many people at a time.

- **Review of secondary data.**

Review of project documents such as minutes of the meeting and training reports was done as a source of information. Trainee attendance and meeting register was used to reveal participation of the target people. Accounting records were also visited under the assistance of cooperative officer to ensure that proper financial records are kept and bank statements of the account were well maintained.

The application of this method enabled the research to enrich her research data collected and also to confirm some information collected during interview and discussion with target beneficiaries.

- **Observation.**

Physical visits to the project were done by the researcher to assess the ongoing activities. It was an opportunity for the researcher to assess the situation comes up with first hand information. The observation was done with other group member as a participatory process which also gave the group members an opportunity to see, and discuss and give some recommendations. The advantage of this method was to enable CBO members and leaders to build the culture of visiting the Project and also to enable them know what is taking place in the project rather than basing on second hand information (reports).

5.3 Data analysis and findings.

Collection of data was done based on monitoring plan and project log frame prepared during project implementation. Manual data recording was done by group members and later entered in the computer by the researcher for security, easy analysis and access. Processing of data was done by using word process specific on qualitative analysis. A report was developed and shared by all stakeholders for conclusion and developing action for the future of the project. The final monitoring report was then filed in the project file for future references.

Summary of the monitoring report is indicated in the table below:-

Table 36 Monitoring Results.

Objectives	Activities	Indicators	Monitoring Results.
-To develop a project proposal that will enable the organization to mobilize resources for project implementation.	<ul style="list-style-type: none"> • Conduct meeting with stakeholders and community leaders to identify needs and resources. • Writing proposal for funding. 	<ul style="list-style-type: none"> • Number of meetings conducted. • Completion of the project proposal and submitted to donors for funding. 	<ul style="list-style-type: none"> • Two meetings were conducted with group members and stakeholders to identify needs and opportunity available in the community and within the group. • Project proposal was completed and submitted to different donors for funding.(Plan Tanzania , KVTC, Foundation for civil society, Forum Syd)
<ul style="list-style-type: none"> • Improved social 	<ul style="list-style-type: none"> • Conduct tailoring training to out of 	<ul style="list-style-type: none"> • Number of out of school girls trained. 	<ul style="list-style-type: none"> • A total of 40 out of school girls have been trained on tailoring in two sessions, each session took six months.

<p>economic status of women in Ifakara by the end of year 2007.</p>	<p>school girls.</p> <ul style="list-style-type: none"> • Provision of start up equipment to out of school girls. • Provision of catering services to earn income. 	<ul style="list-style-type: none"> • Number of out of school girls trained and supported with tailoring machines. • Number of catering services rendered to the community functions. 	<ul style="list-style-type: none"> • A total of 40 girls who completed tailoring training have been supported with start up equipment (sewing machines) • A total of 4 catering services have been rendered to the community (450 people)
<ul style="list-style-type: none"> • Enhanced entrepreneurship and informal employment 	<ul style="list-style-type: none"> • Conduct training of women and out of school girls on business skills and entrepreneurship. 	<ul style="list-style-type: none"> • Number of women and out of school trained on business skills and entrepreneurship. • Number of women economic groups 	<ul style="list-style-type: none"> • 49 women have been trained on business skills and entrepreneurship skills. • One group comprised with 4 girls has been formed after training in business skills and entrepreneurship.

opportunities among women between 18 to 55 years in Ifakara by the end of year 2007.		formed	
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<ul style="list-style-type: none"> • Reduced new spread of HIV/AIDS infection rates among people of in Ifakara by the year 2007. 	<ul style="list-style-type: none"> • Conduct awareness meetings to community. • Support of orphans with school supplies. 	<ul style="list-style-type: none"> • Number of awareness meetings conducted to the community. • Number of Orphans supported with school supplies. 	<ul style="list-style-type: none"> • 4 meetings has been conducted to the community of prevention and spread of HIV/AIDS and its impact. • A total of 159 Orphans have been supported with school supplies including uniforms and stationeries.
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Source: Field data 2007.

5.4. Evaluation.

The project evaluation was planned objectively to measure achievement of the project towards objectives against intended project goal. Since the project time frame was to end on January 2007, then the need for evaluation to be conducted was crucial so as to be in a position to measure the achievements. It is through evaluation where the project management will be informed on the achievements, limitations recommendations and way forward for the project sustainability.

Some evaluation guides were developed as a guide in whole process of data collection.

Major areas of evaluation:

- Assessment of the project progress.
- Identification of achievements and constraints.
- Suggests the possible ways for improving.

5.5 Evaluation Methodology:

Participatory evaluation was conducted to assess achievement the CBO has made towards the intended objectives. Participation of the project stakeholders was taken into consideration so as to enrich the exercise and gather relevant information from reliable source.

- **Review of project Objectives and activities.**

The following questions were used as a guide to collect monitoring and evaluation information.

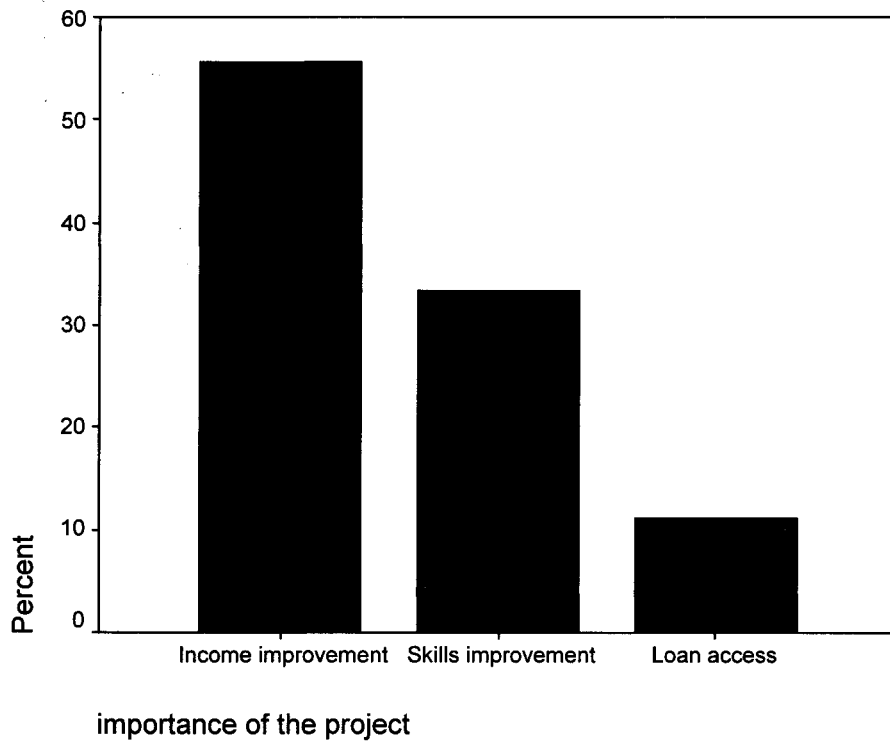
- How is the organization frame work functioning?
- Are the planned activities conducted accordingly?

- Were the training conducted as it was planned?
- Were the girls supported with the start up equipments as it was planned?
- Were the meeting conducted as it was planned?
- Were meetings topics clear to the community?
- How does the community benefit from the project?
- What are the response/comments of the community towards the project?

Due to the fact that the time span for the project was limited and budget involved was also limited, the researcher opted for simple and reliable methods. Among the method used were;-

- **Group discussion.**

The group of 20 beneficiaries including CBO members was organized for the meeting with the evaluation team. The meeting was organized for one session. The participants were both men and women as gender balance was observed. Using h facilitation skills the researcher possessed, she was able to facilitate the session and make it active. Participation was a method which led to proper time management and reliable information was obtained from the group. The CBO secretary was responsible in recording comments aired during the discussion from group participants.

Chart 23: Shows importance of the project to the members:

Source: Field data 2006.

Findings on the importance of the project to the group members as shown in the table below indicates that, 55.6% who were majority revealed that they will improve their income, while 33.3% indicates they will acquire some skills while 11.1 % shows she will have access to loan.

Table 37: The importance of the project to the group members

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Income improvement	5	55.6	55.6	55.6
	Skills improvement	3	33.3	33.3	88.9
	Loan access	1	11.1	11.1	100.0
	Total	9	100.0	100.0	

Source field data 2006

Reasons behind the responses was basically on the reality that, when people are organized in group there is a possibility of acquiring some skills by exchanging ideas or by organizing formal training as a group rather than as an individual. It is also possible for a group member to improve her income through skill and knowledge acquired from the group. On the other hand, being in the group it facilitates a kind of resource mobilization which leads to the economy of scale.

- **Project documents/reports.**

Project documents were critically reviewed, among key document used were project proposal, training reports, meeting reports/minutes and all internal and external correspondents. The CED student facilitated the process by ensuring active participation of project stakeholders.

- **Observation/physical visit.**

Visits were made to some beneficiaries of the project to find out how they were fairing after receiving training and equipment support from the project. Among the visited people were orphans, out of school girls and community member who attended meetings as well as those who have indirect benefited from the project by either through their little daughters or families benefit from the project. This method was use- full as it enabled CBO members to receive opinion from beneficiaries. Some clarifications were also given on information which was not clear.

Evaluation indicators:-

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- Developed project proposal.
- Number of training s conducted.
- Number of girls (trainees) attended.
- Number of girls/trainees supported with start up equipment.
- Number of orphans supported.
- Meeting conducted on HIV/AIDS awareness and community increased aware on disease.
- Community acknowledge benefited from the project.

5.6 Evaluation results.

- From the data/information collected during the evaluation meetings and other tools used, it was revealed that the organization managed to implement 75% of the planned activities. Among the achievements which the organization realized were the formulation of the constitutional and registration of the group. Also the organization managed to prepare project proposal for funding

and distribution to donors who started to fund the project activities. A total of 40 out of school girls (100%) were trained and supported with tailoring machines. Further more about 49 (100%) women received business skill training under the support of the organization which was funded by Plan Tanzania Ifakara program. The group also managed to conduct awareness meetings on HIV/AIDS by 50% as per planned. The orphans support was achieved by 53% against the plans.

- Further discussion with the organization members revealed good performance of the group after being registered. Hence their status is now recognized to funding agencies/donors. The organization members further revealed that, they have managed to raise their income through the provision of catering services to the different functions held around the community. According to financial reports they have managed to earn Tanzania shillings three million five hundred thousand only (3,500,000/=) from catering service during the evaluation period, which doubled compared to the previous years.
- Discussion with group of beneficiaries revealed that, the training and provision of tailoring machine provided by organization was of great importance to their livelihood as they can now earn some income to meet their living, although they admitted that, competition is high so the need to apply marketing strategies skills which they have learned during entrepreneurship training was of necessity. The need for them to form group was also an important aspect so as to mobilize resources and enable them access loans from financial institution.

- The evaluation team also used observation method to visit some beneficiaries and community members to gather some information. During the visit, orphaned children who received school supplies insisted the continuation of the project because it enabled them to attend school. They intend to become self reliant in future. The team also managed to visit 26 (65%) out of school girls who have benefited from the project and find them doing tailoring business. This was an indication that, the girls were now engaged in an income generating activity instead of moving around hopelessly.

5.7 Project Sustainability:

The analysis of the project sustainability was done in a participatory way during proposal designing. The analysis was done by looking at the interventions, actor's potentialities, existing resources, and capacity building needs, collaboration and ways of strengthening collaboration. The project originated from the community social economic need thus it was the priority to the community.

- **Financial sustainability.**

The aspect of income generating activity within the project and the cost contribution, contributed to the project sustainability. The project was within the organizational capacity of the implementation, while it provided reasonable scope of capacity building aspect on business skills, entrepreneurship that will enhance the continuity of the project. Registration of the organization made it legally recognized and ensured its access to financial services from financial institutions.

- **Institutional sustainability.**

The composition of organization members were of various professions which enhance the potentialities to the organization. Among them were health professionals, teachers, accountants, tailors and hand crafts.

The advisory role from KDC community development department and cooperative department will contribute to the project development. The project took into account social cultural values and norms while challenging cultural norms such as prostitution attached to women and girl child that hinder their development. Women development and gender mainstreaming is a crosscutting issue, thus it's of government policies priority. The project also put emphasis on group's formations to trainees so as to enable them to mobilize resources after completion of the training at the centre.

The existence of other development actors within the project area is also opportunity to the organization to network and enhance their capacity for resources mobilization for sustainability.

- **Political sustainability.**

Participation of community leaders during project need assessment facilitated the support from the local authority and the legality of the project operations. The aspect of community gender awareness contributed to the women empowerment and capacity building for women participation in the development.

The project was in line with government poverty reduction strategy and national vision 2025 that is contributing to the Millennium Development Goals.

CHAPTER VI: CONCLUSION AND RECOMMENDATIONS.

6.1 Conclusion.

The purpose of the project was to identify the causes of women social economic vulnerability in relation to the needs that have been identified and activities implemented by St. Maria Magdalena Women group its relevance to the women economic empowerment. In that respect, a research was conducted to the group members, women in the community doing income generating activities, youth including both boys and girls out of school and two government departments that were involved in women economic development and capacity building in Kilombero District.

The findings showed that, inadequate education and skills contributed to low income of the majority of women, while culture was also mentioned as a factor that contributes to the discrimination of women and children. This was identified during focus group discussion and response to the questionnaires distributed.

Although the findings indicated low level of education as a contributing factor to low income, this might also be due to low capital invested in the project as well as inadequate of business skills, which could enable them enter into competition.

Women were found to be victims of losses in their business enterprises due to inadequate education and entrepreneur skills to run their business. Inadequate capital for investment and access to credit was also a limiting factor. Women therefore indulged themselves in lowly paying petty business.

Shortage of secondary school education was another problem that had been identified during the survey. According to reports from district education department, for the

past three years, it showed that performance of primary school children has increased, while the available chances to join secondary school are minimal. This situation contributes to the increased number of children out of school without formal activity to do; therefore this leads them to drug and sex abuse.

Social cultural norms and values were also held responsible for given women less power to decide and utilize family properties and resources irrespective of their contribution. This has also contributed to women to vulnerable and exposure to HIV/AIDS.

HIV/AIDS and Poverty;

It has been well established that poverty significantly influences the spread and impact of HIV/AIDS. In many ways it creates vulnerability to HIV infection, causes rapid progression of the infection in the individual due to malnutrition and limits access to social and health care services. Poverty causes impoverishment as it leads to death of the economically active segments of the society and bread winners leading to reduction in income or production. The human capital loss has serious social and economic effects in development at all sectors and levels. Ultimately the high cost of care and burials leave heavy burden to the already overburdened households, orphans and dependants, People Living with HIV/AIDS (PLWHAs) and vulnerability to HIV infection.

6.2 Recommendations:

From the survey and study carried out, it is hereby recommended that:-

- There is a need for a government to establish priority areas in support of women's economic groups. Such areas will build experience, knowledge and increase women's productivity.
- There is a need for the government and other stakeholders to support women group's initiatives especially on capacity building on entrepreneurship and access to credit facilities. This will enhance women groups to be more successful, and self reliant.
- Government policy on gender development should therefore provide a framework within which women are provided with technical and financial support to foster productivity and autonomy.
- There is a need to strengthen existing institutions that are supporting women's economic activities. Most of these institutions are constrained by problems of inadequate funds, transport and skilled personnel. The government must channel more resources so as to enable them provide adequate support to women groups.
- It is also recommended that the practice of supporting women social economic empowerment should take a comprehensive approach that calls for multi-sectoral approach. Political and social economic institutions to work in women economic support.
- Creating enabling environment for women economic empowerment particularly in entrepreneurship by improving policy and legal framework, creation of network and information collection and research, is needed to further enhance women's economic activities.

- During field survey, women reported their inability to manage their business due to lack of business skill and capital. Recommendation is suggested to government and Non Governmental Organizations to support training of women entrepreneurs. Training on business aspects such as marketing, book keeping and the like should be provided to women before they initiate any business or given loan so as to ensure they are doing profitable business.
- The general public especially men/husbands should be sensitized on the roles of women with regards to the development of the community and national at large. Male dominance should be reduced as well as stereotype cultural traits should highly be standardized as it affects not only social but also the economic progress of women.
- Government and NGOs.

The ongoing government initiatives under Secondary School Plan program of ensuring that each ward to have secondary school should be supported with other NGOs and development actors. Construction of secondary school will also be accompanied with hostel facilities for the children especially females so as to ensure favorable learning environment.

Also the government through Vocational Education should enhance their program to reach as many children as possible in the grassroots level and support to be given to those NGOs which will initiate Vocational Training Centres. This will support in accommodation of those children who did not get chances to join secondary education.

- Need for the government to increase its commitment to fight against HIV/AIDS through its multi-sectoral strategic framework approach by ensuring joint planning, monitoring and evaluation and resource mobilization in treatment and care for people living with HIV/AIDS. Scaling up of the activities at grass root level to ensure awareness and services are created and available at the community level.

Therefore the 'poverty factor' at the household level has to be addressed simultaneously with the National efforts to combat the HIV/AIDS epidemic. Women should have the right to own and inherit resources and implements for production and the right to own the income accrued from their own labour.

The above policy provision justifies the efforts made by the government to improve the economic wellbeing of the women. It should be understood that the increase in women productivity have a positive impact to the national economy and standard of living due to the fact that women constitute a large portion of Tanzanian labour force as justified in rural areas where more women are employed in agriculture than their male counterpart.

To contribute to the national economy women should be developed to be Tanzania's best producers through profitable and efficiencies satisfaction of market needs with right products and services while at the same time develop quality and safety standards to protect themselves, their properties and the mass at large.

Women should therefore be enabled to initiate and sustain economic activities so that they can have effective contribution in their household, wellbeing, and the nation at large.

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