**EMPOWERING WOMEN FOOD VENDORS IN ALLEVIATION TO POVERTY:A CASE STUDY OF MZIZIMA WARD - TANGA**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER IN COMMUNITY ECONOMIC DEVELOPMENT MCED OF THE OPENUNIVERSITY OF TANZANIA**

**2015**

**CERTIFICATION**

The undersigned, certifies that he has read and hereby recommend for acceptance by the Open University of Tanzania, a dissertation entitle ‘‘Empowering Women Food Vendors in Alleviation to Poverty – A Case Study of Mzizima Ward - Tanga’’in partial fulfilment of the requirements for award of Master in Community Economic Development (MCED).

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(Supervisor)

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Date

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**DECLARATION**

I, Said Salim Maingwa,do here by declare that this is my own original work and it has not been submitted or presented and will not be presented for a similar degree in any other University.

........................................................

Signature

...........................................

Date

**DEDICATION**

This work is dedicated to my beloved wife and all who have contributed a lot for making me up to this level. I further extend my dedications to my organization for their supportive and encouragement which enabled me to complete this study.

**ACKNOWLEDGEMENTS**

I would like to thanks Dr. Hamidu .A. Shungu the supervisor of this research work for his endless guidance, supervision and productive critics that made this research work possible. I also extend sincere thanks to the MUWAKO GROUP of Mzizima ward in Tanga for their moral and financial supports. I am as well indepted to thank the Mzizima leaders for their readiness and permission to conduct my research work in their locality. I am equally grateful to Women Food Vendors who provided their time, ideas and resources to making this research work possible. Their involvement in the project life cycle was quite imperative. Thanks should also be directed to all stakeholders who willingly in this work. I would also like to express my deepest and sincere appreciation to Mr and Mrs Mshenga Hussein and all friends for moral support. Last but more importantly, special thanks should be directed to my dear friend Mr. Mohammed Buyeye and my lovely daughter Samira Salim Maingwa who acknowledged loneliness in my absence and missed my love and company during my study.

**ABSTRACT**

In 2002, the MUWAKO Women Group was formed with 20 women members. The group is situated in Mzizima ward at Mafuriko village in Tanga Town District about 5 km from Tanga Municipal City Council. 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 alleviate poverty among women themselves and other members of the families through own initiatives, joint efforts, time and resources, especially 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. Currently the group undertakes the following activities monthly and weekly contribution, petty like food vending, vegetable growing and making traditional mats. The mission statement is to improve the welfare of women in Mzizima ward through involving in Income Generating Activities basically food vending activities. This could be done by promoting the actively involving women in development effort through the ward. This project developed out to assist the members of MUWAKO Women Group and entire Mzizima societies to improve the stated of illiteracy and poor women who are characterized by low income and expenditure, poor nutritional status, low representation and inequitable share of power in household and in public decision making. The Survey findings revealed that inadequate skills in entrepreneurship and resource mobilization, poor market system, poor linkage with financial institutions (inadequate capital), low education and low income, contribute to low performance of women in food vending activities thus accelerating poverty in Mzizima society.

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**ABBREVIATIONS**

AIDS Acquire Immuno Deficiency Syndrone

CBOs Community Based Organization’s

CNA Community Needs Assessment

GDP Growth Domestic Product

GNP Gross National Product

HIV Human Immuno Virus

HIPC High Idepted Poor Countries

ILO International Labour Organization

MTEF Medium Terms Expenditure Framework

NGO’s Non Government Organization’s

NPA National Poverty Alleviation

NPES National Poverty Eradication Strategies

PAPPA Policy Analysis for Participatory Poverty Alleviation

PMO RALG – Prime Minister Office Region Administration Local Government

PRPS Poverty Reduction Strategy Paper

SIDO Small Industries Development Organization

SSA Sub Sahara Africa

UWASA Urban Water Sanitation Authority

TMCC Tanga Municipal City Council

UNDP United National Development Program

URT United Republic of Tanzania

**CHAPTER ONE**

**1.0 PARTICIPATORY NEEDS ASSESSMENT**

* 1. **Introduction**

Participation in food vending activities is a vital interest to women for poverty alleviation. Women become the breadwinners of the family, when they participate in food vending activities and they also contribute to increase their household incomes alongside whatever is brought in by their spouses. Unfortunately they are not well facilitated and contribution is not well acknowledged in many societies due to failing to recognize their importance.

This project analyzed the challenges facing women food vendor in Mzizima ward in Tanga Municipal City Council. The project used MUWAKO Women Group located in Mzizima ward as a case study. The group runs socio-economic activities to overcome extreme poverty and create employment opportunities for women themselves. The methodology used includes research design, sampling procedure; research questions, data collection and data analysis to generate more information from the community members which was used to determine potential concerns of the ward.

Findings indicate that the Group members have poor performance of food vending activities and a low standard of living caused by a number of factors including inadequate capital, poor access to credit, poor saving habits, poor income generating activities, women dependency upon men, Inadequate knowledge of Entrepreneurship and low level of education. These factors contribute a lot to poor performance of women in food vending activities and the widespread extreme poverty within Mzizima ward. This project is designed to provide an opportunity for the group members to realize their potentials and abilities that their possess. The training comprise on

how to conduct group meetings, decision making why needs assessment is important to Community Based Organization (CBOs), local fund raising techniques in CBOs, record keeping in CBO and other necessary documents for in order for a CBO to run smoothly. International Labor Organization (ILO) and Micro credit institution PRIDE has been identified as potential possible resource that can be used to build the capacity of CBO’s in order to help alleviate and eradicate poverty among the group member. It is recommended that women where possible should look to engage in small enterprise in order to increase their household income. In order to get better results women should diversify their activities wherever possible.

**1.2 Community Profile**

**1.2.1 Geographical Location**

MUWAKO Women Group is located in Mzizima ward, Tanga Municipal City Council. The ward shares a boarder with Mkinga District in the North, Kiomoni ward in West, Nguvumali ward in South and Mabokweni ward in East. Mzizima ward has two main villages namely Mafuriko and Mleni Village. Mzizima ward is located in Tanga Municipal City Council about 7 km north ward fromTanga Town with an area of 112 km2. Tanga Municipal is one of the nine Municipal Council in Tanga City. It situated on latitudes 40-60 south of equator and longitude 370-390east of Greenwich.

**1.2.2 Population and Ethnic Group**

The indigenous inhabitants of Mzizima Ward are Digo, Sambaa and Zigua, although now there are various ethnic group from different parts of the country includes Makonde, Chaga, Nyamwezi and Pare. All these tribes have been living and working together as one ethnic

group and they are the potential beneficiaries of this project. According to 2012 National Census the Ward has a population of 11,568 among them 5,572 are Male and 5,598 Female. The number of households in 2012 was 4,000 and the average household size was 5. Life expectancy in 2011 was 59 years. The total age dependency ratio was 100 to 97 and the population is characterized by youth, children and people above 65 years of age. The rapid population increase is due to high fertility rates and In Migration of people to seek for jobs in Limestone making Industries.

**1.2.3 Administrative Structure**

The ward is under the Management of the Local Government, which is bounded by Municipal level politically. The Ward is headed by the Ward Councilor who is elected by the citizens in the community who committed to work with them for five years and above. The Councilor is also the Chairperson of the Ward Development Committee. Technically the Ward Executive Officer is the overall in charge of the technical staff. Technical staff in theward includes; Health Officer, Community Development Officer, Agricultural/ Vertenary Officer and Ward Education Coordinator. At the village level, Village Chairperson who represents the community is the in charge and represents the village at the Ward level. At the Street level, chairperson who represents the street at the village level and is an employee of the Municipal Prime Minister Office Region Administration Local Government (PMO-RALG STRATEGIC PLAN, 1995)

|  |
| --- |
| **WARD EXECUTIVE OFFICER** |

|  |
| --- |
| **WARD COUNCILOR** |

|  |
| --- |
| **TECHNICAL** |

|  |
| --- |
| **MTAA CHAIRPERSON** |

|  |
| --- |
| **VILLAGE CHAIRPERSON** |

|  |
| --- |
| **COMMUNITY** |

**Figure 1.1: Ward Administrative Structure**

**1.2.4 Water Supplies**

Water in the ward is mainly supplied by (TANGAUWASA) Tanga Urban Water and Sanitation Authority where the Authority supplies water about 78.3 % of the population in urban area and 61.9% in rural area. Data from the Municipal Council shows that total water requirement into Tanga residential is about 89.1 million gallons per day, the present water supply production level stand at 70 million gallons per day which is about 70% of the total requirement quantity. (TMCC, 2010)

**1.2.5 Education**

The Ward has three main Primary schools and one Secondary school that are owned by Government. It has two private nursery schools. Given the high population of children, the number of children attending school surpasses the available education facilities. These forces scholar to seek other schools. Education report 2010 pupils’ classroom ratio is 60:1. The overcrowding resulted to poor performance that contributes to drop off. Some residents usually send their children to Private schools with better ratio of at most 45:1 outside the ward.

**1.2.6 Health Services**

The Ward is served by only one dispensary owned by the Ministry of Health Service. The dispensary are initially intended to serve the families of respective area but due to lack of health service facilities in the population and the high demand for health services in the Ward the one facilities are inadequate to be used by the whole community.

**1.2.7 Social Economic Activities**

The main economic activities in Mzizima ward are small scale agriculture, food vending (mama lishe), tailoring, quarrying and limestone making. Tanga Munipal City Council faces a number of Problems mainly caused by poverty. These are HIV/AIDS prevalence, low education especially to women, maternal and child mortality, poor social services and failure to access the available social services by the community as well as poor technology to mention just few. Poverty was identified as a major problem that causes other problems and causes people to have a low standard of living.

It was also identified that these problems are faced more by women than men due to biological nature and gender responsibilities; women are more responsible with the domestic activities. Most women depend solely on men to provide for themselves and their family. Often men earn low incomes as most of them have no reliable sources of income and those who are employed are in junior/low positions hence they earn low salaries. This leads to low standard among many families.Per capital income is very low and on average most people have less than one US Dollar income a day (Magimbi, 2005). The population of Mzizima ward is caught in trap of low income, abject poverty and low education rates. The extreme poverty leads to low income for households which results in food insecurity, low education, inadequate health facilities and poor housing. As a consequence of this situation the socio-economic development of the women is hindered.

**1.3 Community Needs Assessment**

The Participatory Assessment for Mzizima Ward was conducted by MCED student in collaboration with MUWAKO Women Group, Mzizima Ward leaders. The Community Needs Assessment aim was to understand and look into what works well and needs improvement in the ward. The assessment also aimed at exploring the opportunity and obstacles for the community development. The assessment targeted the following areas; community, economic and Environment where by obstacles and cause of obstacles and community assets that could be applied to address the obstacles identified. The main concern for the participatory was to identify problems from the community and design relevant project to address the problems to the community needs.

**1.3.1 The Objectives of the Community Needs Assessment**

The overall objective of conducting community needs assessment was to generate information from the community so as to identify the problem, strength and resources available in the community to meet their needs for children, youth, women and families in Mzizima ward. It was intended to respond to question ‘why there are stresses in the community?’’The main objective was to explore and to describe the extent of the Empowerment of women food vendor in alleviation to poverty***.***

**1.3.2 Specific Objectives**

1. To identify the major socio-economic problem the community is facing.
2. To determine the existing sources of community livelihood
3. To look at various strategies that could ameliorate prevalent problem

**1.3.3 CNA Questions**

**1.3.3.1 Research Questions**

The major research questions for the study were:

1. What are the major socio-economic problem is the community is facing at present?
2. What are the main sources of community livelihoods available in the community?
3. What should be done in order to address these problems?

**1.3.3.2 Research Design**

Exploratory and investigative design was employed for the community. The main aim of this design was to find out the relationship between expressed and cause a problem solving action to generate accurate, reliable and usable information that reflects the needs of the community, this was conducted in such a way that apart from the generating data. The design also create community commitment and enthusiasm, it also enhanced community ownership of the information generated and ownership of the project resulting from this process. Sample random and purposive sampling was used to select the required sample methodology and a tool used to collect data includes Interview, Observation, Focus Group Discussion and Questionnaire.

This research applied a cross sectional design. This design was opted for because the researcher was attached to the CBO. The researcher measured the challenges of the women involvement in food vending activities and how it can alleviate poverty and improve the living of standard of the CBO members on a single occasion. Data from different respondents were collected at a single point in time. The survey was administered to the CBO member and stakeholders.

A probability sampling was used whereby every member of the universe has an equal chance of being included in the sample (***Guthrie et al, 1987***). Under this method the result sample is said to be representative which the assumption of having uneven distribution of characteristics within the sample unit. For the use of this study a grand total of 40 respondents were sampled from Muwako Women Group in Mzizima ward, Tanga Municipality. Sample random cluster, sampling technique was used to select the required number of respondents who engage in food vending activities in Mzizima Ward.

**1.3.3.3 Data Collection Methods**

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

**1.3.3.4 Interview**

Through this method, data was obtained through face-to-face interview question (semi-structure interview) to MUWAKO Women Group members, community leader’s government officials, men and the participants in the focus group discussion. According to Kothari (1990) define interview method as a way of getting information personally from the interviewee, the interviewer has to be on the spot and has to meet with people who data has to be collected from. The respondents were interviewed separately to avoid external influence or consultation between them. These methods provide a chance for clarification; furthermore, since it contains a privacy element it also let the respondents. It provides the required information freely. The reason of using this method is the high illiteracy level among women. Thus many respondents were need assistance in filling the questionnaire although some of women are literacy but their level of understanding is quite low.

**1.3.3.5 Group Discussion**

Focus group discussion is a small group of people on a specific topic; groups are typically six to eight people who participate in interview for one half of two hours, (***Patton, 1990***). The focus groups discussion in this study involves eight participants. Men and women were selected purposively through the WEO and the researcher approached them to obtain their consent for participation. The purposive was to let men and women discuss, give views and suggestions on the challenges facing women food vendor on the contribution in alleviation of poverty by improve their standard of living for their households. The respondents who participated in the interviews were purposively excluded from the focus group discussion.

**1.3.3.6 Observation**

Through observation, the researcher was able to get information from the activities performed by the CBO by visiting the group project and some individual small project. The purposive was to observe the project so as to have a clear understanding of what had been reported in the interview. Patton (1990) explained that, observational studies provide a check on what is reported in interview. Kothari (1990) stated that three major advantages of observation as being subjective bias are eliminated if observation is done correctly.

Secondly the information obtained under this method relates to what is correctly happening since it is not complicated by either the past behavior, future intentions or attitudes. Thirdly, the method is particularly suitable in studies that deal with subject that is respondents who are not capable to give verbal reports of their feelings for one reasons or another. Limitation of observation include the possibility that the observer may affect the situation of being observed is unknown ways; participants may behave in some typical fashion when they being observed; and the selected perception of the observer may distort the data (***Patton, 1990***).

**1.3.3.7 Documentary Review**

The secondary data was collected from documentary sources such as books, journals and reports from the internet, Tanga Municipal City Council and Tanga Regional Block. The data collected through this technique enable the researcher to get relevant information for writing literature review relevant information on challenges facing women food vendor. Additional, the study went further in reviewing literature on poverty alleviation. Documentary sources provided aspects that could not be directly observed and about which the surveyor could not ask appropriate questions without the guide provided through the documents.

**1.3.3.8 Data Analysis Methods**

Data from the survey was analyzed using Statistical Package for Social Science SPSS and Policy Analysis for Participatory Poverty Alleviation PAPPA software was used for the analysis. After analysis the study results, the researcher presented the results in the form of tables, charts, figures and narration. Only important and relevant result were shown and presented in the text.The analysis was basically qualitative in nature, but there was some quantitative information that was generated during field visits and though reviewing documentary information. Qualitative data relate to opinion, behaviors, perceptions and the like were recorded from the observation and focus group discussion were processed and analyzed during the actual field process to avoid doubt or occurrence of errors. According to (Osmann, 1993), in a case study some data can be interpreted, as they are collected in the field. Quantitative information generated during the field and through reviewing documentary information was tallied and calculate percentage to present the data in tabular form.

**1.4 CNA Findings**

**1.4.1 Community Needs Assessment Findings**

Low level of education and ignorance, inadequate of working capital and access to credit, inadequate entrepreneurship and application of modern technology are main challenges facing women food vendor thus accelerating the low household income and widespread poverty in our society. This could be contained if strategies were devised to reduce ignorance and alleviate poverty by improving the education level (entrepreneurship education) and provide adequate working capital and access to credit for the majority of women. This section presents the analysis of the findings obtained during the study.

**1.4.2 Composition of the Sample**

In total there were 40 women from MUWAKO Women Group who responded while minimum target number of participants was 45 women.

**Age Distribution**

****

**Figure 1.2: Age groups**

**1.4.3 Respondents Bio-Information Age Distribution**

The Surveyed women had a big age range from 15 years to above 60 years with majority of 25 (44%) of women involved lying in the middle age between 26-45 years, followed by 12 (25%) ranging between 46-60 years 6 (13%) between 15-25 years 60 and above 5 (10%).

**1.4.3.1 Marital Status**

The survey findings show that, more than half of women interviewed 20 (50%) indicated to have been marriage while 6 (15%) were either separated or divorced. The remain 10 (25%) are widows and 4 (10%) still living single.

**Marital Status**



**Figure 1.3: Marital Status of Respondents**

**Source:** Research Survey, 2014

**1.4.4 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 programs for adult are also classified under primary education. As mentioned earlier, women in Tanzania have far less access to qualify education and training than men. National data on adult literacy have indicated a substantial fall in adult literacy rate and growing disparitybetween men and women, with women having much higher illiteracy rate than men (MCDGAC, 2010). Table 1.1 show that, the level of education for women respondents ranged from illiteracy to secondary education with majority being standard seven (7) leavers 30 (75%). Only 4 (10%) respondents had secondary education while the rest 6 (15%) were either illiteracy or semi literate.

**Table 1.1: Respondent by Education Level**

|  |  |  |  |
| --- | --- | --- | --- |
| **S/N** | **Respondents Education Level** | **# N=40** | **% Response** |
| 1 | Have never been to school | 4 | 10 |
| 2 | Informal education | 2 | 5 |
| 3 | Primary education | 30 | 75 |
| 4 | Secondary education | 4 | 10 |
|  | **Total** | **40** | **100** |

**Source:** Research Survey, 2014

The research findings reveal that many women who participate in food vending activities had lower level of education. It is a reality that primary education in today’s life is inadequate to open up opportunities for formal or informal employment and reliable market for their goods.

**1.4.5 Occupation of the Respondents**

As may be noted, the majority 36 (90%) were in informal sector food vendors, handcraft etc which have minimal returns. The other occupation cited is formal sector 4 (10%)

**Table 1.2: Occupation of the Respondents in the Study Areas**

|  |  |  |  |
| --- | --- | --- | --- |
| **S/N** | **Occupation** | **Frequency = 40** | **% Respondents** |
| 1 | Employment | 4 | 10 |
| 2 | Petty business | 4 | 10 |
| 3 | Handcraft | 2 | 5 |
| 4 | Food vendor | 30 | 75 |
|  | **Total** | **40** | **100** |

**Source:** Research Survey, 2015

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 women in food vending activities 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 widespread poverty. Women respondents can be described as absolute poor, hence 30 (75%) of the respondents mainly depends on food vending activities as the main source of alleviate poverty.

**1.4.6 Income Level per Month**

Since respondents were bread winner of their families and considering the large household size about 3 to 5 people (See Table 1.2), majority earns income range between 30,000 to 100,000Tshs per Month. Based on the findings we can conclude that, per capital income in Mzizima ward is very low and on average most respondent have much less than one US Dollar income per day Figure 1.4 illustrate the monthly income per respondent from the main economic activities.

****

**Figure 1.4: Percentage Distribution of Response on Income Level per Month**

**Source:** Research Survey, 2015

**1.4.7 Respondents Perception of Group Mobilization**

Women decide to initiate on Food Vending Activities as the means of increasing income among them. This will result in 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, 80% of the respondents indicated that they established a Muwako Women Group through friendship. Moreover the respondents were asked to mention the reason why they joined the Economic Group and their responses are summarized in (Figure 1.5)

|  |
| --- |
|  |

**Figure 1.5: Percentage Distribution of Response on reasons for join the (MWG)**

**Source:** Research Survey, 2014

**1.5 Community Needs Prioritization**

**Table 1.3: Muwako Women Group Needs Prioritization**

|  |  |  |
| --- | --- | --- |
| **Problem** | **Score** | **Priority Position** |
| Poor marketing system | 41 | 3 |
| Poor linkage with financial institutions  ( Inadequate capital) | 43 | 1 |
| Low education | 32 | 4 |
| Inadequate skills in entrepreneurship and resource mobilization | 45 | 2 |
| Low income | 20 | 5 |

**Source:** CAN Survey data, 2015

The Prioritization of the issue was conducted to give the community and interested agencies an idea of which area to focus on first. Prioritization was done in Participatory manner by the community and facilitator by using Paired Comparison Technique. By using a paired comparison technique, the team can decide on which issue or issues are priority. It directly comparison on issues (***Moore, 2009***). The group facilitator read each possible paired and individuals voted on which was the preferred choice to address first. Therefore, the following were the scores from the comparisons made among the issues;

From the matrix of choices, poor linkage with financial institutions (inadequate capital) was chosen as the common problem in that community that hinders the group to move forward in almost every step they try to make. This was closely followed by inadequate skills in entrepreneurship and resource mobilization and the third problem was appropriate market for their products, of which they said the issue becomes more pronounced because poor linkage with financial institutions (inadequate capital). If they had good linkage with financial institutions, they could have produced goods in high quality according to the demand of the markets and that would be easily to be sold at the market chosen. Low income was another area of concern as it hinders the group improvement.

**1.6 Conclusion**

**1.6.1 Conclusion from the Findings**

The MUWAKO Women Group has serious problem inadequate capital lack of working capital and access to credit, and poor marketing. Therefore, the group needs to undertake training on entrepreneurship skills and resource mobilization so as to bring conscious on their business activities so that could improve their business and ultimately eradicate poverty among the member group. More than a half of the surveyed women had attended Primary education and/ or attended informal education. The study had one assumption relating to the sustainability of women food vending activities. This means that, the sustainability of women food vending activities could guarantee lasting and effective means for poverty alleviation and only if the business environments improve and become supportive to poor women.

**CHAPTER TWO**

**2.0 PROBLEM IDENTIFICATION**

**2.1 Background to Research Problem**

Poverty and welfare of the World today has become the pre-occupation in policy discourse of International bodies and in interventions of the civil society. A lot of work has been done in research, policy formulation in launching of global, regional and local level program aimed at reducing poverty (REPOA, 2004). In spite of the fact that for the three decades poverty reduction has been on the country’s policy agenda, almost half of the population live below poverty line of less than USD 1 per day and over quarter are poor (Msangi, 2002). With a GDP per capital of about USD 240 per annum incomes and consumption of many Tanzanians are too low to meet the minimum requirements of life, consequently makes Tanzania to be one of the poorest countries in the World (PRSP, 2002).

Efforts have been done by the government and other stakeholders since independence by identifying three enemies of the development that are poverty, ignorance and diseases and then embodied them in the vision of Arusha Declaration as part of struggle emancipating Tanzania from the yoke of underdevelopment, whereas different sector policies and programs were prepared to assist these efforts. For instance the Tanzania government is committed to the development of small scale business through Small Industrial Development Organization (SIDO), which gives small grants to people who wish to carry out such small business.

Although Tanzania made a lot of efforts to reduce poverty for women but still Tanzania has a common factor that affecting women food vender not only in the study area but also the country at large Tanzania still experience this problem for instance (Bagachwa, 1995) see that the Tanzanian policy of environment created the gap between the formal and informal sector; the previous policies did not address the informal sector, was not official recognized. However policies formulated for other areas such as industrial, agricultural, labour, registration, economic and education had tremendous impacts on the informal sectors character mode and growth.The informal sector activities including food vender has been regarded as illegal and thus arms of law were affective due adequate capacity of enforcement on one hand and smaller informal sector on the other hand, above all, the economic was doing well and the jobs were available.

Later on the situation changed worse in general development policies together with some governmental regulation affecting food vender for instance the nationalization Act of 1967, part leadership code of 1967 and the Ujamaa village Act, all worked against not only the growth of sector, but also worked toward discouraging individual initiative and barred participation in private venture for leadership (Bagachwa, 1995). Undoubtedly, informal sector in women food vender seem to be one of the sectors that have a differently challenges facing women in poverty alleviation by providing employment, improving standard of living. Therefore this study is intended to investigate the other common challenges facing women in alleviation of poverty in informal sectors.

# 2.2 Statement of the Problem

Informal sector in the past 15 years has been fastest growing source of employment for women in Africa, especially in Sub Sahara Africa (SSA). Informal sectors where women engage in a wide of activities especial trading. This has emerged as an important strategy for women to contribute the formal labour market which is growing very slowly. It has emerged as a strategy for dealing with women and increasing unemployment arising from implementation of economic reform policies in Africa, however for the most part, the informal sector suffer from lack of systematic and regular support in the form official policies and resource (Pepertua, 2005).

The informal sector employs a larger share of the economic active population in 48% in North Africa. One of the reasons for the large share of informal employment is the inability of the formal sector (public and private sectors) to absorb the growing labour force. For example, in Tanzania out of 700,000 people who enter into labour market annually only 40,000 can expect to be employed in the formal sector (ILO, 2004). About 80% of jobs created in Africa are in the informal sector (Chen, M et al, 2002). The majority of informal sector workers are women.

Studies has shown that women food vender have higher labor burden (poor time) as opposed to men. Family and community responsibilities take a lot women’s time that could be applied for improving their income generating efforts. In many SSA countries, women work up to 16 hours a day juggling both productive work and their responsibility at home. Their responsibility for child care (often caring for three to six children at a time) limits their mobility and obliges them to generate income in less conducive environment for business. Although statistical data are not available on the share of children attending early childhood education, there is greater shortage of affordable child care and nursery school programs even in urban areas in many parts of Africa. Women responsibilities for child care are often cited as reasons for women’s low participation in skills training and literacy programs, which are crucial for building business management skills of female enterprises (USAID, 1995). Women have been remains poor for a decade now there this study aims at investigating more challenges facing women food vender in poverty alleviation.

Women had been historically disadvantaged in access not only to material resources like credit, property and money but they have also been excluded from social resource like education or knowledge due to stereo type among member of the community, hence women advancement in different field has been constrained by multiple role that they plays in society. Some strong measures has been taken by international organization, government and non-government organization to empower women from being in disadvantage groups through ensure enrolment in all level such as primary, secondary schools and university level, offer credit or loans with low interest rate, ensure participation in all spheres, entrepreneurship skills but still women are one among disadvantages or marginalized group. Due to this situation as the result I come up with research topic which state that;Empowering women food vender in alleviation to poverty.

**2.3 Target Community**

The wishes serve the women especially from poor household in Mzizima ward and secondary beneficiaries will be community at large by examines challenges facing women food vendor. The target group is MUWAKO women group. This organization was selected randomly from a list of women organization in the ward. In this case MUWAKO is the host organization in which a project to empower them in examines challenge facing women food vendor through capacity building was done to improve their business skills and be able to operate their business profitably and sustainable. As the project initiated by ILO and the community themselves, the community was participated in the project activities as follows; manpower, volunteer in project activities, attending training, seminar and workshop, monitoring and evaluation of the project activities.

**2.4 Project Stakeholders**

**Table 2.1: Roles, Concerns and Expectation of the Stakeholders**

| **Stakeholder Name** | **Role of The Stakeholders** | **Concerns of Stakeholders** | **Expectation of Stakeholder** |
| --- | --- | --- | --- |
| MUWAKO Group | Identification of support  Agencies, resources and implementation of the project activities. | Source of finances, impact of the project challenges that may arise during the project implementation | Learning from shared experiences to obtain knowledge and skills  Examine challenge facing women food vendor. |
| NGO’s | Material and technical support on undertaking daily activities | Ensure the effectiveness and efficiency of the project implementation | Networking with other stakeholders. Increase credibility and visibility. Understanding the community. |
| Community member in Mzizima | Creation of project awareness, implementation of project.  Moral support to MUWAKO | Project success and sustainability.  Challenges facing women food vendor are known. | Knowledge gains.  Examine challenge facing women food vendor. |
| Local government, Ministry and other Agencies | Enabling environment by advice provision of information and providing trainings | Project success and sustainability.  Challenge facing women food vendor are known | Networking with other stakeholder. |

Stakeholders and other targeted groups were participated actively during the preparation and implementation of the project. The main players who have state in this project are MUWAKO women group which is the host group and whose members were first empowered. Other included International Labour Organization (ILO), NGO’s, CBO’s and Government Agencies. All of them deal with challenges facing women food vendor in alleviation of poverty. Their roles and expectation are indicated in table 2.1

The stakeholders are the means by which the project objectives can be done successfully. They have been identified during project planning stage as important part of the project to minimize risks of failure. The overall stakeholders who is concern to take part in this group known as MUWAKO women group are; Community member of Mzizima, Local Government, Ministry and other Agencies.

**2.4 Background of the Host Organization**

MUWAKO women group was formed in 2002 with 20 women members. The group is situated in Mzizima ward at Mafuriko village in Tanga Town District.

**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 2014 and according to group constitution handout, the new leaders could be elected in 3 years time. The general assembly is the annual members meeting and according to constitution the assembly would meet at the end of the year.

**2.4.2 Vision of the Host Organization**

The vision of the MUWAKO women group is mainly to have women who are economical independent through raise their income.

**2.4.3 Mission Statement of the Host Organization**

The MUWAKO women group recognizes the crucial role that women play in development and identifies its overall mission as to improve the welfare of women in Mzizima 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 Objective 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 alleviate poverty among women themselves through own initiatives, joint efforts, time and resources, specially 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 contribution, petty like food vending, vegetable growing and making traditional mats.

**CHAPTER THREE**

**3.0 LITERATURE REVIEW**

**3.1 Introduction**

This chapter covers different literature on similar studies done by other researcher. The Review intends to discuss key issues, realizing gap and bringing up new knowledge to add value. As such the literature review is divided into three main parts. Part one is dealing with theoretical literature; part two is empirical literature while parts three review the policy literature. The theoretical review details various ideas on poverty concepts while the empirical bring 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 worldwide including Tanzania.

# 3.2 Theoretical Literature Review

# 3.2.1 Poverty Concepts

Low income means poverty at households and individual’s level, most households is not able to meet their basic needs. Poverty at households level also can be reflected by few households owing consumer food capital. 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) define 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), defines absolute poverty as the inability of an individual, a community or a national to satisfactory/meet its basic needs. They defined Relative’s poverty as the condition in which basic needs are meet, but where there is an ability to meet perceived needs and desires.

Poverty has several attribute and its definition varies. National Poverty Eradication Strategies (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.

Economist 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 (Amartyan Sen:1999). (Majid Rahmen:1999) 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 external and internal risks, and exclusion from development process and lack of social capital (URT – VPO: 2000). The new additions to the definition of poverty are utilized to identify who are poor, extent of their poverty where their live and what they do for a living. Generally poverty is a result of many and often mutually reinforcing factor including lack of productive resources to generate material wealth, illiteracy, and prevalence of diseases, natural calamities such as floods, drought and man made calamities such as war.

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# 3.2.2 Dimensions of Poverty

Poverty can be looked it into two dimensions which includes 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 hand 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 would help the people to utilize opportunities for better life; some people are poor because their bodies are weak due to fact that there are inadequate health facilities and therefore cannot work effectively on their land sometime members of the family have to stay at home to take care of someone who is sick. This is very apparent now in families which have who are sick from HIV/AIDS pandemic.

# 3.2.3 Poverty Measurements

Poverty measurement use various concepts 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, return on rental property and form investment or productive assets. Secondary incomes are result of the transfer and social actions or interventions which empower the recipients to actively engage in production work example investment in education, health, food security, sanitation of facilities and environmental protection.

(Stan Burkey: 1993), the wealth of the nations is often measured in terms of ***Gross*** National Product (GNP – the total value of a nations annual output of goods and services). GNP measurement is usually presented in terms of per capital figures.

Another way is by Physical Quality of Life Index (PQLI). This measurement based on the selection and measurement of physical factor 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 present or absent 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.

# 3.2.4 Women and Poverty Alleviation in Tanzania

Tanzania 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 remuration 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 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. at el: 1999). Globally, the issue of women and poverty requires a special consideration because women and girls are poor rural households bear a disproportional high share of the burden of poverty.

Poverty is characterized by low per capital income which makes the capacity to meet basic needs (Chambers, 1985). Other characteristics of poverty include prevalence of sickness due to ill health, indeptness and inadequate supply of foods. Chamber also characterizes poverty using indicator such as lack of wealth or asset 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.

# 3.2.5 Challenge Facing Women Food Vender

Women facing with various challenges that affecting business success associated with women food venders often experiences several factors affecting them in initiatives in poverty alleviation. These challenges have been described by other researcher as follows:

Capital is an important component to any successful business. The enterprises development literature notes the lack of access to financial of credit to be a significant limiting factor to food vendors development and sustainability, whatever the country surveyed (Richard son 2004 Miller and Levin : 1993). This has been attributed to the aversion of formal lending institution to financing smaller loans to relatively high administration and information cost on the absence of collateral (Mgloux : 1995), assert that these perception are often compounded by gender discrimination especially in Sub – Saharan African countries, particularly true for women entrepreneurs engaged in informal activity such as food vendors trade, this hypothesis has been consistently confirmed in Africa, Asia, Latin America or any developing countries (Tedd et al: 2007).

According to (Namaki el: 1990) add that accessing credit through the formal credit system can be extremely difficult and often impossible for women entrepreneurs. Interest free loan through rare confirm family member and in some cases traditional rotating saving group women food vender are left to rely on informal source of funding such as money lenders, rotating saving and credit association and friends food vender. The dependence on volatile and unreliable sources of financial capital restrict women food vendor in developing typically start with under capitalization; continue with poor management of working capital.

Location is to be – all and end all of food trade (Cohen: 2000). As with business location may be a critical factor influencing success. Held responsible for the filth on the pavement and street congestions, food vendor is promoted in some African countries (Tinker : 1997) for these reason among others (Cohen and Tinker : 1985 ), argues that most of the food vendor operate in hostile environment and lack permanent market location to conduct business. This obligates food vendor to change business locations regularly, affecting their accessibility to potential market populations and loosing regular customer to other business consistent with food vender (Miller: 1993). Shows that the lack of permanent business locations negatively affected the distribution and sales of their food, in turn influencing their profit margins. He noted that 67% of the respondents operated their business from home although 51% preferred it as an outlet. He found that they were operated at home because market place stills were unavailable, (Tinker: 1997) argue that food vender are not promoted in some African countries and National regulations and frequent street cleaning campaign are designed to displace the women food vendor.

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# 3.3 Empirical Literature Review

# 3.3.1 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 1990’s already more than one billion people in the world, most of whom go hungry, lived in abject poverty (Mtatifikolo : 1994).

In African 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 Copen Hagen, Denmark to recognize the significance of social development and human wellbeing for all and give these goals the highest priority both now and into the twenty – first century. A regional African 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 challenges. African’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 instrument with the aim of designing intervention initiatives. In Sub Saharan Africa (SSA) 35 of the 46 countries was 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 country from 1 to 174.

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# 3.3.2 Women and Poverty

More than 1 million 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 depending interdependence among nations present challenges and opportunities for sustained economic growth and development, as well as risk 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 dependents.

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 implication of gender analysis to a wide range of policies and program 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 formation 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)

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# 3.3.3 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 measure 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 1993/1994 price 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 Tanzania poverty is largely a rural phenomenon. The poor represented, in the early to mid – 1990’s about 59% of all rural household and 39% of urban households excluding Dar es Salaam, where the poor represented about 90% of all households. Rural villages accounted for 90% of those living in extreme poverty.

Poverty is one of the least developing 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 High Idepted Poor Countries (HIPC). Tanzania was included in the program in 2000. The Human Development Index for Tanzania has been low and ranking poor in recent year UNDP World Development, Annual 2005. The poor are more likely to experience poorer health than the non-poor.

Life expectancy in Tanzania had dropped from 50 years in 1990 to only 48 in1999, below the Sub Sahara Africa (SSA) average of 52 years, due to among others, HIV/AIDS, 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/AID difficulty. As a result of poverty, there is a high increase of prostitution, rural – urban migration and homeless that leads to greater risk of spreading the infection. The poor are also more likely to be underfed than the non – poor

# 3.4 Policy Review

Since a large proportional of the poor women in the world are affected by several attribute of poverty, any effort to reduce absolute poverty have to focus on both income and human development. Likewise 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 initiative includes.

# 3.4.1 Tanzania 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 realizing the development which was championed in the struggle for independence.

The second nation vision was 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.

# 3.4.2 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 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-sufficient 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 equality primary health care for all, (5) Access to quality reproductive health services for all individuals of appropriate age (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 (9) Absence of abject poverty.

**3.4.3 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 budget instrument such as Medium Terms Expenditure Framework (MTEF). The PRSP gives priority to provision of basic social services including education, health water and income generating activities. These efforts intended to set aside more resources for fighting poverty.

**3.4.4 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 workloads, improving their 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 experience and concerns are more fully integrated into the planning process and that adequate resources are allocated for such issues.

# 3.4.5 Non-Government Organizations NGO’s

Since 1985, both local and International NGO’s have increased support women development, due especially to the information of WID units at NGO’s headquarter and an increase in community based organizations CBO’s. Under the Tanzania Non-Governmental Organization Umbrella (TANGO), many local NGO’s are addressing Agricultural, livestock and environmental issues and a growing number are also emphasizing women’s empowerment and participation.

**3.4.6 Fourth World Conference on Women 1995 – Beijing Declaration**

The government of Tanzania has also made a commitment at the FWCW for action. A woman 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.

**3.4.7 Literature Review Summary**

Women facing with various challenges that affecting business success associated with women food venders often experiences several factors affecting them in initiatives in poverty alleviation. Capital is an important component to any successful business. The enterprises development literature notes the lack of access to financial of credit to be a significant limiting factor to food vendors development and sustainability, whatever the country surveyed (Richard son 2004 Miller and Levin : 1993).

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**CHAPTER FOUR**

**4.0 PROJECT IMPLEMENTATION**

**4.1 Introduction**

A project is a set of proposal for the investment of resources into a clearly identifiable set of action that were expected to produce future benefits of the fairly specific kind, of whole series of action being the subject of individual planning and examination before adopted and implemented within a single overall financial and managerial framework. Project planning process was undertaken based on the process of appraising priority need established by the community after conduct participatory Assessment in Mzizima ward.

This part gives details of the planned project implementation and what has actually been implemented by describing the project activities conducted and inputs/resources deployed in an attempt to achieve specific objectives and overall goal, time frame and responsible person/institution for the project intervention. MUWAKO members are the owners of the project thus the main project implementers. Researcher was the project facilitator providing some advices. MUWAKO women group counts almost 13 years since its inception little remarkable achievement was shown.

Unanimously it was time for the organization to change and put emphasis on the new method in order to achieve its objectives. It was planned by February 2015 the project would accomplish its activities some issues like monitoring and evaluation they will remains as going activity.MUWAKO group which formed by small women economic groups entirely all members who counted to be 40. All group members have participated in the whole process involved in establishment and management of the scheme. This was done in two villages which were visited for mobilization, sensitization and training. The MCED student, Ward Extension Officers, Community Development and Agricultural officer and MUWAKO Coordinator acted as facilitators, responsible for providing guidance through training in general entrepreneur and business management skills, loan payback period and simple business arithmetic.

**4.2 Project Outcome**

The project intervention anticipates accomplishing the following output or results which are needed or are necessary in an attempt to achieve project specific objectives or purposes. In other words this is what the project would deliver within the life span of the project at completion stage. The output have been clearly specified and are indeed specific, measurably achievable and realistic and time bound to enable the assessment of how successfully the objectives have been achieved

1. To train challenge facing women food vendors.
2. Train on business opportunity available.
3. Effort to alleviate poverty.

**4.3 Anticipated Achievement**

Two broad sectors are classified in terms of project coverage under the Empowerment of women food vendors through improving revolving fund. These include revolving fund for Agricultural which counts 80% and for trade which counts 20%. These groups at their capacity will have to be an example for other women for their capacity in making decision, skills on economic activity and management information and accessibility of credit.

**4.4 Implementation Plan**

Basically it describes how the project was carried out in an attempt to achieve project outputs, objectives and the overall goal. In the implementation process the project fundamentally involved three key stakeholders namely, MUWAKO Group member as a host organization, Community Economic Development (CED) student and the Ward extension workers. The roles and responsibilities of each stakeholder are summarized in table number six (6) below. Resources which were deployed in the project were contributed by both partners

1. MUWAKO Group members contributed funds for training and mobilization of women economic groups.
2. The MCED student was responsible for sensitization, training and advice on developing Entrepreneurship and Business development skills.
3. Ward extension officers provided training extension and advisory services in establish sound women groups and improved business practices.

The project anticipated to implement a number of activities which focused at accomplishing of the predetermined. The major project activities included the following:

1. Meeting with MUWAKO Group members for familiarization aimed at project action plan in terms of identification and design.
2. Conducting of Community Needs Assessment; in order to get an overview of the community needs and to have the self defined priority and identification of the development project in order to address or tackle the prioritized development problem.
3. Project design and formulation; this involved carrying out further surveyed into people affected by the problem. It focussed at stakeholder analysis, problem analysis, action planning, logical frame analysis and budgeting
4. Sensitization and training of the primary stakeholders in empowering women food vendor through revolving fund
5. Development mobilization technique for more women to join economic group in order to realise their future.
6. Develop constitution which act as tool for identification to donor agencies and credit facilities who may support the organization
7. Registration of Organization Ministry of Community Development.
8. Monitoring and Evaluation
9. Reporting

**Table 4.1: Implementation Plan**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| S/N | Activity | 2014 | 2015 | | | | | | Inputs Resources | Responsible people |
| Dec | Jan | Feb | Mar | Apr | May | Jun |  |  |
| 1. | Meeting with Group members for familiarization aimed at conducting CAN and Project identification |  |  |  |  |  |  |  | Personnel, Fund Stationery | MCED student, NGO Members |
| 2. | Conducting Community Needs Assessment |  |  |  |  |  |  |  | Personnel, Fund Stationery and Transport | MCED student and MUWAKO Coordinator, Women Economic Group |
| 3. | Project Design and Formulation |  |  |  |  |  |  |  | Fund and Stationery | MCED student and NGO members |
| 4. | Sensitization and Training of the primary stakeholder in challenges facing women food vendors. |  |  |  |  |  |  |  | Personnel, Venue, Fund, Training material and Equipment | Facilitator, CED Student |
| 5. | Developing mobilization technique for more women join economic group in order to realise their future. |  |  |  |  |  |  |  | Building material, Fund and Expertise | NGOS members and Construction expertise. |
| 6. | Develop Constitution which will act as a tool for identification to donor agencies and credit facilities who may support the organization. |  |  |  |  |  |  |  | Fund and Transport | NGO member, MCED student and workers extension |
| 7. | Registration of Organization – Ministry of Organization |  |  |  |  |  |  |  | Fund and Transport | NGO member, MCED student and Ward extension workers |
| 8. | Monitoring and Evaluation |  |  |  |  |  |  |  | Personnel, Fund, Stationery and Time | External Consultant |
| 9. | Reporting |  |  |  |  |  |  |  | Personnel, Fund, Stationery &Time | MCED Student |

**Table 4.2: Project Logical Framework Matrix**

| **Intervention Logic** | **Performance Indicator** | **Means of verification** | **Assumption/Risks** |
| --- | --- | --- | --- |
| Goal: |  |  |  |
| The project goal is to structurally improve the well of women and men in Mzima ward by empowering women food vendor through economic activities like provision of loan, training on entrepreneurships and business management, creating access financial institutions and other support for development of long term viable strategies in the area. | 40 Women in Mzizima ward are empowered. | Report | NGOS properly maintain efficient and effective management |
| **Objective 1:** |  |  |  |
| To train women food vendors on Entrepreneurship and business management by January 2015. | 1. Number of trainings conducted. 2. Number of participant attended 3. Type of training conducted | 1. List of participants 2. Training plan and time table. 3. Training materials. 4. Training material 5. Training evaluation report. | Participants positive willingness to attend the training. |
| Output 1 |  |  |  |
| MUWAKO Group sensitized in Entrepreneurship and business development skills by January 2015 | Number of people sensitized and trained in Entrepreneurship and business skills | 1. Training report. 2. List of participant | Group participation |
| Activity 1.1 |  |  |  |
| Meeting with Group members for familiarization aimed at conducting CAN and Project identification | Number of meetings conducted with group members | 1. Minutes of the meeting available at MUWAKO | 1. Acceptable of the organization office 2. Report. |
| Activity 1.2: |  |  |  |
| Conduct Community Needs Assessment. | Number of CNA meetings and methods used. | Community Needs Assessment Report | NGO Support. |
| Activity 1.3: |  |  |  |
| Project design and Formulation | Number of meetings during project design and formulation | Minutes of the minutes and the project write up | NGO Support |
| **Objective 2:** |  |  |  |
| Business opportunity available | 1. Positive change in income level 2. Amount of loans disbursed | Organization report | Project conducted sustainably and profitably. |
| **Output 2:** |  |  |  |
| Raised income and employment opportunity by Dec 2014. | Number of women whose income has positively changed | Record available at the group | Project well conducted and records properly kept. |
| Activity 2.1: |  |  |  |
| To organize forum awareness meeting for credit institution | Number of committed institution | Organization report | Credit facilities acceptance |
| Activity 2.2 |  |  |  |
| To mobilize and solicit fund raising meeting | Number of Donor Support | Report | Donors Support |
| Activity 2.3: |  |  |  |
| To prepare and register organization | Certificate of registration | Minutes and report | Availability of Constitution |
| Objective 3 |  |  |  |
| Effort to alleviate poverty | 1. Training on entrepreneurship 2. Loan disbursed | Changes in lifestyle for majority | NGO Support |
| Output 3: |  |  |  |
| Intervention Logic | Performance Indicator | Means of verification | Assumptions/risks |
| Improve live hood for the majority | Activity conducted | Reports | Availability social services |
| Activity 3.1 |  |  |  |
| rain on poverty alleviation | Number of participants | Proceeding and reports | Member participation |
| Activity 3.2 |  |  |  |
| Develop poverty database for MUWAKO | Date base | Report | Availability of data |
| Activity 3.3 |  |  |  |
| Monitoring, Evaluation and Reporting of Project activity and impact | Established monitoring, evaluation and reporting system | Monitoring, Evaluation and Report available with the Group | Stakeholders participation in project monitoring and midterm evaluation. |

**Table 4.3: Project Financial Budget**

| **No** | **Activity** | **Explanation** | **Total (Tshs)** |
| --- | --- | --- | --- |
| 1.0 | Meet with Group members for sensitization in order to conduct CAN, Project identification and training |  |  |
|  | Fare to MUWAKO members | 1 Person x 5000.00 x 2 trip | 10,000.00 |
|  | Sitting Allowance to MCED Student | 1 Person x 20,000.00 x 2 days | 40,000.00 |
|  | Night out Allowance to MUWAKO Members. | 17Person x 20,000.00 x 2 days | 340,000.00 |
|  |  | **Total** | **390,000.00** |
| 2.0 | Conducting Community Needs Assessment |  |  |
|  | Allowance to Research team | 3Person x 10,000.00 x 14 days | 420,000.00 |
|  | Data Analysis and Presentation | 3 Persons x 10,000.00 x 14 days | 420,000.00 |
|  |  | **Total** | **840,000.00** |
| 3.0 | Project design and Formulation |  |  |
|  | Allowance to Participants | 32 Persons x 10,000 x 1 day | 640,000.00 |
|  |  | **Total** | **640,000.00** |
| 4.0 | To organize forum awareness meeting for credit institution |  |  |
|  | Facilitator fees | 2 Person x 30,000.00 x 4 days | 240,000.00 |
|  | Training hand outs | 20 sets x 10,000.00 | 200,000.00 |
|  | Hire of training hall | 10,000.00 x 4 days | 40,000.00 |
|  | Allowance to participants | 20 Person x 20,000.00 x 1 day | 200,000.00 |
|  |  | Total | 680.000.00 |
| 5.0 | To mobilize and solicit fund raising meeting |  |  |
|  | Facilitator’s fees | 2 Person x 30,000.00 x 4 days | 240,000.00 |
|  | Training hand outs | 32 sets x 10,000.00 | 320,000.00 |
|  | Hire of training hall | 10,000.00 x 4 days | 40,000.00 |
|  | Allowance to Participants | 3 Person x 20,000.00 x2 days | 120,000.00 |
|  |  | **Total** | **720,000.00** |
| 6.0 | To prepare and register organization |  |  |
|  | Allowance to MCED student | 3 Person x 10,000.00 x 10 days | 300,000.00 |
|  | Allowance to Council Lawyer | 3 Persons x 10,000.00 x 10 days | 300,000.00 |
|  | Production of Constitution | 3 Persons x 20,000.00 x 2 days | 120,000.00 |
|  | Fare to MCED to Dar es Salaam | 3 Person x 30,000.00 x 2 days | 180,000.00 |
|  | Night out Allowance to MCED DSM | 1 Person x 65,000.00 x 2 days | 325,00.00 |
|  | Registration Fees |  | 50,000.00 |
|  |  | **Total** | **1,270,000.00** |

**4.3.1 Project Implementation**

This part gives a description of actually implemented project activities by end of June 2015. The implemented activities were among those which were planned during project design phase. This section is divided into major subsections; project implementation report and the project implementation Gantt chart which shows the actual implementation period of activities.

**4.3.2 Project Implementation**

The following activities have been conducted and some have been accomplished and some are still going on.

**4.3.2.1 Meet with Group Member for Sensitization in Order to Conduct CNA, Project Identification and Training**

Meet was help by MUWAKO Group members and other stakeholders; was for two weeks during December 2014 this was as part of entry point for familiarization and way forward preparing baseline or community needs assessment exercise and project design.

**4.3.2.2 Conduct Community Needs Assessment**

Community Needs Assessment was conducted for 14 days in the month of December 2014 carried out in order to identify pressing needs of the community. Several research methods were applied in conducting the research which meant for identifying community needs. The identified needs were prioritized using O and OD methodology pair wise matrix and lack credit accessibility which hinders purchasing powers was ranked as a priority number one need out of five most needs.

**4.3.2.3 Project Design and Formulation**

Project Design and Formulation was done in December 2014, this followed immediately after conducting Community Needs Assessment and Identification of the priority needs. It was decided there was a need for design and formulation of a project which would address the identified most pressing community problem. Challenges facing women food vendor in alleviation to poverty.

**4.3.2.4 To organize Forum Awareness Meeting for Credit Institution**

One of the task was to form kind of forum session for project interventions. Forum was organized by MCED student in collaboration with MUWAKO leaders which included number of credit institution including NMB Bank, CRDB Bank, SACCOS and PRIDE SIDO. This forum meant to discuss issues that hinder and that could promote MUWAKO to improve its lending of loans to women this was done in the month of February.

**4.3.2.5 To Mobilize and Solicit Fund Raising Meeting**

The type of mobilization and solicit for fund was done inform of sensitization meeting, different stakeholders were organized to the meeting. The meeting was organized to raise morale and voluntary spirit to support the organization which serves majority of rural women who are considered as base for economic growth of family and society.

**4.3.2.6 To Prepare and Register Organization**

One of the activities which were to be was formulation of MUWAKO Constitution and registering the organization as Non Government Organization. The Organization was just run informal, and therefore lack power to request for financial support because it was not registered yet. This process started early in January 2015.

**4.3.2.7 To Train on Poverty Alleviation**

It was learnt that the misconception of the term poverty is high and there are no information that can empower the drive along to merge the effort of the community based on poverty. The development of the set of questionnaire distributed ward level to collect baseline information are collected on 31st December each year that is why this activity assumes to continue up to December.

**4.3.2.8 To Train Poverty Data Collection**

Two types of training activities were conducted during the course of project implementation. The first was for field extension staff responsible for coordinating the project at the ward. The course content included feasibility study preparation, project planning management, monitoring and evaluation. The training team taught entrepreneurship skills. Retraining was also conducted with the objective of strengthening skills in areas identified as weak during the project implementation process. Two such retraining sessions were held for all field staff. Women group leaders also receive training under the programme. In fact, to be eligible for credit each group is required to participate in leadership training and course focused on project management and organization. The course also included material on bookkeeping and skills needed to manage an effective business.

**4.3.2.9 To develop Poverty Networking Database for MUWAKO**

This activity started on much by the MCED student, using the Microsoft Access Soft wire, it was now necessary for organizing MUWAKO activities output inform of database inorder to revitalize and realise future of the Organization, if they want to manage their organization they have to manage its future and in order manage its future it is important to manage information and therefore information is power.

**4.3.2.10 Participatory Project Monitoring**

Project Monitoring and Evaluation was one of the crucial tasks; Monitoring originates from the word monitor which means to warn, the implication of concept participatory monitoring is an ongoing process to make sure the project is on track which involve beneficiaries. It measures effective and efficient in terms of use of inputs, activities outputs and assumptions. This was conducted throughout the project duration.

**4.3.2.11 Participatory Project Evaluation**

Evaluation is meant to measure long term impact and sustainability in terms of achievement of purpose and goal unplanned changes. This involved the assessment of the result achieves and the lessons drawn for future improvement. Ex-ante alternative ways to curb the prevailing social problem. Although it was planned to conduct Terminal Evaluation in June 2015 but ongoing evaluation was being carried to check planned vis-a-vis actual schedule.

**4.3.2.12 Project Reporting**

Project Reporting, this normally carried monitoring report and two types of interim report were prepared. This narrative report is about monitoring information presented to project stakeholders and financial reports which reports on input deployed in financial terms and compares with items as indicated in the project budget. This was done during May 2015 although it was planned to be conducted in June 2015.

**Table 4.4: Project Implementation Gantt Chart**

| **S/N** | **Activity** | **2014** | **2015** | | | | | | **Resource Input** | **Responsible People** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Dec** | **Jan** | **Feb** | **Mar** | **Apr** | **May** | **Jun** |  |  |
| 1. | Meeting with Group members for sensitization in order to conduct CAN, Project identification and training |  |  |  |  |  |  |  | Human capital  Fund  Stationery | MCED student, NGO’s members, Village community and Influential people, |
| 2. | Conducting Community Needs Assessment |  |  |  |  |  |  |  | Human capital  Fund  Stationery | MCED student,  Survey team |
| 3. | Project design and formulation |  |  |  |  |  |  |  | Human capital  Fund  Stationery | MCED student and NGO members |
| 4. | To organize forum awareness meeting for credit institution |  |  |  |  |  |  |  | Human capital  Fund  Stationery | Facilitator,  MCED student |
| 5. | To mobilize and solicit fund raising meeting |  |  |  |  |  |  |  | Human capital  Fund  Stationery | NGO members and Construction experts |
| 6. | To prepare and register organization |  |  |  |  |  |  |  | Human capital  Fund  Stationery | NGO members,  MCED student and Extension worker |
| 7. | To train poverty alleviation |  |  |  |  |  |  |  | Human capital  Fund  Stationery | NGO members, MCED student and Extension worker |
| 8. | To train poverty data collection |  |  |  |  |  |  |  | Human capital  Fund  Stationery | NGO members, MCED student and Extension worker |
| 9. | To develop poverty database for MUWAKO |  |  |  |  |  |  |  | Human capital  Fund  Stationery | MCED student and Extension worker |
| 10. | Project Monitoring |  |  |  |  |  |  |  | Human capital  Fund  Stationery | NGO members, MCED student and Extension worker |
| 11. | Project Evaluation |  |  |  |  |  |  |  | Human capital  Fund  Stationery | External Consultant |
| 12. | Project Reporting |  |  |  |  |  |  |  | Human capital  Fund  Stationery | MCED student |

**CHAPTER FIVE**

**5.0 PROJECT PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY**

**5.1 Introduction**

This part describe how participatory monitoring, evaluation and project sustainability. This helped to gather information needed to keep the project on schedule. Monitoring and evaluation important for any project on progress in order to track objectives of the project. Monitoring and evaluation was a useful tool in reviewing and observing the project to ensure it function regardless of changes in internal and external circumstances. Monitoring and evaluation was part of the project implementation on which it was done continuously since CAN which was the beginning of this project up to the reporting phase.

**5.2 Participatory Monitoring Methods**

The participatory monitoring is a systematic process of collecting and analyzing information to track the efficiency of the organization in achievement of goals. Participatory monitoring helps to provide information during the life of the project so that adjustment can be done if necessary. Participatory monitoring provide an ongoing picture that allows the community to determine whether activities are progressing as planned, it may also show when activities are not leading to objectives so that early adjustment can be made.

Essence of monitoring is to ascertain whether the project is implemented as planned i.e monitoring the effectiveness and efficiency. Under participatory monitoring which was taken during the project implemented on served to provide an early warning which identifies problems at an early stage. Solution can then be sought before the problem get out of hand. Monitoring of this project was done with MCED student, Mzizima ward leaders, MUWAKO leaders from the host organization and extension workers. All parties participated on monitoring of the project in two different levels.

**5.2.1 Monitoring Information System**

The systems to monitor information collected were established in a form where all the information collected could show the project performance as planned. All parties those were responsible for evaluation had given copy of form in which the expected objectives, activities to be done, resource required and output to be achieved were shown on the paper. Monitoring information system performed in terms of ongoing review systematic documentation to document this process (to observe changes in project implementation); and analysis and decision making to reflect, to adjust and to rectify the operation.

**5.2.2 Participatory Monitoring Methods used to Engage Community in the Monitoring of the Project**

Participatory Monitoring methods were as follows

1. Formative Assessment was used during training session
2. Beneficiary Assessment
3. Field visit

**5.2.2.1 Participatory Monitoring Plan**

Formative Assessment is type of assessment that direct has linked with instructional practices. The kind of participatory monitoring was mainly applicable during capacity build training on women food vendor empowerment on poverty alleviation through revolving fund and studying women activities carried out on site. This helped the facilitator to gain an understanding to establish Johari windows approach in understanding the insight of the organization capabilities, in order to make responsive changes in teaching and learning technique such as facilitator observation and participant’s observation. This went alongside with group discussion and case study brainstorming concerning the topic under discussion.

Beneficiary Assessment method used to collect information from the project beneficiaries and project facilitator. The target community which men and women who realize changes in livelihood of the communityField visit monitoring was also conducted in a participatory manner whereby it was done by MUWAKO group leaders and MCED student where they visited wards in which women group were established to see the project progress, this accompanied by writing a field report.

**Table 5.1: Participatory Monitoring Plan**

| **No** | **Objectives** | **Monitoring Indicator** | **Method of Data Collection** | **Source Of Data** | **Means of Verification** | **Budget Allocated** | **Time Frame** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 1. | To train challenge facing women food vendor | Number of trainings conducted | Observation | MCED student,  NGO coordinator,  MUWAKO leader | Report | 2,550,000 | March 2015 |
|  |  | Number of people sensitive and trained in Entrepreneurship and business development skills | Observation | MCED student,  NGO coordinator,  MUWAKO leader | Proceeding/Report |  | May 2015 |
|  |  | Number of meetings conducted with group members | Observation | MCED student,  NGO coordinator,  MUWAKO leader | Proceeding/Report |  | May 2015 |
|  |  | Number of CNA meetings and methods used | Observation | MCED student,  NGO coordinator,  MUWAKO leader | Proceeding/Report |  | May 2015 |
|  |  | Number of meetings during project design and formulation | Interview  Observation | MCED student,  NGO coordinator,  MUWAKO leader | Report |  | May 2015 |
| 2. | Training on business opportunity available by February 2015 | Number of women whose income has positively changed | Interview  Observation | MCED student,  NGO coordinator,  MUWAKO leader | Report | 2,050,000 | June 2015 |
|  |  | Number of committed | Interview | Report | Report |  | June 2015 |
|  |  | Institutions | Interview  Observation | MCED student,  NGO coordinator,  Credit institution | Report |  | June 2015 |
|  |  | Number of donors support | Interview  Observation | MCED student,  NGO coordinator,  Donor Project | Report |  | June 2015 |
|  |  | Certificate of registration | Interview  Observation | MCED student,  NGO coordinator, | Report |  | June 2015 |
|  | Effort to alleviate poverty by February 2015 | Date base in place | Interview  Observation | MCED student,  NGO coordinator,  MUWAKO leader | Report | 2,550,000 | July 2015 |
|  |  | Information collected | Interview  Observation | MCED student,  NGO coordinator,  MUWAKO leader | Report |  | July 2015 |
|  |  | Number of participants | Interview  Observation | MCED student,  NGO coordinator,  MUWAKO leader | Report |  | July 2015 |
|  |  | Data base | Interview  Observation | MCED student,  NGO coordinator,  MUWAKO leader | Report |  | July 2015 |
|  |  | Reporting system | Interview  Observation | MCED student,  NGO coordinator,  Consultant | Report | 290,000.00 | July 2015 |

**Source:**MCED Research 2015

**5.2 Participatory Evaluation**

Evaluation is the process of gathering and analyzing information to determine whether the project was carrying out its planned activities and the extent to which the project its stated objectives through these activities. According to A Zukoski (2002), participatory evaluation is a partnership approach to evaluation in which stakeholders actively engage in developing the evaluation and all phases of its implementation. Those who have the most at state in the program partners, program beneficiaries, funders and key decision makers to play active role in improve performance.

**5.2.1 Empower Participants**

A participatory approach is empowering tool as it activities the right for local people to control and own the process of making evaluation decisions and implementing them. Participating in an evaluation from start to finish can give stakeholders a sense of ownership over the results. Recognizing local talents and expertise builds confidence, empowerment had to with ability to create in person to create in participant power for change and decision making.

**5.2.2 Build capacity**

Conducting a participatory evaluation promotes participant learning and is an opportunity to introduce and strengthen evaluation skills. Active participation by stakeholders can result in new knowledge and better understanding of their environment. This in turn, enables groups to identify action steps and advocate for policy changes. It can provide participant with tools for transform their environments.

**5.2.3 Develop Leaders and Build Team**

Participatory evaluation builds teams and participant commitment through collaborative inquiry. Inviting a broad range of stakeholders to participate and lead different parts of the process can develop and celebrate local leadership skills. It can lead to stronger, more organized groups, strengthening the community resources and networks. In this project evaluation was designed objectively to assess to impact of the project being implemented. In evaluating the project all parties concerned were incorporated had been involved in one way or another.

**5.3 Performance Indicators**

Indicators for evaluation used for each objective and its activities were as in the local framework. The first objective was to carryout training on challenges facing women food vendor in alleviation to poverty by February 2015. The performance indicator was to run it through meetings in two main villages such Mafuriko and Mleni village training were carried successful in this village and another indicator was the number of participants attending the training, the number of participant were 40 from two village. Was the type of training conducted the type of training conducted was entrepreneurship and business development skills. The second objective was to identify business opportunity available in order to raise income status, increase employment opportunities to improve business environment February 2015, MUWAKO group has been trained to realize they business opportunity as resulted into increase income status.

**5.3.1 Participatory Evaluation Methods**

The project for the participatory evaluation methods used key information. Interviews, here extension worker, ward government official and men who gave out useful information concerning the empowerment of women food vendor in alleviation of poverty through revolving fund and progress resulting from the training and meeting conducted. Ongoing survey was also conducted which include MUWAKO group coordinator and MCED student visited the field areas and asked a limited number of people in making cross checking. This helped to get different ideas from spectacle of viewers about they see and what can be done to improve the implementation.

**5.3.2 Project Evaluation Summary**

**Goal:** Structurally improve the well being of women and men in Mzizima ward, by empowerment women food vendor in alleviation to poverty through provision of loan and access to financial institutions, training on entrepreneurship and business management.

**Main objective:** To create awareness to women food vendors so that can be able to overcome any kind of challenge facing them for betterment and live hood of the community.

**Table 5.2: Project Evaluation Summary**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Objective | Performance indicator | Expected outcome | Actual outcome | Degree of achievement |
| Train on challenges facing women food vendors by February 2015 | 40 women trained on entrepreneurship and business development skills | 60% of poor women and vulnerable group be able to run their business | 70% participation level increased by May 2015 | 75% of the outcome achieved |
| Training on business opportunity available | Positive change in income through increase marketing, saving and credit opportunities | Organize awareness raising on saving and credit scheme | 80% of women be able to save and employ others | 60% of outcome achieved |
| Effort to alleviate poverty February 2015 | Enhance awareness of community members on poverty alleviation strategies | 60% of women access to business skills, marketing and adequate credit opportunity | 50% of women be able to run from poverty by May 2015 | 60% of outcome achieved |

**5.4 Project Sustainability**

The ability of a system of any kind to endure and be healthy over the long term. A ‘sustainable project’ is on that is healthy, vital resilient and able to creatively adopt to changing conditions over time. This project has been implemented in a participatory approach which contributed lots to the targeted community. The all community had sense of ownership in this project as everyone participated in one way or another. Awareness and training done to women food vendors on challenge facing through provision of loans, entrepreneurship skills and business skills management.

**5.4.1 The Credit Programme lack of Sufficient Capital base for MUWAKO Group**

The organization which was first, not sustainable, nor is it moving toward sustainability. Second the credit programme has done little to promote women’s control over and responsibility for productive resources. Now is strong to make decision through establishment of saving and credit association for women group.

**5.4.2 Training Activities**

Training of women’s groups in entrepreneurship skills, business management skills book-keeping, leadership and accounting appears enable and give significant impact on women given poor state of their business management systems, accounts and repayment records

**5.4.3 Sustainability Indicators**

During implementation of this project the sustainability indicators includes.

1. Increased community participation in environment projects.
2. Women access to business skills, marketing and adequate credit opportunity
3. Organize awareness raising on saving and credit scheme and facilitate the establishment of saving and credit association for women group.

**CHAPTER SIX**

**6.0 CONCLUSION AND RECOMMENDATION**

**6.1 Introduction**

This part present the conclusion and recommendations and the way forward towards the project being under taken by MUWAKO Group in Mzizima ward. This conclusion summary the findings of the participatory needs assessment, literature review, reasons which guided the choice of the objectives which have been achieved so far. Also the part shows the summary of the finding of the project participatory monitoring, evaluation and the sustainability plan and description of the outcomes that may be expected if the project is successfully completed.

**6.2 Conclusion**

During participatory needs assessment about five major needs were identified and were prioritized, the result of which placed poor linkage with financial institutions (inadequate capital)as problem number one, the other four problems identified in this research were not addressed by this project, other partners might address them in future. This problem was addressed through a project ‘challenge facing women food vendor in alleviation to poverty’.

In the literature review it revealed that, In Tanzania, although women constitute at least 51% of the entire population, social and economic indicators constituently show that women bear that brunt of hardship in poor communities. Their access to and control of resources is low and they seldom control any cash or have independent incomes. Even though there are some aspects of poverty and exploitation that are common to men and women, the sexes differ in many aspects of their exposure to these challenges. Women suffer discrimination and subordination based on social and cultural beliefs and attitudes. In Tanzania many women perceive themselves to be poorer than men owing to their vulnerability, their lack of access to credit due to weak asset ownership include land and livestock and limited schooling.

Participatory Monitoring was done using Formative Assessment during training session where the facilitator gained an understanding of what the participants know and don’t know and then observation and participant observation. This went alongside with group discussion and homework concerning the topic discussion.Beneficiary Assessment was also applicable where the target community these are women who forms economic group highly involved on assessing the project especially training and registration process of the organization (MUWAKO Group).Observation was applicable where all the project partners involved in visiting the project areas and observe the project progress.

Participatory evaluation was conducted where key informants was interviewed, MUWAKO leaders, extension workers, men in the communities were the key people who gave out deep information concerning the progress of on the empowerment of women through improved accessibility of credit. The groups that generated the most empowered shared four characteristics:1) their activities are initiated by the women, themselves; 2) their activities can be controlled by the women themselves;3) the groups combine individual incentive structure with mutual accountability; and four) the groups are of a size small enough to manage effectively.

Successful savings and credit that focus on poor women now exist around the World. These programmes share common elements that include using groups to secure access to markets credit and information and to provide insurance and alternative social systems for women and to channel credit to individuals for their own purposes. Other common element include a savings component, commercial interest rates, small loan with short repayment schedules and a focus from program inception on financial sustainability.

**6.3 Recommendations**

Assisting women to grow viable business through credit, therefore, necessitates the establishment of viable credit programmes that also operate like business. While there inevitably will be tension between the social and economic aims of any development – oriented credit programs. Project design should be done immediately after prioritizing the community need starting with stakeholder analysis.

Logical framework analysis and project implementation which entails activity planning and show who will do what, when to do, types of inputs needed. The two activities require technical skills, these skills are rarely available in local community and however within the local communities there are a number of community based organization that deals with community economic development.The following are recommendations.

1. **Policy makers**

Policy makers should no longer ignore the burgeoning power of women in the world economy. Encouraging the realization and helping it take root sooner rather than later must be our major goal for the new millennium.

1. **Government**

Government should widen the space for country ownership and effective participation of civil society, private sector development and fruitful local and external partnership in development initiative for addressing the issue of discrimination against women and empowering them thus with joint efforts spirit of working together as a team with development partners we can create a world of equal partnership through empowerment of women. Thus empowerment would help women to gets information and promote access to markets for women products.

**iii) District Council**

District council on its part is recommended the following

1. Track empowerment benefits along with institutional financial performance and economic impact indicators
2. Bring women and women’s perfectives into the governance, management implementation of microfinance programs.
3. Design individual loans products an graduation strategies that meet the need of women.
4. Creation of credit scheme and self loan to the small business like food vendors as well as practical action to achieve high level of productivity.
5. Assist women to organize and coherent groups thus would build up and strengthen women self organization capacity as a well as major means to enable women to initiate and sustain change.

**iv) Stakeholders**

1. Should advance women within the business community
2. Identify their interests and advocate for them.
3. Designed to deliver valuable practical information on how these groups can expand their capacity and better serve the needs of the women business community worldwide.
4. Demonstrate how successfully targeted advocacy is critical if women are to overcome the institutional and informal constraints that continue to hamper them in many parts of the world.
5. Advocacy can increase access to education, foster the growth and dynamision of women owned firms, spur reform of law, most importantly, advocacy can change attitudes.
6. Gather information on women needs and design products specifically to meet those needs. This existing strength should not be lost as the microfinance industry grows and incorporate programmatic elements such as training or leadership opportunities that contribute to women’s empowerment.

**v) Community**

Women organize in economic groups, association, NGO’s to overcome isolation, achieve goals, gain support, educate, train market products and service, promote one another’s interests and expand their businesses. Women’s business organization offer a revenue and resources for female seeking to set up a business.

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**APPENDICES**

**Appendix I: An Interview Schedule**

Respond Profile to be noted for each respondent

Question No:..............................................................

Ward: ...............................................................

Respondent Age: ............................................................

Marital status: ..................................................................

Education level: ..............................................................

**A: Community Assessment**

1) What are main activities carried out by women group?

2) What is the level volunteerism in development activities in community?

3) What is the level of decision making by women in economic activities?

4) What is the level of gender awareness in the community?

5) Is there any NGO actors support the community?

6) What is key problems facing the community?

**B: Economic Assessment**

7) What are income generating activities done by community members?

8) What are social risks might affect the business?

10) There are market opportunities available?

11) Do you have skills for your community economic activity?

**C: Environmental Assessment**

12) What are human activities this causes environmental degradation?

13) What are sources of environmental problem?

**D: Health Assessment**

14) What are types of health facilities available?

15) What are types of disease in the community?

16) Are you satisfied by the level of the health services provided?

**E: Water Service Assessment**

17) How many source of water available

18) What are types of services available?

19) Are you satisfied by the level of water service provided?

**Appendix II: Focus Group Discussion**





**Appendix III: Observation Checklist**

