

**IMPROVED INCOME GENERATION TO WIDOWS COMMUNITY
THROUGH COCONUT THATCH MAKING PROJECT IN MFURU
VILLAGE, MKURANGA DISTRICT TANZANIA**

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**A PROJECT REPORT SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTERS IN COMMUNITY
ECONOMIC DEVELOPMENT OF THE OPEN UNIVERSITY OF
TANZANIA**

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CERTIFICATION

The undersigned certifies that he has read and hereby recommends for the acceptance by the Open University of Tanzania a project report entitled **“Improved Income Generation To Widows Community Through Coconut Thatch Making Project In Mfuru Village, Mkuranga District Tanzania”** in partial fulfillment of the requirements for the degree of Masters of Community Economic Development of the Open University of Tanzania.

.....
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(Supervisor)

.....
Date

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DECLARATION

I, **Charles Anna**, do hereby declare that this thesis entitled: “Improved Income Generation to Widows Community through Coconut Thatch Making Project in Mfuru Village, Mkuranga District Tanzania” is my own original work. It has not been presented anywhere for any degree or examination in any other university or college.

.....

Signature

.....

Date

DEDICATION

I graciously dedicate this work, first to Almighty God, for His ever present care and help, , My parents Mr. and Mrs. Charles Lukololo, my lovely sisters Martha and Ritah Charles Lukololo, my brother Kelvin Charles Lukololo and to my sponsor Nassor s. Jabey and Mr. Clement Matwanga, for the love, support and tolerance they showed me throughout my tight-schedule of time of studies.

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ABSTRACT

This project Report is an outcome of the research study conducted and the project being implemented on improving widows' community livelihood through coconut thatch making in Mfuru village, Mkuranga District - Coast Region. The Community Needs Assessment was carried by using participatory methodologies, the researcher opted for descriptive design research where as it involves participation of widows group to measure widows livelihood and their needs regarding their economic status, availability of resources and markets to sell products. A range of data collection methods and tools were used including household survey whereas 30 questionnaires were distributed to widows group, observation, FDG, and key informants interview where all aimed at gathering information in relation to the study objectives. SPSS version 16 and Microsoft excel spread sheet was used to analyze quantitative data and the data was presented using a range of statistical methods such as tables, pie charts, and bar charts. From the finding five major needs were identified and ranked and came out with one need to be implemented. Such as coconut thatch making, farming and livestock keeping, crop growing/selling, fruit selling and fire wood selling among this needs majority of widows (46.7%) chose coconut thatch making. However different reasons were mentioned which hinder the implementation of different needs chosen such as lack of sustainable market, low income, lack of enough capital, lack of knowledge and skills. The expected outcome of this project is improvement of widow's livelihood through coconut thatch making project and increase access to market for thatch making based on the project goal, objectives and activities. Planned have been met with exception of mid and annual evaluation that will be done after six months of project implementation.

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LIST OF ABBREVIATIONS AND ACCRONYMS

BA	Beneficiaries assessment
CED	Community Economic Development
CNA	Communities Need Assessment
CTMP	Coconut thatch making project
FGD	Focus Group Discussion
HO	Host Organization
LGA	Local Government Authority
MDGs	Millennium Development Goal
NGOs	Non-Governmental Organizations
NPES	National Poverty Eradication Strategy
NSGRP	National Strategy for Growth and Reduction of Poverty
OVI	Objectively Vverifiable Indicators
PCA	Philippine Coconut Authority
PNA	Participatory Need Assessment
PRSP	Poverty Reduction Strategy Paper
SPSS	Statistical Packages for Social Science
SWOT	Strength weakness opportunity threats
TASAF	Tanzanian Social Action Fund
UK	United Kingdom
URT	United Republic of Tanzania
VEO	Village Executive Officer
WEO	Ward Executive Officer

CHAPTER ONE

1.0 PARTICIPATORY NEEDS ASSESSMENT

1.1 Background Information

This chapter presents the findings of the Community Needs Assessment (CNA) conducted at Mfuru village in Mkuranga district. CNA enables practitioners and the community itself to come up with projects that plan to intervene prioritized community need and identifying their opportunities that can be used as alternative to poverty reduction and increase the livelihood of the community,

Participatory Needs Assessment is an approach that involves community to identify and assess their needs. It also involves community in identifying their opportunities that can be used as an alternative in meeting the community needs. Participatory approaches such as PRA, engage people in learning about their needs, available opportunities and working out actions required to address their needs, PNA also aims at finding out important community needs before their ranking and planning for a project

The idea and drive to study coconut thatch making was with an aim to improve community economic development through selling of coconut thatch made to different group of people depending on their demands such as in resorts, restaurant, hotels, beaches and houses. different studies have shown the economic importance of coconut thatch to different group of people of different gender and age worldwide, Moreover the level of coconut thatch making in Tanzania is very low compared to

other countries like Philippines, Vietnam, UK and Kenya, more than 80% of the population in Tanzania depends on agricultural (URT, 2009) hence many people do not practice other entrepreneur skills such as coconut thatch making which would generate income to communities as well. Thus the project intends to ensure economic improvement to widow's livelihood through coconut thatch making in Mfuru village.

1.2 Community Profile

This section consists in assessing main aspect of the community which is location and the characteristics of the project area.

1.2.1 Geographical Location of the Area

Mfuru village is one among the villages which is within vikindu ward in Mkuranga district whereby is boarded by tundwi village to the north by vianzi magodani to the south, by marogoro village to the east.

1.2.2 Population of Mfuru village

Mfuru village is located in Pwani region specifically it is about 386kms from Mkuranga main offices. According to the 2012 national population census Mfuru has a total population of 1231 (NBS 2012).

1.2.3 Climate, Soil and Topography

Generally the village experiences a typical tropical climate with an average temperature of 28 degree Centigrade, with rainfall ranging from 800mm to 1000mm per annum. It has a bimodal rainfall pattern, a short rainy season from October to

December and long rains between March and June. However Topography and Soils
Most of the region's topography is within the Coastal belt, ranging from 0 -100 m
above sea level, with sand, sandy loam and heavy clay soils. URT (2015).

1.2.4 Administrative Structure

The village Administration comprises of the following of the Village Chairperson
and Village Executive Officer (VEO). The supreme body in the Village is Village
council, and village members which comprising of 25 members.

1.2.5 Economic Activities

The main economic activities in Mfuru villages farming (small scale) basically
majority of them deal with vegetables cultivation and fruits such as water melons,
passions, only few of the population practice livestock keeping. Moreover due to
persisting high levels of income poverty among the families most of the population
are poor and uneducated which becomes a serious problem when it comes to
development processes and most of them engaged in informal sector, such as casual
labours and small business like selling firewood, waving coconut fronds and selling
fruits.

1.2.6 Social Services

Social services such water supply, water contamination is common and so is water
and sanitation-related diseases. In fact, with only nine percent of the households
accessing potable water, according to United Republic of Tanzania (2005)
Mkuranga is one of the worst districts in Tanzania in terms of access to piped or

protected water sources meanwhile Mfuru village is within Mkuranga district water is still a problem there is only one well that the whole village depend on, and not all of them can access water due to distance factor, hence some of the people are forced to get water from different dams located at their nearby areas which are not safe and clean. Moreover health services are still a problem because there is no nearby hospitals or dispensary or pharmacy nearby the village villagers a forced to work to vikingu ward to get services.

1.2.7 Transport and Network Infrastructure

The village has poor transport and coverage of net works system only Airtel network can be accessible easily. Meanwhile Transport and transportation of people and product is still low only few cars are available which can't fulfill the demand of people, also there is poor road infrastructure making hard for cars to transport especially during the rainy season since their no tarmac roads.

1.3 Community Need Assessment

A community needs assessment provides community leaders with a snapshot of local policy, systems, and environmental change strategies currently in place and helps to identify areas for improvement. With this data, communities can map out a course for health improvement by creating strategies to make positive and sustainable changes in their communities. (CDC, 2013) is also method of collecting information from people about their ideas, feelings, plans, beliefs, and social, educational and financial background. It usually takes the form of questionnaires, interviews and focus group discussion (Kosecoff, 1985).

In this study CNA was conducted in Mfuru village to assess widows and their daily economic activities and livelihood through household survey, focus group discussion and interviews to assess what is the need for income generating activity in relation to available resources and opportunities that can be utilized by the community itself, hence different Needs were identified and ranked to find out which one will have the priority and coconut thatch making (CTMP) was chosen to be implemented.

1.3.1 Objectives of CNA

The general objective of conducting CNA was to gather information from community so as to identify needs, problems and concerns within Mfuru village community.

1.3.1.1 Specific Objectives of Community Needs Assessment

- i. To identify the nature and income generating activities of widows in Mfuru Village
- ii. To identify challenges facing widows in implementing business in community.
- iii. To identify available resources which can be utilized to improve income to widows in Mfuru Village.

1.3.2 CNA Questions /Research Questions

The research questions enable to be accomplished objectives of CNA these are:

- i. What is the nature and income generating activities of widows in Mfuru Village?
- ii. What are the challenges likely to occur in implementing business?

- iii. What are the available resources which can be utilized to improve income?

1.3.3 Community Needs Assessment Methodology

Generally there are many types of research methodologies that serve for specific purposes. Household Survey method was employed to collect various information gathered from the community through discussions and interview individuals and different groups of people in the community regarding their activities, livelihood sources and quality issues and challenges they face in the effort to address poverty. Quantitative method was employed to assess various socio economic variables, based on quantitative information collected such as the population of the study, family size and income level, education level, occupation and nature of activities. Qualitative method was used where some qualitative information gathered through this method include decision making processes in the community and resource mobilization.

1.3.3.1 Research Design

Research design entails the logical sequence for collection and analysis of data and its ultimate conclusions in relation to the research questions (Kothari 2002). Research design is also a plan, a roadmap and blueprint strategy of investigation conceived so as to obtain answers to research questions; it is the heart of any study (Kothari, 2004).

In this study project descriptive design was used to collect information widow's livelihood, economic activities and observation of different source of income of widows group, making use of participatory methods, the community members came up with community priority needs for the project intervention.

1.3.3.2 Sampling Techniques

Sampling is the process of selecting a sub set of cases from wider population with view to making inferences from the sample to wider population. (Mc Laughlin E, 2013) Sampling method is the scientific procedure of selecting those sampling units which would provide the required estimates with associated margins of uncertainty, arising from examining only a part of population and not the whole

1.3.3.1.1 Sampling Procedure

In this study project both probability and non-probability sampling techniques as follows;

Non Probability sampling: Is a type of unit sampling where it is not known which of the units will be picked to be sampled, and where some of the units have a zero probability of being chosen.(business dictionary,2016) This study project used non probability sampling basically purposively sampling which was also used to select widows community group of respondents and beneficiaries of the project which are the widows group in Mfuru village.

Probability sampling: Is any method of sampling that utilizes some form of random selection in order to have a random selection method, you must set up some process or procedure that assures that the different units in your population have equal probabilities of being chosen. (William, 2016) In this study this sampling was also used in selection of village where by a simple random technique was used to select villages, hamlets and household which have many widows and are low income earners with available resources which can be utilized.

1.3.3.1.2 Sample Size

Sample size is the number of observations used for calculating estimates of a given population. Sample sizes reduce expenses and time by allowing researchers to estimate information about a whole population without having to survey each member of the population. The larger the sample size, the more accurate the results will be (Kara, 2012).

The size of the sample and the way in which it has been drawn from the population are critical issues in any research study. In some studies, such as trials, particularly where one wants the sample to be representative of the population, size is a major indicator of the statistical power of the analysis. Randomizing the sample selection is necessary for statistical tests to be valid.

The sample size of the study was selected using the formula $n = \frac{N}{1+N(e)^2}$ where n is the sample size, N is the total population and e is the sampling error equivalent to 0.01 (Yamane 1967:886). This formula was used to calculate the sample size of the study. At 85% confidence level 0.15 is the significant level as seen below:

$$n = \frac{90}{1 + 90(0.15)^2}$$

$$n = \frac{90}{1 + 90(0.0225)}$$

$$n = \frac{90}{3.025}$$

$$n = 30$$

Therefore the sample size is 30 widows

1.3.3.2 Data Collection Methods

These are the ways that a researchers uses to gather information of the findings during research. According to Fraenkel (2006) defines data as the kind of information researchers obtain on subjects of their research. Therefore this study required both primary and secondary data; however primary data was obtained by using data collection methods such as observation, key informant interview, FGD and questionnaire while secondary data was obtained from monthly report, from VEO, other information about project from internet, journals and books.

1.3.3.2.1 Secondary Data

Secondary data includes series of archival studies that can range from the formally recorded information such as historical inventory to the more informal like letters and photographs (Kitchin et al, 2000). Secondary data was obtained from various from monthly report of different grants from, VEO, internet, journals and books. Data obtained by this source of data was information about the widows, different policy of development, literature reviews of coconut making and economic importance of coconut thatch making project.

1.3.3.2.2 Primary Data

These are data collected for first time in the field in this study primary data was collected and obtained from widows group and village leaders by using key informants interview, questionnaire, FGD and observation, main data obtained were qualitative and quantitative data from households such as community personal

particulars, available resources, challenges facing widows and their desired need to improve their income generation in relation to available resources.

Questionnaire: It is a series of questions asked to individuals to obtain statistically useful information about a given topic. When properly constructed and responsibly administered, questionnaires become a vital instrument by which statements can be made about specific groups, or people, or entire populations (Timothy, 2005). Questionnaire guide is a set of questions on a form, submitted to a number of people in order to collect statistical information. The study used both closed- ended and open – ended questionnaire, open ended questionnaire was used to extract more information which cannot be expressed under closed or structured questions and also used closed questionnaire to get quantitative data which was analyzed



Figure 1.1: Coconut Trees, Resource Availability In Mfuru Village

Source: Field data (2016)

Participant Observation: Observation is the primary technique for collecting data on non-verbal behaviors in order to be familiar with the site and need to show the existing situation of the area, observation schedule was used as a tool to collect data and information on widow's livelihood, perception, available resources and existing entrepreneur skills in the village.

- **Focus Group Discussion (FGD)**

FGD method was employed to obtain more qualitative information, for both FGD and interviews were carried with selected community leaders. Checklist was used as a guide for the discussion. Essentially, the focus group discussion was used to support the questionnaire and clarify the rationalization as well as being a confirmatory method to research findings in order to get further insights of respondent's attitudes, opinion and behaviours.

It also used to enable participants in CNA identify local available resources. Participants were grouped into three groups each comprised of 10 homogeneous individual community members who share certain characteristics such as those with skills and those without skills it was done so as to make each member participate effectively in the discussion, then questions were posed so as to stimulate discussions. Group discussion were presented and documented for analysis.



Figure 1.2: Widows with MCED Student After FDG

Source: Field data (2016)

- **Key Informants Interview**

The study used checklist interview guide as a tool to collect information, Key informants are individual respondents who have a great depth of insight about the phenomenon under study. They are accessible and willing to participate and share their views and experience. University of Illinois.(2004)Key informant interviews are qualitative in-depth interviews with people who know what is going on in the community. The purpose of key informant interviews is to collect information from a wide range of people—including community leaders, professionals, or residents—who have firsthand knowledge about the community. In this study, key informants was selected from those born within the village so as to give clear picture of the peoples livelihood in mfuru village and also to the community leaders to understand well the community.



Figure 1.3: Mced Student with Some of Mfuru Local Government Authority Leaders

Source: Field data (2016)

1.3.3.3 Data Analysis Methods

Processing and analyzing data involves a number of closely related operations which are performed with the purpose of summarizing the collected data and organizing in a manner that they answer the research questions (objectives), the processing stage includes the editing, coding, classification and tabulation of collected data that are

ready to analyze and determine the validity in which the conclusions would be based on, therefore the analysis of data in this study was done by statistical package for social science (SPSS version 16) and Microsoft excel spread sheet.

1.4 Community Needs Assessment Findings

The findings from the CNA at Mfuru village are presented below based on the method and type of data collection. Through the questionnaire the researcher managed to get information on personal particulars and general views on various issues regarding economic activities, also from the focus group discussions (FGD) with various stakeholders the researcher has an opportunity to get additional information which helps to enlarge the researcher's knowledge. Gathering information using the questionnaires the researcher prepared 30 questionnaires. The findings from the questionnaires show the respondent's age, level of education, occupation, monthly income and level of fulfilment of basic needs and challenges. The following are the results of the community assessment and they present what has been assessed and identified.

1.4.1 Findings on Personnel Particulars

The demographic characteristic of the participants sought in the study involves age, number of households, education level, occupation and major source of income of the respondents, these data were analyzed and presented respectively, since they influence the extent to which the respondents are knowledgeable about the variables which were involved in the study.

1.4.1.1 Age of the Respondents

Age of the respondents is one of an important aspects which can determine the perception and behavior of a person towards something, Majority (63.3%), of respondents aged from 40-55, however (20.0%) of the widows were in the age of above 55, (10.0%) where ranging from 35-40 while minority (6.7%) range from 25-35, this findings indicated that there is significance between age and widowhood such that those aged group 40-50 group are widows this findings is supported by observation method whereby it was observed that majority of respondents are of age 40-55 and this is because many young who her husband died they tend to get married again to another man and like those above age. As seen in (Table 1).

Table 1.1 : Age of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25-35	2	6.7	6.7	6.7
	35-40	3	10	10	16.7
	40-55	19	63.3	63.3	80
	above 55	6	20	20	100
	Total	30	100	100	

Source: Field data (June, 2016)

1.4.1.2 Household size of respondents

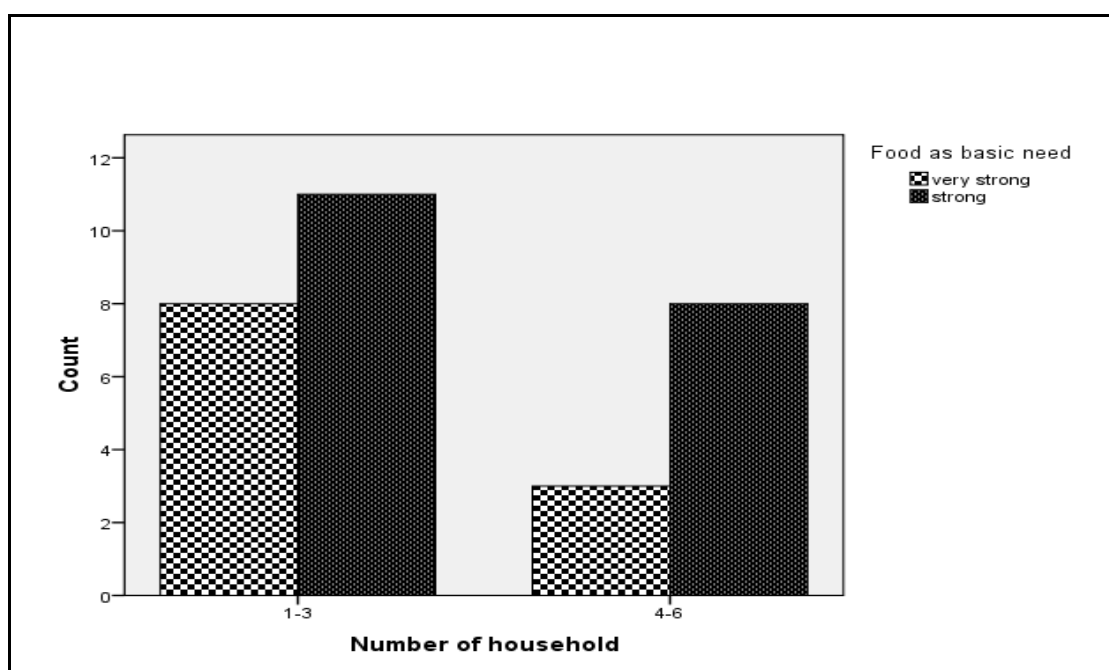
The findings indicate that (63.3%) of widows family had a household size of 1-3, (36.7 %) of widows had household size of 4-6 as seen in (Table 2) below

Table 1.2 : Household Size of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-3	19	63.3	63.3	63.3
	4-6	11	36.7	36.7	100
	Total	30	100	100	

Source: Field data (June, 2016)

Understanding household number is important especially in understand the capacity of widows to cope and sustain their livelihood in attaining basic needs such as food, clothes, security and housing, the findings of this study revealed that number of household members influence the hardship of life and ability to afford basic needs, For example cross tabulation done between household size and ability to meet food as basic need shows that ,household size of 1-3 seems to have the ability to afford food compared to household size of 4-6 as seen in (Figure 1) below.

**Figure 1.4: Number of Household and Ability to Meet Food as Basic Need**

Source: Field data (June, 2016)

1.4.1.3 Education Level of the Respondents

Education is very important especially in understanding how communities cope with poverty and low income situation in communities, Findings from this study as indicated in (Table 3) below revealed that majority of all respondents (56.7%) had informal education while minority (43.3%) had primary education. From the study the finding shows that the level of education has an impact especially in the ability to earn money such that majority of widows with informal education seems to have the ability to attain the monthly income of 20000-50000 hence it shows education matters especially when it comes to earn money.

Table 1.3 : Education Level of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Informal Education	17	56.7	56.7	56.7
	Primary education	13	43.3	43.3	100
	Total	30	100	100	

Source: Field data (2016)

1.4.1.4 Place of birth

understanding the origin of people is very important especially in understanding people's behavior in the society, the study shows that majority (46.7%) were born out of the village but within the ward, (40.0%) were born within the village while (13.3%) were born out of the ward but within the district. findings shows most of people born out of the ward seem to be working hard to obtain income compared to those born within the village.

Table 1.4: Place of Birth

		Frequency	Percent (%)	Valid Percent	Cumulative Percent
Valid	Within the village	12	40	40	40
	Out of the village but within the ward	14	46.7	46.7	86.7
	Out of the ward but within the district	4	13.3	13.3	100

Source: Field data (June, 2016)

1.4.1.5 Occupation

Occupations show majorities of respondents were farmers and casual labours (56.7.1%) of widows where engaging in casual workers such as working in small industries, fetch water to people who build houses, clearing of lands etc, and (36.7%) where farmers while minority (6.7%) where agro pastoralists as indicated in (Table 5) below, This means that most of the interviewee were casual workers who depend on their energy to obtain basic needs required, and most of them dint practice agro pastoralists simply because of lack of enough capital and the nature of the village community.

Table 1.5 : Occupation

		Frequency	Percent%	Valid Percent	Cumulative Percent
Valid	Farmers	11	36.7	36.7	36.7
	Agro pastoralist	2	6.7	6.7	43.3
	Casual labours	17	56.7	56.7	100
	Total	30	100	100	

Source: Field data (June, 2016)

1.4.1.6 Loss of Partners of the Widows

In term of loss of partners, majority of respondents (36.7%) lost their husband in 2014-2016, in the year 2011-2013 (23.3%), 2004-2007 (16.7%) while 1999-2003 (10.0%) findings shows 2011-2016 most of the respondents lost their partners compare to the previous year and this was answered due to the fact that their partners had died due to different diseases such as HIV, malaria etc as seen in (Figure 2) below.

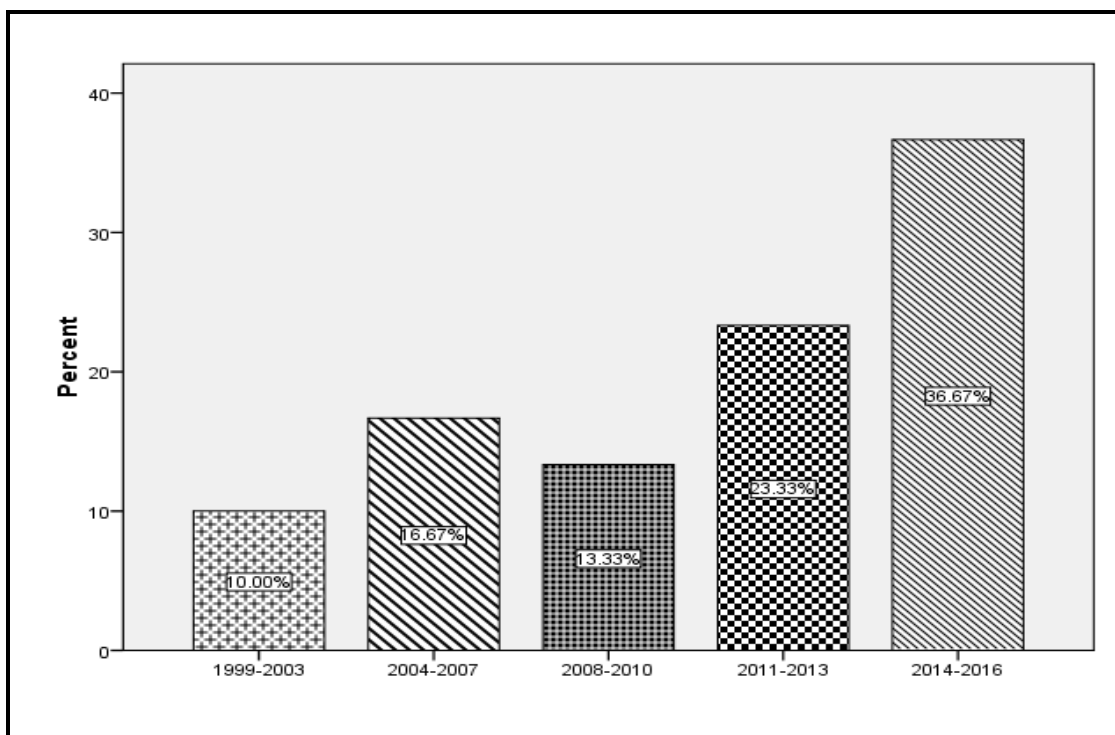


Figure 1.5: Loss of Partners of the Widows

Source: Field data (June, 2016)

1.4.2 Widows Livelihood

Widow's livelihood in this study project basically tried to explain the monthly income of widows generated from different activities practiced by them, also the

ability of each individual group in affording and meeting basic needs such as food, clothing, safety and security and shelter.

1.4.2.1 Monthly Income of Widow's Community

The findings have revealed that income categories for widow's community in Mfuru village are different. Their monthly income varies between 20000tsh and 150000tsh above. Which is a very low income, and all widows interviewed are unemployed only depend on their energy to work, agriculture activities and small business as indicated in (Figure 3 below)

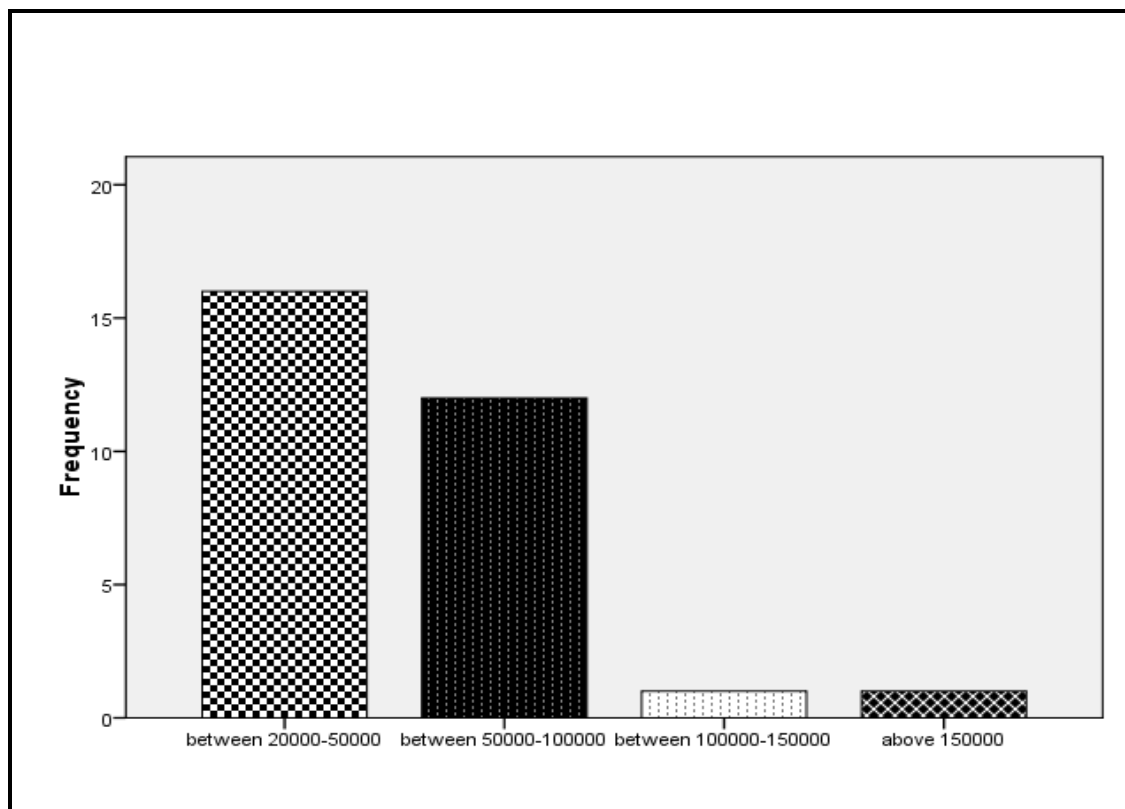


Figure 1.6: Monthly Income of Widow's Community

Source: Field data (June, 2016)

1.4.2.2 Communities Ability to Meet Basic Needs

The ability of widows to access different need such as security, food, shelter, clothing differ among widows as seen in (Table 6) below, for instance food in term of accessibility, affordability and utilization is still low among widows such that majority (63.3%) they say they get food but it is not enough and minority (36.7%) stated that they can access food, this is due to low income poverty most of widows depend food from shops rather than cultivating which is very cost full in relation to their monthly income food price is too high for them.

Moreover safe and security majority of respondents (66.7%) they do not have strong security and safety while minority (33.3%) have strong security. In term of Clothing majority have asses to clothes (76.7%) while minority(23.3%) meanwhile accessibility to Shelter/ housing majority of respondents (66.7%) they have access to house such as they have not rent it's their own houses while minority(33.3%) they have no access to better houses as indicated in (Table 6) below

Table 1.6: Communities Ability to Meet Basic Needs

Widows Ability To Attain Basic Need				
	Strong		Not strong	
	N	(%)	N	(%)
Food security	11	(36.7.1%)	19	(63.3%)
Safety and security	10	(33.3%)	20	(66.7%)
Clothing	23	(76.7%)	7	(23.3%)
Shelter/ quality housing	20	(66.7%)	10	(33.3%)

Source: Field data (June, 2016)

1.4.3 Nature of Economic Activities

Majority of the widow's community (30.0%) practice farming activities especially fruits such as passion, watermelon, cultivation, green vegetables and only few among them practice livestock keeping for own use, (23.3%) engage themselves in coconut thatch making, many of them they wave coconut fronds for personal use such as build their homes and others they sell them to earn income, moreover (20.0%) practice different works such as casual labours, selling firewood etc, (13.3%) they sell different fruits such as passion, mangoes but seasonally and only (6.7%) of widows practice charcoal making to earn income, this can further be explained in (Figure 4) below.

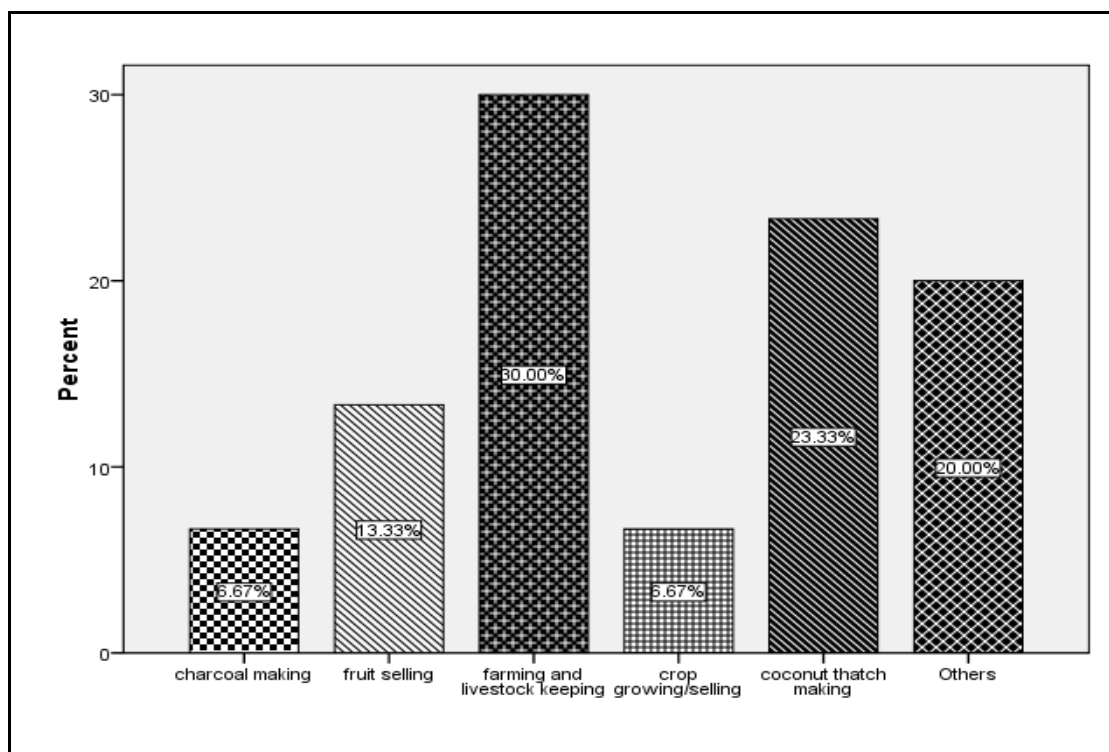


Figure 1.7: Nature of Economic Activities Undertaken by Widow's Community

Source: Field data (June, 2016).

1.4.4 Community Needs To Improve Income

Majority of widows (46.7%) chosen coconut thatch making as their need which they think it will help them in boost their income for better life standard, the widows community provided different reasons to why they chose coconut thatch making, majority said that making coconut thatch is easy, it does not consume time, and it give space to conduct other activities while same time wave the coconut at any free time that one will need, and it is also economic viable if you get reliable market. Moreover(23.3%) of some widows choose Farming and livestock keeping as they believe it will help boost their income, Others (16.7%) choose crop growing different crops such as growing vegetables in addition to that(10.0%) choose selling of fruits such as passion, watermelon while Minority (3.3%) choose fire wood selling as indicated in (Figure 5) below.

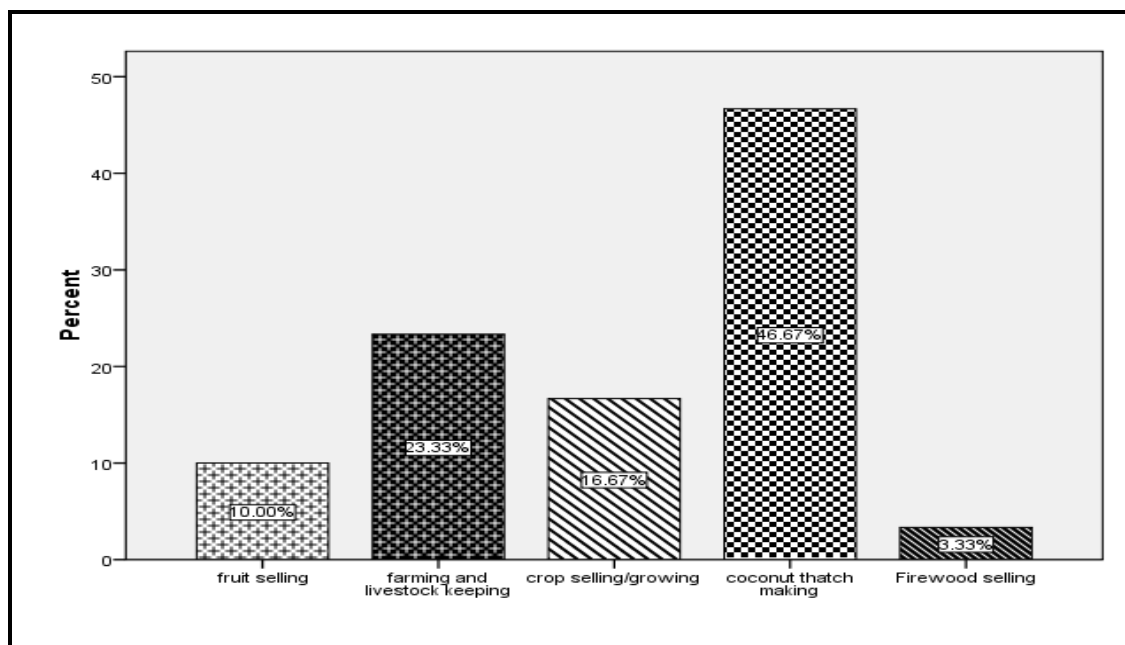


Figure 1.8: Economic Activity Which Widows Think is Economic Viable to Their Need

Source: Field data (June, 2016)

1.4.5 How the Business Chosen Will Have Impact Throughout the Year

Majority of respondents (73.3 %) states that the need/business chosen will have an impact to their livelihood, (23.3%) said they don't know if the activity chosen will have an impact throughout the year, While minority (3.3%) the respondent "No" to the activity chosen in term of the successful provision of income throughout the year.

Moreover most of respondents (76.7%) stated that the activity chosen will help widows to increase their income, (13.3%) decrease dependence. (10%) self-employment as seen in (Figure 6) below

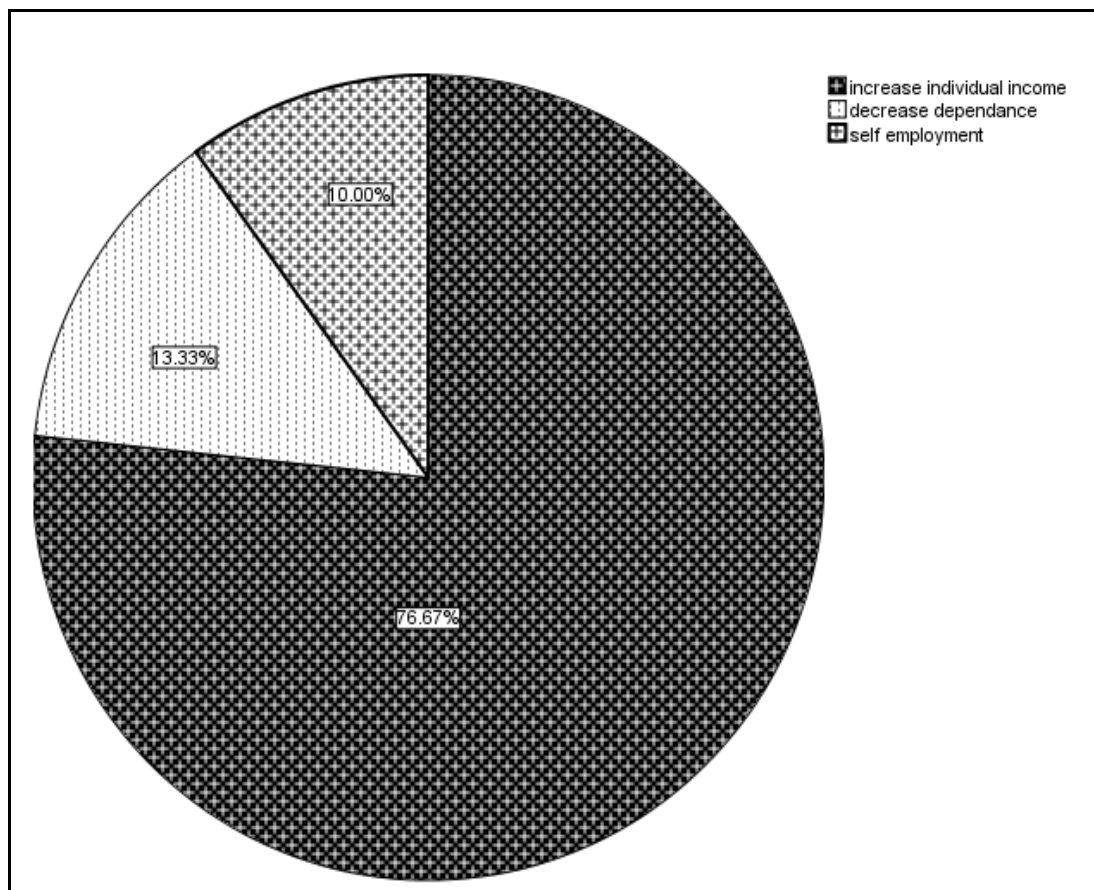


Figure 1.9: How the Business Chosen Will Have Impact throughout the Year

Source: Field data (June, 2016)

1.4.6 Factors Hinder Development of Economic Activity Chosen by Widows

The widows stressed that their challenges in implementing different economic activities to boost up their income is attributable to lack of sustainable market (43.3%), lack of enough capital (26.7%), lack of knowledge and skills (16.7%), and lack of income (13.3%). This means many widows in community fail to implement the activity due to lack of sustainable market being the main source for failure hence people keep on experience extreme poverty due to low capacity of community to get enough and reliable market for their produce. These findings were supported by observation where as it was observed that the community live in poor environmental condition which indicated that majority population were poor with low level of Capital and market to practice business to attain income.

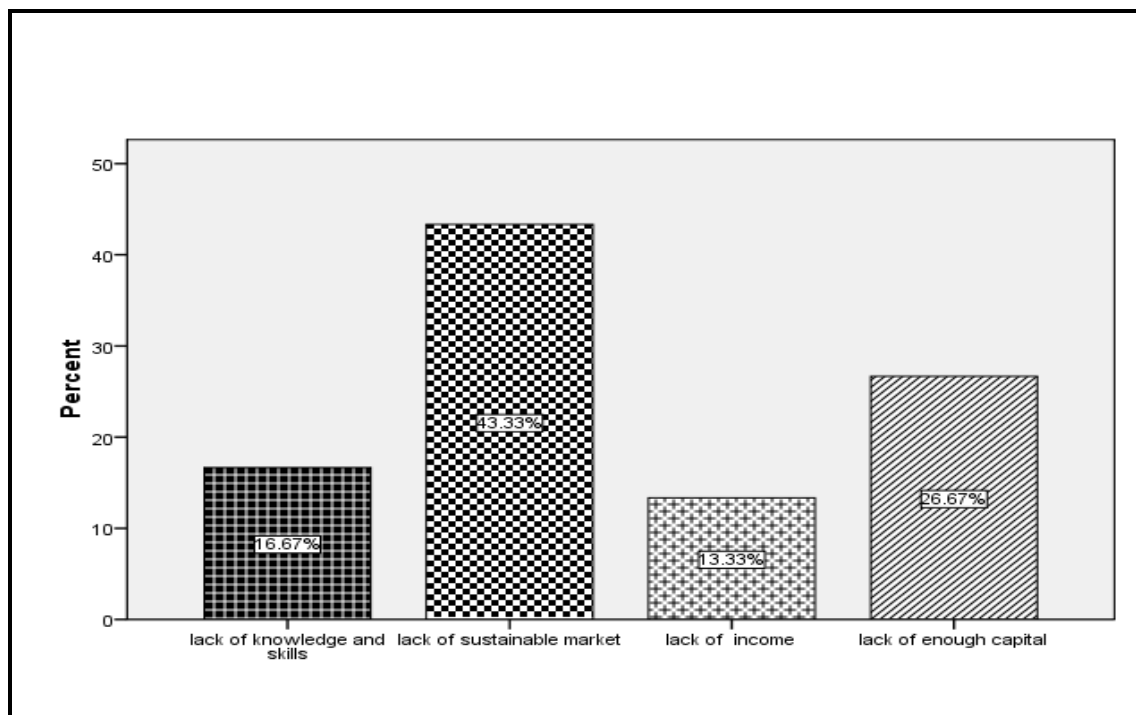


Figure 1.10: Factors Hinder Development of Economic Activity Chosen By Widows

Source: Field data (June, 2016)

1.5 Community Needs Prioritization

A number of community needs were mentioned and were prioritized in order to come up with one most need which was to be addressed through a project which had to be designed by majority of respondents. Preferences were placed on a piece of paper and the selected respondents ranked the items. Pair wise ranking technique was used to prioritize the identified problems so as to get a project area.

Table 1.7: Pair Wise Ranking Problem Identification

	Coconut thatch making	farming and livestock keeping	Crop growing	Fruit selling	Firewood selling	Score	Rank
Coconut thatch making		Coconut thatch making	Coconut thatch making	Coconut thatch making	Coconut thatch making	5	1 st
farming and livestock keeping	Coconut thatch making		Farming and livestock keeping	farming and livestock keeping	farming and livestock keeping	4	2 nd
Crop growing	Coconut thatch making	farming and livestock keeping		Crop growing	Crop growing	3	3 rd
Fruit selling	Coconut thatch making	farming and livestock keeping	Crop growing		Fruit selling	2	4 th
Firewood selling	Coconut thatch making	farming and livestock keeping	Crop growing	Fruit selling		1	Last

1.6 Chapter Conclusion

Participatory Needs Assessment conducted at Mfuru village through Local Government Authority (LGA) as host organisation, the assessment started by examining the community profile where a number of problems were identified. Based on the findings it was learnt that a large number of respondents indicated, low income poverty is still a problem. The establishment and enhancing coconut thatch

making would enable widows community at Mfuru village to set up, manage and sustain their needs by accessing selling coconut thatched to improve their livelihood by having access to food, clothes, housing and fee to support their children, farming incentives and livestock keeping to improve their living standard hence .

CHAPTER TWO

2.0 PROBLEM IDENTIFICATION

2.1 Background to Research Problem

Community Needs Assessment carried out by using Focused Group Discussions, Interviews, observation and household survey has conducted to the identification of important needs of widow's community in Mfuru village. Through the process five needs was obtained and prioritized through Pair wise ranking. Five priority needs were pointed out and these are coconut thatch making, farming and livestock keeping, crop selling/growing, fruit selling and lastly firewood selling.

In general Low income has been identified as a core problem which is becoming a source for the existence of other problems to persist in the community. This is the cause of many problems including the lack of capital for certain activities, the lack of funds for initiating income generating activity such as agriculture, livestock keeping etc,

2.2 Problem Statement

Low income has been contributing to poverty prevailing at community members, who most of them are self-employed while they do not have enough capital for establishing small business and other income generating activities consequently leading to low standard of living and lacks necessary requirements for better life. Different project have been implemented such as passion fruit irrigation project and also grants from TASAF which supports widow's community through money grants,

yet widow's communities still face income poverty. Moreover majority of the people still live below the poverty line as Tanzania. Therefore this project was intended to improve widow's income by establishing coconut thatch making project (CTMP) through selling of coconut thatches for roofing material.

2.3 Project Description

The project is known as coconut thatch making (CTMP) in Mfuru village, this project was the result of CNA which was conducted on June involving widows group who participated in selecting the prioritized need to be implemented for the purpose of improve income generation to widows group. The project generally involves the use of coconut leaves which are thatched together to produce thatched leaves which are mostly used for roofing in Tanzania and worldwide. This project is located in Mfuru village in the neighborhood of vianzi and, Vikindu Township markets in Mkuranga District. The project would be implemented by local government Authorities (LGA) Host Organisation (HO). The identification of this Host organisation was done after consultation and discussion with the relevant stakeholders, as it happened to have all the members from the same working category, excellent team work, and strong established premises effective staff under efficient leadership team.

The appointed Host organisation agreed coconut Thatch making project (CTMP) to be established and they agreed to start the arrangement of project by June-July 2016. The project is a participatory aimed at improving income on widow's community

and the surrounding community by regenerating income through selling of coconut thatch made to different buyers such as resort, hotels, beaches, lodge etc.

2.2.1 Target Community

The target community of this project is widows group in Mfuru Village. The group was formed in June 2016 by the researcher and assistance from Host organisation after community being sensitized to understand the project and was ready to participate fully. The study has revealed that for the project to succeed and grow, widows have to improve their individual commitment and patient, skills, willingness to work together as one and ability to transform ones skills from one to another.

2.2.2 Stakeholders

Stakeholders are those duty bearers in development who are influenced by and use an influence on those things that place in the project direct or indirectly. Stakeholders and their relationship to the project are vital tools for identifying those people, groups and organizations that have significant and lawful interests in specific project issues.

The identified stakeholders in this particular research shall include: Host organisation, Community leaders, MCED student and widows group. This team will contribute in one way or another to the success of the project as analyzed on (Table 8) below. The Host organisation will facilitate price negotiation and marketing of the products and sell the products to income to widow's community.

Table 2.1: Stakeholders Analysis

No	Name of the stakeholder	Role of the Stakeholder	Expectations
1	Group of widows	<ul style="list-style-type: none"> • Project beneficiaries • Opportunity to emulate and become coconut thatch makers and generate income for themselves 	<ul style="list-style-type: none"> • Participate in waving coconut leaves • Skilled gained and shared • Improved income and better standard of living
2	Community leaders	<ul style="list-style-type: none"> • Mobilize community and general oversee of the groups 	<ul style="list-style-type: none"> • Link the group with other support services from the government and other donors available
3	CED student	<ul style="list-style-type: none"> • Technical advices, • identification of trainers for the Project together with host organisation 	<ul style="list-style-type: none"> • To stimulate the village practice in waving coconut leaves in the community • To cooperate with host organisation in market research
4	Host organisation	<ul style="list-style-type: none"> • Establishment of coconut thatch making in Mfuru village • Ensuring market • Ensuring there is improved variety coconut thatch • Ensuring there is promotion of coconut thatch making 	<ul style="list-style-type: none"> • The sustainability of the project vision is ensured • Increased number of coconut thatch makers • Ensure Reliable market

Source: Field Findings, 2016

2.2.3 The Project Goal

The goal of the project is to improve the socio-economic conditions of the poor widow communities with ultimate improvement of their living standard and ability to secure a better livelihood for themselves and their families. It is the goal of the project to ensure that its establishment will create a reliable supply of thatch into the markets and industries whichever offers the better price. The project therefore will inspire sustainable economic development of widows through improve income for better living standard and increase coconut thatch makers in Mfuru village.

2.2.4 Project Objectives

2.2.4.1 General Objective

To improve income of widows in Mfuru village through establishment of coconut thatch making (CTMP) for sustainable economic development by the year 2016 in order to realize the project goal, the following specific objectives would meet.

2.2.4.2 Specific Objectives

- (i) To impart skills and knowledge of coconut thatches making to widows by July 2016
- (ii) Improve household's income to widows from 20000tsh to 60000tsh moth through coconut thatch making project by the year 2016.
- (iii) To link coconut thatch makers with reliable markets by Aug-Sep 2016.

2.4 Host Organization Profile

Local Government Authorities (LGA) is the Host organisation which taken on the establishment of coconut thatch making project (CTMP). It is located in Mfuru Village within Mkuranga district in vikindu ward. The local government came into existence as local concerted response to the need of returnees from different country in which there was critical need for resettlement, household supplies, water, food, and medical supplies.

2.2.5 Vision Statement and Mission Statement

Vision Statement: The Vision of the local government authority is to ensure development of the rural area control resource both human and natural resource and ensure proper utilization of the resources for sustainable development.

Mission Statement: Mission of local government is to help people at grass root, maintain law and orders.

2.2.6 Host organisation Objectives/ activities

The objective of the Host organisation is to Maintain law, order and good governance, Promote of economic and social welfare of the people in their jurisdiction and Ensuring effective and equitable delivery of qualitative and quantitative services to the people within their areas of jurisdiction, also Local Government Authorities (LGA) exist for the purpose of consolidating and giving more power to the people to competently participate in the planning and implementation of development programmers within their respective areas and generally throughout the country.



Figure 2.1: Mfuru local Government Authority Office

Source: Field data (2016)

2.2.7 Host Organization Leadership/structure

The Host organisation (HO) is having strong leadership being a village Chairperson, village executive officer, village council of each hamlet and other twenty five village members whereby in each hamlet there 5 members who represent the hamlet meanwhile Mfuru village has a total of five hamlet as seen in (Figure 8) below hence makes a total of other 25 members. Both work hand in hand with the local committee to ensure sustainability and development of the village

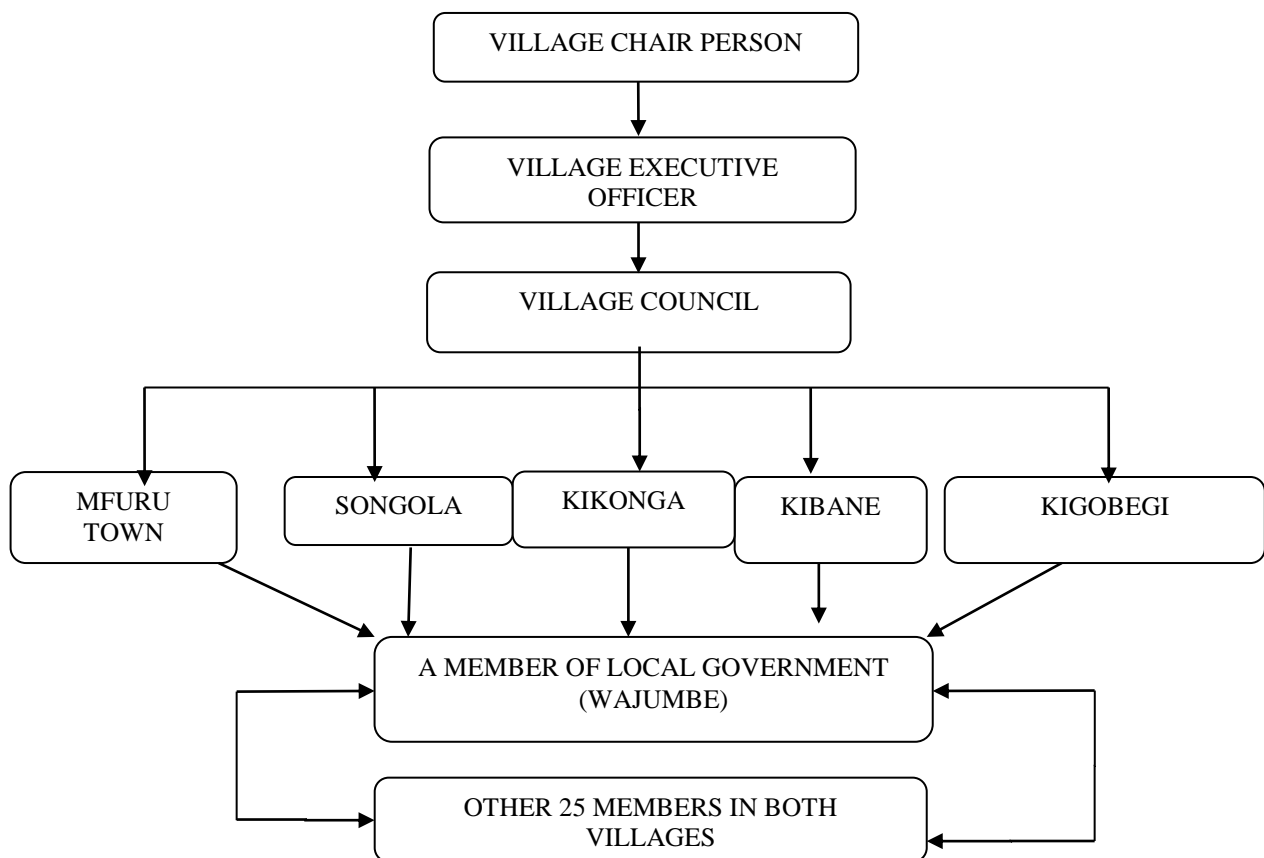


Figure 2.2: Mfuru Local Government Authorities structure

Source: MfuruLocal Government Authorities (Host organisation)

2.2.8 Project SWOT Analysis

Strengths, Weaknesses, Opportunities and Threats of Local Government Authorities were identified as shown in the (Table 9) below.

Table 2.2: SWOT Analysis for the Project

No	Strength	Weakness	Opportunity	Threats
1	Strong and committed leadership who are willing to change for better tomorrow	Income generating activities is still very low	Members are trainable	Lack of cooperation between village leaders and its community
2	Availability of grants from TASSAF after every three month especially to widow group and children	Members do not meet very often	Technique support from other stake holders	Lack of enough labour power
3	Presence of income generating activities to support communities	No financial capital of the organization		Presence of laziness among community
4	Presence of peace and harmony among community	Majority of members have informal education	Support from government institutions and private sectors	Members are from one category (male)

2.2.9 The Roles of CED Student in Project

The role of CED student in this project of coconut thatch making

- i. Coordinate and facilitate committee members and meetings.
- ii. To facilitate the purchase of project tools and equipments;
- iii. To facilitate the entrepreneurship training

- iv. To assist together with host organization on finding market for the coconut thatch made.
- v. To cooperate with host organization in ensuring beneficiaries participation in the project
- vi. Preparing and presenting progress report of the project.

2.2.10 Local Government Authorities Host Organisation Roles

- i. To assist in getting the entrepreneurial project management training
- ii. Advice CED student on project progress
- iii. Facilitate/participate in the exercise community mobilization and awareness creation about the project
- iv. To assist together with CED student on finding market for the coconut thatch made.
- v. To seek material and non-material support from other stakeholders and development partnership that enhances and expands the project in the region;
- vi. To purchase equipment's required for project take off;
- vii. To keep records of the project implementation.
- viii. To perform the administration routine.

CHAPTER THREE

3.0 LITERATURE REVIEW

3.1 Introduction

The chapter contains theoretical and empirical literature review, policy review as well as the literature review summary. These parts intend to narrate on coconut thatch making production related to improving income to low income earners and depict what have been done with others so far, and analyze different policies affect the project respectively.

3.2 Theoretical Literature

The theoretical literature review begins by defining the concept of community, livelihoods, Widows livelihood, Concept of Poverty and its sustainability, meaning and historical background of coconut thatch making and its uses and benefit showing its importance in job creation and income generating. The section demonstrates also that coconut thatch making can play a key in economic development.

3.3 Definition of Key Concepts

3.3.1 Community

Community can be defined as people of the same origin, living in the same area or people with similar occupations; people who are joined by some or all of these elements. It also refers to an identifiable population living in a location with defined geographical and/or administrative boundaries and involved in social, economic and political relations that largely take place in the locality (URT/JICA 2005).

3.3.2 Livelihoods

Livelihoods are ways of keeping one self meaningfully occupied by using one's endowments (human and material) to generate adequate resources to meet the requirements of the household in a sustainable manner. Household members use their capabilities and their assets to carry out activities through which they gain their livelihoods. Livelihood opportunities can be enhanced or limited by factors in the external environment and these factors determine the vulnerability context in which households to operate (De Satge et al, 2002).

3.3.3 Widows and Their Livelihood

Widowhood is defined as the status of an individual who was legally married to someone who subsequently died. Karen (2002). In many countries, a woman's social status is inextricably linked to her husband's, so that when her husband dies, a woman no longer has a place in society, Facing extreme poverty, starvation, rape, HIV/AIDS, armed conflict, seizure of their homes and possessions, and social exclusion, widows and the deprivation they face have been invisible to the public and policy makers. While their children often have to endure extreme poverty, child labour, prostitution or enforced labour. The Loomba Foundation has estimated that in 2015, approximately 38,261,345 million widows, or 14.8% of all widows, live in extreme poverty where basic needs go unmet The Loomba foundation, (2015).

For the majority of widows globally, day-to-day poverty is the defining issue that makes all other outrages perpetrated against them possible. As such it reinforces the effects of the stigma of their social position as women without husbands and facilitates

all the other indignities they face. For example, in many parts of rural Sub-Saharan Africa, where rural poverty is deepening, widows' deprivation is spreading. (ibid)

However, in significant portions of developing countries, prevailing social norms and lack of social safety nets mean that remarriage is often effectively mandatory for widows, as these norms do not accept the existence in society of single women. As a result of remarriage, many widowed women remain hidden and are not recorded in official statistics – only women who are currently widows are typically recorded in censuses and survey data. Therefore the true magnitude of widowed women's, and girls', numbers and their problems remain unknown. (ibid).

Further changes of widowhood include loss of earning, societal network and assistance to the widowhood household observed that the level of poverty in widowhood depends on the societal communal variables as well as the perceptions of the status of widowhood in the community or society. The capacity to survive widowhood and adaptation of widowhood is enhanced considerably by factors such as age, education, and family support structures and social networks (Lopata, 2002).

3.3.4 Concept of Poverty and Its Sustainability

In the case of Tanzania Poverty is defined in the National Poverty Eradication Strategy (NPES) and the Poverty Reduction Strategy Paper (PRSP) as a state of deprivation prohibitive of decent human life. This is caused by lack of resources and capabilities to acquire basic human needs as seen in many, but often mutually reinforcing parameters which include malnutrition, ignorance, prevalence of

diseases, squalid surroundings, high infant, and maternal mortality, low expectancy, low per capital income, poor quality housing, inadequate clothing, low technological utilization, environmental degradation, unemployment, rural – urban migration and poor communication (URT, 1998) However the existence of power differential is a both a cause and a consequence of the income gap separating the haves from the have not. This power differential helps to keep people in poverty invisible isolated, marginalized and vulnerable. Economists views poverty as income lowness but in broader sense of poverty is identifies in terms of deprivation of capabilities means non availability of or exclusion from educational possibilities, health care, knowledge, political freedom (Amartya 1999). Moreover the global community has made great strides in addressing poverty, but a mere continuation of current development strategies will not suffice to achieve sustainable development. Economic and social progress remains uneven, (UN, 2013).

3.3.5 Meaning and Historical background of Coconut thatch making (Makuti)

Coconut thatches (Makuti) is the thatching pieces made from the naturally drying palm leaves of the Coconut palm (*Cocosnucifera*.) It is a very eco friendly or “green” building material as it is made from leaves that are naturally wilting on the palm tree. It has traditionally been passed down from generation to generation, and numerous descriptions of the materials and methods used in Europe over the past three centuries survive in archives and early publications. In some equatorial countries, thatch is the prevalent local material for roofs, and often walls. Letts (1999), however thatch is one of the oldest building and roofing materials known to men,

some trace roof thatching back to long before the beginning of history, over several continents.

By contrast in some developed countries it is now the choice of affluent people who desire a rustic look for their home, would like a more ecologically friendly roof, or who have purchased an originally thatched abode. Thatching methods have traditionally been passed down from generation to generation for stance Royjan from Kenya can still remember his grandfather teaching him as a young boy how to re-thatch the family home roof on the farm.

3.3.6 Uses and Benefits of Coconut Thatch (Makuti)

The benefits of thatch have been appreciated universally throughout history and are key to its recent forceful come back. Palmex International has contributed to the development of the thatch industry by producing quality synthetic thatching material, but also by supporting the protection of our environment.

The stems and leaves can be turned into building materials for constructing homes, stand furniture it is a 100% natural, untreated building material very green and so not harmful to the environment. The coconut palm has however been an important source of nourishment and a vital building material for more than 3,000 years. And it appears the amazing plant will be just as important in the future. Wiebke (2012).

Its Cheep Makuti thatching in smaller roofs is very economical indeed. Few roofs can match it from a cost perspective. Note the word “smaller”, big Makuti roofs need serious support poles, sometimes even logs. This can bring the cost up dramatically.

It's Light. Due to Makuti being lightweight it can be used on structures that would not take a heavy roof. Its Community Supportive Due to the way it is prepared it directly supports the people in the local communities, in both providing jobs for the weavers and in cash for the palm tree owners.

Coconut thatch can also be used for Furniture; Hammocks represent an article of furniture often made from fiber extracted from young palm leaves. In South America, the pinnate-leaf chambira palm (*Astrocaryumchambira*) is the preferred palm fiber source (Wheeler, 1970). The fiber is made into string and then woven into an open mesh hammock.

Moreover it can make Toys and games such as variety of simple objects for children to play with in the tropics are fashioned from palm leaves and petioles. Certain games involve palm products. In Southeast Asia, for example, hollow balls made of wound rattan strips are kicked in a.

3.4 The Empirical Literature

3.4.1 Coconut Thatch Making Project World Wide

Globally coconut thatch making has been practiced especially in Philippines, Vietnam, Indonesia, London, Kenya, Nigeria etc For example in The Cam Thanh Village in Vietnam which lies around five kilometers to the east of Hoi An Ancient Town, located in Hoi An City in the central province of Quang Nam the village's craft came into being over 200 years ago. Villagers initially weaved water coconut leaves into sheets of thatch as proofing for their own cottages. Later, as demand for

thatch cottages surged, many households in Cam Thanh Village turned to performing the craft professionally due to the growing demand for coconut thatch used in restoring age-old houses and decorating restaurants, resorts, and cafés. Such coconut thatched cottages or bungalows are comforting and cool to stay in, and indulge tourists in pastoral enjoyment.

Making coconut thatch has provided villagers with a stable livelihood, with sheets earning them around VND100, 000 (US\$5) each. Moreover Young children tend to help their parents with simple tasks in making thatch, and many have performed the craft with ease as soon as they turn 13 or 14 years old Tang huu phong,(2015).



Figure 1.3: A Rustically-Looking, Drafty Coconut Thatched Cottage in the Cam Thanh Village

Source: Tang huu phong (2015)



Figure 3.2: A Worker Is Seen Using Bamboo Strips To Fixate and Rim Coconut Leaves Into A Sheet of Coconut Thatch

Source: Tang huu phong, (2015)

In addition to that most of England, thatch remained the only roofing material available to the bulk of the population in the countryside, in many towns and villages, until the late 1800s. Commercial production of Welsh slate began in 1820, and the mobility provided by canals and then railways made other materials readily available. Still, the number of thatched properties actually increased in the UK during the mid-1800s as agriculture expanded, Thatch has become much more popular in the UK over the past 30 years, and is now a symbol of wealth rather than poverty. There are approximately 1,000 full-time thatches at work in the UK

thatching is becoming popular again because of the renewed interest in preserving historic buildings and using more sustainable building materials.(Letts, 1999).

Moreover Philippines are the world's second largest producer of coconut products, after Indonesia. About 25 percent of cultivated land is planted to coconut trees, and it is estimated that between 25 percent and 33 percent of the population is partly dependent on coconuts for their livelihood. The Philippine Coconut Authority (PCA) has been setting several programs to enhance the uses of coconut. The PCA, created under Presidential Decree 232, is mandated "to oversee the development of coconut and other palm oil industry in all its aspects." Since native of the Philippines, coconut is considered as God's gift to Filipinos. One historian wrote: "A man sleeps in the shade of the tree. He is awakened when a nut falls, drinks the water, and eats some of the meat. He then feeds the rest of the meat to the chickens, which produce eggs, milk, and meat. The leaves provide thatch for the roof and walls of his coconut hut, and are also woven into hats, baskets, and mats." It provides extra income to housewives and even young entrepreneurs. It generates jobs for out-of-school youths. During summer, young children earn income by selling thatch leaves.

Never the less Africa is obviously a place that is synonymous with traditional thatched roofing found almost everywhere south of the Sahara and east. There is no exception in Kenya as we have thatched grass houses called "Isimba" amongst the Luhya in Western Kenya to the "Kibanda" a local palm leaf thatched hut made from "Makuti" along the entire coastal region, including in Watamu village.



Figure 3.3: watamu house in Kenya

Source: Taylor holdings ltd (2016).

3.4.2 Role of Coconut Thatch Making in Poverty Reduction

In the Philippines, the Philippine Coconut Authority (PCA) conducted studies under the program to estimate the income-generating potential of 20 high-value coconut products. Among these is coconut furniture, wood parquet flooring, coir-wood-cement board, beds from coir fiber, coconut water vinegar, sap sugar, macaroons, etc. Studies indicated that a net income of \$4 to \$11.80 can be generated per person per day and \$50 to \$59.36 per person per month. Village-level processing enterprises can generate net incomes of \$225/ha per month to \$562/ha per month.

Moreover in Kenya Royjan first made his name in the “Makuti” roofing trade in the mid 1990’s, while working as the Site Manager during the construction of Legend Casino in Diani. It was his specific understanding of the way Makuti needs to be laid in order to get the best out of it that got him the job of Site Manager to build Blue bay Beach Resort in Zanzibar



Figure 3.4: Blue bay Beach Resort in Zanzibar

Source: Taylor holdings ltd (2016)

3.5 The policy Review

3.5.1 The National Economic Empowerment Policy (2004)

National Economic Empowerment Policy of 2004 aims at addressing different constraints and challenges such as Unavailability of capital, Lack of knowledge and experience, which is further aggravated by limited education and training, inhibitive customs and traditions and an inappropriate mindset towards development, Lack of reliable markets and many other challenge in order to create a more conducive environment for various groups of Tanzanians to participate fully in economic activities within this policy it covered different areas which are explained below.

3.5.1.1 Accelerating Economic Growth and Creating an Enabling Investment Environment

Different issues have been discussed under this policy such that it explains Tanzania's economic growth rate which is still low and the investment environment

which is a catalyst to a higher and sustainable growth being weak. However the Policy statement shows the imperative of the economic empowerment initiatives to enable the majority of Tanzanians to participate more effectively in economic activities which should go hand-in-hand with the growth process, involving and benefiting all Tanzanians by raising their incomes and improving their living standards.

To ensure these different strategies/measures will be implemented such as

- i. Improving infrastructure facilities and minimizing the cost of doing business
- ii. Facilitating business partnerships and improving networking between Tanzanians and well-established investors in order to ensure that Tanzanians benefit from the economic strengths of the large investors.
- iii. Putting in place and implementing policies and strategies for increasing the sales of Tanzanian products in markets in the African region and global markets.
- iv. Forming economic empowerment committees comprising of stakeholders at different levels.

3.5.1.2 Raising Skills and Knowledge Levels

Moreover this policy discusses the issue of low level of skills, education and lack of resources; which limit the effective participation of many Tanzanians in economic activities. A low level of education is amongst the reasons why some Tanzanians continue to embrace inhibitive customs and traditions that are inimical to development. Furthermore, the current education system is not conducive to

entrepreneurship development. Hence the policy statement shows the Government will revisit the education system with the objective of enhancing a scientific outlook to overcome inhibitive culture and traditions and to mould Tanzanians who are self-confident, innovative, and who strongly desire to conduct their business efficiently and effectively. In other words, the education system should create a foundation for entrepreneurship development. To this end, the education curriculum will be tailored to ensure skills development in line with the demands of competitive markets.

To ensure these different strategies/measures will be implemented towards raising different skills and knowledge such as

- i. Facilitating the enhancement of skills, knowledge and experience as well as ability to cope with competition in both domestic and foreign markets
- ii. Putting in place incentives to encourage employers and private learning institutions to design special training programmes that will develop capacity of such institutions by utilizing funds from the skills development levy;
- iii. Assisting learning institutions and companies to render material assistance that will encourage most Tanzanians to undertake technical training in institutions that meet their needs.
- iv. Revising school curricula in order to impart entrepreneurship skills and ensure that they are self-confident, innovative and motivated to work diligently; and
- v. Establishing an institution that will oversee all empowerment initiatives for enhancing entrepreneurial capacity. The institution will prepare curricula that will be used by various training institutions in designing training programmes

that are geared towards the attainment of the objectives of the National Economic Empowerment Policy.

3.5.2 Women and Gender Development Policy (2002)

Tanzania recognizes that gender inequality is a major obstacle to socio-economic and political development of its peoples. Studies have shown that gender inequality is one of the underlying causes of low productivity as it does, among other things, hamper the participation of at least half of the country's population. In recognition of this fact the government of the United Republic of Tanzania has taken various measures to ensure equality of all its citizens and, in particular, gender equality and gender equity. In this policy the aim is to mainstream gender issues in all aspects of policy in planning, resources allocation and implementation. The government has enacted several significant pieces of legislation to support women's right to land tenure and inheritance and against gender based violence. Tanzania has adopted four Beijing priority areas for its own National Platform for action:

- i. Enhancement of women's legal capacity
- ii. Economic empowerment of women
- iii. Political empowerment of women
- iv. Improvement of women's access to education and training

3.5.3 National Strategy for Growth and Reduction of Poverty (NSGRP)

This is the second national organizing framework for putting the focus on poverty reduction high on the country's development agenda. The NSGRP is informed by the aspirations of Tanzania Development Vision (Vision 2025) for high and shared

growth, high quality livelihood, peace, stability and unity, good governance, high quality education, and international competitiveness. It is committed to the millennium Development Goal MDGs) as internationally agreed targets for reducing poverty, hunger, diseases, illiteracy, environmental degradation and discrimination against women by 2015.

3.6 Literature Review Summary

The review of literature has shown that coconut thatch making project (CTMP) can be an instrument of sustainable development in communities, this is because coconut thatch making are used for income generation and economic development across different countries depending on one's needs as seen in the empirical review.

The gap observed in the empirical literature is that none of the case study countries had organized marketing channels for coconut thatch making in rural areas although the marketing system is not well organized but there are a lot of opportunities for communities' especially low income earners like widows to generate income through coconut thatch making skills in Tanzania.

Good policies and strategies are available if the implementers are to adhere to them for political support of varied projects regarding income generation activities such as marketing of coconut thatch making however the Effort is fragmented and not transparent. Many people do not know policy opportunities available to them for their development. Implementation of this particular project will fill this gap through awareness creation organizing marketing channels and mind shift of the community

because they will be seeking information as an important prerequisite in due course of implementing the project.

CHAPTER FOUR

4.0 PROJECT IMPLEMENTATION

4.1 Introduction

The preceding chapters have talked about the preparation of the project and the beginning of the implementation of the coconut thatch making project (CTMP). In fact, the implementation started with the CNA conducted in Mfuru, for identifying widow's needs which can contribute to income earning for sustainable development and poverty reduction of widows community. In this chapter all activities undertaken and carried out will be discussed starting from the needs assessment and needs prioritization that have used different research methods to come up with coconut thatch making project study.

This chapter will concentrate on the project outputs, objectives, and resources required. For this a tentative project will be depicted as well as a time frame necessary to accomplish the project. Different persons participated in the implementation of the project including the MCED student, and Mfuru local government as well as widow's community in Mfuru who are the owner/beneficiaries of the project.

4.2 Products and Outputs

4.2.1 Products

The expected product of this project of coconut thatch making was to have a reliable market for coconut thatches and skilled personnel in coconut thatch making per

market demand. The outcome is expected to be reached after realization of income from selling coconut thatches.

4.2.2 Outputs

We can define the outputs of the implementation of this project as follows:

- i. To pass on skills and knowledge of coconut thatches making to 30 widows by July 2016.
- ii. Improved household's income to widows through coconut thatch making project
- iii. To link coconut thatch makers with reliable markets by the year 2016
- iv. Conducting monitoring and evaluation of the project implementation.

4.3 Project Planning

The planning of the project of making coconut thatch for creating income generation to widows is concerned with implementation plan, inputs, human resources recruitment, and the required budget for the project implementation. The major components in the projects development process, these are as follows;

- i. Recognizing projects objectives
- ii. Actions or activities
- iii. Identify answerable individual for carrying activities
- iv. Identifying facilities equipment and services needed
- v. Preparing the financial statement or Budget

4.3.1 Implementation Plan

The implementation is described through the activities to be carried out for

achievement of each project objective. For this, various activities correspond to each output as follows:

In order to ensure smooth implementation of the project, a work plan was prepared indicating different activities to be carried out, the required sources, time frame and person responsible for each project objective. It involves different stakeholders and the host organization. Among the major economic activities in project implementation was securing community participation, coordination of activities as well as monitoring and evaluation. It involves widows and Community leaders. Monitoring will be carried out to check whether the work will be proceeding according to the plan.

Output 1: To pass on skills and knowledge of coconut thatches making to widows by July 2016

Activities:

- i. Conducting CNA and need prioritization
- ii. Assessing training needs
- iii. Conducting the Training
- iv. Training evaluation and report.

Output 2: Improve household's income to widows through coconut thatch making project by the year 2016.

Activities:

- i. Selection of the site

- ii. Acquisition of coconut leaves for thatching
- iii. process of coconut thatch making

Output 3: To link coconut thatch makers with reliable markets by the year 2016

Activities:

- i. Selling coconut thatch made
- ii. Market research
- iii. Establishment of networking with hotel managers, restaurants and other coconut thatch users
- iv. Recruitment of an accountant

Output 4: To conduct monitoring and evaluation of the project after every three month of the project implementation.

Activities:

- i. Prepare Monitoring and evaluation
- ii. Conducting monitoring and evaluation

This plan is illustrated in the next Logical Frame indicating other details which interventions, objectives to be achieved, indicators for verification of achievements, means of verification, and assumptions.

4.3.2 Project Implementation Logical Framework

Logical Framework is an analytical tool which is used to plan, monitor, and evaluate projects. This study has used a logic Matrix which consist a vertical logic which

show the hierarchy of objectives, showing objectives needed to achieve goal, expected output, Objective realization and activities to be done to realize the outputs.

Table 4.1: Logical Framework of the Project

Hierarchy of objectives	Intervention logic	Objectively verifiable Indicators (OVIs)	Means of verification	Assumptions
Goal	Increase income generation to widow's community in Mfuru village through coconut thatch making.	Number of widows involved in the project	Attendance reports.	The project is supported by local authorities
Outcome	Increased income and improved standard of living of widows livelihood in the community	Amount of money gained by the widows community	Survey and auditing monthly and annual sales reports at beginning and end of project	The widows are willing to participate in coconut thatch making.
Output	1.1. To pass on skills and knowledge of coconut thatches making to widows by July 2016.	Number of skills covered by the trainings	Training evaluation and report	Trainers in waving coconut leaves skills are available
	1.2. Improve household's income to widows through coconut thatch making project by the year 2016.	Amount of money gained by an individual per month	Production report	Widows have well shared all activity and skills of coconut thatching
	1.3. To link coconut thatch makers with reliable markets by the year 2016.	At least Three wholesale buyers will be contracted	List of buyers.	Development partners to support the project
	1.4 To conduct monitoring and evaluation of the project after every three month of the project implementation.	Monitoring and evaluation plan prepared.	Monitoring and evaluation report.	Selected members participate in monitoring and evaluation
Activities	1.1.1. Conducting a CNA and need prioritization with a report to local	Number of needs identified and ranked	CNA report	Time and conditions are available for conducting the CNA
	1.1.2. Assessing training needs	List of resources needed	Training report	Trainers and trainees are active
	1.1.3. Establishing training program	Numbers of waving skills selected for trainings	Training report	Trainees and trainers agree on important

Hierarchy of objectives	Intervention logic	Objectively verifiable Indicators (OVIs)	Means of verification	Assumptions
				needed skills to cover
	1.1.4. Conducting the Training	Venue available on time	authorisation to use a venue	Availability of the venue
	1.1.5. Training evaluation and report to local government	Number of sessions hold for trainings	Training reports	Availability of trainers and trainees
	1.2.1. Selection of the site to sell coconut thatches	Site available in time	Activity reports	Site respect conditions for coconut thatches
	1.2.2. Acquisition of coconut leaves for thatching	Amount of time used to acquire all necessary things	Acquisition reports	Human l resources available
	1.2.3. process of coconut thatch making	Number of coconut Thatcher made	Activity reports	Work is well shared so as to avoid interruptions
	1.3.1. Market research	Number of prospects(potential clients)	List of buyers	Good marketing plan is prepared
	1.3.2. Selling coconut thatch made	Number of coconut thatch sold	Selling reports	Market is available
	1.3.3. Recruitment of an accountant	Timeliness in reporting and availability of information	Project recording	The internal recording is organized
	1.4.1 prepare monitoring and evaluation	Number of people who will attend	List people who will attend	Monitoring and evaluation plan prepared
	1.4.2. conducting Monitoring and evaluation	Number of quarterly and annually reports	Monitoring and evaluation reports	Supervision is ensured by the committee

4.3.3 Inputs

The implementation of the coconut thatch making will require human resource such as MCED student widow's community local government leaders and material resources which are coconut leaves; the human resource was a key section to the implementation of the project. It helped in capacity building, collecting of all materials of the project and finding market, Apart from the local government authorities who contributed in finding market for the products. Inputs are listed below on (Table 11) below, however in actual sense most inputs such as coconut leaves, widows and trainers was done for free but their contribution was estimated to money value.

Table 4.2: Inputs

Input	Details	Quantity	Estimated total cost
Human resources	MCED Students	1	20000
	Trainers	3	15000
	Widows	30	150000
	Local government leaders	4	40000
Material resources	Coconut leaves	100	10000
	Knives	30	15000
	Rope	6	30000
	Transportation	-	150000
	Ream Papers	1	10000
Total			440,000
GENERAL TOTAL			440,000

4.3.4 Staffing Pattern

The coconut thatch making Project (CTMP) is a group project in which widows are self-employed people at least in the beginning. The local government plays the role of supervising the project implementation. The organization of the management are

copied to the group of widows and Financial management is ensures by members of local government.

Table 4.3: Staffing Pattern

S.N.	Category	Responsibility
1	Local government/community leaders	<ul style="list-style-type: none"> • Coordination of all project activities • Recording transactions, collecting and recording members' contributions
2	MCED student	<ul style="list-style-type: none"> • Supervise implementation of the project
3	Widows	<ul style="list-style-type: none"> • Project beneficiaries • The one making coconut thatches for sell

4.2.4. Project Budget

In order to achieve the project objectives, different resources such as human resource basically widows group, local government and Mced students are involved as shown in (Table 11) above. The cost of the inputs and activities are provided in the next (Table 13) below, however the source of funds where contributed by host organization and other individual community members willing to help widows.

Table 4.4: Project Budget

Objective	Output	Activities	Resources needed	Quantity	Unit price	Total Tsh.
1. To pass on skills and knowledge of coconut thatches making to widows by July 2016	Trainings given to 30 widows on weaving coconut leaves for roof building 2016	Conducting CNA and need prioritization	HR	1	1	15000
			Place of meeting	1	10000	10000
		Assessing training needs	Coconut leaves	100	100	10000
			Knives	30	500	15000
			Rope	6	5000 per (100m)	30000
		Establishing training program	HR	3	5000	15000
		Conducting the Training	HR	3	5000	15000
		Training evaluation and report	Ream papers	1	10000	10000
2. Improve households income to widows through coconut thatch making project by 2016	Improved household's income to widows by the year 2016	Selection of the site	HR	1	10000	10000
		Acquisition of coconut leaves for thatching	HR	100	100	10000
		process of coconut thatch making	HR	30	5000	150000
3 To link coconut thatch makers with reliable markets by the year 2016.	wholesale buyers contracted	Market research	HR	3	10000	30000
		Looking for wholesale buyers	HR	3	10000	30000
			Transport	-	-	150,000

		Selling coconut thatch made	HR	300	-	
To conduct monitoring and evaluation of the project after every three month of the project implementation	Monitoring and evaluation conducted after project implementation	Prepare monitoring and evaluation	HR	1	10000	10000
		Conduct monitoring and evaluation	HR	1		
Grand Total						520,000/=

4.4 Project Implementation

The coconut thatch making which began after the prioritization of the widows needs was implemented with the help of Mfuru local government authority .The MCED student assisted community leaders in finding trainers whereby likely enough trainers come from widows group so they trained one another within the groups on how to thatch coconut leaves and mobilize widows community, Fortunately some of the widows had the skills to weave coconut leaves.

4.4.1 Project Implementation Report

The project implementation was the responsibility of MCED student, target group and other stakeholders to ensure that project activities are efficiently implemented. The implementation is slated to start by early July 2016 as it can be seen in the project plan which followed the sequential order of activities that resulted into project objectives achievement. The project implementation was done in a participatory way involving various stakeholders. The implementation can be divided into four dimensions objectives as being illustrated in the following (Table 14).

Table 4.5: Implementation of the Project

PLANS			ACCOMPLISHMENTS		
Objective	Output	Activities	Activities	Means of verification	Comments
To pass on skills and knowledge of coconut thatches making to widows by July 2016	1. Trainings given to 30 widows on coconut thatch making and project management.	conducting CNA and need prioritization	Needs identified and 1 project selected	CNA report	Activity carried out by MCED student
		assessing training needs	Identification of materials needed for training	Training report	MCED student and the host organisation
		establishing training program	Numbers of waving skills selected for trainings	Training report	Widows and host organisation
		Conducting the Training	Program established and agreed upon	Training report	Carried out by MCED student and widows
		Training evaluation and report	Observation of the thatched coconut leafs	Training report	Carried out with the help of widows and host organisation
2. Improve household's income to widows through coconut thatch making project by 2016.	Improved household's income to widows by the year 2016	Selection of the site	The local government offered the site	Activity report	Site available
		Acquisition of coconut leaves for thatching	Coconut leaves and some tools are granted	Activity report	Materials available
		process of coconut thatch making	Coconut Leaves are used to make thatches	Activity report	Done through learning and practicing
3. To link coconut thatch makers with reliable markets by the year 2016	two wholesale buyers contracted	Selling coconut thatch made	Visits and correspondence of buyers	Agreement with buyers	Enough support gained
		Market research	Done with help of the local government	Activity report	Increased thatched leaves
		Recruitment of an accountant	Accountant recruited	Activity report	Necessary for the recording transaction

4. To conduct monitoring and evaluation of the project	Monitoring and evaluation conducted after project implementation	Prepare Monitoring and evaluation	Monitoring and evaluation activity	Activity report	Evaluation done in initial stage of implementation of the project
		Conducting monitoring and evaluation			

The project began with the activities aiming at selecting one priority need for widow's community. The prioritized need was to be implemented for income generation for this, the MCED student has carried out observation, survey, interview and a Focus Group with local leaders and widow's community to find out a project which could contribute to make Income Generation Activity. From Focus Group discussion, interview and household survey, it has been identified that a big number of widows in Mfuru are poor. The CNA conducted by MCED student revealed the main needs which widow's community prefer for income generating activity.

After identification of these needs, a Focus Group was organized in order to select only one priority. It has been found that all these needs are quite similar and was based on low financial capacity for widows. In order to improve the project study, MCED Student has conducted a literature review to find out similar projects implemented in various countries to identify their importance and capacity in income generation. In different countries such as in Philippines coconut industries are widely practices due to its important of income generation, it create job opportunities to different people such as in Kenya as it is explained in literature review part. As a result the identification of the priority for the widow's community led to definition of this project which could contribute to income generation and reduction of poverty while promising improved widows livelihood.



Figure 4.1: Meeting Location and Market Site

Source: Field data (2016)



Figure 4.2: MCED Student with One of the Widow at Her Home Place with Thatch Leaves

Source: Field data (2016)



Figure 4.3: One of the Widow at Her Home Place Thatching Coconut Leaves

Source: Field data (2016)

Table 4.6: Project Implementation Grant Chart

Objective	Output	Activities	Duration						
			June	July	Aug.	Sept.	Oct	Nov.	Dec.
1 To pass on skills and knowledge of coconut thatches making to widows by July 2016	Trainings given to 30 widows on coconut thatch making and project management.	Conducting CNA and need prioritization							
		Assessing training needs							
		Establish training program							
		Conducting the Training							
		Training evaluation and report							
2 improve households income to widows through coconut thatch making project by 2016	Improved household's income to widows by the year 2016	Selection of the site							
		Acquisition of coconut leaves for thatching							
		process of coconut thatch making							
3 To link coconut thatch makers with reliable markets by the year 2016	Number of buyers contracted	Selling coconut thatch made							
		Market research							
		Recruitment of an accountant							
4. To conduct monitoring and evaluation of the project after every three month of the project implementation	Monitoring and evaluation conducted after project implementation	Prepare Monitoring and evaluation							
		Conducting monitoring and evaluation							

CHAPTER FIVE

5.0 PROJECT PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Introduction

Monitoring and Evaluation (M&E) is the important part of the project implementation because it consists of assessing if activities are being carried out as planned and if the project objectives are being achieved. According to Rietbergen-McCracken (1998), “the monitoring concerns the follow up of the execution of the planned activities, while the evaluation is concerned with the achievement of the objectives and many evaluations can be undertaken at certain times, such as at project mid-term or at completion. In participatory M&E work,

The distinction between monitoring and evaluation can often become blurred, as participatory assessments and feedback mechanisms are built-in to project design as a regular component of the work, rather than one-time events”. Monitoring and evaluation are also necessary to identify problem encountered in the implementation of the project and check if resources are being well used. For this, deviation from objectives is avoided and new salutations are suggested if some problems arise in the implementation of the project.

In community development project, participatory monitoring and evaluation is to be used whereby the community is responsible for collecting and analyzing the information and for generating recommendations for change. With the coconut thatch

making project, the MCED Student will play the role of a facilitator in participatory M&E in order to assess objectively the quality of the process and outputs of coconut thatch making project.

5.2 Participatory Monitoring

Participatory monitoring implies involvement of the community in setting a Monitoring Information System (MIS) which is the base of the follow up of the activities of the project.

5.2.1 Monitoring Information System

The CEDPA defines the MIS as “a system designed to collect and report information on a project and project activities to enable a manager to plan, monitor, and evaluate the operations and performance of the project” (CEDPA, 1994).

This system provides powerful outputs; it is a tool for effective planning and project adjustment if needed. It helps on prioritization and informs decision making, performance sustainability, impacts and financial appraisal of the project input and output.

In this case of coconut thatches making the widows are the owner of the project and they had to set out the Objectively Verifiable Indicators (OVI) against which the realisation of the planned activities and the project objectives are checked. These indicators are referred to activities of the project as planned in the previous chapter. The MIS in this project is essentially made of the reporting which will provide

information about inputs, outputs, and impacts of the project. The kind of information which will be gathered for monitoring purposes will concern the amount of money used and amount of leaves used for coconut thatch making, number of thatched leaves produced, number of thatched leaves sold, amount of income generated, and their personal income.

Table 5.1: Monitoring Information System

Category of information	What to monitor?	What records to keep?	Who collects data?	Who uses data?	How to use information?	What decision can be made?
1. Work plan activities	Activities carried out	Expenditure plans,	Host organization and MCED student	Host organization	Ensure activities planned are being implemented	Availing more resources , involvement of widows group
2. Costs and Expenditures	Budgeted amounts and their use; :	Financial reports	Host organization and MCED student	Host organization and MCED student	Cost-Benefit assessment	Reducing costs for the increase of the benefit
3. Staff and Supervision	Widows willingness to participate	Training attended	MCED student	MCED student	Assessment of income generated	Training needs, Supervision needs
4. Commodities	Amount of coconut leaves collected monthly	Amount of coconut leaves	MCED student And community leaders	MCED student And community leaders	Ensure good information kept	Quantity to hold in stock, when to order
5. Results	Numbers of widows participated and earn income	Sales journal	Accountant With participation of MCED student	Host organization	Assessment of the achieved of the objectives	Extend the project, involvement of new widows group of the community

5.2.2 Participatory Monitoring Method

As done for the CNA, a participatory method is to be used for the monitoring. For the coconut thatch making Project (CTMP), the Beneficiary Assessment (BA) are assessed to the benefit found by the widows in the project chosen by them. This BA is supported by observation, interviews and documentation method which is conducted by MCED Student with the help of the local government authority (LGA) in Mfuru village.

5.2.2.1 Key Informants Interview

The researcher gathered information through key informants that includes village leaders, widows and customers to measure to what extent the project is going to on, this interview was guided by checklist

5.2.2.2 Observation

The researcher in collaboration with local government observed the project goals which a meet in order to see the outcome benefit as planned. Thus observed training and advocacy meeting carried out, number of participants attended, purchased project equipments and arrangements for project take off and Necessary information to observe is about availability of customers for coconut thatches.

5.2.2.3 Documentation

Documentation involve minutes of monthly meetings whereby host organization members will get feedback on project progress, Note taking on each agenda during the meeting especially on discussion about achievements, challenges, solutions and

the way forward. Furthermore, information about all transactions in relation to coconut thatch made maize which will be documented in relevant books.

5.2.3 Participatory Monitoring Plan

The monitoring of activities aims at assessing achievements against set goals and objectives. The comparison between the plans and actualisations are based on the schedule summarised in the following table:

Table 5.2: Participatory Monitoring Plan

Objectives	Output	Activities	Indicators	Data Source	Methods/tools	Planned outcome	Actual outcome	Time	Budget
1. To pass on skills and knowledge of coconut thatches making to widows by July 2016.2014.	1. Trainings given to 30 widows on coconut thatch making and project management.	1.1. Conducting a CNA and need prioritization with a report to local government authorities	Number of needs identifies and prioritized	CNA report	Survey, FGD, interviews and household survey	One project chosen for income generation	Coconut thatch making project chosen by widows	June2 016	25000
		1.2. Assessing training needs	Number of topics chosen for training	Training plan	FGD	At least 2 skills covered	Two skills chosen	June 2016	65000
		1.3. Establishing training program	Number of sessions programme	Training plan	FGD	One week availed for training	two weeks availed	July 2016	15000
		1.4Conducting the Training	Number of hours used for training	Training report	FDG		Each widow trained another widow three days	July2 016	15000
		1.5Training evaluation and report	Number of widows covered skills	Training report	FGD and interview	At least 30widows trained	30 widows trained	July2 016	15000
2.Improve households income to widows through	Improved household's income to widows by the year 2016	2.1Selection of the sites	Size of the space found	Activity report	FDG	1site available	Site acquired	Aug-2016	10000
		2.2Acquisition of coconut leaves	Amount of time used	Activity report	FDG	All work facilitation availed	Leaves acquired	July-Dec 2016	10000

[illegible]

5.3 Participatory Evaluation

Evaluation is concerned by the achievement of the objectives while “participatory evaluation” involves the beneficiaries and other stakeholders to assess not only the progress in work plan and the effectiveness of project but also the establishment of systems, the implementation of planned activities, the impact, and even the efficiency/cost-effectiveness of project.

In the course of action while implementing the coconut thatch making project (CTMP), the local government members and widows were involved in the community needs assessment (CAN) exercise. They found that establishment of coconut thatch making was worthwhile for sustainable economic development of widows. After they agreed on the project, they discussed and set project goals, objectives and activities that need to be implemented. Also when to conduct evaluation, how, when and who will be responsible. With the assistance of CED student they will prepared an action plan, agreed to evaluate the project. However, the first evaluation for the coconut thatch project was being carried out from CNA up to date.

5.3.1 Performance indicators

Three types of indicators namely input indicators, output indicators, and impact indicators are used to measure or assess the achievement of project objectives.

- a) **Input indicators** describe what goes into the project, such as the number of hours of training, the amount of money spent, the amount of resources used.

- b) **Output indicators** describe project activities such as the number of community widows trained, the number of buyers contracted, number of widows involved in the project.
- c) **Impact indicators** measure actual change of conditions such as number widows with increased monthly income.

The following table shows qualitative and quantitative Indicators that will be used to assess the achievement of the coconut thatch making project objectives

Table 5.3: Performance Indicators

Objectives	Input indicators	Output indicators	Impact indicators
1 To pass on skills and knowledge of coconut thatches making to widows by July 2016.	Time for CNA, trainings, and project study	Numbers of widows trained	Interest of widows in coconut thatch making project
2 Improve households income to widows through coconut thatch making project by august	Amount of money used to start the project	Improved household's income to widows by the year 2016.	Improved livelihood for involved widows
3. To link coconut thatch makers with reliable markets by the year 2016.	Amount of money used to for transport searching for buyers and time used	Number of buyers contracted	Amount of money derived from sells
4. To conduct monitoring and evaluation of the project after every three month of the project implementation.	Methods used for monitoring and evaluation	Number of project objectives archived	Extent of project objective achieved

5.3.2 Participatory Evaluation Methods

As for monitoring process, Beneficiary Assessment (BA) will be used to assess the feelings of the widows grouped in cooperative as the first beneficiaries of the project. BA is “a qualitative method of information-gathering which assesses the value of an activity as it is perceived by its principal users” (Rietbergen-McCracken, 1998). The method will help to understand how the beneficiaries perceive the project chosen by themselves and implemented by them for their benefit. In this process, the role of MCED Students is to facilitate the evaluation by using observation, key informants interviews and documentation. Achievements of the objectives are to be assessed with the help of these techniques whereby deviations identified are to be presented to widows group for corrections or determination of new orientations.

5.3.3 Project Evaluation Summary

The coconut thatch making project (CTMP), was evaluated in the beginnings when the only objective achieved was “to train 30 widows on coconut thatch making and project management. This objective were achieved in July which means that other objectives including the production of waved coconut in Mfuru village and the provision of income for each widow and link producers with reliable market will be achieved with a delay of two month. The schedule for the mid-term and final evaluation is given in the following (Table19) below.

Table 5.4: Project Evaluation Summary

Objective	Output	Activities	Performance indicators	Expected output	Actual output
1. To pass on skills and knowledge of coconut thatches making to widows by July 2016	Trainings given to 30 widows on weaving coconut leaves for roof building 2016	Conducting CNA and need prioritization	Number of needs identified and ranked	Time and conditions are available for conducting the CNA	CAN conducted come up with coconut thatch making project
		Assessing training needs	List of resources needed	Trainers and trainees are active	Needs are identified, trainers available within widows group
		Establishing training program	Numbers of waving skills selected for trainings	Trainees and trainers agree on important needed skills to cover	Training conducted one skills of thatching was covered(roof material building)
		Conducting the Training	Venue available on time	Availability of the venue	Site available offered by the local government of Mfuru.
		Training evaluation and report	Number of sessions hold for trainings	Availability of trainers and trainees	25 widows covered skills well
2. Improve households income to widows through coconut thatch making project by 2016	Improved household's income to widows by the year 2016	Selection of the site	Site available in time	Site respect conditions for coconut thatches	Market site available offered by the local government
		Acquisition of coconut leaves for thatching	Amount of time used to acquire all necessary things	Human resources available	Coconut leaves available, human resource available
		process of coconut thatch making	Number of coconut Thatcher made	Work is well shared so as to avoid interruptions	Thatch making in process

3. To link coconut thatch makers with reliable markets by the year 2016.	Wholesale buyers contracted	Market research	Number of prospects(potential clients)	Contract with large scale buyers signed	Signing contracts with buyers is under construction
		Looking for wholesale buyers	Number of coconut thatch sold	Market is available	Still searching for wholesale buyers
		Selling coconut thatch made	Number of people who will attend	The internal recording is organized	Widow are still thatching coconut leaves
4. To conduct monitoring and evaluation of the project after every three month of the project implementation	Monitoring and evaluation conducted after project implementation	Prepare monitoring and evaluation	Number of quarterly and annually reports	Monitoring and evaluation plan prepared	Annual evaluation has not been done

5.4 Project sustainability

A sustainability of a project is judged on the basis of its capacity to continue functioning after external support has stopped. Different stakeholders can intervene in supporting the implementation of a project but after this support, it should not close, but continue. A sustainability plan should be prepared the way in which it will continue to exist. Three aspects are to be considered in this planning: institutional sustainability, financial sustainability and political sustainability.

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5.4.1 Coconut Thatch Making Project Institutional Sustainability

The institution which is responsible for the implementation of the coconut thatch making project is the local government Authority of Mfuru village. The management of the project will be as well supported by this institution. This joint supervision and organization will ensure the execution of all managerial functions.

5.4.2 Financial Sustainability

Different buyers wholesale and retail will be contacted. Hence, the coconut thatch making project as an income generation activity will surely make profit for the

widows community in Mfuru village, there are many hotels, beach, resorts and lodges which uses coconut thatch (Makuti) which some are new and some need replacement so the demand is very large for this, the project will make profit ensuring financial sustainability.

5.4.3 Political Sustainability

Different policy addresses the issue of entrepreneur skills to different group of people for the purpose of self-employment and reduction of dependence hence this project will also be political sustainable as it involve self-employment and income generation through skills impacted.

5.4.4 Developmental Sustainability

The development of a project is ensured when its beneficiaries and the community are involved and committed to maintain it. The sense of ownership is the key component in developmental sustainability of a project. Concerning the coconut thatch making project, for which the overall goal is the creation of income generation to widow's community, this involvement is ensured. The project will begin with on one site but with intention of extending it to others sites involving little by little more low income earners, thus, the project will continue for the long run since and instead of phasing out, it will be extended in countrywide similar project

CHAPTER SIX

6.0 CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

The conclusion and recommendation of this paper derive the previous chapters including the community needs assessment, problem identification, literature review, and project implementation and project monitoring and evaluation. Therefore this chapter tend to summarizes all the findings of the whole project from chapter one to chapter five of the project.

6.2 Conclusion

The CNA conducted with the objective of describing the livelihood of widows group in Mfuru village, identifying the nature and income generating activities of widows and identify difference potential needs that would make to resolve the economic predicaments of widows community in Mfuru Village,

The CAN revealed that majority of respondents (56.7%) had informal education while minority (43.3%) had primary education. From the finding it shows that the level of education has an impact especially the ability to earn money through different knowledge and skills among communities. Moreover the study assessed the livelihood of community using different methods such as FGD, observation tool, interview tool and household survey to e whereby it has revealed that majority of widows live in poverty line with total of monthly income varies between 20000tsh and minority with 150000 and majority depends on casual works to earn income.

However in Mfuru village the major economic activities (30.0%) of respondents engage in farming activities especially fruits such as passion, watermelon, , (23.3%) practice coconut thatch making, moreover (20.0%) are casual workers, (13.3%) sell firewood's and (6.7%) sell fruit of widows practice charcoal making to earn income, through research tools used (46.7%) widows agreed to establish the project of coconut thatch making to boost their income for better living standard, where minority choose other activities hence through pair wise ranking coconut thatch making was the prioritized need chosen and it was implemented early in July.

Moreover the widows stressed that the challenges in implementing different economic activities to boost up their income is attributable to lack of sustainable market (43.3%), lack of enough capital (26.7%), lack of knowledge and skills (16.7%), and lack of income (13.3%). This means many widows in community fail to implement different activities therefore this project tried to cover the issue of market in coconut thatch making to enable the ongoing of the success of the project activity,

In addition to that before the implementation of the coconut thatch making project, reference has been fetched from various experiences and similar projects all over the world especially in Philippines and in African countries. Generally, it was established that coconut thatch making project are used for income generation, economic development, and improve living standard.

The monitoring and evaluation section reports on the execution of planned activities and the likelihood of achievement of the objectives. Given that this activity was

carried out in mid-term, it is clear that only the first objective was achieved within this evaluation but it has found that the ongoing of the activities on the good track. Through this M&E, institutional, financial and political sustainability of the project were proven. Institutional sustainability was insured by the fact that widows in Mfuru are ready to participate and cooperate, Financial sustainability was due to the fact that coconut making will surely make profit due to market availability by the buyers who will be contracted. Moreover, the project was judged to have developmental sustainability since it is extendable to other community members living in poverty.

6.3 Recommendations

Basing on the experience with implementation of coconut thatch making project in Mfuru village with the involvement of local government authority (LGA) host organization in Mfuru village who gave hope that the project will be planned and implemented as well managed. It is for this reason that it is recommended to use participatory methods like Participatory Rural Appraisal (PRA) and Beneficiary Assessment (BA) used in this research because they ensure ownership and involvement of the community in handling its project.

It is recommend the nation to arrange markets both internal and external market for coconut thatch making producers so as to increase income to community members since coconut thatch making can generate income as seen in part of literature review. However future researches should focus on the problem related to sustainability of widow's group project with limited or not sufficient capital, skills in

entrepreneurship and project management as well as modern education suitable to reduction of poverty. Projects that expand the coconut thatch making.

It is also recommended to local authorities to conduct a CNA in other cooperatives of communities in order to identify their needs and problems. So as to implement other simple projects to benefit other community members of all gender and age

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APPENDICES

APPENDIX 1: Questionare for Household Survey

Mkuranga region, Tanzania

House hold survey

Questionnaire no _____

Questionnaire for the Community Assessment

I am **Anna Charles** Master's student in Community Economic Development at The Open University of Tanzania. Currently am doing Community Need Assessment (CNA) at your village as a part of partial fulfilment of the requirement for masters' degree. The information provided is confidential. Please be free to answer as there is no wrong and write answer.

Please circle the most appropriate information.

Section A: General information of respondents

1. Age: 1. 25-35 2. 35-40 3. 40-55 4. Above 55
2. Number of house holds 1. 1-3, 2. 4-7, 3. above 7
3. Tribe _____.
4. Education attained: 1. Informal 2. Primary 3. Secondary 4. Advanced level
5. Certificate
5. When did your husband passed away? Answer in year.....
6. Place of birth: 1. within the village 2. out of the village but within the ward
3. out of the ward but within the district 4. Out of the district but within the Region 5. Out of the region

7 Occupation: 1. Farmers 2. Herders 3. Agro pastoralist 4. Employed 5. Casual labours

8 Source of income:

- | | | |
|----------------------|--------|-------|
| a. Farming | 1. Yes | 2. No |
| b. Livestock keeping | 1. Yes | 2. No |
| c. Employment | 1. Yes | 2. No |
| d. Casual labours | 1. Yes | 2. No |
| e. Crop selling | 1. Yes | 2. No |
| f. Firewood selling | 1. Yes | 2. No |
| g. Charcoal making | 1. Yes | 2. No |

Section B: Economic Assessment

9 What is your monthly income

- A Below 20,000
- B Between 20,000 and 50,000
- C Between 50,000 and 100,000
- D Between 100,000 and 150,000
- E 150,000 and Above

10 What is your situation to meet the following basic needs:

Item	Very Strong	Medium	Low
A Food	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B Quality housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D Clothing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11 People's major economic activities in the community

- i. Charcoal making
- ii. Fruit selling
- iii. Farming and livestock keeping
- iv. Crop growing/selling
- v. Government employees
- vi. Coconut thatch making
- vii. Others

12 What business is potential needs and economically viable in your view?

- i. Charcoal making
- ii. Fruit selling
- iii. Farming and livestock keeping
- iv. Crop growing/selling
- v. Coconut thatch making
- vi. others

13. How will your business choice (No. 12 above) give impact to the community?

- i. Very strongly
- ii. Strongly
- iii. Not strongly

14 how will the business choice (No. 12 above) give impact to community

- i. increase of individual income
- ii. decrease dependence
- iii. self employment
- iv. ability to meet different basic needs

14 What challenge is most likely to show up in implementing your business choice (No. 12 above)?

- i. Lack of knowledge and skills
- ii. Lack of sustainable market
- iii. Low income
- iv. Lack of capital

APPENDIX II: Observation Schedule

1. To observe the income generating activities in the community.
2. To observe community livelihood and their potential needs services.
3. To observe any entrepreneurship skills among community members.

APPENDIX III: Checklist for Key Informants Interview

1. Are there any grants that community get from different donors?
2. If yes, for № 1 above, what kind of support do you get?
3. How many CBO's are dealing with income generating activities around the District?
4. What measures have been taken to improve income generating activities?
5. What other economically viable and sustainable activities are there, which are likely to be beneficial to the community of Mfuru Village?
6. What challenges likely to occur during implementation of different economic activities?
7. What measures can you Suggest to improve the performance of entrepreneurial operations for community