

**ACCESS TO ALTERNATIVE INCOME GENERATION ACTIVITY AMONG
COMMERCIAL SEX WORKERS THE CASE OF KIBONDO TOWN KIGOMA
TANZANIA**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF
REQUIREMENTS FOR THE MASTER IN COMMUNITY ECONOMIC
DEVELOPMENT (MCED) OF THE OPEN UNIVERSITY OF TANZANIA**

2011

CERTIFICATION

The undersigned certifies that he has read and here by recommends for acceptance by the Open University of Tanzania a dissertation entitled: Access to alternative Income Generation Activity among Commercial Sex Workers: The case of Alliance for AIDS Control (AAC) in Kibondo Town in partial fulfillment of the requirement for the degree of Master in Community Economic Development.

Signature.....

Dr. JAMES KISOZA

Date.....

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DECLARATION

I, Gwamagobe, Carlos Kenyatta declare that this dissertation is my own original work and it has not been presented and will not be presented to any University for a similar or any others degree award.

Signature:

DEDICATION

This work is dedicated to my beloved wife Rosemary Akile whose love, financial and moral support, inspiration and devotion made my life worth living throughout the period of my study. Others are my beloved daughters Juliet and Harriet for their obedience and patience.

ACKNOWLEDGEMENT

I avail myself of this opportunity, with pleasure to follow the good tradition of recognizing all those in one way or the other, contributed to make my project studies a success. I am most grateful to my Project Supervisor Dr. James Kisoza for his inspiring and most untiring supervisory advice, for his moral support and encouragement through the period of study. His constructive criticisms have largely strengthened the theoretical and empirical analysis.

I am heavily indebted to the Course Coordinator Dr. FELICIAN MUTASA and Dr. DEUS NGARUKO for their guidance on professional issues, logistics and time availed to me while conducting this study. Their encouragement made my work smooth and successful.

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Last but certainly not least, perhaps most, I would like to express my deepest appreciation to my family for their great support, encouragement and sacrifices they made while I was engaged in this study.

ABSTRACT

Objective of this project study is to assess the alternative Income Generation Activity among Commercial Sex Workers in Kibondo Town. The study aims at exploring sexual pattern among sex workers, bar maids, Guest House attendants and Hotel attendants, and how sexual behavior influence individual social and economic aspects and the way it contribute to Commercial sex works. Finally the study will discuss the alternative ways to commercial sex work among women depending on commercial sex. The assessment in the community was conducted using participatory appraisal, this enables and empowers members of local communities generate and analyze data relating to their own situation, then come up with suggestion and actions aimed to improve the situation. The tools used are FGD, interviews, participatory observation and pair wise ranking. The community identified poverty as the main causes of women to engage in commercial sex. They come out with suggestions to intervene the situation by inclusion of women in economic activities through empowerment with local capital formation, entrepreneurship and business skills. The project was implemented by organizing 3 groups of women of between 7 - 8 members and training them with Entrepreneurship and Business skills. The findings show women are eager in exploiting opportunities availed to them by the government, financial institutions or agencies providing them expertise to extricate themselves from various challenges they face including poverty.

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LIST OF ABBREVIATIONS

AAC	Alliance for AIDS Control
AIDS	Acquired Immune Deficiency Syndrome
B.C	Before Christ
CDO	Community Development Officer
CED	Community Economic Development
CSW	Commercial Sex Worker
FGD	Focus Group Discussion
HIV	Human Imuno-deficiency Virus
IGA	Income Generation Activity
MIS	Management Information System
NGO	Non Government Organization
RDS	Respondent Driven Sampling
SPSS	Statistical Package for Social Sciences
STD	Sexual Transmitted Diseases
TASAF	Tanzania Social Action Fund
THMIS	Tanzania HIV/AIDS and Malaria Indicator Survey
TMARC	Tanzania Marketing Company
TV	Television
UNICEF	United Nations Children's Fund
VDP	Village Development Plan
VICOBA	Village Community Bank
WDF	Women Development Fund
WEGCC	Women Economic Group Coordination Council

CHAPTER ONE

PARTICIPATORY NEED ASSESSMENT

This chapter presents the findings of the community need assessment conducted in Kibondo Town. This kind of participatory approach was employed to ensure community ownership of the process and to design interventions which address the problem effectively and as per community real needs. The assessment involved getting information and data through direct and indirect interviews, personal observations and by reviewing literatures.

1.1 Community Profile

Kibondo district is one of the districts in the country which is hit by HIV pandemic. The current HIV prevalence is about 2.2% of the total population who were tested for the year 2010. The HIV infection in the area is fuelled by various factors, including commercial sex work. Despite the fact that more efforts are put on the ground to reverse the situation, still alarming indicators shows slow decrease of new HIV cases. One of the groups which are considered to be at high risk of contracting HIV is the women engaging in commercial sex. This is the population under the study.

The objective of this formative assessment is to understand the content and culture in which sex work and informal transactional sex is taking place in order to identify alternative income generation activities. Information collected can be used to design strategies, messages and materials for HIV prevention programs as well as designing alternative income sources to this population. Due to persisting high level of poverty among women, most poor and uneducated women in Kibondo town are found themselves engaged in commercial sex works.

The problem was accelerated by the presence of Aid Workers during refugee operation in the District. Most of women who were working as casual workers in this setting found themselves jobless. They therefore opted for commercial sex so as to supplement their income as means of subsistence.

1.2 Location and Coverage

Kibondo is located (4°, 07'S, 31°, 00'E) in Northern part of Kigoma region, western Tanzania. According to the 2002 Tanzania National Census, the population of Kibondo District was 413,777; 199,762 are male and female are 214,025. Average household size is 4.7 and dependency ratio is 117 (2002 Tanzania population and housing census report). The main ethnic group is Ha. Other minority tribe includes Haya, Sukuma, Hangaza and Sumbwa.

Administratively, Kibondo district is divided into 20 wards with 67 villages. The district is bordering the neighboring country of Republic of Burundi in the west, Kasulu district to the south, Bukombe and Kahama districts to the east and Biharamulo and Ngara to the north. It covers a total land of 16,058 Square Km which is equivalent to 43.3% of total Kigoma region land area.

Main economic activity carried on in this district is small scale farming and livestock keeping. Majority of the population in Kibondo district live below poverty line. Two third of Kibondo district is occupied by Moyowosi/Kigosi game reserve. The remaining part is habitable and used for human activities.

The remaining land is habitable area, occupied by 85 villages, distributed in 24 wards and 4 divisions. Kibondo town is located at the Kigoma – Mwanza highway.

1.3 Social Characteristics

Originally the residences of Kibondo Town were Ha people, but currently there is a mixture of tribes due to immigration of people who came from different part of the country. Most of these women are those who used to work in UNHCR Aid organizations as during refugee operation. Villages surrounding the town are still dominated by traditional and customary law, where patriarchy system is very strong in the community. The type of marriage for people is mainly polygamous-Muslim marriages, Christian's marriages, traditional marriage and civil marriage. Right over children is vested to men by customary, religious and statutory law so that in event of divorce, separation or husband's death, the custody of the children remains with father or his clan members.

1.4 Community Need Assessment

Participatory assessment connotes a process by which an assessment of the current situation in the community is undertaken, value-based judgments regarding the preferred or desired situation are reached, and some determination of the priority status of local needs is made. The participatory assessment was conducted to assess or discover things that Kibondo community felt most important to address the problem of over rising commercial sex workers in Kibondo town.

1.4.1 Profile of the population under study

This study focused on women engaging in commercial sex works in Kibondo town. Commercial sex work has been a habit among women since ancient time. Commercial sex work in Tanzania and in another country especially in the development world is illegal business, and it is viewed as contrary to African traditions and practices.

It is blamed of accelerating the decaying of moral and African customs. More negatives of this business are vividly seen in the over-increasing of HIV spreading in African

countries, especially the sub Saharan Africa. Like wise in Kibondo town, women are involved in commercial sex work.

This has taken pace especially after the closure of refugee camps in 2008 when the government of Tanzania in collaboration with UNHCR and republic of Burundi closed all five refugee camps in Kibondo. Most of the women who were working in refugee aid organizations found themselves jobless; as a result they opted for commercial sex work. The business grew to the extent of developing and establishing of brothels in the town, where 6 to 10 young women lived together and use the rented rooms/houses for commercial sex. There over 6 houses in Kibondo town which are used for this purposes, especially during the night.

1.4.2 Research objectives

The main objective of this study was to access alternative income generation activities among commercial sex workers in Kibondo Town.

1.4.3 Specific objective

The specific objectives of this study were:-

- i. To facilitate establishment of women economic groups in Kibondo town
- ii. To build capacity of women on entrepreneurship and business skills
- iii. To empower poor women and their families economically

1.4.4 Main research questions

- i. Is there relationship between poverty and commercial sex work?
- ii. Does working in micro economic groups reduce vulnerability to commercial sex works among women?

1.4.5 Research Methodology

1.4.5.1 Research design

Research design constitutes the milestones for the collection, measurement and analysis of data (Kothari, 2003). The research design used in this study was descriptive survey. The study aimed at collecting information from respondents on their attitudes and opinions in relation to the role of income generation activities in reducing the vulnerability to commercial sex work.

Both primary and secondary data were collected whereby primary data was collected through field survey, interviews and focus group discussions and secondary data was obtained using literature reviews, journals, official reports as well as internet search.

1.4.5.2 Sampling techniques

The purposive sampling technique was used in collecting data from 102 women who previously participated in commercial sex workers workshops organised by AAC in Kibondo town. A total of 42 women and 3 AAC staff were interviewed and form a unit of study.

By using purposive sampling, whereby snow ball technique was employed, the sample units were selected based on the nature of the study population. It was found to be difficult to get large sample unit. Sample size of about 50 units found to suit the study.

1.4.5.3 Data collection method

The field work process was largely interactive, seeking as much as possible qualitative data on the performance of AAC and other actors. The researcher ensured the interview ethics were adhered. Various methods were used in collecting primary and secondary information, including:-

(i) Questionnaire Survey

Questionnaires were used to collect primary data from AAC leaders and women involved in commercial sex work in Kibondo Town. Both open and closed questions were used to give room for additional information or comments from the respondents. An advantage of using this tool is that, it allows gathering data from a large sample. Purposive sampling was used for the leaders since it involved AAC staffs who are involved in the project.

(ii) Key informant interview

This was used to collect secondary data from the AAC and Local Government Officials and also from women in Kibondo Town. Most of government officials were reluctant to fill the questionnaires so the uses of interview created a room where by their responses were captured.

The method created a room for clarification and it allows a respondent to give additional information. The respondents were interviewed independently to avoid external influence during interview. 2 Community Development Officers and 2 AAC staff were interviewed.

(iii) Focused Group Discussions

Focused Group Discussion method was employed to complement the data collected through questionnaires. It was also used to collect other qualitative information since it allows sharing of views among the members. Respondents of similar characteristics such as age and marital status were grouped in the same groups so to allow full participation of every participant. Two hours were used during FGD.

The issues discussed in FGD were effects of commercial sex work, income they get, the cost-benefits of commercial sex, family size, condoms use etc.

These issues were discussed in FGD to elicit the group reactions and generate concrete ideas on the matter.

1.5 Collection of secondary data

Secondary data were collected through literature review based on journals, books and internet. The information focused merely on the role of income generating activities in reducing vulnerability to commercial sex work. The literature review was used for both theoretical and empirical base for the analysis of the data collected and also supplemented the information gathered during field work.

1.6 Study area

The study was conducted in Kibondo town, one of the 3 District of Kigoma region. The area was selected due to the increasing number of women who are involved in commercial sex. Also pre study observation revealed the existence of brothels which are inhabited by 6 to 10 single women. Most of these women were those who used to be working in refugee aid organization before the closure of 5 refugee camps in the district in 2006.

1.7 Sample size

The study was planned to consist a total of 54 respondents to represent 102 women and 3 AAC staff. Out of 54 respondents, 50 respondents received the questionnaires, 42 respondents filled and returned the questionnaires, which is equivalent to 90% as shown in the table below. Purposive sampling followed by snow balling were used to reach the respondents. These techniques helped to reach the intended respondents more easily during the study.

Table 1: Respondents Coverage

Respondents	Expected number of respondents	Actual number interviewed	% of respondents interviewed
AAC Staff	3	3	100%
Ordinary members	50	42	90%
Total	53	45	85%

Source: Study Findings, 2011

1.8 Validity and reliability of the methods used in this project

Validity

Validity encompasses the entire experimental concept and establishes whether the results obtained meet all of the requirements of the scientific research method. Internal validity dictates how an experimental design is structured and encompasses all of the steps of the scientific research method. External validity is the process of examining the results and questioning whether there are any other possible causal relationships. Any scientific research design only puts forward a possible cause for the studied effect. The following were considered to ensure the validity of the study:-

- i. Focus Group Discussion method was valid because the final decision making is being made by the whole group,
- ii. Reliable current literature review were used to validate the information,
- iii. Interview method was used to collect data from officials thus it is valid because the interviewee can make a reference to official documents.

Reliability

Reliability is the consistency of a set of measurements or of a measuring instrument, often used to describe a test. In normal language, the word reliable is used to mean that something is dependable and that it will give the same outcome every time.

During the study, the following parameters were carefully considered to ensure the reliability of this study:-

- i. Interview method was reliable because it was face to face interaction where by data were collected from the intended person and the interviewer could study body language of the respondent,
- ii. Survey method was reliable because the questions were asked to different respondents and so that the collected data can be compared to get concrete information,
- iii. Literature review method was reliable because the information is obtained from a reliable and current sources,
- iv. FGD method was reliable because the information was critically discussed and consensus was reached before it was taken as a group decision.

1.9 Limitation of the study

The limitations of the study included challenges of time. The exercise of data collection took time because of various factors such as mobility of respondents, some respondents giving priority to their job or economic activities instead of responding to the questionnaires.

In some cases the process of data collection was interrupted by tight schedules of the staff which caused difficulties to collect data. Sometimes the Researcher had to follow the staff more than once.

1.10 Data analysis and presentation of findings

The data analysis exercise involved both qualitative and quantitative data. Statistical analysis was employed to come up with numerical values. The computations of

appropriate measures along with searching for pattern of relationship that exist among the groups were done. The results are presented in form of table and figures in section 1.6.1 below.

However, for the analysis of the primary data, the descriptive statistics was used. Descriptive statistics for survey includes frequencies (pie charts, histograms and bar charts).

The collected data using structured questionnaires were verified and coded prior data analysis by using the Statistical Package for Social Sciences (SPSS) computer software. The raw data obtained during the study was analyzed to produce a meaningful presentation of the findings.

1.10.1 Discussion of the Findings

1.10.1.1 Age of women interviewed

Results in Figure 1 shows that the age group of 21-25 years constitutes the highest percentages (37.8%) of the respondents. This implies that most of the women engaging in commercial sex lie between the ages of 21 to 25. In normal African life, this age group is considered as the active productive group.

The age of respondents provides a significant contribution to individual behaviors. 2.7% of the respondents were aged between 10-14 years. This is the tender age of which one could imagine of engaging in commercial sex.

1.10.1.2 Level of education of respondents

The majority of respondents (83.8%) interviewed had primary education and only 5.4% had formal jobs. This depict that most of women at the level of standard seven are not

employed in formal jobs. They found themselves in casual works as a result they opt for commercial sex. 43.2% (16 respondents) are involved in agricultural activities (Figure 2). However, when interviewed in focused group discussion, large percents had no jobs.

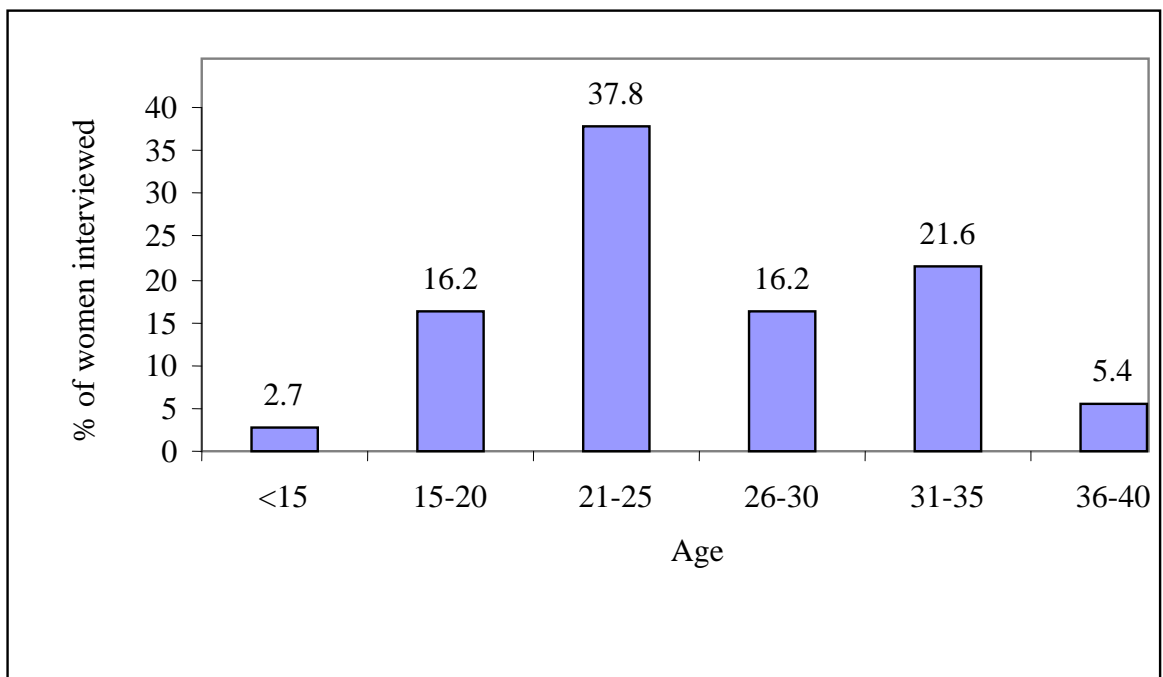


Figure1: Age Distribution of women interviewed

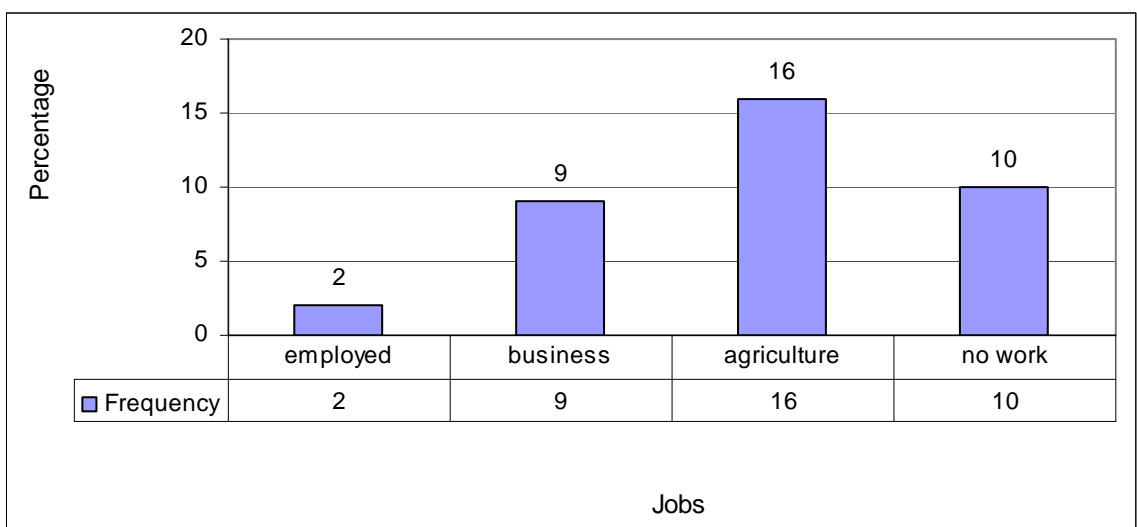


Figure 2: Type of jobs done by respondents

1.10.1.3 Marital status

The majority (62%) of women interviewed were divorced, 14% married and 24% single (Figure 3). 73% of those who were divorced stayed with their husband for less than two years (Figure 4). Only 2.7% stayed in marriage for more than five years. This shows that women engaging in commercial sex rarely stay in marriages.

This exposes them into various risks including contracting HIV. When asked in focus Group Discussion why they don't stay with their husbands, they said,

“My husband treated me like a machine, I wanted freedom”

“I started going out when my husband seduced our house girl, there after he threw me out”.

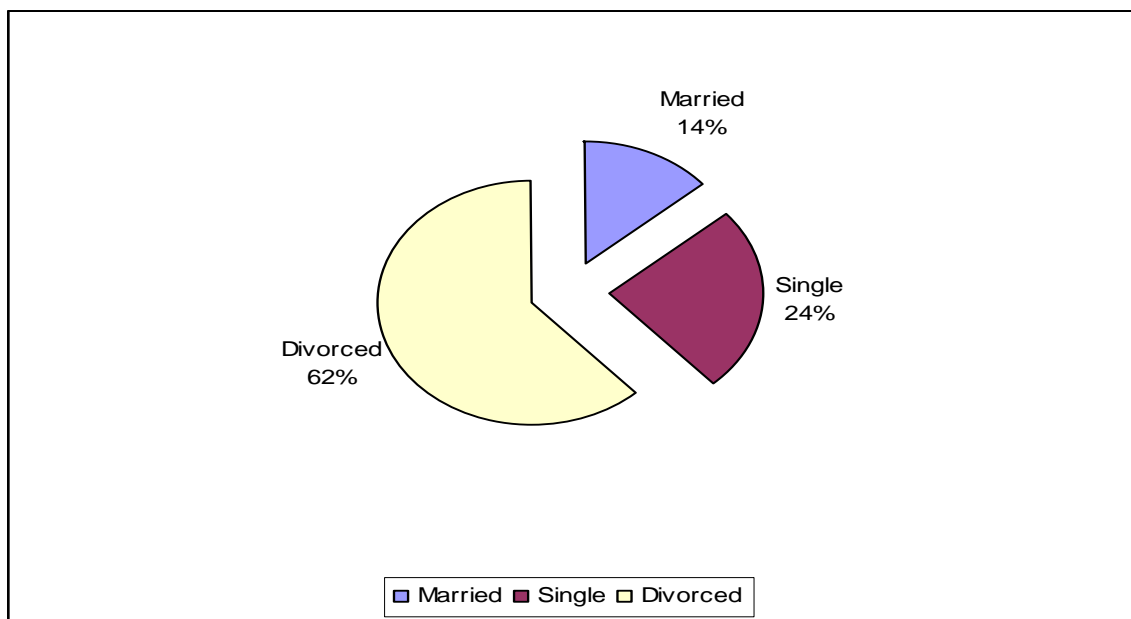


Figure 3: Marital status of women interviewed

1.10.1.4 Daily income of women and expenditure

The majority of women (62%) spend less than 1,000/= Tshs per day. 13% spent between 3,000/= to 10,000/= Tshs per day (table 2).

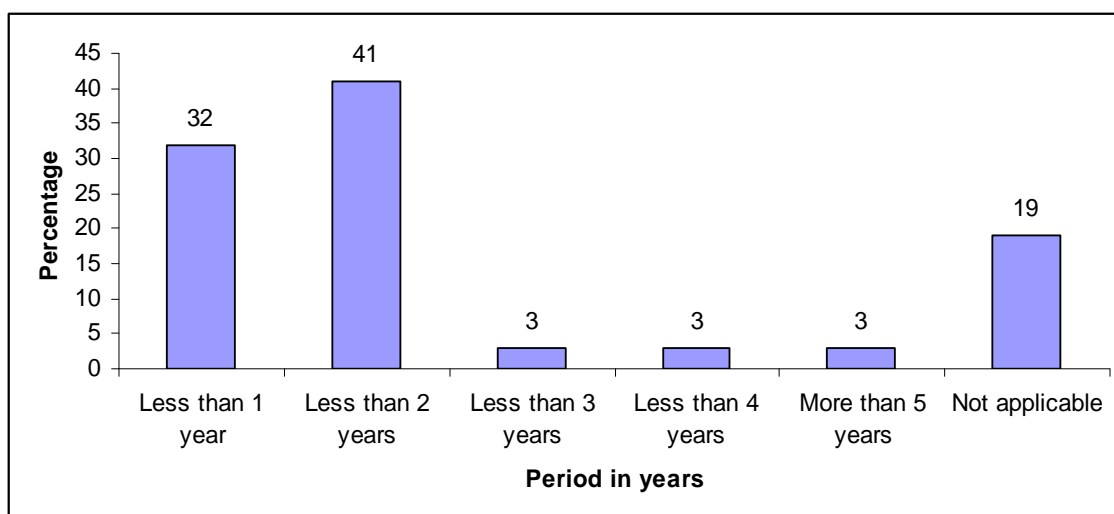


Figure 4: Period women stayed in their marriage

Table 2: Daily house hold expenditure

Expenditure	Frequency	Percent
Less than 1000	23	62
Between 1000 -3000	9	24
Between 3000 – 6000	4	11
Between 6000 – 10000	1	3
Total	37	100

Source: Study Findings, 2011

Expending less does not imply satisfaction but rather low income. Majority suffers low income, thus leading to living below 1,000/= Tshs per day, amount equivalent to 0.75 USD per day. Over 70% of respondents have more than 4 dependants (Table 3).

The average individual expenditure in these households is insignificant, taking in mind 1,000/= per day in a household of more than 4 members. When interviewed in focus group they said, “The amount we get is too little to take care of our personal needs as well as family affairs”

Table 3: Number of dependants supported by respondents

Number of dependants	Percent
None	5.4
2	24.3
4	16.2
6	37.8
more than 6	16.2
Total	100

Source: Study Findings, 2011

1.10.1.5 Amount they are paid for sex

When asked how much they get per round, these were their responses;

- i. “Sometime we don’t bargain, after I gave him the love, he decided any amount to give me”
- ii. “If a man give me 5,000/= per round I count it a lucky day, most of the time we get 2,000/= to 3,000/= Tshs”
- iii. “There other men who give generously, but this depend on how long you have been with that man; the longer you stay with him, the higher the pay”

Figure 5 shows over 85% get less than 5,000/= per sexual contact.

“However, it depends, sometime we don’t get anything”

One expressed in depth interview.

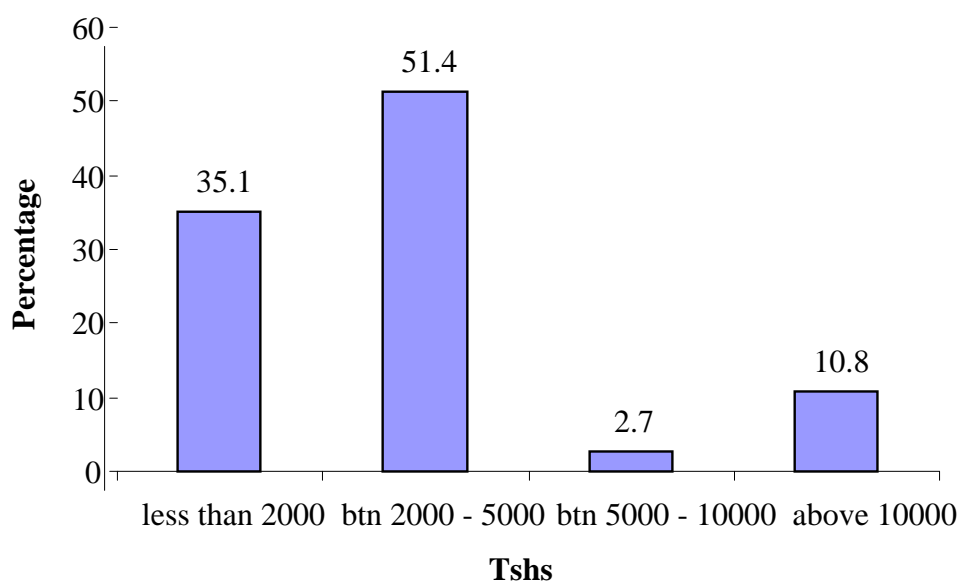


Figure 5: Amount they receive per sexual contact.

1.10.1.6 Benefits women get from sex work

Respondents were asked whether commercial sex has benefit to them. 62.2% rejected and admitted to have no benefits from it (Figure, 6). They exacerbated risks of HIV transmission because it reduces a woman's ability to negotiate for safer sex; particularly the timing and type of sex. When asked about the dangers associated with having multiple partners, the women were concerned with getting pregnancy than contracting HIV, others had these to say;

- i. "Some men force to use a certain style which can be painful. We just have to meet his demands since he pay us"
- ii. "Sometimes you can be seen by your husband/family members"
- iii. "Sometimes when you make love with secret lover, you go home tired and your husband demand to make sex while you do not have feeling anymore"
- iv. "I can't forget the day I was beaten by another woman after knowing that I had relationship with her husband while we were at a bar in Kibondo".

Those who said to have benefited from sex business (37.5%) had the following to say (Figure, 6);

- i. "The secret lover helps a lot if your real man (husband) does not meet your needs"
- ii. "They are very caring"
- iii. "I can send my kid to school, because my man satisfy my needs"

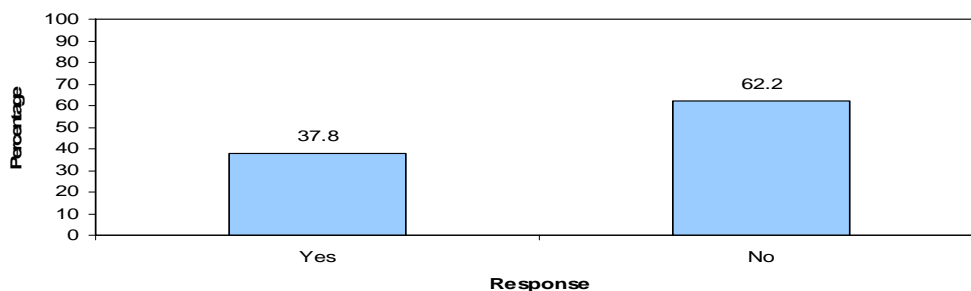


Figure 6: Response on whether commercial sex has benefits

1.10.1.7 Reasons for engaging in commercial sex

Poverty was expressed by 89% of respondents as the main cause of women engaging in commercial sex. Other reason given was having pleasure with different men (11%).

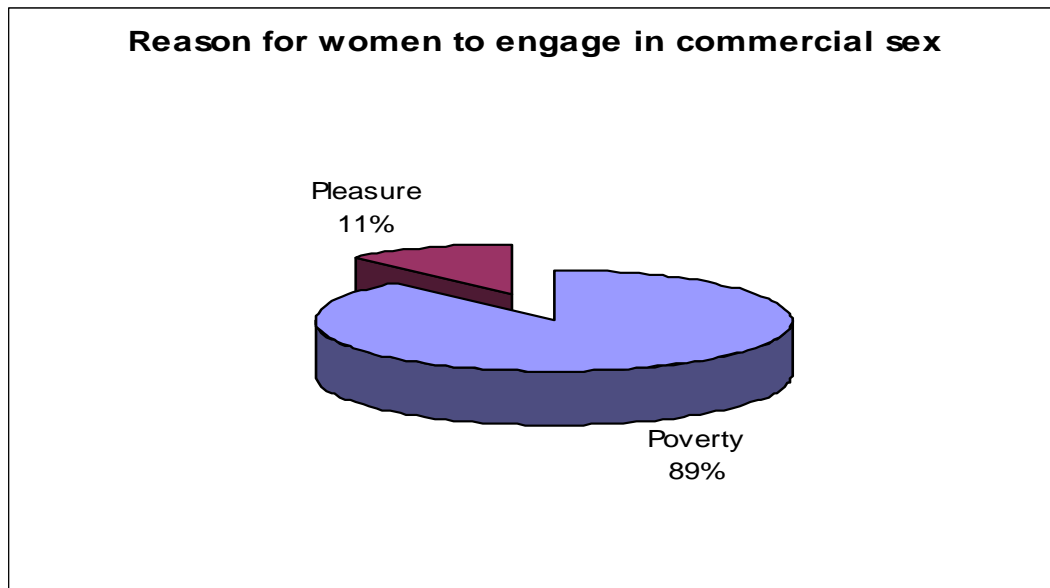


Figure 7: Respondents reasons for engaging in commercial sex.

1.10.1.8 Traveling behavior of respondents

The issue of frequent visit was explored in the structured questionnaires. It was found that most of women engaging in commercial sex prefer to travel to busy town. 73% of respondent used to travel frequently, (Figure, 8 below). This behavior was further investigated during focus group discussion, and it was found that they prefer traveling to busy town in search for market.

1.10.1.9 Areas visited by women

Areas frequently visited were Kahama (16.2%), Kasulu (21.6%) and Mwanza (32.4%).

One expressed why they prefer traveling to other town,

- i. “Men get tired of us; we go somewhere else to find for new men”.
- ii. “I prefer to go with my man when he asks me to accompany him. He is a long truck driver”.

Whether she has a frequent travel

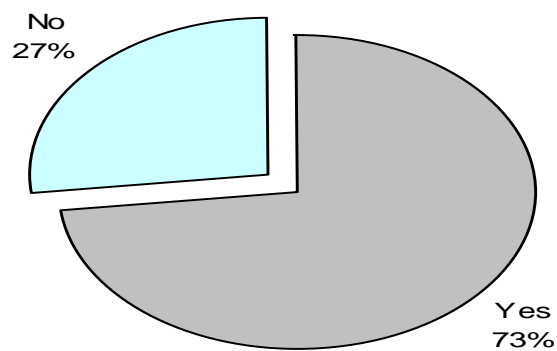


Figure 8: Traveling behavior of respondents

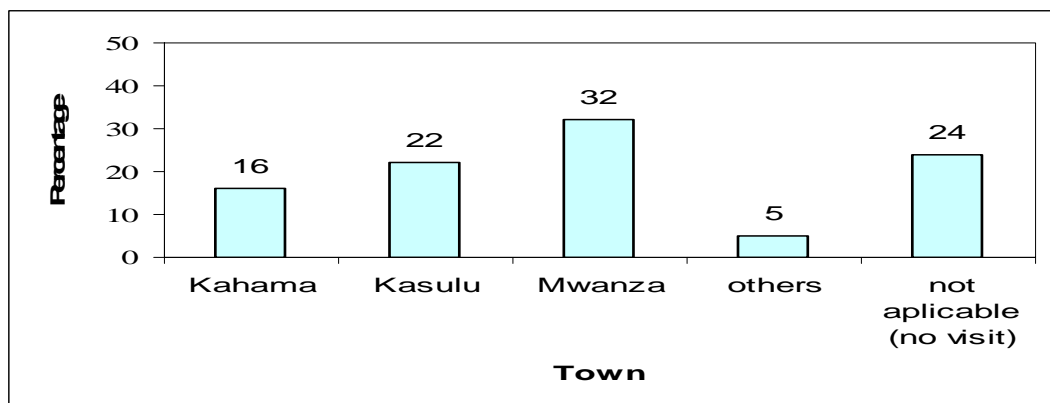


Figure 9: Places respondents' visits

1.10.1.10 Condom use

Condom use among the sex workers was high for preventing pregnancy and not HIV.

89.2 % of the women do not use condom consistently (table, 4).

The reason given were;-

- i. “We use condoms but some customers do not like them.
- ii. Some use condom at the beginning but secretly remove it”.
- iii. “I charge Tshs 2,000/= if it is the normal sex, i.e. the vaginal sex and Tshs 20,000/= if the clients does not want to use condom. I charge Tshs 30,000/= for the anal sex with condom and Tshs 60,000/= without condom. Sometimes they give less or more depending on whether they liked the service or not”.
- iv. “I propose to the client to use a condom but the client has the option to decide otherwise; because I need money, I just accept”

Table 4: Condom use among respondents

Use of condoms	Percent	Frequency
Yes	4	10.8
No	33	89.2
Total	37	100.0

Source: Study Findings, 2011

1.10.1.11The most aspirations of respondents

Women were asked about their aspirations – how they picture themselves in the next five to ten years to come. One respondent during interview said that, ‘Be a successful business woman, and have wholesale shop’. Respondent 2 said, ‘I would like to build my own house’, the third respondent aspires to have her own RAV 4 Vehicle. The fourth said, “To have two kids”, and the fifth said, “Good education to my kids”.

Generally the women’s main goal in life is to have children. Other goals mentioned by the different segments included:

- i. Single women wanted to improve their education or pay for their education,
- ii. Married women aspired to make more money while,
- iii. Divorcee aspires to have more children.

The response during focused group discussing revealed that HIV/AIDS is the main obstacle to realize these goals/plans. One woman put it this way during in depth interview;

“Once you are sick with the disease like HIV you can not do anything else to realize you future plans.

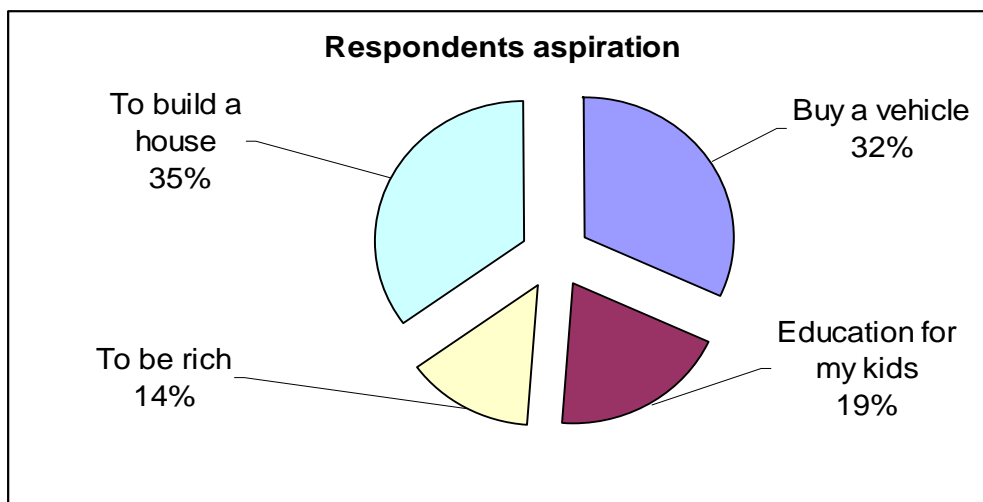


Figure 10: The most aspiration of respondents.

1.10.1.12 General comments of respondents

The majority of respondents (86%) commented for provision of capital to commercial sex workers. 14% opted for education (Figure, 11). During focus group discussion, they prioritized projects they think can bring changes in their lives. One group proposed for women saloon, others opted for Tailoring mart and the third group selected running women boutique.

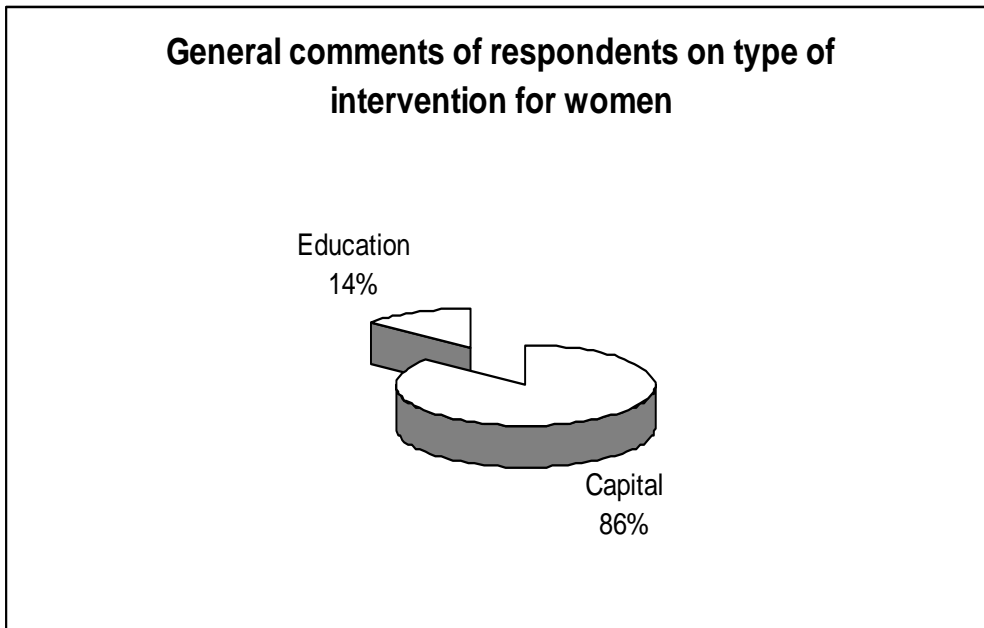


Figure 11: General Comments of Respondents

1.11 SWOT Analysis

The Focused Group Discussion (FGD) was employed to conduct SWOT analysis on Strengths, Weaknesses, Opportunities and Threats for Women Economic Groups in Kibondo Town have been analyzed by the members (Table 5).

The SWOT analysis conducted revealed that women have a high capacity to engage in economic activities. The formation of women economic groups help them work in economic activities confidently. There are various opportunities available to support women activities.

However, women faces challenges of lack of capital, business skills as well as the nature of the business they were doing (sex work) steal away general public confidence to trust them. There is a need to address issues of low level of education among women, community attitude toward business women and women access to loans from financial institutions.

Table 5: SWOT Analysis for women economic group in the project area

<p>Strengths</p> <p>Women who are ready to establish business, Available knowledge in running small groups, Presence of women economic groups.</p>	<p>Weaknesses</p> <p>Capacity to secure capital, Lack of business skills, Nature of business they do (sex work).</p>
<p>Opportunities</p> <p>Available Government Policies(Microfinance, SACCOS, Cooperative Societies), Good cooperation with the government, Growing public demand for loans and credit, Good political will.</p>	<p>Threats</p> <p>Low level of education among women, Community attitude toward women, Conditions from financial institutions.</p>

Source: Study findings, 2011

1.12 Community Needs Prioritization

Participants were grouped into 3 groups during Focused Group Discussion. The first group (Upendo) proposed four projects as follows: Tailoring, Women Boutique, Women saloon and cereal Bank. The ranking of the proposed projects are presented in Table 6.

Table 6: Project prioritization by Upendo group

Project	Score	Rank
Tailoring	2	2
Women Boutique	1	3
Women salon	4	1
Cereal Bank	0	4

Source: Focused groups discussion findings (2011)

Results in table 6 shows that women saloon was selected by six votes among other projects. The second Group had 8 members. It was named “Jikomboe”.

During discussion they identified 5 projects; Women Boutique, Tailoring, Hotel, Women saloon and Grocery (table 7). The ranking was as shown in Table 7.

Table 7: Project Prioritization by Jikomboe group

Project	Scores	Rank
Women Boutique	2	3
Tailoring	4	1
Hotel	0	5
Women salon	1	4
Grocery	3	2

Source: Focused groups discussion findings (2011)

Tailoring project was selected among other five projects. The third Group “Jitegemee” proposed four projects: Grocery, Women boutique, Tailoring and Women saloon (Table 8)

Table 8: Project Prioritization by Jitegemee Group

Project	Scores	Total
Grocery	1	3
Women boutique	5	1
Tailoring	2	2
Women salon	0	4

Source: Focused groups discussion findings (2011)

1.13 Conclusion

In this chapter participatory assessment was undertaken. The number of community projects and needs were identified. These include Women saloon, Tailoring, Grocery, Women boutique, Hotel and cereal bank.

From the analysis of the mentioned community projects, the community respondents ranked women salon, in the first group, Tailoring in group 2 “Jikomboe” and women boutique in group 3 called “Jitegemee”. The intervention focused on women who are facing low income as a result they opt for commercial sex work as their means for living. The project will base on increasing capital through income generation activities among women economical groups. The experience gained by AAC will be capitalized to ensure sustainability of the project.

1.14 Proposed intervention

The intervention will specifically focus on women who were revealed in community assessment as left out into the mainstream of economic development. This was identified to be facilitated by cultural and beliefs constrains though their potentiality for productivity is part of the human resource base in any society. The project will base on capital formation for income generation activities through women economic groups, a modal concept which is implanted by the host organization AAC and entrepreneurship skills training to group members.

CHAPTER TWO

PROBLEM IDENTIFICATION

2.0 Background to Project

Women in Tanzania, as in much of the developing world, are more likely to live in poverty than their male counterparts. Unequal access to economic and educational opportunities contributes to this disparity. Some women faced with such severe economic and social restrictions, participate in commercial and transactional sex to generate income.

The transactional characteristic of a sexual relationship may not be limited to commercial sex, and is practiced in other non-professional sexual relationships. Characteristics of permanent and temporary sexual relationships, provided by CSW, suggest that fixed definitions for either do not exist. While economic need is the biggest driver of women involved in sex work, many women associate the profession with a level of financial independence not associated with other kinds of work.

The purpose of this project therefore is to identify the reasons why women engage in commercial sex, and suggest alternative ways to sex work.

2.1 Problem Statement

Poverty among most women has been identified by a number of studies as the main underlying cause for existence of sex work in our community. A need to alleviate absolute poverty amongst women is therefore paramount. In the general survey conducted by Kibondo District in 2008, out of 58 respondents interviewed, 38 have had multiple partners in the past two months. Reasons given were need for money, peer pressure, family conflicts (husband and wife) and desire for luxury life.

Poverty was expressed by majority (87%) of those 58 respondents as the main reason for women to engage in commercial sex (Report, 2008). The presence of commercial sex workers in Kibondo town has undermined the effort to fight against HIV and AIDS epidemics in the District.

Various efforts targeting this group were put in place to alleviate the problem. These include seminars and workshop on HIV /AIDS provided by Kibondo District Council as well as other partners from within and outside the district such as WEGCC Kasulu under RFE funds. Despite the fact that women were willing to participate in these workshop and seminars, yet little was done to change their behavior. Women identified the income generation activities as the important intervention that could help them abandon commercial sex work. They identified lack of alternative income generation activities among women as the reason for growing number of commercial sex workers in the area.

2.2 Project Description

The project aims at providing access to alternative income generation activity among commercial sex workers; implemented through Alliance for AIDS Control (AAC), an NGO in Kibondo town. AAC has been conducting training and capacity building to women in Kibondo town focusing on income generation activities.

The Community Need Assessment has revealed that most women do not get enough capital to start their own business. Even those who can get the capital do not have adequate skills, knowledge and experience in business management. Most women in rural and urban areas do not have access to a bank, credit union or similar financial services. Access is particularly low for rural people and in certain parts of the country. Needs for both savings and credit access are most urgent among micro and small rural entrepreneurs, many of whom are women. They require such services to escape from the

low investment–low production–low returns cycle. Informal mechanisms such as the SACCOS, VICOBA and money lenders sometimes fill the gap, but they have their inherent drawbacks.

Women are usually further handicapped from using financial institutions, for instance;

- i. Even if they can reach the financial institutions, they find the mostly male staff intimidating.
- ii. Poorer women's lack of control over resources, such as land, limits their eligibility for loans.
- iii. Illiteracy or semi-literacy creates a further barrier to processing paperwork.
- iv. Women restriction to traditional occupations, which historically are low-capital intensive, thus barring them from new money-making activities.

Generally, small and often semi-formal credit schemes have been more successful than the formal system in reaching such women. Clearly, the best solution is to bring financial services closer to women.

2.3 Target Community

This project focuses on women engaging in commercial sex in Kibondo Town. The increasing number of women engaging in commercial sex has been accelerated by closure of refugee camps in Kibondo. This happened after the closure of refugee operating NGOs in the district as a result, most of unskilled workers lost their job.

The majority of these were women who came from various parts of the country to work or seek for job in refugee operating NGOs. The project purposes was to empower the women especially who are engaging in commercial sex in Kibondo town. The secondary beneficiaries were the community at large.

2.3.1 Stakeholders analysis

The key stakeholders identified to support this project include, AAC, WEGCC Kasulu, Kibondo District Council and MCED Student. Each stakeholder performed his duty well to make sure that the implemented project prospers. The stakeholders' roles and expectations are analyzed in Table, 9.

Table 9: Project stakeholders' roles and expectations

Stakeholders	Roles	Expectations
AAC	<ul style="list-style-type: none"> ▪ Provision of education on safer sex practices ▪ Provision of Income generation skills ▪ Follow up of Individuals ▪ Financial support especially during training ▪ Serve as host organization ▪ Conducting monitoring and evaluation of the project 	<ul style="list-style-type: none"> ▪ Stronger and healthier women ▪ Women engaging in alternative Income generation activities ▪ Network with others Stakeholder
Kibondo District Council	<ul style="list-style-type: none"> ▪ Provide regulation for managing NGOs ▪ Facilitate and oversee implementation of HIV policy, National strategies on HIV and Women development policy. ▪ Facilitate linkage with other organizations and institutions ▪ Monitoring and evaluation of the implementation of the project. 	<ul style="list-style-type: none"> ▪ Plans implemented ▪ Women have access to capital and knowledge for establishing income generation activities. ▪ Conducive environment created.
WEGCC Kasulu	<ul style="list-style-type: none"> ▪ Provision of training IGA to commercial sex women ▪ Support of tools and working capital for income generation activities ▪ Monitoring and evaluation of the project activities. 	<ul style="list-style-type: none"> ▪ Trained women participating in income generation activities ▪ Tools and capital provided working properly
Community Members	<ul style="list-style-type: none"> ▪ To provide psychosocial support to women ▪ Community mobilization ▪ Monitoring, evaluation and sustainability of the project activities 	<ul style="list-style-type: none"> ▪ Community members are Knowledgeable about entrepreneurship and business skills

Source: Stakeholders Analysis (Potential cost-benefit Analysis, 2011)

2.3.2 Project goal

The overall goal for which the project was established was to improve the standard of living of CSW in Kibondo town through empowering them in micro-enterprises activities

and business skills. This was envisaged to be achieved through establishing small micro enterprises such as tailoring, women saloons, food vendors, women boutique and kiosks among commercial sex workers who received the training. These projects aim at engaging women in formal commercial activities and reduce the vulnerability or dependency to commercial sex works.

2.3.3 Project objectives

The objectives of the project are:-

- (i) To empower women through 3 organized groups in Kibondo town in order to raise income status and stop sex works by July 2011.
- (ii) To train women on entrepreneurship and business skills for establishment of sustainable income generation activities in Kibondo town in the contribution to alleviate poverty among group members by 75% by Dec 2011.

2.4 Host Organization

Alliance for AIDS Control (AAC) is a local non governmental, non religious, non partisan and non-profit making organization. The organization was registered by the Ministry of Home Affairs under the society ordinance of 1954 with registration number SO/12529 in June 2004. The organization was formed by 16 young people, 9 males and 7 female with different background and experience. These members were motivated to establish the organization so as to contribute in the fight against HIV / AIDS spreading in the community. Currently the organization operates a project known as “jipende” supported by Tanzania Marketing Company (TMARC).

This project was implemented through provision of training to 23 targeted commercial sex workers in Kibondo town. The training focused on safer sex, entrepreneurship and business skills. In its operation the organization is affected by external and institutional

factors. External factors include the existence of policies and guidelines that support the mitigation of HIV infection in the country, while the institutional factors are depending on donor funding, few staff and lack of reliable transport.

According to National HIV/AIDS Policy (2001) the government is striving to ensure that there is a considerable reduction of new HIV infection in the country through its national multi – sectoral strategic framework No 1 (2003 – 2007) and No. 2 (2008 – 2012).

Also, the government of Tanzania, through Non Government Act of 2002 has created conducive environment to support the operation of NGOs in the country. The country reorganizes the contribution of NGOs as partners in Development. This has facilitated the formation and establishment of NGOS operating in the country in various capacities and focuses in the endeavor to bring about development and maintaining law, order, stability and good governance.

AAC operates within the District council Strategic Plan by promoting HIV education, improving people's livelihood and support Most Vulnerable Children in the district.

The council addresses the issues of HIV/AIDS through the community Development Department with the general focus on community awareness and impact mitigation. AAC is the organization implementing approaches which empower women and reduces the chances of engaging in commercial sex works, thus reducing the risks of HIV infection among population. The organization has about ten years experience in Kibondo district in the field of community HIV and AIDS education.

The organization faces some weaknesses, namely dependency on donor funding, lack of detailed monitoring plan and lack of reliable transport for supervision. The only transport the organization use for monitoring their activities is one motorcycle.

The organization faces critical challenge of competent staff to run day to day activities. Only one staff was found to possess a bachelor degree in Sociology.

2.4.1 Structure of the host organization

The organization structure is formed by Annual General Meeting, Board of Directors, Executive Director, Program Coordinators, Finance and Administration officer, Research, Planning and Fund Raising officer, Community development officer and finally are the beneficiaries, who are Tanzania Community, appendix 1.

2.4.2 Vision of the host organization

The vision of the organization is “to bring hope to the desperate community”.

2.4.3 Mission statement of the host organization.

The mission is “Demonstration of Love, Care and Solidarity focusing on HIV/ AIDS Control”

2.4.4 Objective of the organization.

The objectives for which this organization is formed are as follows:

- i. To create awareness and education on HIV in the community.
- ii. To provide education and knowledge on HIV/AIDS infection, prevention and control
- iii. To work hand in hand with government and other NGOs to arrest the problem of HIV infection,
- iv. To promote counseling and support for families which are affected with HIV/AIDS,
- v. To design and facilitate the formation of community based orphan funds, with a special focus to most vulnerable children,

- vi. To facilitate adoption of best practices on HIV/AIDS control,
- vii. To approach issues of unemployment and idleness among youth by facilitating self reliance techniques,
- viii. To mobilize funds in donations, grants and loans for the organization from its members, individuals or organizations based in Tanzania or else where on such terms as may be required.

2.5 Conclusion

Women are one of the groups in the community which is excluded from participating in main stream of economic development due to gender reasons. Since they occupy large number, this situation accelerates the impact to the community to have low economic productivity which leads to low household income as well as abject poverty. The goal and objective of the project as it relates to CED is to empower women through organized women economic groups and have entrepreneurship and business skills.

CHAPTER THREE

LITERATURE REVIEW

3.0 Introduction

This chapter covers literature review which is categorized into theoretical literature and empirical literature review. In theoretical literature review there are definition of concepts and ideas given by different writers as regards to commercial sex works. Empirical literature review look on practical experience of commercial sex in Tanzania and Policy review analysis in addressing women development.

3.1 Theoretical Literature Review

Sex work is one of the oldest “trades” in the world though not always easy to identify; it has many faces with considerable differences between the population, how it is organized, visibility and risk, (Reynolds *et al*, 1986). Sex work can be defined as the exchange of sexual services for money, goods or other benefits, whether regularly or occasionally, for the purpose of generating income (Dennis *et al*, 2000). Most commercial sex workers suffer economic problems, with motivations ranging from survival, debt alleviation, drug dependency, coercion, or a desire for wealth. Sex work can be found both in urban and rural areas especially where there is an economic activity that can support it. In urban area commercial sex work is concentrated in public places such as streets, brothels, bars, guest houses or specific venues.

3.1.1 Commercial sex workers

The commercial sex worker has been a universal being throughout civilization as prostitution is the so-called "oldest profession". The earliest known record of prostitution appears in ancient Mesopotamia.

It is interesting to note that licensed brothels were established in Solon, Greece around 550 B.C. After this history today we get to see the sight of girls with their faces covered with “dupattas” and which is not uncommon to television viewers. These young women have a very ordinary dream of a peaceful life with two meals a day, sell their bodies and routinely have to face the law in its annoying form. Existing laws especially in Arabic countries, allow clients (men) caught with sex workers to be let off easily while the women are held guilty of promoting, furthering and committing moral blasphemy (Miller, 1995).

3.1.2 Definition/meaning of key terms

Cage girls” in “Pillow houses: The worst brothels are called “pillow houses”, where prostitutes are separated by cloth dividers in tiny rooms. Payment is made to the brothel owner who keeps the money, and allows as many as forty visitors a day during “peak” season (Brady *et al*, 2009).

Call Girls: Call girls are commercial sex workers who are part-timers and are usually more educated, carry cell-phones, and are well groomed and cannot be compared to those living in brothels. They have more mobility, earn higher incomes and have some freedom in choosing their clients who are mostly from the middle and upper classes of society. Many of them had suffered from sexually transmitted diseases (STDs) at least once and had experience of induced abortion (ibid).

Generally call girls are known to take good care of their health and visit doctors whenever necessary. Almost all of them want their clients to use condoms, though they most often comply when clients offer a much higher amount for condom-free sex.

Escort Girls: The costliest end of the supply chain operates with high-class escort girls recruited from women's colleges and from India and far East burgeoning fashion and film

industries. These CSWs offer services for large sums of money and usually operate by way of a discreet introduction service. The boom in Internet services has seen the emergence of several snazzy websites, openly advertising escorts girl services (Chatterji *et al*, 2004).

Child Prostitution: The ugliest face of the sex trade in many Asian countries is child prostitution. A 2004 UNICEF report estimates 500,000 child sex workers in India alone. Given the phenomenal increase in sex tourism, the number is bound to have risen to frightening proportions.

Poor families are tricked into selling their children to such work for meager sums as 4 or 5 USD. Their family members thrust sometimes girl children who are victims of incest into this trade. A prevailing myth that having intercourse with a virgin cures sexually transmitted diseases (STD) continues to create a demand for very young girls (Carael *et al*, 1987)

In sub – Saharan countries the HIV epidemic is more concentrated in subgroups of the population who are exposed to a high risk of acquiring HIV infection. These subgroups include injecting drug users, men who have sex with men, and sex workers – female and male. Numerous studies have documented significantly higher rates of HIV infection in women involved in sex work, when compared to women in the general population (Carael *et al*, 1994)

3.1.3 The demand for commercial sex

Commercial sex is ‘the sale of sexual intimacy’ (Leslie, 2010). Commercial sex is a service and the non-price determinants of the demand for commercial sex are the same as

for other commodities or services: the number of potential consumers, their preferences and incomes, the prices of other commodities and services, and perhaps their expectations of future prices and income. The following factor influences the commercial sex:-

Number of consumers: Since males particularly single or divorced males, are the main demanders of commercial sex, an increase in their number can increase the demand for commercial sex. According to Leslie, (2010), an increase in the numbers of post pubertal males can occur for a number of reasons, including high median age at marriage, prolonged postpartum abstinence, and migration.

A number of factors can lead to a high median age at marriage, which creates a large potential demand for commercial sex. One important factor in increasing median age at marriage is polygamy, which is common in much of west and Central Africa. In these regions 40 per cent to 50 per cent of married women are in polygamous marriages, (Caldwell et al, 1993).

In those countries in which bride-price must be paid, high bride wealth payments delay marriage for men and encourage high rates of prostitution, (Crauel et al, 1987). Men abscond engaging in marriages, as a results a large segment of women are remained unmarried, similarly to single men. In much of sub-Saharan Africa there is a prohibition on female sexual activity during pregnancy and for long periods after the birth of a child; postpartum sexual abstinence exceeds one year in most countries and is frequently as high as two years or more. In Ghana, Anarf *et al* (1993) found that 67 per cent of male respondents had sex with girlfriends and 16 per cent had sex with prostitutes when their wives were lactating. In the sample, 25 per cent of men and 7 per cent of women currently had two or more sexual partners, and 60 per cent of males and 73 per cent of females did

not use condoms. Family planning programmers can play a role here by promoting contraception as a substitute for postpartum sexual abstinence but in some countries they must confront strong cultural taboos about sex after giving birth.

Migrant workers increase the demand for extra marital sex because they are separated from their wives (supply of marital sex), their behavior is not easily monitored by their families and communities, they often have considerable amounts of cash to spend, and they are lonely (Jenkins, 1994). Carael *et al* (1994) found that Filipino men who were living away from their wives were 4 percent more likely to have extramarital sex than men who are living with their wives, controlling for other determinants of extramarital sex.

Sex-selective migration can result in very unbalanced sex ratios, which can lead no marital sex to take the form of commercial sex and can increase rates of HIV infection.

Isolated development sites, such as mining and refugee camps, also are generally associated with in-migration of males, unbalanced sex ratios, and demand for commercial sex. Unbalanced sex ratios in urban and mining areas in Africa and elsewhere, are often blamed on colonial regulations. Their persistence extends far beyond colonial rule, Caldwell *et al*, (1993) suggests that more basic social processes contributes and that the unbalanced sex ratios can be controlled by changes in cultural attitudes, and creation of employment opportunities for women.

Preferences: Preferences regarding commercial sex vary across cultures. In some cultures fidelity is highly valued, while in others the procurement of commercial sex is an acceptable outlet for males. For example, in most countries in Asia, it is culturally acceptable for men to visit sex establishments and to have many sexual partners, whereas

women are culturally required to remain faithful to their husbands. In Africa, male chastity is usually regarded as unnatural or even unhealthy while there is no great condemnation of transactional sex by women outside of marriage (Caldwell *et al*, 1993). In the Pacific, cultural values of premarital chastity and post marital fidelity for women persist in many places, contrasting sharply with a tacit license for sexual promiscuity granted to Pacific men (Padillo, 2007)

These differences in customs preferences are consistent with the great difference between male and female who are virgins at first marriage in Asia and the much smaller differences in the African countries, shown in table 10 below, and in the percentages reporting one or more non-regular partners in table 11, (Carael *et al*, 1994). The much higher percentages of women in African countries reporting premarital and extramarital sex than in Asian countries are consistent with the lower social regulation of female sexuality in Africa.

3.1.4 Substitutes for and complements for commercial sex

There are several substitutes for commercial sex. These include marital sex and noncommercial non-regular sex. As mentioned below, such traditions as bride-price and polygamy delay marriage for many men and so they turn to commercial sex as a substitute for marital sex.

What these traditions are doing in an economic sense is increasing the price of marital sex and leading to the substitution of commercial and other forms of non-regular sex for marital sex, Carael *et al* (1994) .

Commercial sex is not a homogeneous service. There are different qualities of commercial sex characterized by differences in nominal price that are often reflected in the location in which the sex take place.

Table 10: Percentage of ever-married men and women who sexually experienced at time of first marriage

Location	Sex	Age	
		25-29	30-34
Coted' Ivoire	M	65	76
	F	48	44
Kenya	M	85	92
	F	69	75
Tanzania	M	70	76
	F	24	23
Lusaka, Zambia	M	62	74
	F	49	44
Manila, the Philippines	M	64	71
	F	17	12
Singapore	M	43	29
	F	8	5
Thailand	M	32	74
	F	2	4
Ride Janeiro, Brazil	M	83	86
	F	29	21

Source: Carael *et al* 1994, p. 159

Table 11: Percentages of men and women aged 15-49 reporting one or more non-regular sexual partners in the last 12 months, by current marital status

Location	Men		
	Currently Married	Formerly Married	Never Married
Central African Republic	14	12	14
Cited' Ivoire	49	61	54
Guinea Bissau	42	49	49
Togo	21	8	17
Burundi	8	6	6
Kenya	21	75	44
Lesotho	46	55	36
Tanzania	21	64	49
Lusaka, Zambia	35	46	35
Manila, the Philippines	8	20	23
Singapore	6	40	13
Sri Lanka	5	11	3
Thailand	17	59	45

Source: Carael *et al* 1994, p. 161

Table 12: Percentages of men and women aged 15-49 reporting one or more non-regular sexual partners in the last 12 months, by current marital status

Location	Women		
	Currently Married	Formerly Married	Never Married
Central African Republic	4	11	4
Cited* I voice	10	38	29
Guinea Bissau	19	7	28
Togo	2	0	1
Burundi	3	0	0
Kenya	3	35	32
Lesotho	19	21	14
Tanzania	7	43	28
Lusaka, Zambia	10	15	8
Manila, the Philippines	1	5	1
Singapore	0	8	0
Sri Lanka	3	18	1
Thailand	1	14	1

Source: Carael *et al* 1994, p. 161

As noted above, as the risk of infection from commercial sex increases (and therefore the full price of commercial sex increases), we would expect to see a substitution away from the consumption of commercial sex. While this may be true, it is also possible that the adjustment occurs not on quantity of commercial sex, but on its quality Carael *et al* (1994).

If perceived risk has risen, customers may shift away from riskier forms of commercial sex to less risky forms from commercial sex to noncommercial non-regular sex, which may be perceived to be less risky. A lower full price of commercial sex may result from commercial sex with a higher nominal price (but lower real price because the risk of infection is lower) or with 'new types' of sex workers with lower perceived risk. The 'newer' sex workers are often children and women from neighboring countries/areas.

In Thailand, since information on the incidence of HIV among sex workers has become more widely available, there has been increasing recruitment of women from the rural hill areas of Thailand, Myanmar, and Vietnam into the sex industry. These women are perceived as 'cleaner' and 'safer' than ethnic Thais (Bautista, 2006). This perception appears to be based on fact that Bautista (2006) study found sex workers from hill tribes and Myanmar to have lower rates of HIV infection than ethnic Thai sex workers. This difference is likely to be transitory, as they also found the rate of HIV infection to rise with time as a sex worker. So substitution among different types of sex workers is likely to have, at best, a short-run slowing on the rate of HIV spreads in Thailand.

It will increase the rates of infection in the home country of the sex workers since they are likely to visit home and possibly return permanently. Much the same phenomenon has been observed in Indian brothels, which house large numbers of Nepalese women and girls (Human Rights Watch 1995). These women are prized for their fair complexions and youth, and young girls are seen as disease-free.

3.1.5 Consumer incomes

It is not clear whether commercial sex is a normal good or an inferior good, that is, whether its demand rises or falls, respectively. When income decreases, commercial sex may be an inferior good. Commercial sex may lack the emotional and interpersonal elements of most noncommercial sex and in this sense is probably less preferred, or else constant, by many men.

Evidence noted elsewhere in this paper, namely bride-price, polygamy, and other customs, increases the price of bride-price and reduces access to a wife, suggests that extra-marital sex may be a normal good and commercial sex an inferior good.

As the income of men rises, they demand a wife or wives. However, because wives produce children and provide labor services as well as sexual services, it is not clear that it is some other aspect of a wife that is a normal good rather than her sexual services. Supporting evidence is shown in table 10-12: married men consume less non-regular sex than do non-married men. But this may reflect the lower price of marital sex rather than an income effect. Since married men do consume commercial sex (Carael *et al*, 1994), commercial sex may be a normal good. Thus, as income rise, demand for commercial sex will also rise. As Jenkins (1994) have observed, ‘In a society in which women are very poor, prosperous men have ready access to multiple sexual partners because the “price” of women’s sexual services, both in the prostitution market and in less explicit sex markets is very low’.

One study in Thailand, Jenkins (1994) did find that customers with higher permanent income (as measured by number of possessions) did demand safer sex (were more likely to use a condom). This finding likely reflects both taste (or knowledge?) differences and income difference between men.

3.1.6 Prices

The demand for sex should be inversely related to its price (Carael *et al* 1994). The researcher could not get closer to any studies that have investigated the sensitivity of the demand for commercial sex to changes in nominal prices. However, some information on price effects can be gleaned from the impact of condom prices and use, the impact of the AIDS epidemic on the demand for sex, and the impact of periodic government crackdowns on the industry.

Commercial sex carries considerable risk of infection with HIV or another STD. This means that its true price is often higher than its nominal price and that the wage sex

workers receive is often below what it would be if they were fully aware of the risk. It also means that there is a demand for a complement to sex: condoms. In general, of course, the more expensive condoms are the less likely they are to be used. It has been noted that the price of a condom is very low relative to the price of commercial sex. This, however, is not true in the case of low-priced sex work, which is the bulk of the market.

For the customer, a condom can increase the cost of sex by 10 per cent to 20 per cent or more, if available. As mentioned before, for a low-end sex worker, the price of a condom can be equal to 25 per cent of her profit. As a result, reductions in the price of condoms are likely to have greater impact on the supply of safe sex in lower income people and among lower-income groups within countries. As a share of the costs incurred in noncommercial sex, condom price looms even larger, Carael *et al* (1994).

Because the full price of commercial sex includes the risk of contracting an HIV infection, the incidence of HIV/ AIDS itself should affect the demand for commercial sex. If it is known that sex workers are higher vulnerable to HIV infection, then the real price of commercial sex is higher than in the absence of HIV/AIDS. Thus one would expect to see the amount of commercial sex decrease as information about AIDS spreads. For example, Jenkins, (1994) relate that when it became known that two sex workers in a compound were HIV positive business declined by 50 per cent.

However, other outcomes are possible: the substitution of safer sex for unsafe sex and responses on the supply side of the market. Leslie-Rule (2010) noted that data from developing countries to test the proposition that safer sex is substituted for less safe sex is lacking but offer anecdotal evidence: in Africa the price premium for very young sex workers, who are perceived to be less likely to be infected, has risen. Despite the risks associated with unprotected sex, the dislike that some men have for using condoms may

result in them paying more for sex without a condom. They can do so by search out more expensive child prostitutes who are perceived to be lower risk, as just discussed, or they may pay sex workers more to have unprotected sex, Jenkins (1994).

The impact of the sero-prevalence rate on the adoption of safer sex practices may be more complicated than is generally thought. It may be nonlinear. The benefits of safe sex are positively related to the probability of one's partner being infected but negatively related to the probability that one is infected. In the absence of widespread testing services, the average expected benefit of safer sex can decline, depending upon rate of infection in the population and, for sex workers, the longer the individual has been a sex worker.

As Jenkins (1994) point out, if sex workers have few incentives to use safer sex practices, then the burden of protection falls on customers. However, by similar argument, if customers think they are infected, the benefits to them of safer sees are small or zero. Thus, it seems that the threat of contracting HIV will cause the adoption of safer sex practices as long as the current level of risk is not too high. For example in a survey of low-price sex workers, truck drivers, and low-income males in Thailand, Carael *et al* (1987) found that respondent's perceptions of their risk were inversely related to condom use. In another study in Thailand, Michael *et al* (1994) found rates of HIV infection among sex workers between 40 per cent 65 per cent.

Michael *et at* (1994) also finds that although 61 per cent of sex workers reported using condoms with all customers during the previous month, inconsistent use was most prevalent among those who were more likely to be HIV positive. Most countries in Africa have in place control programmers for HIV/AIDS, but so far, there have not been significant changes in risk behaviors. Exceptions have been programs that have focused on high-risk groups.

One such program in the Pumwani area of Nairobi focused on a group of female sex workers and provided education in safer sex negotiations, STD/AIDS education, condom promotion, and STD/AIDS counseling. Condom use increased from 0 to 80 per cent, STDs decreased, and there has been a threefold decrease in sex worker's susceptibility to HIV infection and thus reduced transmission to customers and their female partners (Ngugi *et al*, 1996).

It must be emphasized that such interventions are very small given the size of the sex industry in Africa. Ngugi *et al* (1996) reported that in 1991, such programmers involved about 24,000 sex workers. In just one city in Zimbabwe they estimated there were 12,000 sex workers.

They suggest that lack of expansion of these program is due to inadequate political commitment; deficiencies in planning management, and human resources; and insufficient funding. Among all funding for these programmers has come from external donors.

3.1.7 Child sex workers

The plight of children involved in the sex industry demands particular attention. For a number of reasons, child sex workers are at higher risk of contracting HIV than are older sex worker.

Some of these factors are biological while others are a function of their weaker bargaining position vis-à-vis the client. Part of the reason for the growing demand for child sex worker is that they are perceived as 'cleaner' and therefore condom use is unnecessary. In addition, virgins cost high price. Focus groups in Thailand for example, identified older

men as the main demanders of child sex. It was said that older men believe that having sex with children strengthens them, that, it is like a vitamin, Michael *et al* (1994).

While some children enter the sex industry from sense of family obligation or a desire to improve their economic position, Michael *et al* (1994) found that a large number are forced into sex work. This is especially the case for children who are sold into sex work by their parents.

3.1.8 Earnings from sex work

High earnings in sex work are a major factor influencing the supply of sex workers. Several studies have shown that sex work offers earnings far greater than those that could be earned in occupation requiring similar (or even greater) levels of education. For example, Leslie-Rule (2010) found that sex workers make three times more per day than women engaged in informal sector activities. In fact, sex workers earned as much as senior civil servants.

The study of sex work in the Gambia found choice of occupation to be made freely, although from a set of choice that was constrained by levels of education. In Nairobi, women reportedly saw prostitution as a reliable means of capital accumulation, not as a despicable fate or a temporary strategy. The work of a prostitute was considered as family labor (Leslie-Rule 2010). Women go out to search for men so as to earn money for family expenditure. The high earnings from sex work attract women into the market on a part-time as well as a full-time basis.

In the United State, Potterat *et al* (1990) showed that only about one-third of the prostitutes they tracked through public health and police record were full-time, long term prostitutes. Of those women who occasionally engaged in commercial sex work, most did

so only in time periods where the activity was particularly lucrative, such as immediately following military pay days.

In Nigeria, Omorodion (1993) found that female long-distance traders supplement their low earnings by sex work. Two –thirds of the women were married, but 44 per cent of them main sexual partner were a boyfriends, and for 26 per cent, a stranger. About 20 per cent of the women have three or more regular partners. 65 per cent of the women have three or more regular marital relationship. As economic conditions have worsened in Nigeria, more and more women have become sex workers in order to increase family income.

Because of the relatively high earnings of sex workers in many countries and the low levels of education, poverty, and often disrupted marital relations, it is most unlikely that current sex workers would be willing or able to leave sex work and enter alternative and much lower- paying occupations.

Policies that improve education levels, particularly of women, and reduce poverty may reduce the number of women who work ‘part- time’ in sex work and may decrease the entry of new workers into the industry, Hardly, (1987).

In commercial sex establishments, sex workers generally do not have the right to refuse sex to a customer (Bloom *et al*, 1995). The brothel owner acts as their agent and decides if a customer is to be refused the services of the sex worker. A further problem is that insistence on condom use by a sex worker can be interpreted by the customer as a sign of disease and mistrust and will harm the reputation of the sex worker and reduced her earnings. Condom use may because a signal of mistrust. As Morris *et al* (1995) observed, ‘use in effect says “yes, I am unclean, I am diseased.” Non – use, by contrast, becomes a

symbol of cleanliness'. Condoms are taken to signal disease. Campaigns to increase condom use may have adverse effects. Because of the necessity to earn a living sex workers will not use condom so as to signal their disease-free status. They may even charge higher prices to bolster their claim.

In coastal West Africa, women refuse sex to diseased or drunken husbands because of their economic independence as traders, the ease with which they can break up their marriages and return to their family of origin, and the primary responsibility they have for insuring that sex does not take place during pregnancy or in the postpartum period (Caldwell *et al* 1993). Thus, the positions of women in the society affect their power in exchange and expose them to the risk of contracting HIV.

3.1.9 Factors affecting the use of condoms in commercial sex

Consistent use of condoms in commercial sex can significantly reduce the risk of infection of sexually transmitted diseases including HIV and AIDS. However, there are substantial data that suggest that consistent use is relatively low among commercial sex workers. For example, in a study of sex workers in Calcutta, only 1 per cent used condoms regularly (Carael, *et al* 1994) and Addis Ababa only 5 per cent did so (Mehret *et al* 1990).

In Thailand, Moses *et al* (1991) found that consistent condom use with sex workers for men was between 25 per cent and 30 per cent. Among sex workers studied, 67 per cent of those in brothels use condoms consistently with all casual customers and only 55 per cent use them consistently with regular customers (*ibid.*) the most consistent predictor of use was the type of sexual relationship. For men, the adjusted probability of condom use were 75 per cent lower with a regularly patronized sex worker, and for female sex workers they were almost 80 per cent lower.

Both sex worker and customer see regular relations as signaling trust and a personal bond of caring. This perception is not well placed because the sex worker has many other partners and 75 per cent of the regular customers of sex workers also reported sex with another sex worker in the last year. This false sense of safety in regular exchanges with sex workers is a difficult barrier to increasing condom use.

Other factors which were found to influence the chance of condom use in multivariate results were: age, sex with the youngest and oldest women being least likely to use consistently, permanent income and price. As one would expect from human capital theory, those who have more to lose from infection are more likely to use condoms.

Customers with more assets were more likely to use condoms consistently as compared to sex workers who charge more per hour. It was observed that the use of condom was inversely proportional to the price of sex. Knowledge of HIV transmission did not significantly affect behavior. Condom use in noncommercial non-regular sex is not widespread, including noncommercial sex by sex workers.

In a survey of non-regular sex in the Nigerian city of Caliber, known for its easy-going sexual morality, Gomes do Espirito Santo *et al* (2005) found that although 53 per cent of men and 23 per cent of women participated in non-regular sex only 31 per cent of men and 24 per cent of women used condoms. Also, 16 per cent of men and 6 per cent of women currently had three or more sexual partners.

3.1.10 Alcohol, drugs, and commercial sex

Alcohol consumption may be viewed as a complement to commercial sex. That is, alcohol is a commodity that is often associated with the consumption of commercial sex. In East and Southern Africa, Carael *et al* (1994) state that although women migrate to

towns less often than do their husbands and boyfriends, some women can find employment in towns in beer selling or commercial sex, both, usually illegal, often interrelated, and usually dangerous. In a study of sex workers in Calcutta, 81 per cent were found to consume alcohol regularly.

In The Gambia, Pickering *et al* (1993) found that 55 per cent of prostitutes drank whereas only 8 per cent of widowed and divorced women and no married women did. They also found that although making and selling alcoholic beverages were potentially the most financially lucrative businesses available to women, only prostitutes or women who associated closely with them made or sold alcohol.

Since it was not a socially acceptable occupation it was not a viable employment option for most women. In developed countries there is often a close tie between drug addiction and commercial sex. This association arises either from the fact that many chemically dependent women began prostitution as a means of supporting their drug habit, or because they started abusing drugs to numb themselves from the realities of their work (Miller, 1995).

These arguments are identical to those put forward by writers on prostitution and alcohol use in Victorian England. Finnegan (1979) wrote that women who had first formed the habit of overindulgence subsequently resorted to a life of prostitution in order to procure the means of satisfying their desires for stimulating liquors and once prostitutes drank to drown remorse and shame, and expel from their mind all uneasy feelings regarding their awful situation. Drink and prostitution become what a Victorian pamphlet called a terrible reciprocity. That terrible reciprocity is still with us. With the rise of use of crack cocaine, more women are engaging in sex for-drugs behavior (Miller, 1995).

The manipulation of the sex worker's addiction to drugs limits free movement into and out of the occupation and represents coercion.

3.2 Empirical Literature Review

Hundreds of women from rural and urban Tanzania are streaming to refugee camps, located in the western Kigoma region, to engage in commercial sex (Nuhu, 2001). The region, sharing the border with neighboring Burundi and the Democratic Republic of the Congo, hosts more than 70,000 refugees who have escaped civil wars in the two states. Women craving for wealth are driven by the good salaries paid to workers of the UN High Commissioner for Refugees and other international and local NGOs working in the camps, a recent study by the UNDP (2008) says.

The big salaries paid to UNHCR and NGOs workers have stirred an influx of women dreaming to become rich overnight through commercial sex, the study adds. The sex trade has attracted women of all social classes, ranging from bar maids, house wives to office workers who turn into hookers at night to supplement their meager incomes. The booming sex industry in Tanzania has its roots on grinding poverty and the unemployment crisis facing youths, (Nuhu, 2001). Thousands of the poverty-stricken and desperate youths, unable to obtain jobs in the shrinking labor market, dodge economic hardships in the remote rural villages and flock to urban centers hoping to lead better lives. When they reach the urban centers, the young men and women experience a seamy side of life they had not dreamt of when they were in the villages. Hence, to survive in a hostile urban environment, some of them engage in crime and prostitution hoping to make ends meet, (Nuhu, 2001).

The uncontrollable rural-urban movement of youths is not only a headache to economic planners but also an obstacle to health-care delivery, particularly the struggle to contain

the spread of HIV/AIDS infection in a country (Moses *et al*, 1991). Giving their remarks at the opening of a workshop to launch the promoting women's employment and reduction of child labor project in Dar es Salaam, spokeswoman Nester Ruharara said sex workers would have liked very much to do away with this business but they lack capital and business education (Havenon *et al*, 1992) and we have no experience in looking for markets, the paper quoted Ruharara as saying. She said women working in other areas of the economy - such as agriculture, stone crushing and food vending - spent long hours doing arduous work, yet they got meager earnings because of the low level of education, she added.

Women in Tanzania, as in much of the developing world, are more likely to live in poverty than their male counterparts. Unequal access to economic and educational opportunities contributes to this disparity. Some women faced with such severe economic and social restrictions participate in commercial and transactional sex to generate income (Michael *et al*, 1994).

3.2.1 A matter of survival

Commercial sex workers say that poverty forces them to their profession.

“I did not choose to be a commercial sex worker. If I can get an income to satisfy my children and my needs, why should I continue to bear the branding from my women colleagues in the community that I snatch their husbands?” asks a Ugandan commercial sex worker, (Kanere, 2009) “Yet I force nobody to come and see me,” she adds. One woman paints the picture plainly. “I have to sell what I have. It is my body because other people sell their good from their shops.”

Most commercial sex workers in Kakuma are single mothers who lost their husbands during war and conflict in their own countries. They say that it is not safe for them to

return to their home countries, but life in the camp is also challenging. Although refugees receive food rations every fourteen days, commercial sex workers report that it is not sufficient.

According to Mama Clina, clients consist of NGO workers, refugees, and locals. “When customers come to take our beverages, ‘chang’aa’, ‘busaa’, or ‘ingenzi’ [local illicit brews], they also request us to have sex with them. The client pays me as he appears. When he is an NGO staff and is smart, he pays me 300 to 500 Ksh, but the rest I charge 100 to 200 Ksh,” Mama Clina says. She reports that most sex workers see about two clients per day, on average, and earn at least 200 Ksh towards their daily bread.

Other women in the camp community are not happy with sex workers’ behavior. Some do not understand the women’s motives. “Some of the commercial sex workers are sick. Even if you give them millions of money, they will still want to sleep with men. However, I want to say that they are poorer than us,” one Rwandan woman said, (Kanere, 2009).

Some NGO working with reproductive health in the camp started income-generating activities in 2005 to alleviate women’s vulnerability in the camp. They empowered them economically through offering catering services, whereby they used some capital and they paid back together with interest. Apart from catering services they also offer women alternative livelihoods through hairdressing, small foods kiosks, peanut butter production, poetry, tailoring, and selling soft drinks, (Kanere, 2009).

The program started with eight women and has since expanded to include 25 women’s empowerment groups, partly comprised of commercial sex workers. Each group is comprised of either five or ten members. Speaking on the impact of the project to these

women, Mr. Rafael says, “We first do reproductive health advocacy to help have safe motherhood and prevention of HIV, safer sex through condom use and change of livelihood.

Secondly, the program protects them from violence, arrest by law enforcement officers, risk of acquiring HIV/AIDS and STIs, and SGBV [sexual and gender based violence] (Kanere, 2009).

Alternative livelihood programs are meant to assist behavior change among vulnerable women, including commercial sex workers, women living with HIV, illicit brewers, and single mothers with large families. Community members, leaders, and NGOs should work together with the Government and UNHCR to provide vulnerable women with more employment and income-generating opportunities to support their self-reliance and avoid the risks that await them.

3.3 Policy Review.

Since a large proportional of poor women in the world are affected by several attributes of poverty, any effort to reduce absolute poverty have to focus on both income and human development. In the study conducted in Kibondo town, most respondents ranked income poverty among women as the driver which forces them to engage in commercial sex work.

With this regard, the review will focus at various international and national policies which address reduction of absolute poverty among women. Internationally, like wise in Tanzania several policy initiatives have taken direct and indirect effect on reduction of poverty among women. These initiatives provide the context within which National

Poverty Alleviation (NPA) is operating. Some of these international and national initiatives include.

3.3.1 Millennium Development Goals

In September 2000, world leaders agreed upon the millennium Declaration, which distills the key goals and targets agreed to at international conferences and world summits during the 1990s. The millennium Development goal 1; “Eradicate extreme poverty and Hunger”. This is the world’s time bound and quantified targets for addressing extreme poverty in its many dimensions such as hunger, income poverty, disease, lack of adequate shelter and exclusion while promoting gender equality, education and environmental sustainability.

By 2015, more than 500 million people will be lifted out of extreme poverty. More than 300 million will no longer suffer from hunger. There will also be dramatic progress in child health, rather than die before reaching fifth birthdays hence 30 million children will be saved.

The Millennium Development Goal 3: “promote Gender Equality and Empower Women”. This reaffirms international commitments to gender equality. The goals challenges discrimination against women, and seek to ensure that girls as well as boys have the chances to go to school.

Indicators linked to this goal aim to measure progress towards ensuring that more women become literate, have more voice and representation in public policy and decision making, and have improved job prospects. But the issue of gender equality is not limited to a single goal; it is applied to all of them. Without progress towards gender equality and the employment of women, none of the MDGs will be achieved.

3.3.2 United Nations Convention on the Elimination of all forms of Discrimination Against Women (CEDAW)

Tanzania is a signatory to the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW). The convention emphasizes gender equality. The article 10 obliges Government to take all appropriate measures to eliminate discrimination against women in order to ensure to equal rights with men. Women's civil rights are limited by the existence of dual legal system which includes both statutory and religious and customary laws. In addition, the 1971 Marriage Act includes discriminatory provisions in respect to women's property and inheritance rights.

3.3.3 Tanzania Development Vision 2025

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

3.3.4 National strategy for growth and reduction of poverty (NSGRP) MKUKUTA

The strategy strives among other things to reduce poverty of both men and women in

rural and urban poor areas by promoting and sustain community based savings and credit scheme. The MKUKUKTA translates the aspirations of Tanzania development vision (2025) which among its key element in development mindset and empowering culture is creation a culture and habit of saving and investing productively to generate wealth for individuals, households, communities and the nation.

3.3.5 Women Development Policy

The department of women and children was established in 1985 in the Ministry of Community Development, Gender and Children, with the mandate to coordinate and monitor the implementation of the Women and Development Policy, specifically addressing: ways and means of reducing women's workloads, improving their health and increasing productivity: promoting education and training; identifying strategies for women's economic empowerment; advocating the development of gender- sensitive statistics and ensuring that women's experiences and concerns are more fully interpreted into the planning process and that adequate resources are allocated for such issues. The department also manage the Women Development Fund which aims at providing loans to poor women.

3.3.6 Non Government Organizations (NGOs)

Since 1985, both local and international non governmental organizations have increased support to women in development, especially due to the formation of WID units at NGO headquarters and an increase in community based organizations (CBOs).

Under the Tanzania Non Government Organization Umbrella (TANGO), many local NGOs are addressing agriculture, livestock and environmental issues, and a growing number are also emphasizing on women empowerment and participation.

3.3.7 National micro-finance policy

The Government of Tanzania considers microfinance system as an integral part financial sector that falls within the general framework of its financial sector reform policy statement of 1991. The overall objective of this policy is therefore to establish an effective and efficient micro financial system in the country that serves the low income segment of the society and thereby contribute to economic growth and reduction of poverty.

The policy covers the provision of financial services to the household, smallholder farmers, small and micro enterprises in rural areas as well as in urban sector. Clients use these services to support their enterprises and economic activities as well as their household finance management and consumption need. The policy is directed as services for low income families and their enterprises that have lacked access to financial services from mainstreaming financial institutions.

3.3.8 Small and Medium Enterprise Development Policy

Women are a significant part of Tanzanian labor force and as such any meaningful development effort must mainstream women. Women have less access to productive resources such as land, credit and education due to cultural barriers. As such it is clear that men and women stand on uneven ground and thus the need for specific measures for promoting women entrepreneurship.

3.4 Conclusion

It is important to realize that even well-designed and competently instituted policies cannot eradicate sex work. As Wireman *et al* (1993) say, there will always be a ready supply of commercial sex workers among poor rural women. Relative deprivation, low

education and relatively high pay in sex work coupled with well-established (and therefore low-cost) paths to jobs as urban commercial sex workers.

The appeal of commercial sex work, particularly for women, will persist for the foreseeable future. Even with legal restrictions on demand, it seems unlikely that the sorts of price increases needed to eradicate (or even severely limit) commercial sex work will occur. Since policies to affect demand and supply are unlikely to have very large effects, it is important that much attention be given to establishing alternatives to commercial sex work, the income generation activities.

CHAPTER FOUR

PROJECT IMPLEMENTATION

4.1 Introduction

This chapter describes both original plan and the actual implementation of the project activities. The activities conducted included organizing Focus Group Discussions. These include the discussion on products and out puts of the project, project planning, and implementation plan, staffing pattern as well as project budget and conclusion.

After identifying the community needs of women, we describe the original and actual implementation of the project activities. The activities conducted included production of a training manual as well as training of women on business skills and finally establishment of women economic groups. 23 women were trained on business skills and entrepreneurship.

4.2 Outputs and products

Output: The first output was organizing 3 women economic groups of between 6 to 8 members trained on local capital formation for income generating activity by May 2011.

Product: Women have access to local capital and loans through their groups. The local capital has increased opportunity for women to generate their income instead of depending on commercial sex work.

Output: The second project output is the training of group members organized on entrepreneurship and business skills.

Product: Women establishment of diversified economic activities for income generation have assisted empowerment of household income.

4.3 Project planning

Project planning was necessary so as to ensure smooth implementation of the project, a work plan was in prepared and indicated activities to be carried out, the required resources and time frame for each project objective. The plan is described below:-

- i. Organizing women into 3 groups of 5 – 8 members to be used as business opportunity in Kibondo town by July 2011
- ii. Training of 23 women on entrepreneurship and business skills by July 2011
- iii. Training of 2 AAC staff on monitoring and supervision of women economic groups by July 2011

4.4 Implementation plan

In the project implementation, table 13, the MCED Student played a role of facilitator in the whole process. During implementation of the project, both facilitator and AAC staff participated fully in designing training manuals as well as prepare a check list for participatory monitoring and evaluation activities. Equipment such as LCD projector and power generator were hired.

4.6 Staffing Pattern

The project was implemented in collaboration with the host organization. The arrangement of staff in the organization was composed of executive director, project officer, finance & Administrative officer and secretary.

Table 13: Project Implementation Plan

Activities	Project month, Jan – Dec 2011												Resource Needed	Responsible Person	
	1	2	3	4	5	6	7	8	9	10	11	12			
Preparation of Questionnaires														Typing & Printing Costs.	Facilitator
Conduct FGD														Venue, notebooks, pen, flipcharts, marker pens, masking tapes.	Facilitator
Preparation of training manuals														Typing & Printing Costs.	Facilitator
Organizing Women IGA groups														Transport, Venue, stationeries	Facilitator AAC Staff
Training Women on Entrepreneurship and Business skills.														Venue, notebooks, pen, flipcharts, marker pens, masking tapes, LCD projector, power generator.	Facilitator AAC Staff
Capacity building to Host Organization on follow – up & supervision of the project.														Venue, notebooks, pen, flipcharts, marker pens, masking tapes, LCD projector, power generator.	Facilitator
Follow up, mentoring and Evaluation of the project.														Fuel, checklists, terms of references,	Facilitator AAC Staff
Evaluation of the project														Fuel, checklists, terms of references, stationeries, LCD projector, Venue	Facilitator AAC Staff

Source: Study findings, 2011

4.5 Project Inputs

The list and cost of inputs needed for the project are presented in Table, 14.

Table 14: Inputs requirements

S/N	Input	Quantity	Unit	Unit Cost	Total Cost
1	Training Manual	4	set	330,000.00	1,320,000.00
2	Flip charts stand	1	pc	250,000.00	250,000.00
3	Flip charts	10	roll	10,000.00	100,000.00
4	Marker pen	6	box	12,000.00	72,000.00
5	Note books	30	pc	1,000.00	30,000.00
6	Ball pens	30	pc	500.00	15,000.00
7	Masking Tapes	20	pc	1,000.00	20,000.00
8	Venue	4	days	30,000.00	120,000.00
9	Generator-hire	4	days	20,000.00	80,000.00
10	Diesel for generator	20	lts	2,300.00	46,000.00
11	LCD Projector-hire	4	days	50,000.00	200,000.00
12	Refreshment (tea/water)	60	people	3,000.00	180,000.00
Total					2,433,000.00

Source: AAC reports, 2011

Executive Director is the overall manager of the project and secretary to the executive committee. The project coordinator is responsible with coordinating all projects in the organization, Finance and Administrative officer is responsible for financial matters in the organization, the office supervisor deals with day to day issues including postage, emails, fax, preparation of training, procurements, payments managed under petty cash and all other staff at lower cadre (security guards, secretary and cleaners). A researcher was responsible with training on entrepreneurship and business skills as well as capacity building to host organization staff on follow up and monitoring of the project.

4.7 Project Budget

The budget described here in table 15 is for training women on business skills, capacity building to host organization, follow up, monitoring and supervision of the project. Preparation of training manual was also taken into consideration in this budget.

Table 15: Budget for implementation of the study

Line item	Unit Cost	No of Unit	Amount
Preparation of questionnaires and training manuals			
Photocopies-questionnaires 3 pgs	300.00	48	14,400.00
Photocopies-training manual 12 pgs	1200.00	10	12,000.00
Sub Total			26,400.00
Conducting focus group discussion			
Refreshments for participants	5,000.00	25	125,000.00
Refreshment (drinks and snacks)	15,000.00	1	15,000.00
AAC Project coordinator	15,000.00	1	15,000.00
Notebooks	1,000.00	25	25,000.00
Pens	200.00	25	5,000.00
Sub Total			199,400.00
Preparation of training manual			
Photocopy and binding 7 copies,	700.00	25	17,500.00
Sub Total			17,500.00
Organizing women IGA groups			
Refreshment (drinks and snacks)	5,000.00	25	125,000.00
Research Assistant	15,000.00	1	15,000.00
AAC project coordinator	15,000.00	1	15,000.00
Researcher	30,000.00	1	30,000.00
Sub Total			202,500.00
Training of women on entrepreneurship & Business skills			
Participants – Refreshment	10,000.00	23	230,000.00
Research Assistant	15,000.00	1	15,000.00
AAC project coordinator	15,000.00	1	15,000.00
Notebook	1,000.00	25	25,000.00
Pen	200.00	25	5,000.00
Flip charts	10,000.00	1	10,000.00
Marker pen box	10,000.00	1	10,000.00
Masking tapes	1,000.00	4	4,000.00
Sub Total			314,000.00
Capacity building to host organization staff			
Flipcharts	10,000.00	1	10,000.00
Marker pen box	10,000.00	1	10,000.00
Masking tapes	1,000.00	2	2,000.00
Sub Total			22,000.00
Follow up, monitoring and Evaluation of the project			
Fuel	2,200.00	100	220,000.00
Daily subsistence allowances	15,000.00	20	300,000.00
Sub Total			520,000.00
Grand Total			1,301,800.00

Source: Study findings 2011.

4.8 Project Implementation

The project was implemented as per work plan. Strategy for implementation was done through snow ball research technique. 23 CSW_s were identified and agreed to participate in the project. Three groups were formed out of 23 women. All were found in Kibondo town.



Figure 12: Project Participants during Focused Group Discussion

Training was organized to all groups so as to enable them operate the projects they identified. Topics Discussed during training were:

- i. Starting new business
- ii. Fundraising
 - a. Savings (individual)
 - b. Loans
 - c. Grants
- iii. Book keeping
- iv. Organization/group management

- a. Leadership
- b. Meeting (taking minutes)
- c. Group dynamics
- d. Group norms and rules
- e. Vision, mission and objective of groups
- f. Report writing.

4.9 Project implementation report

The project was implemented starting with the CNA exercise to evaluation. The evaluation of the project will be conducted in December 2011. The AAC Executive Committee agreed the conduction of the Community Needs Assessment (CNA) exercise and accepted the adoption of the proposed project as they aim at improving the life of women.

The implemented activities included conducting a participatory need assessment whereby stakeholders such Community Development Officer, AAC staff and women in Kibondo town were involved.

The CNA exercise was conducted successfully and the report was presented to AAC and it was agreed that the project can be executed. AAC agreed to participate fully in the implementation of the project. The project was planned based on the study findings whereby a range of needs were expressed.

Capacity building on income generation activities was given priority. The capacity building includes training on business skills and entrepreneurship. Activities planned and target met are described below;

Table 16: Activities planned and target met (2011)

S/N	Planned Activity		Implemented Activities		Comments
	Activities	Output	Activities	Output	
1	Preparation of questionnaires	55 copies of questionnaire prepared.	Preparation of questionnaires	50 Questionnaires distributed to respondents.	42 questionnaires collected and analyzed
2	Conducting focus Group Discussion	2 discussions conducted	Conducting focus Group Discussion.	23 women participated in the discussion in two phases.	FGD done and SWOT analysis was developed.
3	Organizing women income generating groups.	3 groups formed.	Organizing women IGA group. Formation of women groups	2 Groups operating well. One in preparatory phase.	One group is re-organizing. Some member travelled away.
4	Training of women on entrepreneurs hips & business skills.	23 women trained.	Training of women on entrepreneurs hip & business skills.	23 women, trained.	Training conducted as scheduled
5	Capacity Building to host organization staff on follow up & supervision of the project	3staff capacitated	Capacity Building to host organization staff on follow up & supervision of the project	3 staff were trained on monitoring and supervision of women	Training conducted as scheduled.
6	Conducting follow up, monitoring and evaluation of the project	Monitoring and evaluation plan prepared	Conducting follow up, monitoring and evaluation of the project.	Monitoring conducted as scheduled.	Evaluation is scheduled to be conducted in December 2011

Source: Study findings, 2011

4.10 Training methods

The training methods used included lecturing, group discussions, presentations and field observations on how businesses are being operated in their areas. The lectures were

conducted using power point presentation. Flip charts were used during group discussion and presentation. Hand out were distributed after the training. Training reports were prepared and handled to the AAC management for reference and further actions. The objective of the project has been achieved since it was empowering women to access alternative income so as to improve their house hold income. Monitoring of the project was going on whereby monthly monitoring reports were produced. These reports will help in project evaluation which is scheduled to be conducted in December 2011.

4.11 Project implementation plan

This project was planned to last for 12 months, through assisting the group members implement the planned projects. Further training for new members and monitoring of performance of members business will continue and will be done by the host organization. Some activities have been accomplished from February to June. These include Focused Group Discussion, Preparation of training manuals, organizing women income generation groups, training of women on entrepreneurship and business skills and capacity building to host organization. The remaining activities will be conducted between July and December, 2011 as per implementation plan.

4.4 Conclusion

The implementation of the project has revealed that, women were willing to engage in formal business activities. This was evidenced by their participation in establishing the business. Knowledge provided during training has added value to their former knowledge and understanding on how they can run their own business. Introduction of a system of training members on business skills and putting in place a mechanism for participatory monitoring and evaluation of the project has been conceived by most members as an incentive for them to participate fully in the project.

CHAPTER FIVE

PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Introduction

This chapter examines monitoring and evaluation of the expected results from the activities of the project by focusing on routinely gathering of information needed to keep the project on schedule, anticipate problems, formulate solutions, measure progress and evaluate project success.

The chapter also describes the performance indicators and monitoring information system used in the project. Whereas at the end of this chapter there will be discussion of sustainability strategies.

5.2. Participatory Monitoring

In order to enhance participatory project monitoring, this project employed several techniques on gathering information. The monitoring done were participatory, involving key stakeholders in every stage where by efficient system of information and communication was established, project management committee was formed and action plan prepared, Table, 17. This facilitated timely monitoring and evaluation and ensuring synergy between various actors through participatory community meeting.

Monitoring was carried out on continuous basis to check if the project implementation is going as per plan. This helped the management to check if there is any deviation, in order to take corrective measure as faster as possible. Monitoring and Evaluation worksheet is presented in appendix 3.

Table 17: Project Action Plan

Activities	Project month, Jan – Dec 2011												Resource Needed	Responsible Person
	1	2	3	4	5	6	7	8	9	10	11	12		
Preparation of Questionnaires													Typing & Printing Costs.	Facilitator
Conduct FGD													Venue, notebooks, pen, flipcharts, marker pens, masking tapes.	Facilitator
Preparation of training manuals													Typing & Printing Costs.	Facilitator
Organizing Women IGA groups													Transport, Venue, stationeries	Facilitator AAC Staff
Training Women on Entrepreneurship and Business skills.													Venue, notebooks, pen, flipcharts, marker pens, masking tapes, LCD projector, power generator.	Facilitator AAC Staff
Capacity building to Host Organization on follow – up & supervision of the project.													Venue, notebooks, pen, flipcharts, marker pens, masking tapes, LCD projector, power generator.	Facilitator
Follow up, mentoring and Evaluation of the project.													Fuel, checklists, terms of references.	Facilitator. AAC Staff
Evaluation of the project													Fuel, checklists, terms of references, stationeries, LCD projector, Venue.	Facilitator. AAC Staff

Source: Study findings, 2011

The major monitoring questions taken into considerations were:-

- i. How is your business doing?
- ii. What was your income before starting this business?
- iii. Is working in groups helped you?

- iv. Was this business beneficial to you?
- v. How do you compare earning from this business with your former earnings (sex work)?
- vi. Do you think that this business has changed you life?

Monitoring indicators, Table, 18 were developed so as to keep the monitoring questions consistent.

Table 18: Monitoring and Evaluation Indicators

S/N	Monitoring question	Indicators
1	How is your business doing?	Physical verification of the business. Daily turnover.
2	What was your income before starting this business?	The estimates figure of income she used to receive before.
3	Is working in groups helped you?	Compare advantages and disadvantage of working in economic groups.
4	Is this business beneficial to you?	Compare the previous income and current income she gets.
5	How do you compare this business with your former business (sex work)?	Compare the previous and current business. Check her facial expressions.
6	Do you think that this business has changed you life?	Probe her income in last six months. Explore purchased equipments for the last 6 months.

Source: Study findings, 2011

For the behavioral change project, there are several things that were monitored and will continue to be monitored.

These include: The effective utilization of project resources, time, people, funds, tools and equipments essential for the implementation of activities, implementation of each and every activity according to the planned work plan and as well as individual qualitative change obtained from the project.

5.2.1 Participatory monitoring methods

Monitoring was carried out on continuous basis to check if the project implementation was going as planned, this system allows immediate actions to be taken when things are not going as planned. The method includes; interview, field visit and review of documented reports.

5.2.2 Participatory monitoring plan

The participatory monitoring plan was developed so as to ensure strong commitment and adequate allocation of resources to carry out the activity. The plan describe the goals and objectives of the project and include a framework that shows how project components will work together to reach the intended outcomes (Appendix, 3)

5.3 Participatory evaluation

Evaluation typically included measures both at the beginning and at the end of the project. The purpose of evaluation was to determine the degree to which changes in project outcomes such as increase in household incomes were the results of the project activities. The consultation of other stakeholders was made so as to ensure unbiased evaluation report. The Community Development Officer and Planning Officer from Kibondo District Council were invited to moderate evaluation exercise.

The first evaluation exercise was conducted in June, 2011 and it drew participants from community level, ward leaders, District council officers as well as AAC staff and women who participated in the project.

5.5.1 Reasons for participatory evaluation

The evaluation of the project was very important in order to assess its progress. Thus it focused on identifying project achievements and challenges.

Evaluation was carried out at the initial stage and it is a continuous activity which allowed participation of all stakeholders of the project, most important beneficiaries.

5.5.2 Resources for participatory evaluation

To effect project evaluation, there was a need to secure resources including human, physical and financial. The human resource constituted the community members, AAC staff and Community Development Officer. Funds were required to purchase stationary; securing a meeting venue was equally important for community members and leaders to gather together and share ideas and views on the progress of the project.

5.5.3 Evaluation methods

Methods used for evaluation were meeting, interview and study design.

Meeting

The researcher first called a meeting with community members (commercial sex workers) for evaluation. The researcher explained to participants the overall objective of the meeting and they expressed their feeling about the project. Focused Group Discussion was used during discussion.

In- depth interview

The researcher also interviewed few commercial sex workers to learn more about project success. This was done immediately after ending evaluation meeting and it arrived at supplementing for some information collected. They all commented that the project has brought changes in their lives and they are no longer depending entirely on commercial sex work. One respondent during in-depth interview expressed her positive feeling on the project as she said that she can stay over 20 days without meeting any man for sex.

Study design

The study used observational descriptive design so as to get as much information for the evaluation purposes. The summative evaluation focused on concrete measurable CED outcomes that derived directly from the project. This included process objective such as training, number of business started, income increase and economic empowerment.

However, it should be noted that the process of data collection was not a single day act but it was a continuous process throughout the program period. The collected data were compared with the baseline data collected before the startup of the project.

5.6 Project Sustainability

Project continuity or sustainability refer to the capacity of a project to continue functioning, supported by its own resources (human, materials and financial), even when external sources of assistance have ended. Sustainability of this project was based on institutional, financial and political aspects.

5.6.1 Sustainability elements

The project was a result of participatory need assessment conducted in the community. Community members were involved in all stages involved during designing of this project. Their fully involvement in the project helped to impart the sense of ownership to project members as well community at large. AAC provided technical support to project members at all stages of the project. The project supplement Tanzania government effort to improve the economy of its people, it therefore meets the political will of the Tanzanian Government to fight poverty among marginalized community.

The following aspects guarantee the sustainability of the project for commercial sex workers in Kibondo: strong linkage in their groups, connection with AAC officer, spirit of

entrepreneurship which was fostered by training on entrepreneurship and business management skills.

Kibondo District Council in collaboration with other partners has adopted measures to support women with low income. The Department of Community Development through the Women Development Fund (WDF) support women who are working in groups.

Other financial opportunities available in the district are TASAF projects, presence of SACCOS which are managed by the Department of Cooperative, small loan scheme under the National Microfinance Bank (NMB) and VICOBA, which was introduced and facilitated by CARE International. Currently there over 3650 women participating in VICOBA in Kibondo town, these were presented by CARE International field office Kibondo district.

5.6.2 Sustainability Plan

5.6.2.1 Institutional sustainability

This project has empowered AAC in realizing their potentials and uses them in a sustainable way to improve their service delivery in promoting women economic groups.

The Vision of AAC is to bring hope to the desperate community. Thus, the capacity building to AAC staff is seen as an incentive to the organization since it gives room for correct implementation of the organization vision.

This situation will also build reputation of the organization in the community and other stakeholders in the District and outside the District. The organization has shown its commitment on sustaining the program due to the level of willingness shown by the

leaders during the process when flexibility and adaptation of internal and external environments were observed. The leaders agreed when they were asked to involve other stakeholders in the exercise of CNA and other activities such as training, monitoring and evaluation.

5.6.2.2 Financial sustainability

Financial Sustainability is essential for two reasons: firstly, the majority of participants will not support the project unless they see it as offering them financial benefits. Secondly, financial wealth is an important element of quality of life. However, contrary to traditional belief, the goal of financial profit does not have to be in conflict with the goals of social and environmental profit. Financial sustainability of this project considered the following characteristics,

- i. Generates long term revenue by constantly meeting customer needs.
- ii. Does not rely on finite resources.
- iii. Maximizes profitability by minimizing consumption of resources.
- iv. Does not threaten the financial wellbeing of its customers.
- v. Does not have any significant liabilities.

The purpose of Tanzania Government to support Women Economic Groups has been stipulated in Women Development Policy. This is evidenced that there is a strong will, both from within and outside the community to ensure economic sustainability of these groups. For example, there are number of women SACCOS which are willing to offer loans to women.

Also the Women Development Fund managed by the Department of Community Development at Kibondo District Council support women who are executing their business in groups. The training of women in entrepreneurship and business skills will

help them access loans from various financial institutions such as NMB, SACCOS, WDF, CRDB etc. Both the training of members on business skills and putting in place a system of monitoring will have a trickle down effect on improved household income among project women.

5.6.2.3 Political sustainability

The sustainability of the project is possible where there is political will and material commitment at the highest level of government and lending institutions. The sustainability could be enhanced by the support from government policies e.g. National Income for Growth and Eradication of Poverty (MKUKUTA), the Tanzania National vision 2025, Millennium Development Goal (MDG), The National policy on HIV/AIDS (2001), Women Development Policy and Platform for Action of Beijing Women Conference. These policies need to promote culture of women investment in sustainable and acceptable business.

The Kibondo District Council through council HIV and AIDS Coordinator empowers women by providing education which aims at improving the quality of life of most women who are at risk of contracting HIV/AIDS. Also the council is willing to support any efforts that target most at risk groups including commercial sex workers and women in general so as to alleviate the problem at early stage

The department of community development is willing to support any initiatives which improve the capacity and help women gain technical know-how, building their confidence and become economically independent, encourage formal and non formal sectors, as well as women employment in order to increase the number of women who are economically viable. Notwithstanding the fact that the council strives to develop women, but this effort is limited by inadequate financial resources. For that matter the project implemented is considered as part of the initiatives in the District strategies.

5.6.3 Project sustainability indicators

Some project sustainability indicators were discussed so as to ensure every important element of the project is not left out. The sustainability indicators are summarized in Table, 19

Table 19: Project sustainability indicators

Sustainability parameters	Sustainability indicators
Institutional sustainability	<ul style="list-style-type: none"> - Capacity building to host organization - Close follow up by host organization - AAC
Financial sustainability	<ul style="list-style-type: none"> - Presences of development partners – TASAF, IGA Project under Belgium government, WDF, VICOBA, NMB, WEGCC, AAC.
Political sustainability	<ul style="list-style-type: none"> - Kibondo district council support. - Political will and government support.

Source: Study findings (2011)

5.7 Conclusion

Women exploit opportunities availed to them extricate themselves from various challenges they face including poverty. There is high participation of women in groups and the research shows the initiatives have been established by women to generate income as impact of the skills acquired and friendly available capital.

There is an increase of women who are involved in salon work as well as food vendors. The project has helped women to acquire some valuable home appliances like music systems, sofas, carpet, etc. this were sported during field visits. Members interviewed during evaluation agreed to have changed from sex works dependants to legal business woman.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

Entrepreneurship and business skills are the most essential gap missing in an effort to ensure the effective use of local resources in community development projects. AAC and community resource person should adopt this knowledge for dissemination to the rest of groups organized for being opportunity to group members use local capital formed wisely by establishing various income generating activities.

This chapter provides conclusion and summary of recommendations on the project about poverty reduction at household level focusing women through implementation of decentralized community/women economic groups and empowerment on entrepreneurship and business skills for micro enterprise development.

6.1 Conclusion

During Participatory Assessment undertaken in the community, the number of community problems and needs were identified to address the growing up of sex commercial work in Kibondo town. These problems included low level of education among women, poor access to credit schemes, household poverty, and lack of entrepreneurship and inadequate business skills. From analysis of the problem identified, the community identified poverty as the major reason for women to engage in commercial sex work.

Various income generating activities were ranked in three groups to get projects to be carried out for project research. The identified projects in each of the three women groups were women salon, tailoring and women boutique.

The intervention focused on women who as revealed in the community assessment are left out into the mainstream of economic development due to cultural constraints though there potentiality for productivity among women as part of human resource base in any society.

The project develops local capital for income generating activities through organized women economic groups, a microfinance modal concept which is implemented by the host organization called Alliance for AIDS Control (AAC), with the additional training on entrepreneurship and business skills. According to the literature review, empirical evidence shows that among the women poor, those participating in microfinance programs with access to financial services were able to improve their well being both at individual and household level much more than those who did not have access to financial services.

Microfinance programs especially women economic groups model, plays an important role in removing the attributes of poverty that is exclusion, powerlessness and lack of voice in decision making process and thus being a source to generate capital hence abandon commercial sex work.

During the phase of implementation, 3 women economic groups were organized and knowledge on entrepreneurship and business skills imparted to them through training. In addition to these, group members were trained on group organization, fund rising, bookkeeping, preparation of simple financial reports and marketing, which were identified as a gap during institutional and participatory assessment. The remaining task to be done by AAC is monitoring and evaluation of the project by making comparative between the household standard before and after the implementation of the project.

6.2 Recommendations

Women, due to cultural constraints in Waha, are seen not to be active in business activities. So any one taking similar project in this community should be keen on taking care of them, use strategies to encourage women and emphasize on the counter benefits they expect to gain.

Project design and implementation should be done by involving all responsible stakeholders. The design should provides the original plan, itemized what the project will accomplish by the end of implementation, generate a list of activities needed to accomplish objectives including people responsible, time frames and resources requirements, inputs, staffing pattern and budget to be used.

Prevention of entry into sex work: Most respondents tended to get into sex work at young ages due to lack of other income generating activities. Programs focusing on very young girls should be developed so that they are not taken advantage by men or influenced by environment they live in.

Assistance in exiting from sex work: Some women expressed the desire to quite sex work but have no other alternatives to earn a living. Other felt that they were not equipped in terms of having appropriate skills or training. Empowerment interventions that provide women with alternative income generating activities, skills and literacy training is a possible solution.

Role and participation of each stakeholder during implementation should be stated right from the start of the project implementation. Failure in planning will distort a process towards achieving the goals as well the achievement of the objectives in a project at the end. Timely implementation increases the possibility of success of the project.

In monitoring, evaluation and sustainability, indicators should be developed to assist in routinely gathering of information needed to keep the project on schedule, anticipate problems and formulate new solutions, measure progress and evaluate program success. Project should be reviewed with an eye to ensure its capacity functions regardless of changes in external funding sources and staffing. The activities need to be conducted in participatory way.

For the good performance of the association, it is important to have a good check and balance mechanism in place which will monitor activities. Complacency, negligence and floating of basic rules encourage financial irregularities and fraud. No matter what the place, work or institution, one thing must be well understood for work to progress smoothly, group discipline among members. Recent recession in developed world is the result of mismanagement and financial indiscipline which has been monitored for years.

Emphasis on the survival of the women groups formed should be on protective mechanism which is organizational roots (good planning, administration and evaluation) and its spiritual roots (unity, faith and love). Disorganized meetings which begin late, lack of participation of members in making decisions, lack of planning and transparency endanger the group performances.

Rumor-mongering, negative criticism, bad attitudes, jealous and fears attack the spiritual roots of the group. Problems need to be solved with regular dose of education of the members, participation by all members, transparent, record keeping and accountability.

Networking - the Government should strength her departments responsible in networking and mentorship of the community groups so that its replication could be beneficial under

the Government assistance and shouldn't be left to Non Governmental Organizations alone. Women economic groups are important base for creating formal financial services and allow various community interventions such as health, education and individual development.

Fund generated through contribution by members in the community should not be used extravagantly. The goal is not to acquire money or only to improve small business and establish their micro enterprises, but to improve the quality of life of individual and household as whole.

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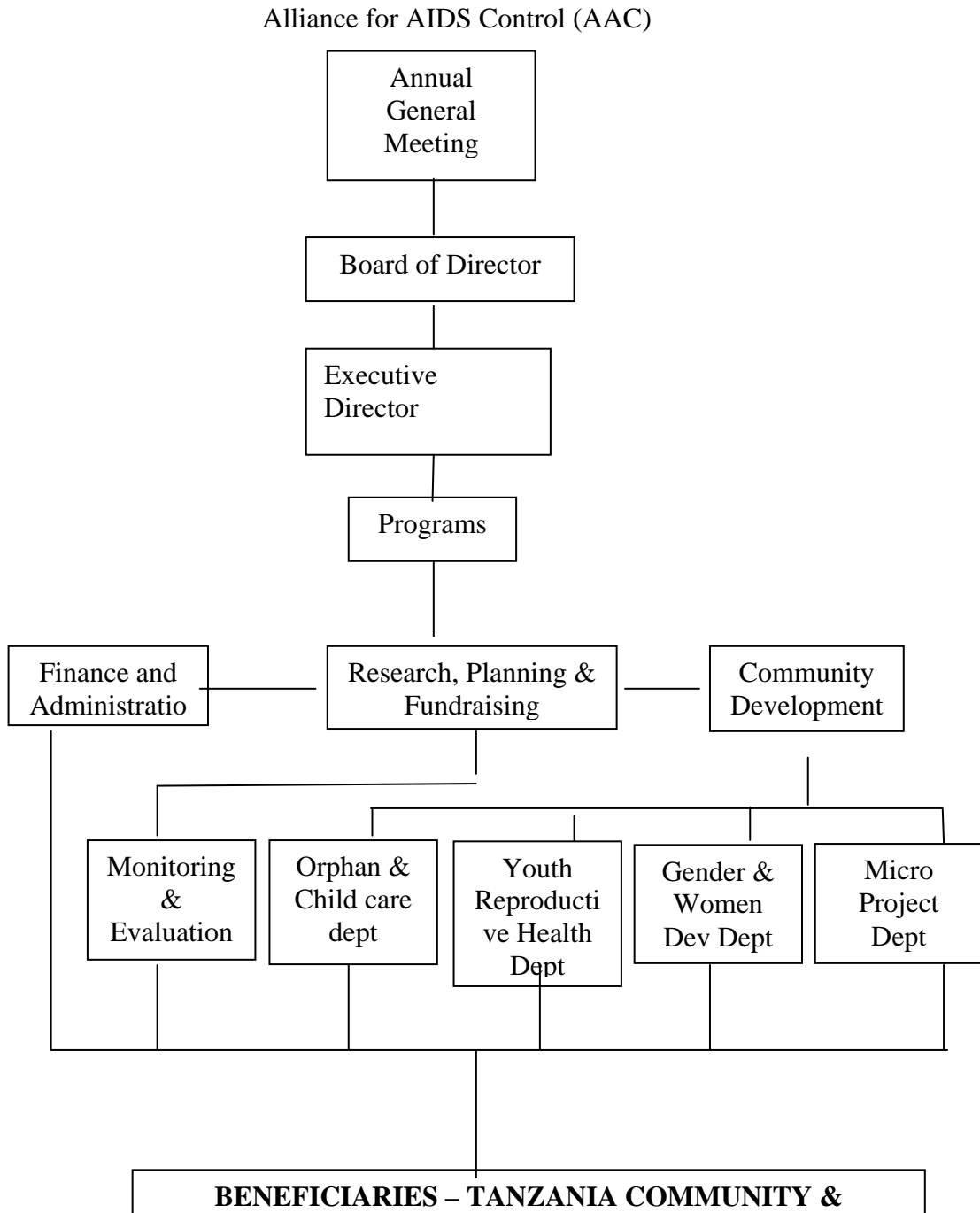
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APPENDICES

Appendix 1: Organization Structure



Source: AAC (2011)

Appendix 2: Participatory Monitoring Checklist.

Items to be considered	Accomplished yes / No
Organize women in Kibondo town <ul style="list-style-type: none"> - Conduct FGD - Supervise formation of groups - Physical visit to their groups 	Yes Yes Yes
Group training <ul style="list-style-type: none"> - Training of women group. - Training on enter premier ship and business skills - Training of AAC staff on monitoring skills 	Yes Yes Yes

Source: Study findings (Checklist, 2011)

Appendix 3: Participatory Monitoring Plan

Objective	Activities	Monitoring methods	Source of information	Responsible person (s)	Time frame
To improve the household income through economic empowerment of women engaging in commercial sex workers and on entrepreneurs hip and business skills in order to raise income status and reduced inline ability to commercial sex.	Conduct FGD	Participatory observation	Survey results training report	MCED student	Feb-11
	Organizing CSW IGA groups	Questionnaires	List of names of groups formed	AAC staff	Mar-11
	Training CSWs on Entrepreneurs hip and Business skills.	Check list	Training report as well as list of attendance	Research Assistant	Mar-11
	Capacity building to Host Organization on follow up & supervision of the project.	Survey Field visit	Training report Official Documents	MCED Student. AAC Staff. Community Dev Officer.	Apr-11
	Follow up, monitoring and Evaluation of the project.	Survey Field visit	CSWs groups	MCED Student. AAC Staff. Community Dev Officer.	Feb – Dec 2011

Source: Monitoring plan (2011)

Appendix 4: DODOSO LA KUTATHIMINI HALI YA KIUCHUMI MIONGONI

MWA WANAWAKE

Mimi ni mwanafunzi wa Shahada ya Uzamili katika Chuo Kikuu Huria cha Tanzania. Ninafanya utafiti juu ya hali ya Kiuchumi miongoni mwa Wanawake. Taarifa hizi zitawezesha katika kupanga na kutekeleza shughuli zitakazo saidia kuboresha maisha ya wanawake. Ushiriki wako ni wa muhimu sana.

Asante Sana.

Carlos K Gwamagobe

- 1) Una miaka mingapi
- 2) Kiwango chako cha elimu: Chini ya elimu ya msingi() Elimu ya msingi ()
Sekondari()
- 3) Hali ya ndoa:
 - i. Nimeolewa.....
 - ii. Sijaolewa.....
 - iii. Nimeachika
- 4) Kama umeachika ulishi na mume wako kwa miaka mingapi?
 - i. Chini ya mmoja
 - ii. Chini ya miwili
 - iii. Chini ya mitatu
 - iv. Chini ya mine
 - v. Zaidi ya mitano
- 5) Unatumia wastani wa shilingi ngapi kwa siku kwa ajili ya matumizi ya nyumbani.
 - i. Chini ya sh 1,000
 - ii. Kati ya 1,000 na 3,000
 - iii. Kati ya 3,000 na 6,000
 - iv. Kati ya 60,00 na 10,000

6) Kwa wastani, wanaume wanatoa kama shilingi ngapi mkikutana

7) Je ni watu wangapi wanaokutegemea wewe

8) Unafikiri shughuli hii inasaidia katika kuinua kipato chako.

i. Ndiyo.....

ii. Hapana.....

9) Ni sababu zipi zilikufanya ujihusishe na biashara hii

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

10) Huwa unapenda kusafiri?

i. Ndiyo.....

ii. Hapana.....

11) Unapenda kutembelea maeneo yapi ukisafiri.....

12) Je? Huwa unatumia kondomu mara zote unapokutana na mpenzi wako?

i. Ndiyo.....

ii. Hapana.....

13) Unatoa maoni gani ya jumla

.....
.....

ASANTE KWA USHIRIKIANO WAKO

Appendix 5: Stakeholders' Analysis (potential cost and benefit analysis)

Name of stakeholder	Potential benefit / cost	Project discussed with this group/organization	What is their opinion in the project	What is their opinion in the project design
AAC	Positive with high participation	Yes, On provision of national guidelines and policies on how to support women	Will adopt entrepreneurship and business manual	To establish the group that will be modal for other women.
KDC	Positive with medium participation	Yes, on provision of national guidelines and policies on how to support women	The groups should be replicated to make wider involvement of CSW in IGA	To make project sustainable.
WEGC C Kasulu	Yes, on how to use entrepreneurship and business skills	Entrepreneurship and business skills are important in empowering women	Sustainability of the project	Sustainability of the project.
Community Members	Positive with high participation	Yes, how the project is beneficial to their community in relation to poverty reduction	Lack of entrepreneurship and capital was preprinted	Were interested in this project.

Appendix 6:Participants Lists during Focused Group Discussion, February 2011

S/N	Name of participant	Name of economic group	Type of project
1	Farida Mambo	Upendo women group	Women saloon
2	Evodia Tryphone		
3	Edina Samson		
4	Eliza Jacob		
5	Mwamvua Maulid		
6	Sifa Mwandu		
7	Ashura Awadhi		
8	Elina Mdala	Jikomboe Group	Tailoring
9	Safari Mussa		
10	Martha Charles		
11	Bernedetha maltin		
12	Matama Nzovu		
13	Scola James		
14	Jane Walimwengu		
15	Anastazia Fanuel		
16	Mecrina Buchumi		
17	Zainab Abdalah	Jitegemee Women Group	Women boutique
18	Edina Chubwa		
19	Rehema Sikitu		
20	Neema Norbert		
21	Maimuna Ntendeli		
22	Tumaini Toyi		
23	Fredina Katunzi		