

**THE SOUTHERN NEW HAMPSHIRE UNIVERSITY
AND
THE OPEN UNIVERSITY OF TANZANIA**

**THE MASTERS OF SCIENCE IN COMMUNITY ECONOMIC
DEVELOPMENT
(2007)**

**Women's Participation in Income Generating
Activities for Poverty Alleviation**

IRINGO, CLAUDIA WILLIAM

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AND
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**Women's Participation in Income Generating Activities for
Poverty Alleviation**

**A case study of Pole Pole Ndiyo Mwendo Women Economic
Group – Bunju Ward Kinondoni Municipal**

**“A PROJECT SUBMITTED IN PARTIAL FULFILLMENT OF
REQUIREMENTS FOR THE MASTERS OF SCIENCE IN
COMMUNITY ECONOMIC DEVELOPMENT IN SOUTHERN
NEW HAMPSHIRE UNIVERSITY AT THE OPEN UNIVERSITY
OF TANZANIA”**

IRINGO, CLAUDIA WILLIAM

CERTIFICATION

I certify that this dissertation entitled “Women’s Participation in Income Generating Activities for Poverty Alleviation”. A case study of Bunju Ward, Kinondoni Municipal-Dar es salaam.” Submitted to Open University of Tanzania/Southern New Hampshire University for the award of Masters of Science in Community Economic Development is an independent project work carried out by Ms. Iringo Claudia William, under my supervision and guidance. This has not been presented for the award of any academic qualification in any higher learning institution.

DR.SINDA HUSSEIN SINDA.

Signature 

Date..... 

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DECLARATION

I, Iringo Claudia William, declare that the project entitled “Women’s Participation in Income Generating Activities for Poverty Alleviation” A case study of Pole Pole Ndiyo Mwendo Women Economic Group at Bunju Ward, Kinondoni Municipal-Dar es salaam, is my own original work carried out by me under the guidance of Dr. Sinda, H. Sinda. It has not been previously submitted for the award of any academic qualification or in any other university.


.....

Ms. Iringo, Claudia William.

September, 2007

DEDICATION

This work is dedicated to my beloved husband Jackson Andrew Nangi whose love, financial and moral support, inspiration and devotion make my life worth living throughout the period of my career. To my beloved sons Jalen and Jacen for their obedience and patience.

ABSTRACT

In 2002, the Pole Pole Ndiyo Mwendo Women Economic Group was established with 20 women members. The group is situated in Bunju 'A' village at Bunju Ward in Kinondoni Municipal about fifteen miles to the north of Dar es Salaam. One of the main objectives of the group is to reduce poverty among women themselves through their own initiatives, joint efforts, time and resources. However the group aims to improve the standard of living through women economic empowerment and participation which lead to employment creation, income – generation and skill transfer.

The mission statement is to improve the welfare of women in Bunju Ward through initiation of Income Generating Project. This could be done by promoting the education of involving women in development efforts throughout the ward. Their activities are about Income generating activities that is expected to generate some money for the use by the members. Currently, the group is performing the following activities; weekly contribution, small business, gardening and making traditional mats.

This project proposal developed out to assist the members of Women Economic Group and entire Bunju community to improve the living standard of uneducated and poor women who are characterized by low income and expenditure, poor nutritional status, low education attainment, lack of representation and inequitable share of power in household decision-making.

The survey findings revealed that, low level of education and ignorance; lack of working capital and access to credit; inadequate entrepreneurship and application of modern technologies, contribute to low participation of women in economic activities, thus accelerating the low household income and widespread of abject poverty in Bunju community.

EXECUTIVE SUMMARY

Tanzania is a low income country with more than 30 percent of its population surviving on a less than one dollar a day. Women are more vulnerable to poverty than men for social, economic and cultural factors. Despite the increase participation of women in the micro and small enterprise sector over the past few years, women entrepreneurs are still found predominantly in low growth areas, earning lower revenues than their male counterparts. Harmful traditional practices such as initiation rites, female genital mutilation and early marriages which denying girls' basic rights and some customs which oppress women (like forcing them to stay indoors after puberty) has also perpetuated the low household income.

This project proposal is about "Enhancing Women's Participation in Viable Income Generating Activities for poverty in Bunju Ward". In recent years, awareness rising has been created by various circles that without actively involving women in development efforts, overall development will have little success. Women have been shown to spend more of their income on their households as they have been regarded as a bread earner of the family. Therefore, by helping women increase their incomes, you will automatically improving the welfare of the whole family as the saying goes "*Women's success benefits more than one person*". The project wishes to target poor women in Bunju Ward, based on the view that they are more likely than men to be economically constrained.

The low income at household and individual level in Bunju Ward is a major community concern. The social and economic condition in Bunju is not good thus the income from the main economic activities (peasant agriculture and small-scale business) is so small and wage employment is very limited, and therefore the population of Bunju is caught in a trap of low income, abject poverty and low education.

Currently, the population in Bunju can be described as absolute poor. Per capita income is very low in Bunju and on average most of people have less than one US Dollar

income per day (Magimbi, S., 2005). The community desired to achieve high quality livelihood for its people which aim at reducing income poverty by 100% among households. The effort should be made to increase access to appropriate technology, improve water supply, alternative energy sources, credit and co-operative.

The overall goal of the project is to improve the standard of living of Tanzania households through women socio - economic empowerment leading to employment creation, income – generation and skill transfer.

The objectives of the project are: (1) To enhance availability of business opportunities among 20 women in Bunju ward by 90% in 2007 in order to raise income status, increase employment opportunities and improve business environment and (2).To contribute to the national efforts to alleviate poverty by 50% in 2007 through establishment of sustainable community based initiatives.

In conclusion, the government alone cannot succeed to alleviate poverty to all Tanzanians, therefore in order for poor people reduce their poverty, people should work in groups so as it becomes easy to pool together their resources outside the group. Apart from that, Anti-poverty programs should use the community own resources and build on the talents and skills of the community members. Lastly, Women play a fundamental role in poverty alleviation at the household level, and special attention may be required to ensure that this role is strengthened.

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It would be unbecoming if I do not extend my thanks and cordial appreciation to the survey respondents in all Women's Economic Groups at Bunju Ward whose relevant information made this project possible. The data and information provided were important input for timely completion of this project.

I am enormously grateful to my Husband Jackson Nangi for a wide- ranging assistance, tremendous financial and moral support and constant encouragement which he gave me in the whole process of pursuing the Masters Degree. My special thanks go to Mr. Baraka Mzee, the Bunju Ward representative and Ms Amina Waziri, CED Office Assistance, their support and suggestive views that reminded me of some important issues worth reaching for the benefit of this study.

The last but not the least, I would like to thank and appreciate the friendship of my classmates at CED Program 2007 – Dar es Salaam Center especially, Bihondwa Judith, Mwamuyalla Tumaini, Kajela Flora and many individuals who assisted me in one way or another to complete this work.

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LIST OF ABBREVIATIONS AND ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
BNA	Basic Need Approach
CBO	Community Based Organization
CDO	Community Development Officer
CED	Community Economic development
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
CEDPA	Centre for Development and Population Activities
CNA	Community Needs Assessments
ESRF	Economic and Social Research Foundation
FBO	Faith Based Organization
FGD	Focus Group Discussions
FINCA	Foundation for International Community Assistance
FWCW	Fourth World Conference on Women
GDP	Gross Domestic Product
GENPROM	Gender Promotion Program
GNP	Gross National Product
HDI	Human Development Index
HIPC	Highly Indebted Poor Countries
HIV	Human Immune deficiency Virus
HSB	Household Budget Survey

IGA	Income Generation Activities
ILO	International Labour Organization
IPEC	International Program on the Elimination of Child Labour
KICAMP	Kinondoni Coastal Area Management Project
LFA	Logical Framework Approach
MCDWAC	Ministry Of Community Development, Women Affairs and Children
MGDs	Millennium Development Goals
MSEs	Micro and Small Enterprises
MTEF	Medium Terms Expenditure Framework
MYLD	Ministries of Youth and Labour Development
NGO	Non Governmental Organization
NPA	National Poverty Alleviation
NPES	National Poverty Eradication Strategy
PHDR	Poverty and Human Development Report
PQLI	Physical Quality of Life Index
PRIDE	Promotion of Rural Initiatives and Development Enterprises
PRSP	Poverty Reduction Strategy Paper
PSI	Population Services International
REPOA	Research on Poverty Alleviation
SACA	Saving and Credit Associations
SEDA	Small Enterprise Development Agency
SPSS	Statistical Package for Social Sciences

SSA	Sub-Saharan Africa
SUA	Sokoine University of Agriculture
SWOT	Strengthens Weaknesses Opportunities and Threaten
TANGO	Tanzania Non-Governmental Organization
TGNP	Tanzania Gender Network Program
TOT	Training Of Trainers
UNDP	United Nations Development Programme
UNICEF	United Nation Children Education Fund
URT	United Republic of Tanzania
VPO	Vise President Office
WEG	Women Economic Group
WID	Women In Development
WSSD	World Summit on Social Development
WVT	World Vision Tanzania

CHAPTER ONE

COMMUNITY NEEDS ASSESSMENT

This chapter presents the findings of the Community Need Assessment (CNA) study conducted in Bunju Ward in Kinondoni District. The goal of the study was to identify the needs of a community and determine potential concerns that it faces. Community Needs Assessment is the exercise of asking the group or community members what they see as the most important needs of that group or community. The results of the assessment guides future action and in most cases the needs that are rated most important are the ones that get addressed.

Essentially, this paper examines and discusses the gathered information on the current situation of women's Income Generating Activities in a respective range of contexts and economic sectors. The information gathered was qualitative, in depth and action oriented using a range of participatory techniques such as Focus Group Discussion (FGD), in-person interview, observations and record review.

Questionnaire was used to obtain Bio-Information and background characteristic of the Women Economic Groups (WEG) members and priority needs that required immediate attention. Each item in the questionnaire addressed the objectives of the study. The members of WEG interviewed and their community leaders were involved in Focus Group Discussion for further insights. Community assessments focus on local assets, resources, and activities as well as gaps, barriers, or emerging needs.

1.1 Community Profile

1.1.1 Project History and Community Context

As the population is growing very fast in Bunju, there is a developing land markets and the implication of this is that as the poorest sell out the land and thus the problem of rural urban influx and rural destitution increased. Initially the main economic activities in Bunju were agriculture and livestock keeping, but after this new resettlement program, agriculture is carried on small scale bases and not so much is gained from farming. In the course of socio-economic development, as the maintenance of the family depends increasingly on cash economy, most of the men and young men seem to have migrated to the city or other areas for economic reasons. Thus the numbers of female-headed households were created due to among other factors, including irresponsible partners.

Women have been historically disadvantaged in access not only to material resources like credit, property, and money, but they have also been excluded from social resources like education or knowledge of some Income Generating Activities, hence women advancement in different fields has been constrained by the multiple roles that they play in society, as well as by the existing customary law and traditional values. Due to persisting high levels of income poverty among the families, most of those poor and uneducated women in Bunju are found themselves engaged in informal sector, operating small businesses like

food vendors, petty business etc. Women's choice of the activities in which they engage themselves is dictated by their reproductive roles, abilities (skills level), less access to productive assets (especially land, start-up capital, and credit) and their limited capacity to absorb the consequences of failure. To overcome this situation, the women come up with the idea of starting an economic group so as to unite and use their little resources available and have their needs attended and easy accessing of various social services.

1.1.2 Location and Coverage

Bunju is located in Kawe Division and is one of the 27 wards of Kinondoni Municipal in Dar es Salaam City. Bunju ward is bordered by the Indian Ocean to its east, Bagamoyo District to its north, Goba ward to its south and Kibaha District on its west. The ward covers five villages i.e. Bunju A, Bunju B, Boko, Mabwepande and Mbopo. Bunju is one of the several peripheral areas of the city of Dar es Salaam, which is located about fifteen miles to the north of Dar es Salaam. The main road (with tarmac) from Dar es Salaam city to the tourist centre of Bagamoyo passes through Bunju ward and is the main transport outlet. The Ward covers an area of approximately 119.06 square kms. Most of the land is cultivated but some land is used for buildings and for grazing animals and some land is still under bush.

1.1.3 Population and Ethnic Groups

The Bunju Ward main Ethnic groups are Zaramo, Matumbi, Makonde, Kwere, Ndengereko and a minority of other tribes like Sukuma, Haya etc. Bunju has a typically Malthusian population which doubles every twenty five years. In 1998 population census the population of Bunju was 10,198 people. In the 2002 population and housing census the population of Bunju doubled and was 20,868 (10,668 male and 10,200 female). The number of households in 2005 was 8,344 and the average household size was 3.9. Life expectancy in 2002 was 51 years. The total age dependency ratio was 100 and the population is young, with many children, and few people above 65 years of age. The rapid population increase is due to high fertility rates and high rates of immigrants to Bunju (WVT, 2005). The distribution of the population among the 5 villages in Bunju ward are as follows: Boko 7,600, Bunju A 4,800, Bunju B 3,500, Mabwepande 3,100 and Mbopo 1,868.

1.1.4 Social Characteristics

Originally the residents of Bunju were Zaramo people and many of them are Moslems. Educationally, the culture of this tribe does not allow their children to attend school especially girls whose schooling was less important and instead they concentrated in doing domestic chores and initiation ceremonies. The type of marriage for Zaramo people is mainly polygamous Muslim marriages, traditional marriage and civil marriage. All three systems are invariable

patriarchal where men initiate the marriage processes and decisions on whether is monogamous or polygamous. Right over children are also vested in men by customary, religious and statutory law so that in event of divorce, separation or husband's death, the custody of the children remains with father or his clan members.

1.1.5 Economic Activities in Bunju Ward

The main economic activities in Bunju ward are small scale agriculture, petty business, fishing and stone quarry. Although small scale agriculture is the main economic activity in the ward only 42% of the population is involved in agricultural production due to inadequate land. The main crops produced are cassava, coconut, cashew nut, vegetables, fruits and sweet potatoes. Although agriculture seems to be practiced by many people in Bunju ward most of them don't own farmland such that income attained from it is very low (*Appendix 2 summarizes the Community Profile for Bunju*).

1.2 Community Needs Assessment

1.2.1 Community Current Condition

The population in Bunju Ward can be described as absolute poor. Statistics shows that, Per Capita Income is very low and on average most of people have less than one US Dollar income a day (Magimbi, S., 2005). The Bunju community members are faced with very poor socio- economic conditions such

that the income from the main economic activities (peasant agriculture and small-scale business) is too small, wage employment is very limited, and salaries for uneducated people are so low and therefore the population of Bunju is caught in a trap of low income, abject poverty and low education. Only 19.5% household in Bunju had an average income above TShs 40,000/= per months and other 80.5% had an average income of less than TShs. 40.000/= per month. The amount earned per month in each household has reflected the high level of absolute poverty. The table I below indicates the monthly income from the main economic activity in Bunju, where by about 63.4% of women and 56.6% men had income less than TShs 40,000/= per month.

Table 1: Monthly income from the main economic activity in Bunju Ward

Monthly income in Tsh.	Female respondents		Male respondents		Total	
	No.	%	No.	%	No.	%
Less than 10,000/=	101	23.8	33	21.7	134	23.3
10,000 to 20,000/=	81	19.1	24	15.8	105	18.1
Over 20,000 to 30,000/=	56	13.2	16	10.5	72	12.4
Over 30,000 to 40,000/=	31	7.3	13	8.6	44	7.6
Over 40,000/=	71	16.7	41	27.0	112	19.5
N/A	19	4.5	5	3.3	24	4.1
Not sure	57	13.4	18	11.8	75	13.0
Missing	9	2.1	2	1.3	11	1.9
Total	425	100.0	152	100.0	577	100.0

Source: World Vision Tanzania – Baseline study for Bunju Area Development Program (August, 2005)

The widespread poverty and low income for household reflects itself clearly in the ownership of capital resources. Meager capital resources in Bunju, an area

where household incomes are low, hence forth most of the residents have no access to credit which would enable them to improve their social-economic condition. However, low household income puts themselves in the other avenues of life like food insecurity, low education, inadequate health facilities and poor housing.

1.2.2 Community Needs Analysis

This research aimed at assessing the extent of women participation in Income Generating Activities (IGAs) at household level in Bunju Ward. The main focus was at the effectiveness of the IGAs initiated by women and hence making them effective in the agenda setting for poverty alleviation.

This session mainly explains the research process on the way information was collected, methods used to get the information and how the data was analyzed and presented.

1.2.3 Objective of the Research

Overall Objective

The overall objective of this research was to assess the effectiveness of the IGAs initiated by women in the agenda setting for poverty alleviation.

Specific Objectives

In the light of this broad objective the specific objectives are:

- i) To find out factors influencing or inhibiting the women participation and success of income generating activities for poverty alleviation.
- ii) To suggest various strategies to enhance women's participation in viable IGAs for poverty alleviation.

Research Questions

- i) What factors have influenced or inhibited the process of poverty alleviation among women at household level,
- ii) To what extend does sustainability of women initiated IGAs depends on effective women participation in the economic activities.

Research Assumption

- i) Sustainable women's productive activities could guarantee lasting and effective means for poverty alleviation.
- ii) The social – economic factors affects negatively the women's participation in IGAs.

1.2.4 Methodology Used for Conducting CNA

Characteristics of the Survey

Type of Survey Instruments

Structured questionnaires with open and close-ended questions were used in collecting qualitative and quantitative data from the survey groups. The study was descriptive and was designed to employ qualitative approaches in data collection in order to obtain more details to support the quantitative part. This included; meeting with people and conducting in depth interviews with key people for the focus group discussions. Therefore, the following methods were applied during data collection process:-

☞ In- person interview (face to face)

Interviews constituted the major methods of data collection for this study. This was partly because of the nature of the study itself- an opinion survey to assess the change in certain variables over a certain period of time and partly because of the low literacy level of the participants. The latter made it impossible to use self administered questionnaires.

In this interview method, the interviews were guided by structured schedule with closed and open-ended questions administered by the researcher. Respondents were interviewed separately to avoid external influence or consultation between them. The interviewer goes to the respondent; ask the respondent questions from

the questionnaire. The questions are asked in a systematic manner i.e. question number one is asked, a response is provided and the interviewer fills in the questionnaire the response to that question. The whole process of asking a question, getting response and filling it in the questionnaire is repeated for question number two three and so on.

The advantage of this method is that the non-response rate tends to be lower and the disadvantage is that it can introduce interviewer's bias. The recommendation is that proper training is necessary, which leads to the reduction of the interviewer's bias.

The reasons of using this method are as follows:

- High illiteracy level among women. Thus many respondents would need assistance in filling the questionnaires although some of women can read and write but their level of understanding is quit lower.
- Most women are overburdened by daily workloads. Hence even if the questionnaires are given to them, they may not have time to read and fill them, even assume the women are literate.

☞ **Participatory Observation**

This method was used in assessing the productive activities operated by women, where applicable, and in observing the general environment for example, the socio- economic situation of the household and the well being

of the household members. Such a practice has further enriched the report. The reason of using this method was that, it is often the case that some activities do not get reported in the FGDs or the interviews, and can only be noted by observation.

☞ **Records/Documentary Review**

This method was used to get background information about women IGAs and poverty alleviation. It includes documents such as relevant theoretical paper and progress/evaluation reports. Further literature was obtained from the Websites and libraries especially at Open University (CED Program), REPOA, ESRF and TGNP, Poverty and Human Development Report (PHDR) 2005 and Tanzania Household Budget Survey Report (HBS) 2000.

The reasons for using this method were to collect secondary data purposely for research reference and for situational analysis prediction. Some indicators were used to assess the entrepreneurship awareness among women, poverty status, illiteracy and local government initiatives for supporting Income Generating Activities into informal sectors. The Poverty and Human Development Report (PHDR) 2005 and Tanzania Household Budget Survey Report (HBS) 2000 are showing evidence of the real status of poverty in Tanzania. Data collected from selected indicators were related to economic activities, education, income and poverty level.

☞ **Focus Group Discussion (FGD)**

For more qualitative information, Focus Group Discussion (FGD) and in-depth interviews were carried with selected community leaders. Checklist was used as a guide for the discussion. Essentially, the focus group discussion was used to support the questionnaire and was also used to clarify issues which were mentioned in the questionnaire. However the FGD was help to amplify the rationalization as well as being a confirmatory method to research findings in order to get further insights. Among the 20 members who constitute the group, 16 women manage to participate full on the identification of the needs (needs Assessment) and finally setting the priority among the various needs which were mentioned and discussed by the group members. The purpose of extending discussion to the targeted group was to enable the assessment to come up with a comprehensive picture of the problem at hand, such a view facilitate much in the drafting the problem statement.

The content of the questions

☞ **Content of the questionnaire**

There were about 27 questions which constituted the designed questionnaire which was used in gathering information. The questionnaire had 3 sections (*Appendix 12*). The contents of the question were different depending on the information required. Classification of the question content is as follows:-

Section A

Under this section, there were questions that geared towards getting information on “**bio – information**” – this provides respondent’s personal information which includes age, education, marital status, main occupation, income level and family size.

Section B

Comprised questions that geared towards getting information on the group mobilization spirit this includes the information on type of economic activities, objective for establishment of the group and benefits.

Section C

Questions that geared towards getting information on the women’s IGAs operations, factors that inhibit or influence the successes of the business and ways/measures undertaken to improve the prevailing situation. Also checklist was used during Focused Group Discussion to gather information.

☞ **Description of the Response types**

Self administered questionnaires consisted of open and closed ended questions that were simple short questions designed for quick answers geared for respondents with limited time. Responses to closed ended questions took either the form of:-

- Categorical response - Yes or No, (force –choice questions),
- Checklist – whereas the respondents choose just one or more answers depending on the instructions. Or else the respondents can choose only one. While open ended ones attracted clarifications.

☞ **Description of the scale**

The descriptions of the scale under this survey were Nominal and Interval, whereas in normal the respondents gave information on which group they belong eg. sex, education level etc, and in Interval the respondents explain the annual income by place in intervals. The surveyor used additive scales which require sophisticated survey constructions skills because you have to prove conclusively that high scores are in actuality different from low scores with respect to each and every item.

The score under this survey was based on just those items the respondents are agreeing with. Also the survey used *additive scales* in which each individual item counts. From the information obtained, the reports based on each fact individually. The differential scale was used and the results of all respondents were combined and reported it.

Psychometrics Characteristics

Reliability

Establishment of reliability (stability, equivalence, homogeneity)

Stability - by administering a survey tool to the same group and then correlating the scores. Potential respondents were used as main focus to measure the stability of response over time in the same individual respondents. The individuals selected completed the survey at different and appropriate in time. This type of reliability is also known as test/retest reliability. A survey is considered reliable when the correlation is high. Example of the question with high stability; Ranking of the major community need, respondents ranked lack of income services, poverty and lack education as the three major needs at different occasion.

Equivalence – by giving more forms of the survey to the same group of people on the same day. The equivalence was determined by comparing the mean score and standard deviations of each form of the survey and by correlating the scores on each form with the scores on the other. The results showed that all forms have almost the same means and standard deviations and highly correlated. Example of the question with high equivalence; Ranking of the major community need, respondent ranked lack of income as the most important need.

Adequacy of reliability for survey's uses

- Buy using one adopted form other surveys which provide a consistence measure of important characteristic despite background fluctuations.

Adequacy of description and methods for establishing reliability

- Under this study the *Inter observer Reliability type* was used to measure how well different respondents rate the same phenomenon. That means the instruments give the consistent results between the women economic groups.

Validity

Validity refers to the accuracy of the information or its freedom from error.

How established (content, face)

Face validity - Checking for face validity was done through giving the instrument to another person for review casual review of how good an item or group of items appears. The questionnaire was assessed by individuals with no training in the subject under study.

Content Validity– Formal expert's review of how good an item or series of items appears. The questionnaire was given to a community development officer who

is an expert on needs assessment study for verification of its ability to answer the research questions.

Adequacy of validity for surveys uses

Attrition has been taken care off as only few numbers of the survey instruments have not been done. Consideration of respondent's confidentiality was taken care by giving a code to each individual respondent. The Kinondoni District was informed on the need of this particular study. The survey results can be used by different stakeholders.

Area of the Study

The field work of this study was conducted in Kinondoni Municipal at the Bunju Ward. Bunju is one of the several peripheral areas of the city of Dar es Salaam located about thirty five km (35 km) to the north of Dar es Salaam. The main road (with tarmac) from Dar es Salaam city centre to the tourist town of Bagamoyo passes through Bunju ward (*Appendix 4: Map of Bunju Ward*).

Research Design

Cross- sectional survey design was adopted which comprised the observation of a defined population at a single point in time. Under this study, Cross-sectional design was done in order to get more realistic picture of actual standard of living of individual women group members, their problems and priorities to know their

strengthen, weakness, opportunities and threaten rather than compare them to other groups.

Sample Size

A probability sampling was used where by every member of the universe has an equal chance of being included in the sample (Guthrie et all, 1987). Under this method the result sample is said to be representative with the assumption of having uneven distribution of characteristics within the sampling unit.

For the use of this study, a grand total of 49 respondents was sampled about 7 members form each group. This is about 22% of 225 members from 15 Women Economic Groups with average of 15 members each. Simple Random Cluster Sampling technique was used to select required number of groups i.e. $\frac{1}{2}$ of total groups. Then within each selected group a Random Sampling method was used to choose 49 respondents as a sampling unity from 15 women Economic Group, who engage in various Income Generating Activities in Bunju Ward.

Data Analysis Technique

Data analyses were both quantitative and qualitative. For quantitative analysis, statistical analysis was employed to come up with numerical values by computations of appropriate measures along with searching for patterns of

relationships that exist among data groups. The results were represented in forms of table, charts and graph.

For the analysis of the primary data the methods of descriptive statistics were used. Descriptive Statistics for survey includes frequencies and percentages.

The collected data using structured questionnaires and Focus Group Discussion were verified and coded prior to analysis by using the Statistical Package for Social Sciences (SPSS) computer software.

SPSS tool was used to calculate and analyze frequencies and percentages of data valuable. Microsoft Excel spreadsheet package was used to create statistical charts for easier data interpretation.

The collected secondary data was used for comparison with the primary data, with the objective to add value to the primary data and to provide additional information of the subject.

1.2.5 Needs Assessment Findings

Low level of education and ignorance, lack of working capital and access to credit, inadequate entrepreneurship and application of modern technology contribute to low participation of women in economic activities, thus accelerating the low household income and widespread of abject poverty in our society. This

could be contained if strategies were devised to reduce ignorance and alleviate poverty by improving the education level and income earning opportunities for the majority of women. This section presents the analysis of the findings obtained from the research area in Banju Ward, Kinondoni Municipal.

Composition of the Sample

Table 2 below shows the composition of the sample size by groups. In total there were 46 women from 7 Women Economic Groups who responded while minimum target number of participants was 49 women. The number of women formed the basis of household for the study. Each group produces at least 7 to 6 women for interview. Community leaders were also included in FGD; at least 6 were able to participate in the forum.

Table 2: Composition of the Sample

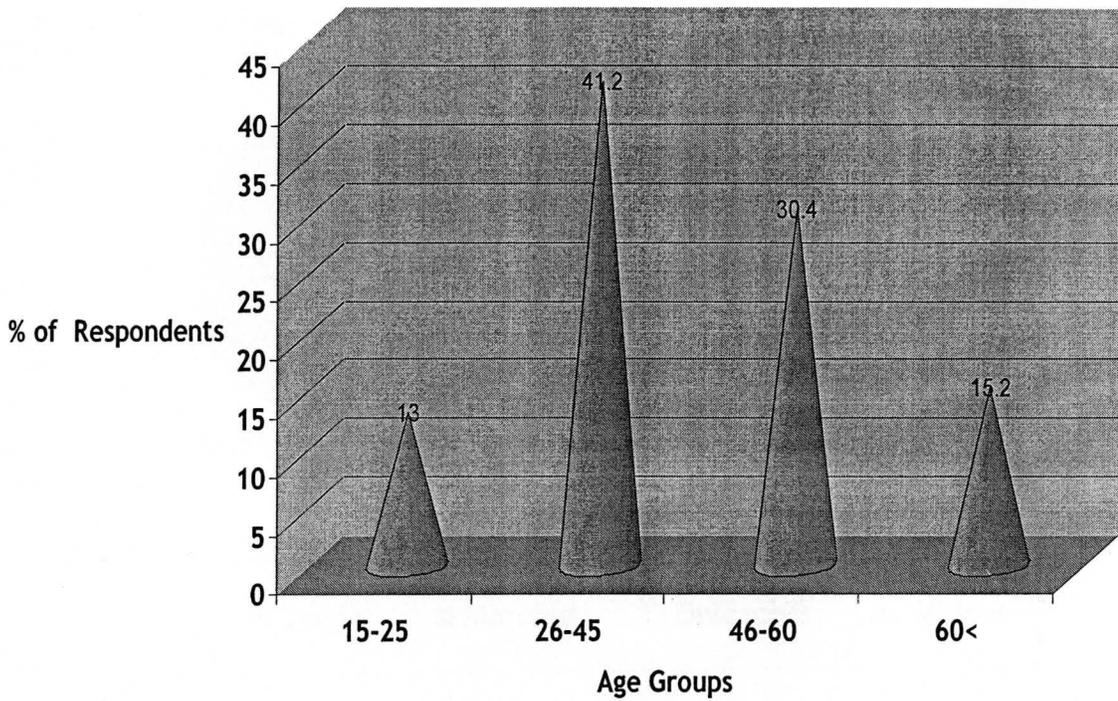
S/n	Name of WEG	Frequency N=46	% Response
1	Twende pamoja	6	13.0
2	Bunju fresh B	8	17.4
3	Bunju fresh A	7	15.2
4	Tupendane	7	15.2
5	Maendeleo	6	13.0
6	Polepole ndiyo mwendo	7	15.2
7	Kujitegemea	5	10.9
	TOTAL	46	100.0

Source: Research Survey, 2006

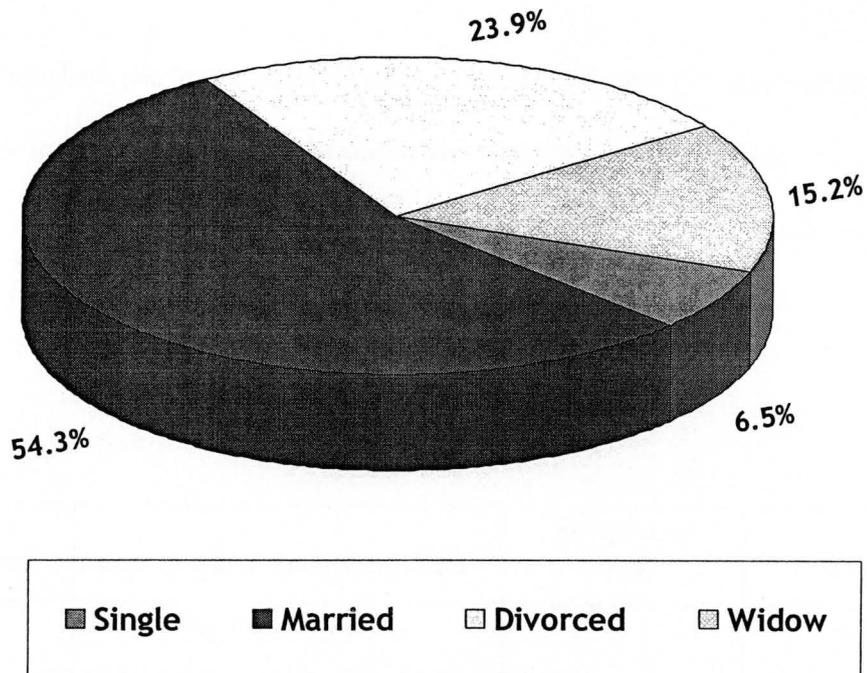
Respondents Bio- information

Age Distribution

The Surveyed women had a big age range from 15 years to above 60 years, with majority 19 or 41.3% of women involved lying in the middle age between 26-45 years, followed by 14 (30.4%) ranging between 46-60 years, 6 (13%) between 15- 17 years. 15.2 percent of the sample (or 7 persons) were respondents above the age of 60 years (*Figure 1*).

Figure 1: Age Distribution of Respondents.**Marital Status**

The survey findings show that, more than half of the women interviewed 25 (54.3%) indicated to have been married while 11 (23.9%) were either separated or divorced. The remaining 7 (15.2%) are widow and 3 (6.5%) still living single (Figure 2).

Figure 2: Marital Status of Respondents**Education and the Literacy Status of the Respondents**

The major education attainment levels used in Tanzania are primary, secondary and tertiary education. Primary education aims at providing the basic elements of education, literacy programmes for adult are also classified under primary education.

As mentioned earlier, women in Tanzania have far less access to quality education and training than men. National data on adult literacy have indicated a

substantial fall in adult literacy rate and growing disparity between men and women with women having much higher illiteracy rate than men (MCDGAC, 2000).

Table 3 below shows that, the level of education for women respondents ranged from Illiteracy to secondary education with majority being standard 7 leavers 29 (63%). Only 2 (4.3%) respondents had secondary education while the rest were either illiterate or semi-literate.

Table 3: Respondent by Education Level

S/n	Respondent Education Level	Frequency N=46	% Response
1	Have never been to school	3	6.8
2	Informal education	12	26.1
3	Primary education	29	63.0
4	Secondary education	2	4.3
	Total	46	100

Source: Research Survey, 2006

The research findings reveal that many women who participated in IGAs had lower levels of education. It is a reality that primary education in today's life is inadequate to open up opportunities for employment and reliable income.

Occupation of the Respondents

As may be noted, the majority 34 (74%) were petty traders (food vendors, vegetable selling etc.) which have minimal returns. While a relative small number, 6 (13%) were stone crushers. Other occupations cited were employee 1 (2.2%), handicraft 1(2.2%), casual labour 2 (4.3%), and selling livestock products 2 (4.3%) (Table 4).

Table 4: Occupation of the Respondents in the Study Areas

S/n	Occupation	Frequency N=46	% Response
1	Employee	1	2.2
2	Petty Business	32	69.6
3	None	1	2.2
4	Selling livestock products	2	4.3
5	Casual labour	2	4.3
6	Handicraft	1	2.2
7	Stone crushing	6	13.0
8	Food vendor	1	2.2
	Total	46	100

Source: Research Survey, 2006

The implication of the above findings is that due to low level of education, most women found it difficult to secure wage employment in the formal sector.

Having too many low-income earners in a society who are also uneducated and semi-literate have a negative impact not only on their socio-economic status but also on the effort to combat the widespread of poverty.

Women respondent can be described as absolute poor, hence 38 (82.6%) of the respondents mainly depends on trading activities as the main source of income. Since respondents were bread earners of their families and considering the large household size about 3 to 5 people (see Table 5), majority 26 (56.5%) earns income range between 30,000 to 100,000 Tshs per month. Based on the findings, we can conclude that, per capital income in Banju is very low and on average most respondent have much less than one US Dollar income per day. Figure 3 below illustrate the monthly income per respondent from the main economic activities.

Figure 3: Percentage Distribution of Response on Income Level per Month.

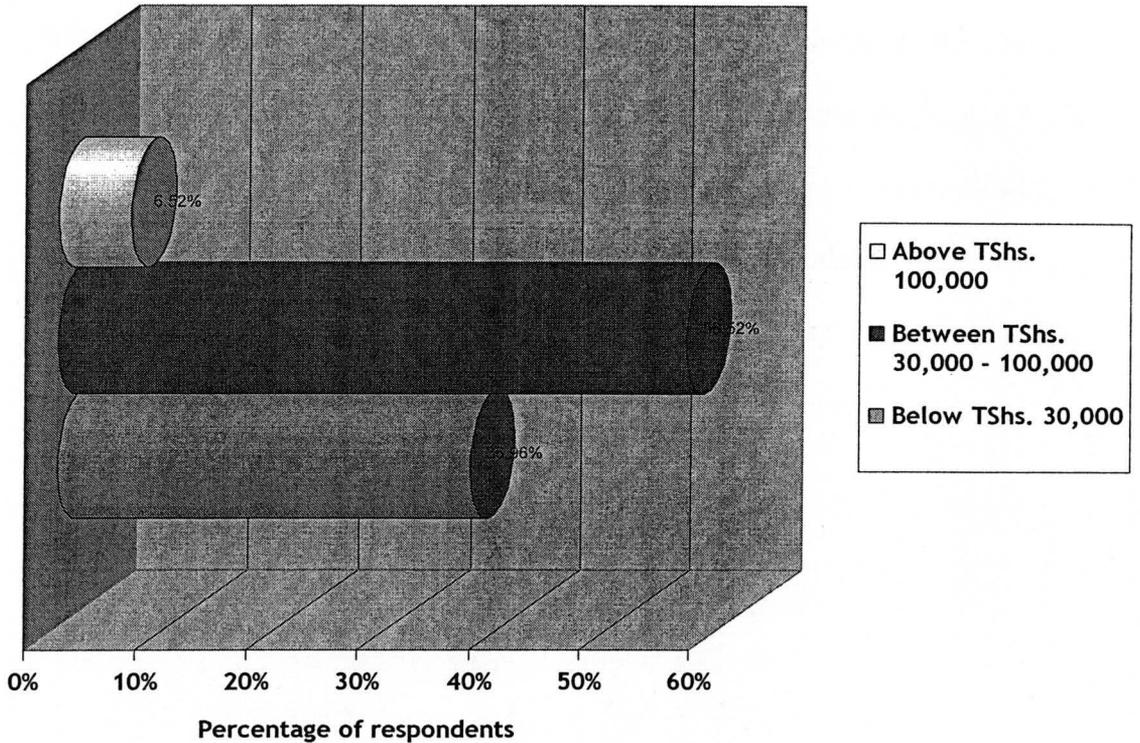


Table 5: Respondent Number of Dependants

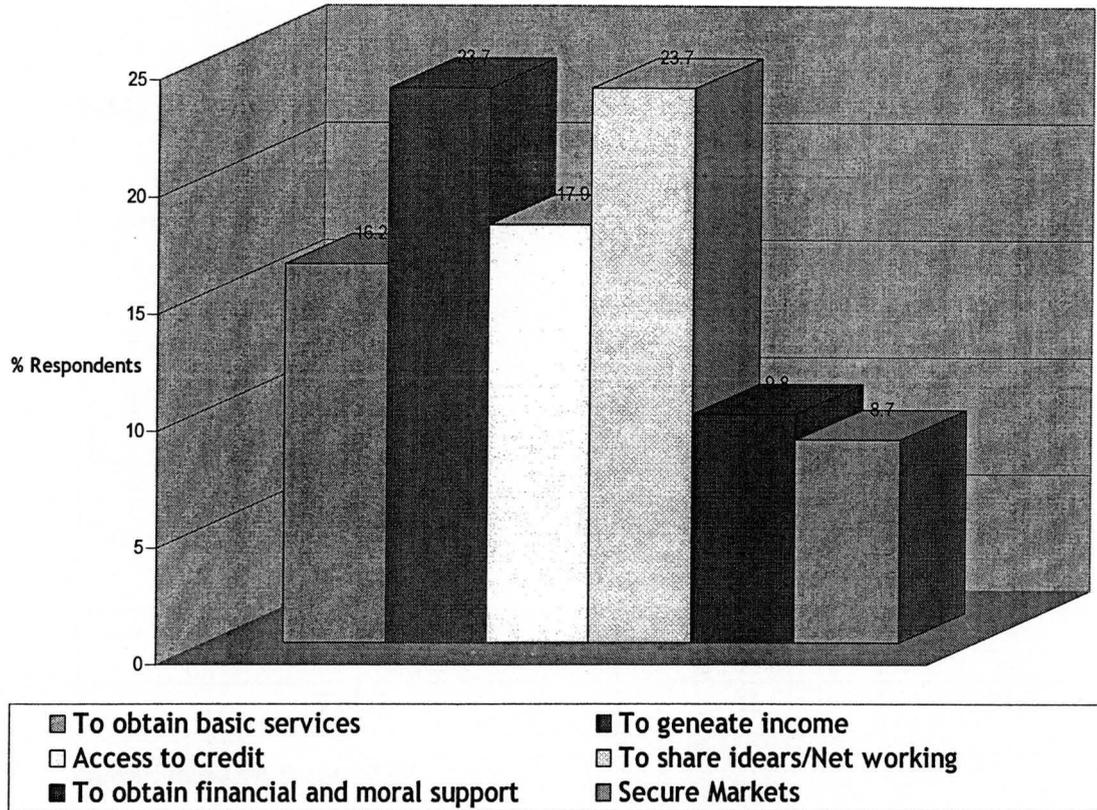
S/n	Number Of People In Households	Frequency N=46	% Response
1	0-2	1	2.2
2	3-5	29	63.0
3	6-10	16	34.8
	Total	46	100.0

Source: Research Survey, 2006

Respondents Perception on Group Mobilization

Women decide to initiate an Income Generating Activities as the means of increasing income among them. This will results an improvement in the standard of living as well as the welfare of their families by meeting the human basic needs. From the survey findings, 37 (80.4%) of the respondents indicates to establish a Women Economic Group (WEG) through friendship. Moreover the respondents were asked to mention the reason on why they join the economic group and their despondences are summarized in Figure 4 below.

Figure 4: Percentages Distributions of Response on Reasons for join the Women Economic Group



Women IGAs for Poverty Alleviation

Type of Women IGAs

The range of IGAs undertaken by women in the sampled women was as indicated in Table 6. There were about 6 different activities in total. These can be classified into 2 major groups: production activities constituting 20 (44%) of all activities and 26 (56.4%) trading activities.

The leading trading activities were Petty Business (21.8%), Stone crushing (19.6%), Food vendor (13%) and Handicraft (2.2%). For the production activities the range includes Farming (41.3%) and Livestock keeping (2.2%).

Table 6: Type of Activities Undertaken by Individual Respondent

S/n	Type of IGAs	Frequency N=46	% Response
1	Farming	19	41.3
2	Petty Business	10	21.8
3	Stone crushing	9	19.6
4	Handicraft	1	2.2
5	Food vendor	6	13.0
6	Livestock keeping	1	2.2
Total		46	100.0

Source: Research Survey, 2006

How Does Women's' IGAs Operating

In this study, factors which inhibit the success of women's IGAs were also considered to be the ones inhibiting the process of poverty alleviation in households' level. 30 (65.2%) of respondents indicates that their IGAs do not operate as were planned, and when asked to indicate factors which inhibited the success of their IGAs, the sample women gave a total of 234 multiple responses as summarized below in Table 7.

Table 7: Percentage Distribution of Responses on Factors Inhibiting the Success of Women's IGAs

S/n	Factors	Frequency (%)
1	Lack of education	42 (17.94)
2	Lack of operation capital	40 (17.09)
3	Lack of access to credit	28 (11.97)
4	Lack of business skills	30 (12.82)
5	Lack of working premises/land	14 (5.98)
6	Lack of access to market	26 (11.11)
7	Lack of working tools	21 (8.98)
8	Lack of decision making	10 (4.27)
9	Family responsibilities/household chores	11 (4.71)
10	Traditional believes	9 (3.85)
11	Lack of confidence	3 (1.28)
	Total	234 (100)

Key:

% = Given in Brackets ()

% calculated based on the total number of responses given by sampled respondents for that category of question

Source: Research Survey, 2006

The survey also revealed information to what is often argued that some tradition and customs as well as multiple responsibilities of women inhibit them from undertaking IGAs.

Views on How to Improve their IGAs

When asked to give suggestions on ways to improve their IGAs so as to raise income, a wide range of solutions were provided. In total there were 322 responses. The leading proposed solution suggested by 13.96% of the responses was provision of capital/input loans to promote their businesses. The second ranking solution proposed by 13.35% of the responses was access to credit. Other solutions include application of modern technology (11.49%) and acquisition of entrepreneurial skills (10.55%) through sensitization, study tour, provision of consultancy services, and provision of literacy and education which could alleviate poverty through increase productivity.

About 9.6% of the responses felt that the government had a role in fighting poverty by creating enabling environment through provision of subsidized social services such as education and health care to lessen the expenditure burden of poor and other more. This would enable the poor to concentrate their meager resources on production and expansion of their income generating activities. Table 8 shows the responses as given by the women surveyed sample.

Table 8: Percentage Distribution of Improvements Measures

S/n	Improvements Measures (ways)	Frequencies (%)
1	Provision of capital or input loans	45 (13.96)
2	Self initiatives and hard work	29 (9.0)
3	Acquisition of entrepreneurial skills	34 (10.55)
4	Application of modern technology	37 (11.49)
5	Creation of enabling environment by government	31 (9.6)
6	Family Planning	14 (4.35)
7	Diversification of the activities	12 (3.73)
8	Access to credit	43 (13.35)
9	Availability of land	21 (6.52)
10	Access to market links	29 (9.06)
11	Provision Working premises	12 (3.73)
12	Networking with other stockholders	15 (4.66)
	Total	322 (100)

Key:

% = Given in Brackets ()

% calculated based on the total number of responses given by sampled respondents for that category of question

Source: Research Survey, 2006

The frequency shows that respondents realize that the way out of poverty cannot be based on a single solution. This is shown by not only the varying suggested solutions, but also by the number of responses in the leading two suggestions namely capital/input loan and access to credit. The women perception is that whereas acquisitions of entrepreneurial skills, application of modern technology and access to market links are necessary in improving their IGAs, they are not sufficient means. They must be supported by self initiatives and hard-work.

Conclusion from the Findings

The WEG has serious problems in participation, leadership, group coherence, lack of working capital and access to credit, inadequate entrepreneurship skills and application of modern technology. Therefore, the group needs to undertake capacity building sessions to empower members on IGAs improvements and ultimately eradicate poverty among the group members.

More than a half of the surveyed women had primary education, attended informal education while the remaining did not attend school at all.

Many factors were found to have inhibited the process of poverty alleviation. The leading inhibiting factors were lack of education, lack of operation capital, lack of access to credit, lack of business skills, lack of access to market and lack of

working tools. Other important inhibiting factors were family responsibilities (household chores) and traditional believes.

The study had one assumption relating to the sustainability of women's economic activities. This means that, the sustainability of women IGAs could guarantee lasting and effective means for poverty alleviation if and only if the business environments will be improved and be supportive to poor women.

In General, the findings of this study confirm those of previous studies regarding the nature of women's IGAs in Tanzania in relations to poverty alleviation strategies (Makombe, 1999), ILO, (2001, 2003) and FAIDA and Jiendeleze (2005). Comparing the results for different regions, the paper finds that social institutions, rather than factors such as country income or level of participation in education, constitute the most important single factor determining women's freedom of choice in economic activities.

Recommendations

In light of the research conducted, the researcher came up with the following recommendations:-

- Government should review, modified and analyze, from gender perspective, policies and programs – including those elated to macroeconomic stability, structural adjustment, external debt problem, taxation, investments,

employment, markets and all relevant sectors of the economy – with respect to their impact on poverty.

- Empowering and involving the poor women; – poor women should have the confidence and ability to get themselves out of the poverty trap. The poor female and male should be fully involves in attacking their own poverty through their own institutions.
- Anti-poverty programs should use the community own resources and build on the talents and skills of the community members,
- Women play a fundamental role in poverty alleviation at the household level, and special attention may be required to ensure that this role is strengthened,
- Assistance has to help meet real needs that are perceived by the poor as bringing them both immediate and long-term benefits.
- The culture and habit of saving and investing productively to generate wealth for individual, households, community and nation has to be cultivated and promoted.

CHAPTER TWO

PROBLEM IDENTIFICATION

This chapter provides the background information on poverty epidemic in Bunju Ward as well as situation of women, the magnitude of the problem and the impact to the society in general. It also includes the rationale for the choice of the Women Economic Group as Host Organization, its objectives, vision, mission and activities.

2.1 Problem Statement

The low income at household and individual level in Bunju Ward is a major community concern. The social and economic condition in Bunju is not good thus the income from the main economic activities (peasant agriculture and small-scale business) is so small and wage employment is very limited. The salaries for uneducated people are so low and therefore the population of Bunju is caught in a trap of low income, abject poverty and low education. Women are more vulnerable to poverty than men for social, economic and cultural factors.

Generally, Bunju population has low education and 23% of the adult population is illiterate. Women are the most vulnerable group while majority are regarded as the bread winner of their families. This is due to social, economic and cultural factors resulted to on increase the number of female- headed households for

about 30%. In the course of socio-economic development, and the maintenance of the family depends increasingly on cash economy, most of the women find themselves being forced to engage in informal commercial sex (prostitution) for survival. This can clearly justify the increase of HIV infection among women in the community. The women are furthermore exposed to risk of abuse and violence especially when they are employed with very little pay, health hazards, poor working environment, lack of protection and lack of adequate food, water and sanitation. Women are therefore double exploited in an attempt to maximize family income.

Several factors have contributed to the increase of low income among household in Bunju. As the population is growing fast in Bunju, there is development of land markets and the implication of this is that as the poorest sell out the land, the problem of rural-urban influx and rural destitution may increase. Harmful traditional practices such as initiation rites, female genital mutilation and early marriages which deny girls' basic rights and some customs which oppress women (like forcing them to stay indoors after puberty) have also perpetuated the low household income.

The increase of feminization of poverty or low income at household and individual level will have the following effects to the community; rising mortality and morbidity rates among children and women as a result of

HIV/AIDS, and therefore, the pandemic continue to devastate the country. Other effects include high prevalence of low- birth- weight babies and malnutrition in children and women, low access to medical services, the quality of education remains low and increase rate of school dropout, dramatically increased child labour, whereas the most children might be involved in the worst forms of child labour including prostitution as well as be forced to take over domestic responsibilities. Deliberately, the divorce rate might increase and the harsh economic situation could be the factor in destabilizing many of the families while community organization for maternal and child health, universal education, adolescent support and care of most vulnerable group is disintegrating.

To alleviate these constraints the project is designed to motivate women on wider adoption of more efficient production and processing techniques; impart knowledge and skill in small business on all disciplines. Smallholder rural entrepreneurs will be encouraged to apply environmental friendly production and processing techniques in response to the growing concern that traditional methods degrade the land and aquatic resources. Entrepreneurs will also be encouraged to organize themselves for crop production and marketing operations and provided with business skills they require to initiate, manage and maintain profitable enterprise.

2.2 Target Community

The project wishes to serve the women especially from poor household in Bunju Ward and secondary beneficiaries will be community at large. As the project initiated by the community themselves, the community will participate in the project activities as follows; manpower, volunteer in project activities, attending training, seminar and workshops, monitoring and evaluation of the project activities.

2.3 Project Stakeholders

Stakeholders and other targeted groups were participated actively during the preparation and implementation of the project. The project has the following major players: - World Vision Tanzania provides training on capacity building, education support to their children and soft loan to the group members, others include KICAMP (Kinondoni Coastal Area Management Project) which provides business skills training and soft loan, and PSI through HATI PUNGUZO Project provides medical support and mosquito nets. Others include, Individuals – i.e Opinion leaders, retired officers, volunteers, NGOs, CBOs, FBOs –, FINCA, SEDA, PRIDE, Government agencies – Local government Leaders, Municipal Departments and Ministries such as Community Development, Informal sectors, education and cooperative. The following table 9 explains the roles, concern and expectation of stakeholders.

Table 9: the role, concern and Expectation of the stakeholders

Stakeholder group	Role of the Stakeholder	Concerns of Stakeholder	Expectations of Stakeholder
Individual	<ul style="list-style-type: none"> - community mobilization and sensitization, - Monitoring the implementation of the project activities, 	<ul style="list-style-type: none"> - common understanding of the project objective, - Imparted with skills e.g. monitoring skills. 	<ul style="list-style-type: none"> - Gain knowledge and skills, - share experience
NGOs, CBOs, FBOs	<ul style="list-style-type: none"> - capacity building in management and leadership, - provide training and training materials - Provision and facilitation the availability of soft loans. - provision of Technical support, - provision and facilitate availability of working tools, - Financial support especially during the training. - community mobilization and sensitization, - Monitoring the implementation of the project activities, 	<ul style="list-style-type: none"> - ensure the effectiveness and efficiency of the project implementation, - Tracking the progress of the project and pick the best practices, challenges and lesson learned. - capacity building 	<ul style="list-style-type: none"> - networking with other stakeholders, - Increase credibility and visibility. - understanding the community
Government agencies	<ul style="list-style-type: none"> - provide training and training materials - Provision and facilitation the availability of soft loans. - Provision of Technical support and registration of the group. - facilitate the linkage with other organizations and institutions, - Monitoring and evaluation of the implementation of the project activities. 	<ul style="list-style-type: none"> - ensure and facilitate smooth running of the project activities, - Tracking the progress of the project and pick the best practices, challenges and lesson learned. 	<ul style="list-style-type: none"> - networking with other stakeholders,

2.4 Background of the Host Organization

Pole Pole ndiyo Mwendo Women Economic Group was formed in 2002 with 20 women members. The group is situated in Bunju A village at Bunju Ward in Kinondoni Municipal Dar es Salaam.

2.4.1 Organization Structure of the Host Organization

The organization structure is formed by member's general assembly, executive committee that is formed by Chairman, Vice Chairman, Secretary and Treasurer. The structure shows the group office bearers who were elected in 2004 and according to group constitution handout, the new leaders would be elected in 3 years time. The general assembly is the annual members meetings and according to constitution the assembly would meet at the end of the year (*Appendix 3 shows the Organization structure*).

2.4.2 Vision of the Host Organization

The vision of the Pole Pole Ndiyo Mwendo WEG is mainly to have women who are economical independent.

2.4.3 Mission Statement of the Host Organization

The Pole Pole Ndiyo Mwendo WEG recognizes the crucial role that women play in development and identifies its overall mission as to improve the welfare of women in Bunju Ward through initiation of Income Generating Activities. This

could be done by promoting the actively involving women in development efforts throughout the Ward.

2.4.4 Objectives and Activities of the Host Organization

The group has intended to increase the income level among women, so as to improve the standard of living in the community and the welfare of their families by meeting the human basic needs. One of the main objectives of the group is to reduce poverty among women themselves through their own initiatives, joint efforts, time and resources. Specifically, the group aims to improve the standard of living through women economic empowerment and participation which lead to employment creation, income – generation and skill transfer.

Their main group activities are about Income Generating Activities that is expected to generate some money for the use by the group members. Currently, the group members undertake the following activities; weekly contributions, petty like business, vegetable growing and making traditional mats.

CHAPTER THREE

LITERATURE REVIEW

This chapter covers different literature on similar studies done by other researchers. The review intends to discuss key issues, realizing gaps and bringing up new knowledge to add the value. As such the literature review is divided into three parts. Part one is dealing with theoretical literature; part two is empirical literature while part three reviews the policy literature. The theoretical review details various ideas on the poverty concepts while the empirical brings out the documented practical experience. The policy review, analyses a number of policies related to poverty reduction strategies, community development and their practical relevance to development initiatives in world wide including Tanzania.

3.1 Theoretical Literature Review

3.1.1 Poverty Concepts

Low incomes means poverty at households and individual level, most households are not able to meet their basic needs. Poverty at households' level also can be reflected by few households owing consumer and capital goods. On assessing it critically, the question of poverty is very complex. No simple definition of the term poverty and hence different people or groups of people defines differently.

Stan Burkey (1993) defined poverty as lack of basic needs. Basic needs are those things that individual must have in order to survive as a human being. However, the group of development workers in Uganda (Stan Burkey, 1993), defined “*absolute poverty*” as the inability of an individual, a community or a national to satisfactorily meet its basic need. They defined “*relative poverty*” as the condition in which basic needs are met, but where there is an inability to meet perceived needs and desires.

Poverty has several attributes and its definition varies. National Poverty Eradication Strategy (NPES) for Tanzania has defined poverty as a multidimensional concept to include both income and human development. Thus, poverty extends beyond income and consumption, to include spread of malnutrition, disease and ignorance, high mortality, isolation, vulnerability, powerless and hopelessness.

Economists view poverty as income lowness but in broader sense poverty is identified in terms of deprivation of capabilities. Deprivation of capabilities means non-availability of or exclusion from educational possibilities, health care knowledge, political freedom etc (Amartya Sen, 1999).

Majid Rahmen (1992) says that, since enhance capabilities in leading a life would tend, typically, to expand a person’s ability to be more productive and

earn a higher income, we would also expect a connection going from capability improvement to greater earning power and not only the other way round.

Recently, the definition of poverty has been further broadened. New definitions incorporate problems of self-esteem, vulnerability to internal and external risks, and exclusion from the development process and lack of social capital (URT – VPO, 2000). The new additions to the definition of poverty capture the qualitative aspect of social - economic well being. A combination of the quantitative and qualitative definition of poverty are utilized to identify who the poor are, extent of their poverty, where they live and what they do for a living.

Generally poverty is a result of many and often mutually reinforcing factors including lack of productive resources to generate material wealth, illiteracy, prevalence of diseases, natural calamities such as floods, drought and man made calamities such as wars.

3.1.2 Dimensions of Poverty

Poverty can be looked into two dimensions, which include inequality poverty and income poverty. A community can experience inequality poverty and people are poor because there is injustice to economic and social interaction. For example biasness in education which allows education for boys, property ownership is in hands of men. The result of this situation is that more women in third world are illiterate, undernourished, have high mortality rate and morbidity. Also some

people are poor because they are incapable to work due to physical body deformities as a result of war in their countries.

Income poverty is due to lack of formal education that could help the people to utilize opportunities for better life; some people are poor because their bodies are weak due to the fact that there are inadequate health facilities and therefore cannot work effectively on their land and sometimes members of the family have to stay at home to attend some one who is sick. This is very apparent now in families which have who are sick from HIV/AIDS pandemic.

3.1.3 Poverty Measurements

Poverty measurements use various concepts of both primary and secondary income (Mtatifikolo et al, 1994). Primary incomes accrue in the form of primary claims on resources, which arise directly out of the productive process of work and accumulation. These include results of the labour process (employment – self or hired), returns on rental property and form investment or productive assets. Secondary incomes are results of the transfer and social actions or interventions which empower the recipients to actively engage in production work (e.g. investments in education, health, food security, sanitation facilities and environmental protection).

According to Stan Burkey (1993), the wealth of the nations is often measured in terms of *Gross National Product* (GNP – the total value of a nation’s annual output of goods and services). GNP measurements are usually presented in terms of per capita figures.

Another way is by Physical Quality of Life Index (PQLI). This measurement based on the selection and measurement of physical factors which indicate the state of people’s health and welfare. The third ways of identifying and measuring poverty is by using Basic Need Approach. In this method the presence or absence of minimal basic human requirements for life as well as essential services indicate the degree of poverty. However in order to have a clear picture, all measurement tools should use at the same time.

3.1.4 Women and Poverty Alleviation in Tanzania

Tanzanian women are poorer than men despite the fact that women are the major actors in productive and reproductive activities. This is mainly because they do not receive adequate remuneration for their work, do not have access and control of land and other property and also little access to the income generated as men continue to dominated decision making not only within the household but also at all levels. Studies have indicated that female-headed households accounting for 30% are more poverty – stricken (ILO/MYLD, 2000).

The concern for women in poverty efforts in Tanzania is important because women continue to be the most disadvantaged group (Makombe, I. et al, 1999). Globally, the issue of women and poverty requires a special consideration because women and girls of poor rural households bear a disproportional high share of the burden of poverty.

Poverty is characterized by low per capita income which makes the capacity to meet basic needs (Chambers, 1985). Other characteristics of poverty include prevalence of sickness due to ill health, indebtedness and inadequate supply of foods. Chamber also further characterizes poverty using indicators such as lack of wealth or assets and lack of flow of food and cash. In addition he also adds physical weakness, vulnerability, deprivation and powerlessness in his definition of poverty all of which are common among women in Tanzania.

Poverty is also defined as lack of education, skills or tools to acquire income and assets as well as lack of access to power to modify the situation (Makombe I, et al, 1999). Poverty should be seen as the process leading to deprivation and vulnerability (Misana, 1995) it will be observed that the different aspect of the definition of poverty mentioned above typically characterizes the situation of majority of Tanzanian women.

3.1.5 Women's Income Generating Activities in Tanzania

'income-generating activities' will be considered those initiatives that affect the economic aspects of people's lives through the use of economic tools such as credit. Other types of support affecting production are considered complementary to income-generating activities. (<http://www.gdrc.org/icm/wind/wind-unicef-wp.html>). Income generating for women in Third World countries arose in the context of the Basic Needs Approach (BNA) within the dominant concepts of WID which emerged in the early 1970s (Mbughuni, 1994). The BNA emphasizes the reduction of income inequalities between men and women. It is for this reason that women in Tanzania have for quite a long time now been encouraged to undertake IGAs so as to realize cash income of their own for supplementing their households' income and improve their standing of living. With the growing importance of the informal sector in Tanzania and the vital contribution of this sectors to the national GDP, women's IGAs are encourage since they contribute immensely in terms of providing basic goods and services to the majority of low income groups in Tanzania (Makombe , I.. at el. 1999).

Studies on women IGAs in Tanzania; (Makombe et al, 1999) found that the activities were small- scale; traditionally feminine; services orientated; utilizing traditional skills with small capital investments and low returns. It is generally felt that although the activities meet women's real and critical needs for cash, they didn't have an empowerment component and hence continued to reinforce

oppressive gender relations. Also studies indicate that their outcome is constrained by some degree of women's lack of access to capital; raw materials; skills and technology (Mbughuni, 1994). There also some gender specific limitations like lack of free time; restricted mobility; misuse of resources by husbands; various forms of officialdom; welfare orientedness of the activities; dependence on grants; and misappropriation of funds for poorer women. (Makombe at el, 1999). Yet other limitations are cultural, religious and ideological systems prevailing in a society.

3.2 Empirical Literature Review

3.2.1 Poverty at Global Level

There are more hungry people in the world today than ever before in human history and their number are growing. The number of people living in slums and shanty towns are rising, not falling. A growing number lack access to clear water and sanitation and hence are prey to the disease that arises from this lack. There is some progress, impressive in place. But on balance, poverty persists and its victims multiply.

Poverty has been a pervasive and growing threat to humanity. On the 1990s already more than one billion people in the world, most of whom go hungry, lived in abject poverty (Mtafikolo, 1994). In Africa, in particular, a large proportion of people (the majority of whom are women) have very limited access

to income, resources, education, health care and nutrition. In 1995 (March 6-12), the first World Summit on Social Development (WSSD) was organized in Copenhagen, Denmark, "to recognize the significance of social development and human well being for all and to give these goals the highest priority both now and into the twenty-first century". A Regional (Africa) Conference had been held in January 1994 in Addis Ababa and an "Action Agenda for Human and Social Development" was developed for Africa. Viewing poverty as a global issue is reflected in these initiatives.

Africa's poverty is said to be mass poverty (of the absolute kind mainly, and less so of the relative kind) requiring more encompassing operational definitions and monitoring instruments with the aim of designing intervention initiatives. In sub-Saharan Africa (SSA), 35 of the 46 countries were classified in 1995 as *least developed*, with a high prevalence of poverty. The UNDP Human Development Report (1995) listed 44% of SSA population as having no access to health services, 57% as being without safe water, and 64% without access to sanitary facilities. The Human Development Index was high for only 2, and medium for 9. 35 countries had a low HDI, ranked from 129 to 174 in the global ranking scale, which ranked each country from 1 to 174.

3.2.2 Women and Poverty

More than 1 billion people in the world today, the great majority of whom are women, live in unacceptable conditions of poverty, mostly in the developing countries. The globalization of the world's economy and the deepening interdependence among nations present challenges and opportunities for sustained economic growth and development, as well as risks and uncertainties for the future of the world economy. Transformations in the world economy are profoundly changing the parameters of social development in all countries. One significant trend has been the increased poverty of women, the extent of which varies from region to region. The gender disparities in economic power-sharing are also an important contributing factor to the poverty of women. Migration and consequent changes in family structures have placed additional burdens on women, especially those who provide for several dependants.

Macroeconomic policies need rethinking and reformulation to address such trends. These policies focus almost exclusively on the formal sector. They also tend to impede the initiatives of women and fail to consider the differential impact on women and men. The application of gender analysis to a wide range of policies and programs is therefore critical to poverty reduction strategies. In order to eradicate poverty and achieve sustainable development, women and men must participate fully and equally in the formulation of macroeconomic and social policies and strategies for the eradication of poverty. The eradication of

poverty cannot be accomplished through anti-poverty programs alone but will require democratic participation and changes in economic structures in order to ensure access for all women to resources, opportunities and public services (FWCW Platform, 1995).

3.2.3 Poverty and Poverty Alleviation in Tanzania

Poverty alleviation refers to lifting the poor out of poverty. Poverty is a menace in Tanzania and the proportion of the poor compared to total population has been growing in spite of the measures being undertaken to alleviate it.

The World Bank has defined poverty and extreme poverty as denoting those living on less than a real purchasing power parity measurement of USD 1 per day (or about TShs 15,000 per month at 1993/94 prices in Tanzania), and USD 0.75 per day (or Tshs. 11,250 per month), respectively for Tanzania (UNDP, 1995). Using this definition it is noted that in Tanzania poverty is largely a rural phenomenon. The poor represented, in the early to mid-1990s, about 59% of all rural households and 39% of urban households excluding Dar es Salaam, where the poor represented about 9% of all households. Rural villages accounted for 90% of those living in extreme poverty.

Tanzania is one of the least development countries where people live under extremely poor condition. This is the reason why Tanzania was among few African countries benefited from the program of debt relief that is known as

Highly Indebted Poor Countries (HIPC). Tanzania was included in the program in 2000. The Human Development Index (HDI) for Tanzania has been low and ranking 'poor' in recent years (UNDP World Development Report, Annual, 2005). The Table 10 below is indicative of recent trends in Tanzania.

Table 9: Tanzania: Human Development Measurement

Variable	2003
Tanzania's HDI Value 2003	0.418
Tanzania's Ranking HDI rank 2003 (177 countries)	164
Tanzania's GDP per capita value (PPP US\$) 2003	621
GDP per capita (PPP US\$) rank minus HDI rank (higher means better on HDI)	11
Tanzania's GDP per capita Rank 2003 (177 countries)	175

Source: Human Development Report 2005.

The poor are more likely to experience poorer health than the non-poor. Life expectancy in Tanzania has dropped from 50 years in 1990 to only 48 in 1999, below the sub-Saharan Africa average of 52 years, due to among others, HIV/AIDS epidemic, which is now the leading cause of death in many cities (MCDWC). Like in other developing countries, poverty is one of the factors that make the battle against HIV/AIDS difficult. As a result of poverty, there is a high increase of prostitution, rural-urban migration, and homelessness that lead to greater risk of spreading the infection. The poor are also more likely to be underfed than the non-poor.

3.2.4 Poverty and Women Empowerment

Tanzania is a poor country with per capita income of \$290 (World Bank, 2004), is ranking seven from bottom of the poorest nations in the world (World Bank Report, 2005). Both the Poverty and Human Development Reports in 2002 and 2003 assessed the trend of poverty in the 1990s based on the Household Budget Survey (HBS) of 1991/92 and 2000/01. These surveys indicate that, about 36 per cent of Tanzanians were living below the poverty line in 2000/01: only 3 percentage points less than the 39 per cent estimated in 1991/92 (URT, 2005).

Population wise is estimated at some 33 million people of whom 51% are women. Numerically, women have outnumbered men in the last decades (1970, 1980 and 1990s, ILO, 1999). Most of the literature acknowledge the greater role played by women in development, particular in agriculture the backbone of the country's economy, where women provide over 80% of the labour force and produce between 60 - 80% of the country's cash and food crops.

The challenge of addressing the poverty problem has been high on the development agenda since early 1960s, soon after independence in 1961. The first independent government under the leadership of the President of Tanzania, Mwalimu Julius K. Nyerere, identified poverty as one of the three main challenges of development along with ignorance and disease. Over the past fifteen years, Tanzania has embarked on an ambitious and long process of economic,

social, and political reforms to improve the business environment and to increase economic growth and reduce poverty (Rashid, M. 2004).

Tanzanian Women are more vulnerable to poverty than men despite the fact that women are the major actors in productive and reproductive activities. This is mainly because they do not receive adequate remuneration for their work, do not have access and control of land and other property and have little access to the income generated as men continue to dominate decision making, not only within the households but also at all levels.

Women's entry into informal sector in Tanzania is a recent phenomenon, this has mainly been influenced by the economic crisis and restructuring programmes which consequently have led to a drastic decline in real wages as well as formal employment opportunities (Rutashobya, 1999). The importance of Income Generating Activities (IGAs) and women's participation in this sector has increased tremendously since the mid-1980s, indeed the IGAs have now become the main source of employment and income for the majority of people in developing countries including Tanzania.

3.2.5 Women's Participation: A key to poverty Alleviation

Participation defined as effort to increase control over resources and regulative institutions in a given social situation, on the parts for group and movements of those hitherto excluded from such control (Stan Burkey, 1993).

Participation is an elastic term that can mean different things to different people in different institution or community. However participation is an approach which is currently used by different organization, institution and government in achieving certain goals. The approach also helps to increase efficiency and effectiveness when implementation different development goals.

The need to involve women in the planning stage, in decision making in addition to implementation of projects has been emphasized. Nevertheless, various studies on rural women in Tanzania indicate women's low social, economic and political participation at all level. It has been observed in almost all part in Tanzania that women participate less in various economic activities than men. A case study done in Morogoro Municipal identified main constraints as men's negative attitude towards women which demonstrated by the fact that female heads of households participated in economic activities more than married women. (Isinika, A. et al., 1990).

The program for women and children in Zanzibar (CSPD) financed by UNICEF (T) under the project of "Income Generation in poor household" has showing greater achievements in enhancing women participation in economic activities. In summary the project had the following objectives: improve access to credit, tools, marketing for households with malnourished children. The project achieved the following: - support given to 29 women groups and some individual women, -the women have develop entrepreneurship skills based on economic activities and ventures, this help in building self-confidence among women, - women activities are full operated and some have already starting selling the product and realized modest profit, - women improve skills in IGAs, women now realized the importance literacy classes.

Despite achievements made in women's income generating activities in this project, several constraints have been identifying such as low level of management and organization abilities, illiteracy is another stumbling block which confronts many women groups, and some of the women members are unable to see the relationship between their activities and the improvements and wellbeing of their children (Valerie Leach, 1993).

The Gender Promotion Program (GENPROM), in collaboration with the International Program on the Elimination of Child Labour (IPEC) has implemented an interregional project on "Promoting Linkages Between

Women's Employments and the reduction of child labour" in Tanzania Mainland and Zanzibar. The overall development objective of the project is to improve the welfare of the working mother through the promotion of more and better jobs for women under condition that will lead to a progress reduction of child labour. The project focuses on capacity building and participation for the key social actors and on the implementation of practical interventions for selected groups of working women and their children. The project have manage to enhance the participation of 26 groups of 1500 women into various IGAs where by the women are able now to send their children to school , improve nutritional status of their families, successful management in micro projects. Also raise awareness and enlighten women beneficiaries on alternative income generating earning opportunities. Various problems encountered during implementation such as: Lack of punctuality among women – no time consciousness (hence working with women in the informal sector seems to be a difficult venture), Due to their low level of education and understanding, time set for trainings and seminars was insufficient. The poor relationship between ward leaders and women group has also affected the women activities. And last there has been defaulting and delay in loan repayments by some women members.

3.3 Policy Review

Since a large proportional of the poor women in the world are affected by several attributes of poverty, any effort to reduce absolute poverty have to focus on both income and human development. Like wise in Tanzania several policy initiatives has taken that will direct and indirect effect on the implementation of National Poverty Alleviation (NPA). These initiatives provide the context within in which NPA is operating. Some of these International and National initiatives include:

3.3.1 Tanzania's Past Visions

Tanzania has gone through two national visions: first, the Vision to achieve independence. Every Tanzanian understood and accepted that goal, which was a basic human right. However, having attained independence, it was realized that not everybody understood his or her consequent obligation; namely, that enjoying the fruits of independence implied hard work. Hence the post-independence catchword "**Uhuru na Kazi**". That catchword was intended to exalt the importance of hard work in realizing the development which was championed in the struggle for independence.

The second national Vision was the Arusha Declaration. It articulated a philosophy of socio-economic liberation based on socialism and self-reliance as the long-term national goal of Tanzanians. The Declaration was accepted by the majority of Tanzanians and galvanized them behind its realization. Thus, since

February 1967, the development vision of Tanzania as well as the policies for social and economic transformation have been guided by the principles and programs enshrined in the Arusha Declaration.

3.3.2 Tanzania Development Vision 2025

This is a national vision with social and economic objective to be attained by the year 2025. The vision has three principal objectives: - achieving high quality livelihood for its people, attain good governance through the rule of law and develop a strong and competitive economy. A high quality livelihood for all Tanzanians is expected to be attained through strategies which ensure the realization of the following goals: (1) Food self-sufficiency and food security, (2) Universal primary education, (3) Gender equality and the empowerment of women in all socio-economic and political relations and cultures, (4) Access to quality primary health care for all, (5) Access to quality reproductive health services for all individuals of appropriate ages, (6) Reduction in infant and maternal mortality rates by three-quarters of current levels, (7) Universal access to clean and safe water, (8) Life expectancy comparable to the level attained by typical middle income countries and (9) Absence of abject poverty.

3.3.3 Poverty Reduction Strategy

Given the fact that poverty affects all the social indicators negatively and thus its effect on national development, the Government of Tanzania decided to put poverty reduction at the centre of its development efforts. The Government published a *Poverty Reduction Strategy Paper* (PRSP) which aims to facilitate the mainstreaming of poverty and welfare monitoring system into the budget instruments, such as Medium Terms Expenditure Framework (MTEF). The PRSP gives priority to provision of basic social services including education, health, water and income generation activities. These efforts intended to set aside more resources for fighting poverty.

3.3.4 Women Development Policy

The Department for Women and Children was established in 1985 in the Ministry of Community Development, Women and Children, on the Mainland, with the mandate to coordinate and monitor the implementation of the Women and Development Policy, specifically addressing: ways and means of reducing women's workloads, improving their health and increasing productivity; promoting education and training; identifying strategies for women's economic empowerment; advocating the development of gender-sensitive statistics; and ensuring that women's experiences and concerns are more fully integrated into the planning process and that adequate resources are allocated for such issues.

The Ministry of State for Women and Children was established in 1992 in the President's Office, Zanzibar.

3.3.5 WID Units or Focal Points in Technical Ministries

The Union Government Ministry of Agriculture WID Focal Point was established in 1985, with the mandate to: liaise with regional focal points and other agencies responsible for women in rural development; participate in training rural women in agricultural credit and enhancing their entrepreneurial capacities; collaborate with other interested institutions in organizing village-based seminars for women's groups; ensure female participation in and benefit from national extension programs; and encourage female leadership in agricultural sciences.

The Zanzibar Ministry of Agriculture, Unit for Women and Youth, Office of the Commissioner for Research and Farmers Education, was established in 1992 with the mandate to: promote women's and youth agricultural, livestock, fishing and forestry activities; encourage formation of women's and youth groups; impart nutrition education to women so as to eliminate malnutrition among children; raise the economic status of women and youth; and ensure equitable distribution of income based on one's labour contribution.

3.3.6 Non-Governmental Organizations (NGOs)

Since 1985, both local and international NGOs have increased support women in development, due especially to the formation of WID Units at NGO headquarters and an increase in community based organizations (CBOs). Under the Tanzania Non-Governmental Organization Umbrella (TANGO), many local NGOs are addressing agriculture, livestock and environmental issues, and a growing number are also emphasizing women's empowerment and participation

3.3.7 Millennium Development Goals

In September 2000, world leaders agreed upon the Millennium Declaration, which distills the key goals and targets agreed to at international conferences and world summits during the 1990s.

The Millennium Development Goal 1 - "Eradicate Extreme Poverty and Hunger"
This are the world's time bound and quantified targets for addressing extreme poverty in its many dimensions such as - hunger, income poverty, disease, lack of adequate shelter, and exclusion while promoting gender equality, education and environmental sustainability.

By 2015, more than 500 million people will be lifted out of extreme poverty. More than 300 million will no longer suffer from hunger. There will also be

dramatic progress in child health, rather than die before reaching fifth birthdays hence 30 million children will be saved.

The Millennium Development Goal 3 - "Promote Gender Equality and Empower Women". This reaffirms international commitments to gender equality, the targets and indicators. The goal challenges discrimination against women, and seeks to ensure that girls as well as boys have the chances to go to school. Indicators linked to this goal aim to measure progress towards ensuring that more women become literate, have more voice and representation in public policy and decision making, and have improved job prospects. But the issue of gender equality is not limited to a single goal – it applied to all of them. Without progress towards gender equality and the employment of women, none of the MGDs will be achieved.

3.3.8 United Nations Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)

Tanzania is a signatory to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). The Convention emphasizes gender equality. The article 10 obliges Governments to take all appropriate measures to eliminate discrimination against women in order to ensure to them equal rights with men. Women's civil rights are limited by the existence of a dual legal system which includes both statutory and religious and customary laws. In

addition, the 1971 Marriage Act includes discriminatory provisions in respect to women's property and inheritance rights.

3.3.9 Fourth World Conference on Women (1995) - Beijing Declaration

The government of Tanzania has also made a commitment at the FWCW for Action. Women and poverty Platform addresses four areas of concern to women. These are enhancement of women's legal capacity; women economic empowerment and poverty eradication; women's education, training and employment; political empowerment and decision-making.

CHAPTER FOUR

IMPLEMENTATION

This section is about project implementation. It covers the planned project activities and actual implementation to date. It also shows the comprehensive project proposal including the planned project activities and its actual cost.

4.1 Implementation Background

In developing this implementation program, a Community Needs Assessment (CNA) was carried out and this involved understanding the WEG and the community where the Pole Pole Ndiyo Mwendo WEG is located. The Analysis of the community covers aspects such as: - knowing the administrative structure of the group, population characteristics, economic activities, social stratification and power relation, the leadership pattern and its influence.

The research also was conducted based on the results from CNA to find out the factors that limit the growth of women IGAs. At the commencement of the study, Pole Pole Ndiyo Mwendo WEG was at a stagnant stage of growth. It was facing leadership problems and a general lack of confidence in the ability of its leaders to meet their members' expectations. This in turn, affected participation of the members in the group activities and therefore threaten the very existence of the WEG.

Generally, the findings of this study have shown that, participation, leadership problem, group coherence, lack of working capital and access to credit, inadequate entrepreneurship skills and application of modern technology as has been elaborated in chapter one above are the major factors that affect the growth of WEG as well as running of the IGAs.

Given the above background, this implementation of the project involved developing and carrying out training program whose objective was to help resolving some of the issues that the research revealed. Therefore, the group needs to undertake training sessions to empower members on IGAs improvements and ultimately eradicate poverty among the group members. For the purpose of the training program, important aspects have been considered in the project proposal so as to enable the group to achieve its objectives.

4.2 Implementation Strategies

The project proposal developed out to assist the members of Women Economic Group and entire Bunju community. It aims at improvement of the living standard of the uneducated and poor women who are characterized by low income and expenditure, poor nutritional status, low education attainment, lack of representation and inequitable share of power in household decision-making.

4.2.1 Project Proposal Title

The Project Title is as follows: - **“Enhancing Women’s Participation in Viable Income Generating Activities in Bunju Ward”**

4.2.2 Project Executive Summary

Tanzania is a low income country with more than 30 percent of its population surviving on a less than one dollar a day. Women are more vulnerable to poverty than men for social, economic and cultural factors. Despite the increase participation of women in the micro and small enterprise sector over the past few years, women entrepreneurs are still found predominantly in low growth areas, earning lower revenues than their male counterparts. Harmful traditional practices such as initiation rites, female genital mutilation and early marriages which deny girls’ basic rights and some customs which oppress women (like forcing them to stay indoors after puberty) has also perpetuated the low household income.

This project proposal is about “Enhancing Women’s Participation in Viable Income Generating Activities in Bunju Ward”. In recent years, awareness rising has been created by various circles that without actively involving women in development efforts, overall development will have little success. Women have been shown to spend more of their income on their households as they have been

regarded as a bread earner of the family. Therefore, by helping women increase their incomes, you will automatically be improving the welfare of the whole family as it is used to say that "*Women's success benefits more than one person*". The project wishes to target poor women in Bunju Ward, based on the view that they are more likely than men to be economically constrained.

4.2.3 Contact Person

The chairperson,
Pole Pole Ndiyo Mwendo Women Group,
P.O. Box 20065,
Dar es Salaam.

4.2.4 Project Justification

The traditional socio-cultural constraints that have long limited women's participation in the economy and their access to resources are now coupled with international issues of debt, structural adjustment programs, declining terms of trade, and war. In recent years, awareness raising has been created by various circles that without actively involving women in development efforts, overall development will have little success. On considering that, Governmental agencies and Non-Governmental Organizations have initiated various programs and projects which target poor women based on the view that they are more likely than men to be economically constrained.

Women have been historically disadvantaged in access not only to material resources like credit, property, and money, but they have also been excluded from social resources like education or knowledge of some Income Generating Activities, hence women advancement in different fields has been constrained by the existing customary law and traditional values in the societies.

Due to persisting high levels of poverty, most of those poor and uneducated women are found themselves engaged in informal sector, operating small businesses like food vendors, petty business etc. Women's choice of the activities in which they engage themselves is dictated by their reproductive roles, abilities (skills level), less access to productive assets (especially land, start-up capital, and credit) and their limited capacity to absorb the consequences of failure.

Despite of many efforts putt down by various organizations and institutions in alleviating poverty among women in Tanzania, the women still are facing difficulties to articulate their needs, which in turn results into low standard of living. According to Magimbi, S. (2001) it was revealed that on average household in Bunju earns an income of about US\$ 80 per month as higher figure and lower figure like US\$ 60 per month. When we consider that a household has so many people with population dominated by children (about half of the people are below 16 years) we can see that low or absolute poverty is widespread because the dependant can't work to generate income.

This project proposal developed out to assist the members of Women Economic Group and entire Bunju community to improve the living standard of uneducated and poor women who are characterized by low income and expenditure, poor nutritional status, low education attainment, lack of representation and inequitable share of power in household decision-making.

4.2.5 Project Goal and Objectives

Project Goal

The overall goal for which the project established is to improve the standard of living of Tanzania households through women socio - economic empowerment leading to employment creation, income – generation and skill transfer. This will be achieved through strengthening of micro-/small women enterprises and capacity building of local community leaders on supporting sustainable community based initiatives.

Project Objectives

The objectives of the project are:

- (a) To enhance availability of business opportunities among 20 women in Bunju ward by 90% in 2007 in order to raise income status, increase employment opportunities and improve business environment.
- (b). To contribute to the national efforts to alleviate poverty by 50% in 2007 through establishment of sustainable community based initiatives.

4.2.6 Project Target Groups

The project wishes to serve the women especially from poor household in Bunju Ward and secondary beneficiaries will be community at large. As the project initiated by the community themselves, the community will participate in the project activities as follows; manpower, volunteer in project activities, attending training, seminar and workshops, monitoring and evaluation of the project activities.

4.2.7 Project Activities, Output, Outcome, and Input

The planning of project activities were based on the views and opinion of women group. A learning process was established and strengthened so that views and opinion of women formed the basis for planning, implementation and monitoring. *(Appendix 6, 7 and 8 shows the, Staffing Pattern, Project Budget Project and Planning table respectively)*

Project Activities

- ♀ Organize and convene stakeholders' meeting and information dissemination to all actors responsible to development in Bunju Ward,
- ♀ Assist WEG and develop guidelines with clear and sated objectives, management, rights and responsibilities of members and obtain formal registration,
- ♀ Train women of economic groups in organization skills,

- ♀ Train women of economic groups in business management and entrepreneurship skills,
- ♀ Assist women in establishment of functional classes for women members of economic group who cannot read and write,
- ♀ Organize awareness raising and sensitization seminar to community leaders, opinion leaders/faith leaders, women beneficiaries, spouses, and other community/influential people,
- ♀ Organize awareness raising and training on savings and credit scheme and facilitate the establishment of savings and credit association for women group,
- ♀ Organize and conduct Training Of Trainer (TOT) for grassroots animators/trainers and women economic group including potential women advisors on leadership skills, the art of conducting effective group meetings, groups dynamics, conflict managements, problems solving skills and decision making skills,
- ♀ Conduct capacity building and skills development programs to community leaders, opinion leaders/faith leaders, and other community/influential people, and
- ♀ Organize and conduct follow up, monitoring meetings and evaluation of the project activities.

Project Output

- ♀ Bunju Community has project activities reflected in their Ward and community development plans,
- ♀ Selected group of poor women are socially and economically empowered to have decent, viable and manageable Income Generating Activities,
- ♀ Improve access to business skills, marketing and adequate credit opportunities, and
- ♀ Enhance awareness of community members on poverty reduction strategies in Tanzania.

Project Outcome

- ♀ Poor women and vulnerable group be able to meet family requirements,
- ♀ Increase women's decision making capacity, technology upgrading,
- ♀ Availability in markets support, and
- ♀ Ward development programs reflect the poverty alleviation initiatives.

Project Input

- ♀ Program and training manuals
- ♀ Training materials
- ♀ Budget for project investments
- ♀ Project coordinator/field workers

♀ Office space and equipments

4.2.8 Project Implementation

During implementation of the project, mechanisms were settled in place for implementation of project activities. This includes- training, awareness raising, and assisting women to organize into coherent economic group, identification of new economic activities, product development and market support.

The actual implementation of the project started late compared to the implementation plan due to failure of getting the resources in time. So far the project has assisted the women group in the following aspects:-

- ☞ Developing group guidelines (group construction),
- ☞ Group formal registration,
- ☞ The entrepreneurship Training, and
- ☞ Establishment of saving and credit scheme.

Moreover the Project Goals and Objectives are expected to be accomplished as soon as there are enough funds to execute all the planned activities.

(Appendices 9 and 10 show the Project Planning Matrix and Project Implementation Gantt Chart respectively).

Project Achievement

The project was aimed to achieve the following to the prescribed date;

- a) Restored confidence among women and be able to organize themselves so as to make use of community facilities such as schools, community centers etc.
- b) Built the culture of savings among women before requesting outside support,
- c) Improved women acceptance and recognition by community members and leaders,
- d) Increase access to social services to women e.g. credit worthiness, trainings, health etc., and
- e) Built the organization capacity of women.

CHAPTER FIVE

MONITORING, EVALUATION AND SUSTAINABILITY

This section mainly focuses on planning how to routinely gather the information needed to keep the project on schedule, anticipate problems and formulate solutions, measure progress, and evaluate programme success. Also it focuses on the need to review the project to ensure its capacity to function regardless of changes in external funding sources and staffing.

5.1 Participatory Monitoring

Monitoring is a systematic process of collecting and analyzing information to track the efficiency of the organization in achievement of goals. Monitoring provides regular feedback that helps an organization track costs, personnel, and implementation time, and organizational development, economic and financial results to compare what was planned to actual events. In its simplest terms monitoring is collection and analysis of information to track what's going on.

In order to enhance participatory project monitoring, this project employed several techniques on gathering the information. The monitoring done was participatory involving key stakeholders in every stage whereby efficient system of information and communication was established, project management was committee formed and action was plan drawn. This facilitates timely monitoring

and evaluation and ensuring synergy between various actors through participatory community meetings involving all the key stakeholders. Monitoring was carried out on continuous basis to check if the project implementation is going as per plan, this helps the management to check if there is any deviation, in order to take corrective measures as soon as possible (*Appendix 11 shows Monitoring Design Worksheet.*)

5.1.1 Research Methodology for Monitoring

Monitoring data was collected by using different tools such as interviews, record review, accounting records; Follow up, group meetings with project members and observation. Data was analyzed manually and presented by using written reports and also through oral presentation to the stakeholders who participated in monitoring information gathering.

Follow up

Making follow-up visits and providing technical advices to groups involved in horticultural and tree planting project.

Monthly Meeting

It was planned under this project that for monitoring purpose, the group members in every month will meet to discuss and prepare a report about project progress.

Copy of the report was forward to the project adviser. The project advisor was to visit the project in every two month for monitoring.

Focus Group Discussion

Focus group discussion was done using the checklist prepared by the researcher before the interview. The discussion was conducted with members and leaders of the organization aimed at understanding the progress of the activities aimed at achieving the goal of empowering women economically.

Observation

The technical advisor applied participatory observation by attending group activities to see how actively all members participated and observe decision making process, for example participation of group members in training and practice. Observation method was used for the purpose of getting direct information about behavior of individual and groups. Also it enabled the researcher to understand the strength and weakness of the training offered.

Review of farmer record books and quarterly report

Record review was useful for determining the understanding of trainees, content and usefulness of the material offered during training and trainee's ability to understand the contents. Attendance register helps monitoring team to monitor number of participant's attending each training session, while Quarterly reports

assist all stakeholders and donors to understand what decision to be made in order to achieve the desired goal.

Reasons for choosing focus group discussion, observation and record review

The researcher and monitoring team used different tools in monitoring project activities. For triangulation purpose it was important to use more than one tool which ensures reliability of the information collected. Direct observation facilitated the monitoring team to understand how the activities such as trainings were conducted. Record review and quarterly reports assisted in reviewing the project regularly, to compare approved work plans with actual performance, and to take corrective action as required. Focus group discussion facilitated the monitoring team to have a clear picture of the group perception on how the activities were implemented.

5.1.2 Data Analysis

Quantitative and qualitative information was analyzed using Tally sheets and Summary sheet and presented by using written reports, tables and also through oral presentation to the stakeholders who participated in monitoring information gathering.

5.1.3 Monitoring Results

During the implementation of this project monitoring visit was done involving all team members. Members fully participated and reports were produced and

forwarded to project adviser. Minutes of the meetings were found well kept. Results of the monitoring showed that about 60% of all the planned activities were timely done. Twenty women (100%) were trained on developing group guidelines (group constitution), Group formal registration, entrepreneurship training, and establishment of saving and credit scheme was done as stated in the work plan.

The training was efficient because the number of business establishment have increased. About 80 % of the respondent said that resources were efficiently utilized; facilitators were available when asked to participate in the training; training materials were sufficient and inputs were available. However, 5% of the respondent said that resources were poorly utilized because they don't know how to read and write.

Eighty five percent of the respondents acknowledged that project activities were assessed and documented as planned. All purchased items were recorded in the ledger books and when issued it was well documented. The supervision of other staffs was done by the project coordinator and leaders. Respondents feel that the Pole Pole Ndiyo Mwendo WEG management needs some assistance in ensuring the success of the organization.

5.2 Participatory Evaluation

Evaluation is a systematic process of collecting and analyzing information to assess the effectiveness of the project or programs in achieving its goals. The evaluation provides regular feedback that helps project implementers to analyze the consequences, outcomes and results from the action. It also helps to assess the relevance, scope and sustainability of the project.

5.2.1 Reasons for Evaluation

The evaluation of the project was very important in order to assess its progress. Thus it focused on identifying project achievements, challenges and problems. There was a need to examine the performance of the project since its inception. The evaluation also aimed at enhancing the best practices of the project.

Evaluation was carried out as a continuous activity with the participation of all stakeholders of the project, most important beneficiaries. The evaluation was carried out by the Project Management Committee from the Ward which was representing the community people as beneficiaries and some official from the municipal.

5.2.2 Resources Required

To effect project evaluation, there was a need to secure resources that is human, physical and financial. The human resource constituted the community members,

the executive committee of WEG, project coordinator and ward community development officer. Funds were required to purchase stationery. Securing a meeting venue was equally important for community members and leaders to gather together and share ideas and views on the progress of the project.

5.2.3 Evaluation Methods

This study conducted project evaluation so as to assess project achievements and constraints and challenges. The methods used for evaluation were as follows:-

Meeting

The researcher first called a meeting with community members and members of WEG for evaluation. At first the researcher explained to participants the overall objective of the meeting and invited participants to express their feelings about the project. Open discussion to all participants and focus group discussions was the methods used interchangeably. The methods were very useful and assisted in exploring more information as discussed in evaluation findings.

Interview

The researcher also interviewed a few WEG members to learn more about project success. This was done immediately after ending evaluation meeting and it aimed at supplementing for some information collected. The interview was also made to other organization partners in particular World Vision Tanzania and

KICAMP. Others were staff from Bunju Ward Office the aim of interviewing them was to get their views about the project. All of them had a comment that the project has brought changes for the community members as majorities are thinking for having an income generating project.

5.2.4 Study Design

The study used observational descriptive design so as to get as much information for the evaluation purposes. The summative evaluation focused on concrete measurable CED outcomes that derive directly from the project. This includes process objective such as trainings, number of business started, income increase and economic empowerment. However, it should be noted that the process of data collection was not a single day act but it was a continuous process throughout the program period. The collected data were compared with the baseline data collected before the startup of the project.

5.2.5 Sampling Approach

All trained 20 women were involved in face to face interview. However, participants for focus group discussion were purposively selected in order to accommodate key informants like CBO leaders, CDO, project staff, village leaders and trained women.

5.2.6 Analyse and Present the Result

Information analysed using tally sheets and Summary sheet, and be presented using written and oral forms. A ½ yearly report was issues that present the formative and summative findings.

5.2.7 Evaluation Findings and Information Analysis

This project has undergone a participatory evaluation. Both internal and external stakeholders gave their views in regard to its performance. A formative and summative evaluation was done as planned. A central objective of the project is the enhancement of community members in fighting income poverty through IGAs. However, project goals and ultimate benefits are inherently for long-term. And it was further observed that the project activities were conceived and implemented through consultation with local residents in the community. Consultations were carried out through open village meetings, allowing all members of the community to take part. All key stakeholders had been informed and all gave their approval of the activities in the project. However, it was further revealed that stakeholder participation remains at the level of being informed and consulted.

In summary there is a need for a comprehensive project report which describes project activities, analyzes wise practice experiences, lessons learnt, problems

and obstacles during the project implementation, as well as recommendations for future plans and activities.

5.2.8 Performance Indicators

Indicators are quantitative or qualitative criteria for success that enable to measure or assess the achievement of project objectives. There are two types of indicators that are used to measure input; output and impact of the project the following are the indicators that determine the success of the project:

- *Formative Evaluation* – primarily qualitative in nature, the formative evaluation was conducted through interviews and open-ended questionnaires. The target women were asked about the credit worthiness, group coherent, topics covered in the training program, the effectiveness of the training materials and other questions to provide feedback for the ongoing improvement of the operation of the project. Periodic reports was prepared that identify the major findings of the formative evaluation and how they have been used to improve the project operation.
- *Summative Evaluation* - primarily quantitative in nature, the summative evaluation began with the establishment of baseline data at the beginning of the project (using a random sample of women to asses their business and entrepreneurship knowledge) and then be conducted at 6 month interval.

Data from the summative evaluation was focus on one overall goal of the project and the two objectives.

Objective 1:-

Record number of the women involved in the project, documentations of agendas/ attendance rosters from all training programs, documentation of number of women that received loan, loan size and number of loan disbursed per women. Selected interviews of women to assess their ability to effectively apply business and credit information, selected interviews of mother to evaluate changes in the income and living standard, also documentation on number new business started by women.

Objective 2:-

Documentation of agendas/ attendance rosters from all training programs, Documentation of Bunju wards plan and budgets which are reflecting the PRSP priorities, documentation of development programs initiated by the community members, selected interviews of community to assess their ability to effectively apply knowledge on the strategies to alleviate poverty, selected interviews of mother to evaluate changes in the income and ability to meet family requirements.

5.3 Project Sustainability

5.3.1 Sustainability Elements

Project sustainability is the capacity of a project to continue functioning, supported by its own sources, even when external sources of funding have ended. According to the nature and design of this project women group members were owned jointly with the community people and the government. The project strategy of creating awareness and enhancing capacity of stakeholders on poverty alleviation initiatives, participatory planning of interventions and by using local resources available was create a sense of ownership of supported intervention. Also the project objectives are online with government effort to eradicate poverty (PRSP). The structure which was strengthened by the project i.e. Project Management Committee and social services structure are permanent structure to oversee the poverty alleviation issues at the end of this project and hence ensuring sustainability.

5.3.2 Sustainability Plan

The community through knowledge and skills acquired shall be able to carry on even after the project support. Further more there is a well-established research extension link in those areas that will continue with project activities after the end of the project. The Sustainability Plan also describes how planning should make the project sustainable overtime, the steps taken so far, and the expectations of sustainability for the future.

- ☞ The training classes will enroll other interested women from other women economic groups,
- ☞ These groups will be provided with learning material and some simple working tools to enable the women to fully engaged in IGAs for poverty alleviation,
- ☞ A revolving fund will be established so that the WEG borrow capital money and repay it back after they sale their products and this money is loaned to other group members, and
- ☞ The WEG will be provided with extra training on family planning, HIV/AIDS, entrepreneurship and marketing to make sure they can continue to run their IGAs and successfully reduce income poverty as well as be able to repay back loan towards sustainability of the project.

5.3.3 Institutional Plan

The Bunju Ward and The Kinondoni municipal council on the other hand is working with Bunju community in mobilizing and sensitizing women to view the project as their own and it is for the aim of solving community income poverty. The organization also planned to train more community members on the importance of income diversification through IGAs, hence gain support and participation of the community.

Moreover also project supplements long-term policies of the Tanzanian government to improve the economy of its people.

Meanwhile The Government of Tanzania has allocated one billion shillings for each region for development activities purposes and Pole Pole Ndiyo Mwendo WEG has already forwarded the loan application request. However, the following steps were introduced to ensure the sustainability of the project for the women group; weekly contribution, the spirit of togetherness which was further fostered, more training on organization capacity and business management so as to ensure the growth of the business, women representation and participation in decision-making to all levels.

CHAPTER SIX

CONCLUSIONS AND RECOMMENDATIONS

This chapter gives the summary of the conclusions of the study and recommendations on the way forwards. However the strategies to attain the recommendations are pointed out including society empowerment and policy maker interventions.

6.1 Conclusion

A major message is that there are no smooth and simple solution to overcome poverty, and no quick fixes. Consistency and coherent action is required, often over a long period of time involving a package of inputs and support, provided from a number of sources in an integrated ways. To conclude the study, the government alone cannot succeed to alleviate poverty to all Tanzanians. Therefore in order for the poor people to reduce poverty they should work in groups so as to pool together their resources outside the group. Apart from that, Anti-poverty programs should use the community own resources and build on the talents and skills of the community members. Lastly, women play a fundamental role in poverty alleviation at the household level, and special attention may be required to ensure that this role is strengthened.

It argues that, business development services that are provided to income-generating groups are an effective tool for achieving women's business growth. Women have no time to seek information on socio-economic and development issues to improve their living standards because they are busy fighting to survive. Due to lack of such relevant information, they remain ignorant, lose confidence, and are unable to venture in economic activities due to fear of failure. They are therefore unable to cope with the rapidly changing socio-economic situations as they lack the necessary skills to establish viable income generating projects that would earn them more income and thus improve their standard of living.

Breaking out the vicious circle of poverty entails more than business development services, credit, technique training and social services. It implies women being able to carry out their own initiatives to change or improve their situation and that of their families including education and health. Women therefore need to be given necessary skills to enable them initiate and sustain changes.

6.2 Recommendations

In general, this study as well as other studies done on women income generating activities for poverty alleviation has observed that women are faced with various constraints in attempt to raise income and poverty alleviation. As a result, policy

makers and society could intervene in the following areas to support women's IGAs and their attempts to eradicate poverty:-

- ☞ Assist women to organize and form coherent groups. – There is a need to build up and strengthen women's self – organization capacity as one of major means to enable women initiate and sustain change,
- ☞ Alleviate poverty among women- Efforts to alleviate poverty among women should be initiated through:-
 - Creation of credit scheme and soft loans to their small businesses as well as practical actions to achieve higher level of productivity,
 - Measure to disseminate information and promote access to markets for women's products,
- ☞ Land reforms: Laws should be revised so as women can have access to land and be able to use land as resources for starting IGAs,
- ☞ Banking Policies: develop strategies for ensuring the obstacles against women borrowing are addressed,
- ☞ Socio-Cultural Dynamics: policy intervention strategies aiming at modifying low status of women and enhancing cooperation of women and men should be encouraged by national economic development policies,
- ☞ Socio- Economic Dynamics: policy intervention which will bring changes on-property ownership and broaden women entrepreneurship outlook,
- ☞ Capacity building intervention: relevant training is vital order to guarantee the success of IGAs, and

- ☞ **Market outreach: disseminations of information on market availability as well as organizing trade fair at regional and district levels.**

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