

**WOMEN EMPOWERMENT THROUGH IMPROVED
REVOLVING FUND SCHEME (MMWASOVI): THE CASE OF
SONGEA (R) DISTRICT**

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OF THE REQUIREMENTS FOR THE DEGREE OF MASTERS
IN COMMUNITY ECONOMIC DEVELOPMENT (MCED) IN
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Supervisor's Certification

I **Dr. Deus Dominic Ngaruko (PhD)** certify that I have thoroughly read this dissertation and found it to be acceptable for the submission.

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Date:

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Declaration by the Candidate

I, Douglas Andrew Ruambo, do hereby declare to the Senate of The Open University of Tanzania that this dissertation is my own original work and that it has not been submitted for a degree in any other University.

Signature: Date:

Dedication

This work is dedicated to all Community Development Practitioners, who work day and night to support marginalized and voiceless women to overcome poverty and suffering.

Acknowledgement

This project is the result of work of many individuals and organizations. First, I would like to thank Mahanje, Mkongotema, Gumbiro, Mtyangimbole, Maposeni, Kilagano, Litisha, Peramiho, Muhukuru Matimira, Magagura, and Mbingamharule, to which I owe so much, as they gave their time and energy to work in this project.

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Abstract

MMWASOVI (Mfuko wa Maendeleo wa Wanawake Songea Vijijini) thereafter refers to a socially affected group in terms of difficult in accessibility for loans due to marginalization status meanwhile Women provide the lion share of the agricultural labour input, production. On the other side marketing of cash crops is the responsibility of men. Women often lack proper access to land and to capital, due to lack of awareness to their rights, they do not manage to get those rights .This situation expose them to vulnerability within the society. During participatory needs assessment about six major needs were identified and were prioritized, the results of which placed lack of credit as priority need. Revolving funds are useful funding sources for historic preservation projects. A non-profit preservation organization would establish a fund to receive donations and other capital which is used by the organization to purchase endangered property which is then resold with easements. In view of the observations and recommendations given in this work, a livelihood project proposal of ‘Women Empowerment through Improving Revolving Fund Scheme’ is designed to increase income of women and families to be able access basic fundamental rights.

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List of Abbreviations

⁰ C	Degree centigrade
AFO	Agriculture Field Officer
CDAs	Assistant Community Development
CDOs	Community Development Officers
CED	Community Economic Development
CRDB	Commercial Rural Development Bank
CRDB	Commercial rural development bank
DANIDA	Danish International Development Agency
DED	District Executive Director
DEO	District Education Officer
DMO	District Medical Officer
Dr	Doctor (a person who has obtained a doctoral degree)
DWE	District Water Engineer
FINCA	Foundation for International Community Assistance
GDP	Gross Domestic Product
HIV/AIDS	Human immunodeficiency virus/ Acquired Immune Deficiency Syndrome or Acquired Immunodeficiency Syndrome
ILO	International Labour organization
MCED	Masters of Community Economic Development
MMWASOVI	Mfuko wa Maendeleo wa Wanawake Songea Vijijini
NGO	Community Based Organization

NGO	Non –Government Organisation
NGO	Non Government Organization
NMB	National Microfinance Bank
NMB	National Microfinance Bank
NSGRP	National Strategy for Growth and Reduction of Poverty
O &OD	Opportunity and Obstacles to Development
PHC	Primary Health Care.
PMO-RALG	Prime Ministers Office – Regional Administration and Local Authority
PRIDE	Promotion of Rural Initiative and Development Enterprises
R	Rural
SACCOs	Savings and Credit Cooperative Organisations
SDC	Songea District Council
SHFS	Southern Highlands Food Systems
SNV	Stichting Nederlandse Vrijwilligers (Netherlands Development Organization)
SODA	Songea Development Action
SPSS	Scientific Package for Social Science.
SWOT/C	Strength, Weakness, Opportunity, Threats/ Challenge
TBC	Tanzania Broadcasting Cooperation
UN	United Nations
UNICEF	United Nations Children Education Fund
UNIFEM	United Nations Fund for Women

VCG	Village Council Government
VEO	Village Executive Officer
WDC	Ward Development Committee
WED	Women Entrepreneurship Development
WEO	Ward Executive Officer

CHAPTER ONE

PARTICIPATORY NEEDS ASSESSMENT

1.0 Introduction

This part presents the findings of the Participatory Needs Assessment conducted in December 2010 in Songea (R) District – Ruvuma Region by MCED Student and Songea Rural Women Development Fund (MMWASOVI): Basically it shows how this project responded to a community's real need through participatory approach. Responds to such questions as what was the real community concern and how was it addressed in the community's needs. It further portrays how the community and other stakeholders in the project area have recognized as a need and accepted it in participatory way. The findings are reported in five main sections with several respective sub subsections.

1.1 Community Profile of Songea (R) District

1.1.1 Location

Songea (R) District is one of the five districts in Ruvuma Region. It lies along Longitude 35⁰, 10'E and 36⁰, 45'E also along latitude 93⁰73` and 11⁰. 41`5. The district shares the borders with the Republic of Mozambique in Southern west, Mbinga District in the West, Namtumbo District in the East and Ulanga (Morogoro Region) and Njombe (Iringa Region) in the North.

1.1.2 Human Population

The Songea rural district comprised of 3 divided Divisions, 17 Wards and 63 villages. The council has 23 councillors of which 17 are elected, 1 is Member of

Parliament and 5 from special seats, According to the National census of August 2002, Songea (R) District had the population of 156,930 people (Male 76,898 and Female 80,032). The projection for 2010 is 188,368 where by 91,903 are Men and Women are 96,465 (see Table 1 below).

Table 1: Human Population by Sex and Number of Village per Ward

	Ward	Male	Female	Total	Villages
1	Gumbiro	2,967	2,954	5,921	3
2	Kilagano	5,701	5,746	11,447	5
3	Litisha	7,130	7,844	14,974	5
4	Madaba	4,074	4,224	8,298	5
5	Magagura	6,313	6,443	12,756	2
6	Maposeni	3,159	3,492	6,651	4
7	Matimira	6,173	5,813	11,986	5
8	Matumbi	1,486	1,238	2,724	1
9	Mbingamharule	4,352	4,517	8,869	4
10	Mkongotema	5,016	4,962	9,978	3
11	Mpandangindo	2,477	2,500	4,977	3
12	Mpitimbi	7,587	8,123	15,710	5
13	Mtyangimbole	5,421	5,702	11,123	3
14	Muhukuru	7,015	7,282	14,297	4
15	Ndongosi	3,419	3,360	6,779	3
16	Peramiho	7,202	8,364	15,566	3
17	Wino	6,055	6,500	12,555	5
	JUMLA	91,903	96,465	188,368	63

Source: District Planning Office, 2010

1.1.2.1 Agriculture & Livestock

Songea rural district is among the best agricultural based District council where about 90% of her residents majority are in rural areas and very minor in semi-urban areas live and earn their living strongly from agricultural activities. Agriculture contributes to about 90% of the economy of Songea District followed by small industries and trade and Natural resources Table 2 below shows soil characteristics in terms of fertility and type of crops farming.

.Table 2: Agro ecological Zone and Features

Zone	Features
The lowland zone, which is below 600m above sea level	This zone includes areas along Ruvuma river basin (Muhukuru ward and some parts of Ndongosi ward) and eastern parts of Madaba division (Matumbi ward). The major crops grown in this zone are paddy, cashew nuts, coconuts, simsim, cassava, pulses and fruits.
The intermediate zone (between 600m and 800m) above sea level.	This zone constitutes mainly the central part of the district (Ruvuma Division, and part of Muhukuru Division) and the major crops grown in the area include tobacco, maize, cassava, sunflower, simsim, pulses and paddy. Paddy is mostly grown in river basins.
The highland zone (between 800m and 1800m) above sea level.	This zone includes mainly the northern part of the district (parts of Wino ward). The major crops in this agro-ecological zone include coffee, beans, round potatoes, wheat, maize and fruits.

Source: District Planning Office 2010

1.1.2.2 Roads Network-

Road networks in Songea District Council are categorized into four categories, namely trunk roads, regional Roads, District Roads and feeder roads. Total length of District roads and feeder roads is Km 531.4. In the district roads 21.3% of roads have gravel wearing course; the remaining 78.7% of District Roads are earth roads. Clay soil dominates most of the roads, which are very slippery during the rainy season. A lot of ruts and potholes are found on District Roads, which caused vehicles to be stacked during the rainy season. Only 45.2% of District roads are passable by

vehicles without problems throughout the year, 26.6% are passable by vehicles with problems only during rainy season; the remaining 28.2% are passable by vehicles with problems during dry season and completely impassable by traffic during rain seasons.¹ Table 3 below shows in summary type of road by distance in Km.

Table 3: Summary of District Roads by Type and Km

Road	Type	Km
Region	Tarmac	15
District	Gravel	113.19
	Earth Road (Feeder road)	418.21

Source: District Planning Office 2010

1.1.2.3 Natural Resource Sector

The department is much advocated in the management of natural resources and ensuring its sustainable utilization for the benefit of present and future generation. The department also plays a great role in generating income of the district council through collection of natural resources royalties. Currently the district has 2 Hunting Blocks. These are Ruhudji Open Area (Matumbi) and Magwamila Open Area (Muhukuru)

1.1.3 Education Sector

1.1.3.1 Primary Education

Currently the district has 771 teachers who teach 43,642 pupils whereby Primary school 37,161 and pre- primary school 6,481 (see Table 5). And has 94 primary schools with the deficit of 200 teachers. For the year 2011 the department expects to

¹ Songea District Profile 2010

have 94 primary schools (see Table 4). The district has got 709 classrooms out of 982, this shows the shortage of 273 classrooms. There are 360 houses of teachers out of 969, which means the district has shortage of 609. This shortage of buildings expected to be reduced according to the strategic plan of the constructing 2 classroom and 1 house for each year for each school. Through this plan community manpower has to be utilized and council have contributed from its own source.

Table 4: Number of Schools:

S/N	Description	Required	Available	Surplus	Deficit
1.	Pre Primary Schools	94	94	-	-
2.	Primary Schools	94	94	-	-
3	Special Education	1	1	-	-
4	COBET Centres	20	20	-	-
	Total	209	209	-	-

Source: District Planning Office 2010

Table 5: Number of Students:

S/N	Level	Boys	Girls	Total
1.	Pre-Primary Education	3217	3264	6481
2.	Primary Education	18374	18787	37161
3	Special Education	42	26	68
4	COBET Education	132	111	243
	Total	21765	22188	43953

Source: District Planning Office 2010

1.1.3.2 Secondary Education

Songea District council in its approach and strategy to implement education policy has got 26 secondary schools. Among of them 23 secondary school are Government schools while 3 secondary schools are private. Table 6-8 shows the basic data of secondary schools.

Table 6: The Number of Students in Secondary Schools

Type	Sex	Number of Students
Day	Boys	4439
	Girls	4095
	Total	8534
Boarding	Boys	86
	Girls	62
	Total	148

Source: District Planning Office 2010

Table 7: The Number of Teachers in Secondary Schools

Grade	Required	Available			Shortfall
		Male	Female	Total	
Diploma	217	98	46	144	73
Degree	120	13	15	28	92
Form six	-	12	2	14	-
Total	337	123	63	186	-

Source: District Planning Office 2010

Table 8: Number of Physical Infrastructure of Secondary Schools.

	Classroom	Teacher's House	Latrines	Laboratories	Mess	Administration	Hostel
Requirement	302	256	621	87	25	23	65
Available	204	52	364	11	1	18	20
Shortfall	98	204	257	76	24	5	45

Source: District Planning Office 2010

1.1.4 Water infrastructures

Water Department is aiming at provision of clean and safe water to the people and brings water services closer to the people within 400 metres. The involvement of all people in the community, stakeholders and donors, to take part in administering and

managing water services is also the water department concern. In its objective of water for all, Songea District Council has managed to supply water to cover 56 villages. Still the average service level is 60% against the preferred service level of over 90% by the year 2025.

Table 9: Number and Type of Water schemes:

Type of Water schemes	Number	No. of Village
Hand Pumps	405	48
Gravity water schemes	25	25
Pumped (Hydroelectric)	2	2
Hydram	1	1
Improved traditional wells	184	23

Source: District Planning Office 2010

1.1.5 Health Sector

As far as health services concerned the Council has 2 Health Centres and 39 Dispensaries. The National Health Policy aims at enduring that there is availability of medicine, medical equipment and other essential medical materials in the Hospital, Health Centres and Dispensaries. Also health policy aims at involving the people, stakeholders and donors to participate in managing and planning health activities in their respective areas.

1.1.5.1 Health Basic Data:

Table 10 below are basic health facility service data accessibility in Songea District Council as per healthy service delivery.

Table 10: Service proportions

Proportion	Current status	National Threshold
Doctor per patient	1:1,470	1:23,000
Hospital per patient	1:188,368	1:200,000
People per dispensary	1:4,390	1:5,000 – 10,000
Per Health centre	1:85,601	1:50,000
Bed per patient	1:334	1:572

Source: District Planning Office 2010

1.1.6 Employment Opportunities:

The Regional per Capital Income for year 2010 has been estimated amounted to Tshs. 222,339.00, and for Songea Rural its per capital is estimated to be more than 200,000. Large part of population in Songea is actively engaged in Maize, Paddy, Cassava, and mixed farming. The remained portion is employed in private sector such as trade, carpentry, masonry, mining, fishing, bee keeping etc. one of the current challenges on the mining sector leads to various research and studies to capture the magnitude of the mining sector potentialities.

Data on economic activities for Songea Rural District led to the following observations. Concerning usual economic activity, 60.2 percent of the labour force was employed. On the other hand, 39.8 percent of the labour force was unemployed out of which 24.5 percent were fulltime students. Regarding current economic activity, 60.2 percent of the total labour force was employed, while 39.8 percent was unemployed, the majority of whom were full time students (17 percent). The data on employment status showed that slightly more than 88 percent of the labour force was engaged in agriculture and 3.7 percent in non-agriculture.

which was done in Songea (R) District on women empowerment through improving women development revolving fund so as to engage in Income Generating Activities. The research and project implementation was done in Songea (R) District.

The aim of the assessment was to learn and examine the situation of Songea Rural Women Development Fund through identification of community stresses needed to be addressed and to look for community assets to overcome the stresses in participatory manner. Among various problems identified, six problems were prioritized and finally the best one to deal with was obtained through pair wise ranking exercise. Low income to women and poor participation of women on Income Generating Activities was the leading problem.

Qualitative and quantitative participatory methods were applied to collect data from the respondents /community members and other stake holders as elaborated in Data collection methods section below. The process involved collecting data with the community by applying coherently selected participatory methods and relevant survey tools. The results of the assessment serve as a guide to future action toward planning. The participatory approach was applied to ensure the community's ownership of the process and to design an intervention which would effectively address the identified needs through preferential ranking as per community's needs. The assessment focused on what was not functioning well in the community, the causes or sources of stress that maintained the problem in its position; it also highlighted the assets available in the community which could be explored to address the source of stresses.

1.2.1 Objective of Carrying Community Needs Assessment

The overall objective of conducting the participatory needs assessment was to gather information from the community so as to identify needs, stresses and concerns within the Songea (R) District Community .It also attempted to establish its causes and effects and the existing opportunities or assets which could be utilized to reduce or ameliorate the negative prevailing scenarios. The findings from the assessment enabled the researcher to prioritize the identified community needs/concerns through preferential ranking which in the final analysis led to the formulation and design of the project specifically to address the identified priority need.

The overall aim of the community need assessment was to: Identify ways the host organization can improve the prospects for women's entrepreneurship in the district and enhance the contribution of women entrepreneurs to the creation of meaningful and sustainable employment opportunities, poverty reduction and eventually alleviation. The following were the specific objectives of community Need Assessment.

- (i) To identify the major socio-economic problems the community is facing.
- (ii) To determine the existing sources of community livelihoods.
- (iii) To look at various strategies that could ameliorate prevalent problems.

1.2.2 Research questions

The researcher was guided by the following questions in undertaking the research:

- (i) What are the major socio-economic problems is facing community at present?

- (ii) What are the main sources of community livelihoods available in the community?
- (iii) What should be done in order to address these problems?

1.2.3 Community Needs Assessment Research Methodology

1.2.3.1 Research Design

In conducting the study, research methodology to collect primary data. The data obtained were analyzed by using SPSS soft ware. In order to collect and obtain relevant data and information triangulation method were employed.

1.2.3.2 Research sample

Since it was difficult to cover the whole population, sampling method were used in conducting community assessment; on the reason that a small group of individuals or elements were convenient for data collection and enough to be a true representative of the population, which was selected. In most cases the Probability Sampling was used. In some few cases Non Probability Sampling (purposive) was applied to supplement the first technique.

Probability Sampling is any method of sampling that utilizes some form of *random selection*. In order to have a random selection method, you must set up some process or procedure that assures that the different units in your population have equal probabilities of being chosen. Humans have long practiced various forms of random selection, such as picking a name out of a hat, or choosing the short straw. These days, we tend to use computers as the mechanism for generating random numbers as

the basis for random selection. In undertaking participatory need assessment Probability Sampling incorporated some type of systematic and random selection procedure that ensures each unit to have an equal chance of being selected. Total sample frame for the population under study is 615, as it was not possible to study the whole population sampling technique was employed, and the sample was 60 which is 9.5% of the whole population to be studied.

1.2.4 Research Tools /Technique

1.2.4.1 Interview

During the study, interview method was widely used. Structured and unstructured types of questions were used. The people who were interviewed included MMWASOVI members, community members; ward and other leaders/officers from ward and district level (see Table 11). Personal interview were used which gives more freedom to an interviewee to express his or her opinions.

Table 11: Sample Size

Division	Ward	Sample size			
		MMWASOVI Members	WEO	Male	Extension workers
Madaba	Mahanje	2	1	1	1
	Mkongotema	2	1	1	1
	Gumbiro	2	1	1	1
	Mtyangimbole	2	1	1	1
Ruvuma	Kilagano	2	1	1	1
	Litisha	2	1	1	1
	Peramiho	2	1	1	1
	Maposeni	2	1	1	1
Muhukuru	Magagura	2	1	1	1
	Matimira	2	1	1	1
	Mpitimbi	2	1	1	1
	Muhukuru	2	1	1	1
District	Total	24	12	12	12

Source: Survey (2010)

1.2.4.2 Participatory Observation

This method was employed in order to get first hand information on the matter was done in whole period of the study. This was collected through field visits around the ward.

1.2.4.3 Focus Group Discussion.

Focus group discussion as one of the data collection tool was used to obtain information through discussions. It involved semi-structured questions and open-ended questions, which are related to community issues. Two focus group discussion were formed; one for MMWASOVI members who are part of the community and one for Ward residents. Number of participant for each group ranged from 10 up to 12 members.

1.2.4.4 SWOT/C Analysis

SWOT/C as one of the data collection tool was used to identify strength, weakness, opportunities and threats for community aspect. SWOT analysis facilitation was properly conducted. It enabled the respondents to spell out all what they had to reveal the actual economic situation of Songea rural people. The results are satisfactory and in any case, if dealt with the situation could be reversed.

1.2.4.5 Review Documents

This was mainly used by reading various existing documents at village, ward and district level. Such documents include area profile of the district, different missions reports including joint development programme Songea Development Action between Netherlands Development Programme (SNV) and Songea District Council

(SDC) ward O&OD plan/project proposal for 2009/10, previous projects undertaken and minutes of different meetings.

1.2.5 Community Needs Assessment Findings

Table 12: Sample Respondents (n = 60)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	24	40.0	40.0	40.0
	Female	36	60.0	60.0	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

The Table 12 shows the results as portrayed in the table and figure above indicated that among the survey respondents, majority were female who constituted 60% and females comprised of 40%. This reflects that more number of female were interviewed than male, it is true gender balance has not maintained but is not the same time the difference almost twice of the result is fair to produce meaningful solution.

Table 13: Age of respondents in years (n = 60)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15 - 19	5	8.3	8.3	8.3
	20 - 24	8	13.3	13.3	21.7
	25 - 29	13	21.7	21.7	43.3

		Frequency	Percent	Valid Percent	Cumulative Percent
	30 - 34	13	21.7	21.7	65.0
	35 - 39	10	16.7	16.7	81.7
	40 - 44	7	11.7	11.7	93.3
	45 - 49	4	6.7	6.7	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

The Table 13 shows the majority (73.4%) of respondents in the survey were middle aged (20-39 years of age), followed by 18.4% above (40 years of age) respondents and 5% youth below (20 years of age). Depicting from the findings the distribution of the data is regarded normal which shows that the sample representation is harmonious to the participation in each age has been considered for the best results.

Table 14: Marital status (n = 60)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	4	6.7	6.7	6.7
	Married	49	81.7	81.7	88.3
	Separated	7	11.7	11.7	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

The Table 14 shows the most of those interviewed were married 81% followed by 11.7% respondents who were separated and 5% respondents were single. The largest number of un-married individuals was found among the middle aged. This indicates those majorities were people with family and also head of families responsible and had sufficient knowledge with their environment.

Table 15: Education level of respondents (n = 60).

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary Education	57	95.0	95.0	95.0
	Secondary Education	3	5.0	5.0	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

The Table 15 shows the overwhelming majority 95% of respondents had attended primary school. Secondary education had been attained by 5% respondents.

Table 16: Main activities carried out by women groups (n = 60).

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Farming	43	71.7	71.7	71.7
	Petty Business	12	20.0	20.0	91.7
	Husbandry	5	8.3	8.3	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

The Table 16 survey findings revealed that the main activities done by women for their income has do with Agriculture by 71.7% in fact is the major pre occupation of village community followed by petty business 20% and Husbandry by 8.3%. Given the nature of the major pre occupation being farming these people can easily be capacitated through value addition of their agriculture products from production to market level through credit facilities services.

Table 17: Level volunteerism in development activities in community

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High Spirit	8	13.3	13.3	13.3
	Moderate Spirit	11	18.3	18.3	31.7
	Low Spirit	41	68.3	68.3	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

The Table 17 shows the Low spirit of self help is noted by 68.3% followed by moderate level 18.3% and high spirit of self help by 13.3%. This indicates that people's efforts are retarded by level of weak income and therefore failure to afford to contribute to the welfare of the community at large. The poor of the rural areas are smallholder farmers who cultivate the land using hand hoes, which limits the size of land holdings they are able to cultivate. The main constraints facing the agricultural sector include insufficient agricultural extension services, low levels of technology, excessive reliance on rain fed agriculture, and low labour productivity. Deficient transportation and marketing infrastructure and facilities have also impaired development for the majority in rural areas.

Table 18: Level of decision making by women in economic activities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High	8	13.3	13.3	13.3

	Moderate	11	18.3	18.3	31.7
	Low	41	68.3	68.3	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

The Table 18 shows the level of decision making is low by 68.3% and is moderate by 18.3% and high by 13.3%. The finding indicates decision making depends on tradition and patrilinearity leading to women being accustomed to having a subordinate role. They are usually less engaged in community activities, and have limited influence over or representation in formal decision-making systems due to the lack of free time, in conjunction with lack of self-confidence (i.e. a feeling that a woman's place is in the home) and opposition from husbands. Many crucial decisions, which affect women, are thus made by men with little or no input from women.

Table 19: Level of gender awareness in the community

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High	8	13.3	13.3	13.3
	Moderate	6	10.0	10.0	23.3
	Low	46	76.7	76.7	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

From Table 19 it was revealed in survey that Gender awareness is low by 76.7%; it is moderate by 13.36% and high by 10.0%. The results indicate how the prevalence of misconception of the concept gender lacks proper interpretations. Rural poverty

strikes women much harder than men, especially women who have the responsibility as bread winners through smallholder farming or through other income generating activities. Women are disadvantaged in terms of having significantly lower levels of education and limited access to formal employment. It is less common for women to have secondary education than it is for men. Since childbirth girls are prepared for marital life.

Thus, they are forced to work longer hours in housekeeping such as cooking, cleaning the house, fetching water, caring for their younger siblings, and washing clothes for family members. Meanwhile, boys have adequate time to prepare themselves for examinations.

Table 20: NGO actors support the Community

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	27	45.0	45.0	45.0
	No	33	55.0	55.0	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

The Table 20 shows among the respondents 55% indicated there is no \NGO which support the community, at the same time 45% among the respondents admit there are NGO which support the community, the gap is so close each case determine the nature of understanding the community perceive about the NGO.

Some NGOs such as World Education and Women's Empowerment Project in some parts have come up with innovative and low-cost methods of training women in literacy that have significantly enhanced the empowerment benefits of the savings

and credit groups to which the women belong. By using existing lending groups and providing materials for women to train themselves, the literacy programs have grown rapidly for a relatively low cost in contrast to many literacy initiatives. These programs have shown that literacy and education contribute powerfully to empowerment and complement the financial independence that microfinance provides, where there are other parts where these initiatives are not touching the lives of the community at large.

Table 21: Key problems facing the community

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lack of gender awareness	37	61.7	61.7	61.7
	Poverty and Low capital	23	38.3	38.3	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

The Table 21 reveals that in a survey that 61.7% respondents indicated lack of gender sensitization is key problem followed by 38.3% respondents who noted poverty and low capital is key problem facing. This indicates that sharing equality and equal participation of men and women in economic, cultural and political matters, also which focuses on - fairer opportunities for women and men and access to education, child care, employment and decision making is of paramount prerequisite. Improving capital and reducing poverty is something important where division of labour favours both parties.

Table 22: Income generating activities done by Community members

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agriculture	28	46.7	46.7	46.7
	Business	6	10.0	10.0	56.7
	Husbandry	26	43.3	43.3	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

The Table 12 reveals that among respondents 46.7% gain agriculture activities, followed by 43.3% on husbandry activities, while 10% respondents indicates doing business. This result indicates need for supporting local economies in sustainable manner for integrating people into the economic life of their communities. This means providing credit on reasonable terms in order to develop agriculture and for small businesses to make the investments necessary to expand their activities. Government run poverty reduction programmes should ask themselves why there is no trickle down effect in the rural areas. Why are their interventions not reaching the masses of the rural poor?

One explanation provided has been that policy prescriptions have had the nature of wholesale reforms, rather than piecemeal and learning based processes of change. There is still too little empirically based research on the causes of poverty which takes stock of the variety of experiences of poverty and the extent to which they are locally specific phenomena. Including the voices of the poor as well as critical voices in policy design is central to developing interventions that truly benefit the poor. In practice most policy measures are directed by government elites and influenced by

external forces such as donor demands. Bureaucratic structures need to be streamlined and increased transparency of government administration should be put into place. The donor community should be encouraged to provide more aid to agriculture which is the backbone of the Tanzanian economy.



Figure 2: Social risks might affect the business

Source: Survey (2010)

From Figure 2 Most of the survey respondents about 67.1%, followed by family neglect by 21.7% and drunkardness by 16.7% to be social risks that will affect business. Respondents expressed that there is a need for education in the form of both formal and vocational skills training. Formal education should extend beyond the primary school level in order to give people the capacity to think critically and creatively, skills needed to be successful in business. Women continue to be in a subordinate position vis a vis men and although they earn a significant proportion of

household income they are still left out of public decision making structures and their earnings are controlled by men. Bringing about a change in gender disparities is a challenge in any country, but even more so in one where a large proportion of the population live in poverty. Educating both men and women about rights and responsibilities is one long term strategy to raise women's status in the family and in society at large.

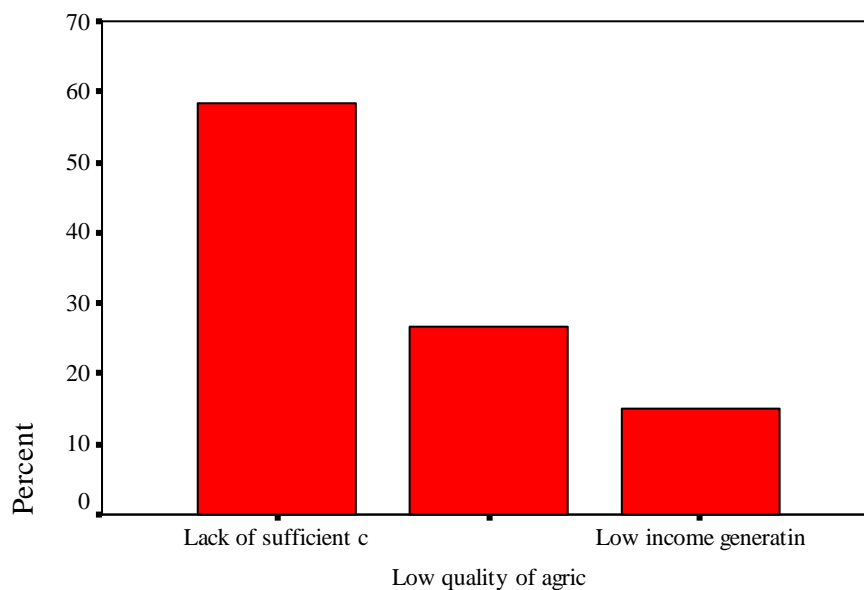


Figure 3: Economic problems which are facing the community groups

Source: Survey (2010)

From Figure 3 large part of the respondents 58.3% indicated that lack of sufficient credit is one of the economic problem followed by low quality of agriculture products by 26.7% respondents and 15% respondents indicated low income generating activities. Respondents in particular felt that training in agricultural and enterprising skills to be essential to help them increase their income. What respondents additionally need are sensible loan schemes with reasonable repayment terms; technical inputs such as machinery to rent; access to herbicides and pesticides; and, access to markets through the development of infrastructure and transportation.

Table 23: Availability of market opportunities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	19	31.7	31.7	31.7
	No	41	68.3	68.3	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

Table 23 reveals that respondents 68.3% accepts that there is no market availability while 37.7% had of the opinion that markets are available. Deficient transportation and marketing infrastructure and facilities have also impaired agricultural development. The lack of development within agriculture and assistance extended to farmers is a serious problem in a country where the majority of the population are farmers.

Table 24: Skills for community to act on economic activity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	4	6.7	6.7	6.7
	No	36	60.0	60.0	66.7
	Minimum	20	33.3	33.3	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

It was indicated by respondents 60% that had no skill to run economic activities, 33.3% had minimum skill while 6.7% respondents had skills. The means education must be done to raise the ability of community to take part in the life of the community, to participate in social activities, to have a sense of belonging in larger groups.

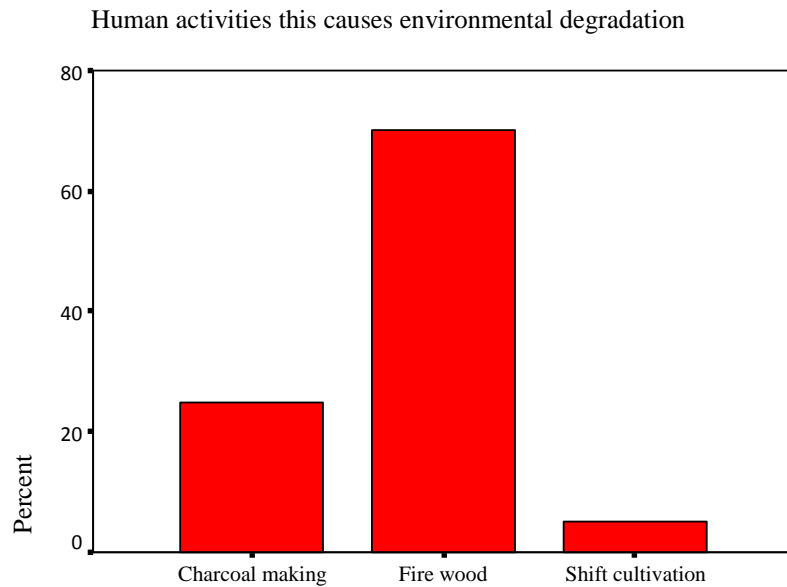


Figure 4: **Human activities this causes environmental degradation**

Source: Survey (2010)

The figure shows that among the survey respondents about 70% indicated that fire wood is one of high activity causing environmental degradation, followed by 25% respondents who noted charcoal making and 5% respondents observed shifting cultivation. The collection of firewood – mostly women's responsibility is leading to deforestation which is a serious environmental problem. These activities also create waste products that are often poorly disposed of.

Table 25: Sources of Environmental Problems

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Deforestation	18	30.0	30.0	30.0
	Destruction of water catchment areas	24	40.0	40.0	70.0

	Farming activities in catchment areas	18	30.0	30.0	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

Table 25 shows that about 40% of the survey respondents identified destruction of water sources is source to environmental problem, followed by 30% respondents whose response was deforestations and 30% respondents observed farming activities around water catchment area. The survey revealed that the community use water basin area for growing fast food for business.

Table 26: Availability of Health facilities by type

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dispensary	31	51.7	51.7	51.7
	Health Centre	10	16.7	16.7	68.3
	Hospital	5	8.3	8.3	76.7
	Private Health Service	14	23.3	23.3	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

Table 26 shows that adequate number of respondents by 51.7% mentioned they are using dispensary facilities, followed by 23.3% respondents for private, 16.7% respondents using and hospital services by 8.3% respondents. In Songea rural district using bilateral efforts have done to improve health situation with regard to the policy of health which emphasize each village must have dispensary which provide health services, ward level for health centre and district level for hospital .

Table 27: Type of diseases prevalent in the community

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malaria	37	61.7	61.7	61.7
	Typhoid	1	1.7	1.7	63.3
	Diarrhoea	22	36.7	36.7	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

Table 27 shows that a sizeable number of respondents 61.7% mentioned the most killing disease is malaria followed by diarrhoea by 36.7% followed by typhoid by 1.7%. Songea rural district initiative has been to fight against malaria prevalence, from current MTUHA statistics this episode is more relevant to under five children death occurrences and this suggests more effort should be taken for curbing malaria.

Table 28: Level of Satisfaction for health service provision

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	29	48.3	48.3	48.3
	No	31	51.7	51.7	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

Table 28 indicates during the survey it was found out that about 51.7 % respondents mentioned that they are not satisfied by health services followed by 48% respondents who accepted to be satisfied by health services. The situation in Songea is geographical issue there places difficult to be reached with sufficient health services due to shortage of staff. There must be deliberate effort to reach these places with equitable social services.

Table 29: Availability of Source of water

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	60	100.0	100.0	100.0

Source: Survey (2010)

From Table 29 during the survey it was indicated by all of the respondents by 100% accepted that they have source of water where they can take water. There have been several initiatives taken by the District in order to improve the service to the people. Improved Traditional Water Wells and construction of new water schemes have been earmarked as an opportunity so as to meet demand

Table 30: Available water services by type

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Gravity water	20	33.3	33.3	33.3
	Hand pump	27	45.0	45.0	78.3
	Improved traditional wells	13	21.7	21.7	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

Table 30 shows during the survey it was found out that about 45 % respondents mentioned using hand pump facility for getting water for domestic purposes, followed by 33.3% using gravity water and 13% respondents who accepted using improved traditional wells. The previous work done by the government through Danish Development Agency - DANIDA projects and Songea Development Action

(a joint project programme between Songea District Council and Netherlands Development organization – SNV).

Table 31: Level of Satisfaction for water service provision

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	43	71.7	71.7	71.7
	No	17	28.3	28.3	100.0
	Total	60	100.0	100.0	

Source: Survey (2010)

From Table 31 during the survey it was found out that about 71.7% respondents mentioned to be satisfied with water service delivery against 28.3% respondents who did not accepted satisfaction from water services. However it was leant that Water Department is aiming at provision of clean and safe water to the people and brings water services closer to the people within 400 metres by in participatory way involving of all people in the community, stakeholders and donors, to take part in administering and managing water services. In its objective of water for all, Songea District Council has managed to supply water to cover 56 villages, in average service level this is 60% against the preferred service level of over 90% by the year 2025.

1.2.6 Community Needs Prioritization

During community Needs Assessment conducted in December 2010 a number of community needs were mentioned and were prioritized in order to come up with one most pressing need which required to be addressed through a project which had to be

designed by major stakeholders. The preferences were placed on a piece of paper and the MMWASOVI members ranked the items. Pair wise ranking technique was applied in prioritizing the needs and this allowed the researcher to determine quickly the major needs or issues of the community and enabled the priorities of different individuals to be easily compared.

Focus Group Discussion conducted also came up with almost the same high ranked needs. The major community needs/concerns are as indicated in the Table 32 below. The results of preferential ranking exercise based on prioritized needs were as indicated here under.

Table 32: Pair wise Ranking for Prioritizing need

Problem	L	P	C	I	E	Q	score	Position
L		P	C	I	E	G	1	4
P			C	P	P	P	3	2
C				C	C	C	5	1
I					I	Q	1	4
E						Q	1	4
Q							2	3

Source: Participatory Survey, December 2010

Key

- L - Lack of Gender awareness
- P - Poverty and low capital base
- C - Lack of credit
- I - Limited income generating opportunities

- E - Limited employment opportunities
- Q - Low quality, value and quantity of agricultural production

1.2.7 Chapter summary

This part fundamentally dealt in depth on Participatory Needs Assessment conducted in Songea (R) District with the overall intention of identifying various pressing community needs by applying participatory research methods. The assessment started by examining the community profile of Songea (R) District whereby a number of social, economic, political and cultural were looked and noted and some major needs or concerns which turned to be community problems were identified.

The second task was to conduct the Community Needs Assessment which was also done and concluded in December 2010. We used the participatory research methods in carrying out the field survey. From the analysis of the research findings using the SPSS computer software version 11.5 which was used to compile, analyse and present data and findings using tables and figures. It was learned that a large number of respondents indicated a number of concerns and issues which the community was facing. It was revealed that the community had low level of education as majority of them completed primary education an indicator of poverty.

Majority depend on rudimentary farming practice, whose crop output is very minimal also low income earning was singled by majority as the major concern of the community which exacerbates to failing to meet some basic socio-economic

basic needs as majority. It was also revealed that most of those who had received training in minimum training in acting to their economic sphere of life and further to that there have been problem in accessing credit to improve their economic base. MMWASOVI is unregistered NGO located at the District level which organises women in their five members group and disburse funds in form of revolving fund which is weak by now in order to support women to increase their income level through income generating activities, the main which is mentioned here is agriculture.

CHAPTER TWO

PROBLEM IDENTIFICATION

2.0 Background to Statement of Problem

This part has taken into consideration the results from situation analysis of the Songea (R) District to identify the major problems amongst a range of those that could be solved within limited time and resources available. The part further discusses the situational analysis using SWOC technique. Songea (R) District community is facing a number of problems which were identified when conducting Community Needs Assessment. The priority needs were observed through participatory assessment and the adoption of pair wise matrix was used to prioritize the needs which negatively affect the community. The exercise was conducted using the Focus Group Discussions which started by a brainstorming session to elicit about five major community problems that the village community was facing and which needed to be addressed.

2.1 Problem Statement

The United Republic of Tanzania signed the Convention on elimination of discrimination against women (CEDAW) in August 1985 and ratified it in 1986. By November of 1990, the women's national machinery in Tanzania was elevated to a full-fledged ministry with a woman minister and a woman chief executive. The creation of the ministry led to a lot of restructuring, not only of the Government national machinery, but also of various programmes geared towards elevating the

status of women. The Ministry for Women's Affairs developed credit guidelines to assist in improving women's access to credit. The credit guidelines, as a policy to guide credit delivery and recovery for women in the country, provides for the establishment of a Women Development Fund (WDF).

In Songea (R) District despite the fact there is MMWASOVI, there is no formalities which grants accessibility to credit facilities for loan in order to empower them economically. Therefore the only way to overcome this situation is to empower women through improving revolving fund delivery. Women need to increase their power and control over the necessary resources in order to improve their standard of living and to lift up from poverty line. Economic empowerment of women is central to make them self-reliant and would go a long way in affording protection to them in all spheres.

2.2 Project Description

Empowerment of women through improved revolving fund: the case of Songea (R) District is a participatory local level project for women in their small groups. Much of community economic activity is in the hands of women, especially in agriculture and informal business; economic opportunities are often markedly different for men and women. Creating opportunities for women can help not only to empower women, but also to unlock the full economic potential of their nations. Empowerment of women through improving revolving fund scheme was identified during community needs prioritization and was ranked as a priority for empowering income generating activity also a feasible project for the women in Songea (R) District.

.Because women are not generally named—nor are their interests noted— on land titles, it is difficult for them to access formal sources of credit, which are mostly tied to the provision of titled land as collateral. Only about 5 percent of Tanzanian women are estimated to be currently banked. The use of non land assets as collateral is a problem, due to an outdated law and a poorly functioning system relating to the registration of personal property securities.

Asset leasing is a particularly important financial product for those who do not have land to use as collateral, who have no banking history, or who have limited start-up capital. However, the provision and use of leasing are constrained in Tanzania for numerous reasons relating to judicial interpretation and enforcement of the law, unfavourable tax treatment, and lack of public awareness. MMWASOVI is established to run smooth loan for women in order to raise economic status of women.

2.3 Target Community

The project is meant to serve and improve the livelihood opportunities of the community members of Songea (R) District. Structurally improve livelihood of both men and woman by empowering women through loan capital delivery. Songea (R) District Women Development Fund (MMWASOVI) is umbrella which organise women in the district. The objective of MMWASOVI is to solicit for fund and disburse to women economic groups regardless their status but only through identification to the umbrella organization.

Table 33 : Situational Analysis (SWOC)

	Problem	Strength/Opportunity	Weakness/Challenges
i.	Lack of credit	Existence of credit facilities <ul style="list-style-type: none"> • SIDO • PRIDE • NMB SACCO • DONORS 	<ul style="list-style-type: none"> • Poor service delivery in some sectors • Inability to mobilize local financial resources • Inadequate credit facilities
ii.	Poverty and low capital base	<ul style="list-style-type: none"> • Human capital • High production of agriculture products • Possibility of expanding donor base support • Presence of MKUKUTA and Kilimo Kwanza 	<ul style="list-style-type: none"> • Low purchasing power • Low crop output due to less inputs. • Less capital for business creation • High price of commodities and other social services.
iii.	Low quality, value and quantity of agricultural production	<ul style="list-style-type: none"> • Possibility of introduction of new cash crops • High agricultural potential including irrigation • Existence of Southern Highlands Food System (SHFS) 	<ul style="list-style-type: none"> • Communication gap in government systems • Lack of value chain of agricultural products
iv.	Lack of Gender awareness	<ul style="list-style-type: none"> • Existence of gender policy • Existence of Community Development staff 	<ul style="list-style-type: none"> • Shortage of staff in some areas • Lack of awareness among the community and women against women discrimination and women rights.
v.	Limited income generating opportunities	<ul style="list-style-type: none"> • Existence of SIDO, PAD, Government 	<ul style="list-style-type: none"> • Low local income generation
vi.	Limited employment opportunities	<ul style="list-style-type: none"> • The development of Mtwara corridor can open trade and industry • Availability of variety of materials sets a high investment in the mining industry 	<ul style="list-style-type: none"> • Low level of knowledge

2.4 Stakeholders

In this project the stakeholders involved include:

- i) District council this is where the community development department, planning department and Finance department involve in mobilizing and form women groups thereby participating in planning, monitoring and evaluation
- ii) Ward and Village leaders are the ones helped to communicate and link with women economic groups in their areas of jurisdiction.
- iii) CED student as facilitator of the process of empowering women project design, planning, implementation, monitoring and evaluation.

2.5 Project Objective and Goal

2.5.1 Project Objective

To empower women through improving loan revolving scheme for the betterment and livelihood of the community.

2.5.2 Goal

The project goal is to structurally improve the well being of men and women in Songea rural, by empowering women through improving provision of loan, institutional strengthening, operational research, creating access to financial institutions, training and other support for the development of long-term viable strategies in the area.

2.6 Project objectives

The objectives of the project undertaken by the MMWASOVI are as follows:

- (i) To train women in 12 wards women economic groups on empowerment and entrepreneurship by December 2011.
- (ii) Raise income and employment opportunities for livelihood improvement to 12 wards by December 2011.
- (iii) Create Gender database network in 17 wards by December 2011

2.7 Host Organization

2.7.1 Organization background information

MMWASOVI (Mpango wa Maendeleo wa Wanawake Songea Vijijini) is a unregistered Non – Governmental organization was established in 1996 under the umbrella of Women Development Fund which was established by Parliament Resolution as granted by Exchequer and Ordinance of 1961. Since its inception MMWASOVI have served 550 groups in delivering soft loans to approximately 2,750 women in the district. Among the activities which women needed assistance includes agro-processing, farming, trading and small businesses such as groceries. To date, Tsh. 90,576,000 in loans terms have been provided.

2.7.2 Vision statement MMWASOVI

MMWASOVI to be strong leading vessel for women economic empowerment in Songea (R) District.

2.7.3 Mission Statement MMWASOVI

MMWASOVI mission is to promote status of women in collaboration with government and other stakeholders in order to achieve good livelihood

2.7.4 Core values of MMWASOVI

Discipline and commitment, Creativeness, Result oriented, Integrity, Client focused, Team spirit, Transparency, Impartiality, Responsibility and Accountability, Punctuality, Gender sensitive

Objectives of MMWASOVI 'S are:

- (i) To provide soft loan to low income women in order to capacitate their economic continuity thereby raise livelihood of their families.
- (ii) To act as collateral fund.
- (iii) To increase job opportunity and income to women in the informal sector
- (iv) To build saving behaviour to meet expansion their economic activities and emergency.
- (v) Soliciting for fund

2.7.5 Organizational setup

MMWASOVI's top body is the District Executive Director. Below the District Executive Director is Chairperson of Organization. MMWASOVI has Organization Secretary and Coordinator who works under Organization Chairperson. MMWASOVI has Committee members comprised of Planning Officer, Treasurer and councillors (Special seat) at District level, other levels are Ward Committee,

Group Committee and members at the bottom. These women aged 18 years and above and those below age if they are responsible mothers.

2.7.6 Mobilization of Women

During the initial stages of the programme, women's groups are mobilized by District Council extension staff at the district and ward levels. Existing groups are identified as opposed to forming new groups. The groups are formed for a number of reasons: rotating savings and credit groups; and social groups to provide social and economic support to individual members.

It is important note that the groups formed with common goals and they functioned so as to benefit clearly the individual members. Another criterion used in identifying groups is their socio-economic situation. For the most part CDAs/CDOs focused on very poor women, giving preference to those with young children. In addition to the initial identification of the groups, animation activities were undertaken as a mobilization technique during the initial stages of the project.

2.7.7 Roles and responsibilities of MMWASOVI

Songea District Women Development Fund (MMWASOVI) Management is responsible for Policy running of the organization throughout the whole district. The Executive Director has the overall mandate for providing the coordination and technical operations together with Coordinator of Development Fund and rest of other staff. The project coordinator is responsible for the day-to-day field activities and supported by other field staff.

2.7.8 The revolving (Credit) Mechanism

The credit mechanism, operates under a centralized management structure, relying on district council as single centre of accountability as currently structured, is an on-lending model whereby MMWASOVI through revolving (rotating). Loan request from Women in group of five members are sent to the District loan committee composed of Organization chairperson, Secretary, Planning Officer, Treasury and coordinator fund deposited, analyses loan request to groups designated under a programme. The MMWASOVI credit mechanism.

2.7.9 Essence of Revolving Fund

“Revolving Fund” is a capital raised with a certain purpose which can be made available to the same users more than once. ‘Revolving’ represents that fund’s resources circulate between the Fund and the Users. Revolving funds are established with an intention that they should be self-sufficient and sustainable.

2.7.10 Interest Charged

The interest rate in the MMWASOVI programme is heavily subsidized at 10% for both trade and agriculture.

2.7.11 Lending Cycle

Before a loan is made, community development staff at district level works with a women's group and prepare a feasibility study of the group's desired project. The feasibility study is then sent to the local District Credit Committee (DCC), comprised of district technical officers, MMWASOVI leaders and woman councillor’s

representation for review and approval. Once the loan is approved, the MMWASOVI coordinator prepares documentation that is signed by the women's group leaders and councillor lawyer or magistrate. A letter from the MMWASOVI outlining principal payments and interest (calculated on a declining balance) is sent to the group. Once the loans have been made through individual group bank accounts, the CDAs are responsible for providing ongoing technical assistance to the groups and following the repayment history. As a result of the decentralized credit structure, the time between loan application preparation and disbursement of funds varies widely.

CHAPTER THREE

LITERATURE REVIEW

3.0 Introduction

The part provides the information on literature review under three aspects of theoretical, Empirical and policy literature review related to earlier initiatives that has been made in various places concerning to women empowerment through loan accessibility. Literature review leads the researcher to relevant information by reading different books, journals and policy review of Tanzania on women empowerment vis a vis credit accessibility.

3.1 Theoretical literature review

Kofi A. Annan, former Secretary-General of the United Nations -UNICEF (2007). Once said that; eliminating gender discrimination and empowering women are among the paramount challenges facing the world today. When women are healthy, educated and free to take the opportunities life affords them, children thrive and countries flourish, reaping a double dividend for women and children. According to (Massawe, 2000 and Finseth, 1998), In this period of globalization of world trade, an increasing role is being assigned to the private sector in many developing countries.

In parallel to, and as part of this shift, there has been the emergence of the micro and small-scale enterprise (MSE) sector as a significant component in economic development and employment. In many countries this sector – with both its informal and formal components – has increasingly been seen as a means of generating

meaningful and sustainable employment opportunities, particularly for those at the margins of the economy – women, the poor and people with disabilities (ILO, 1998). For example a recent International Labour Organization (ILO) report on Zambia estimated that MSEs were responsible for employing nearly 55 per cent of the working population, a figure which increases to almost 82 per cent when unpaid family workers are included (ILO, 2000).

3.1.1 Definition of concept

3.1.1.1 Gender

Gender is a social construct or category that defines the social relations between women and men in society – relations in which the norm has so often been that women and their needs have been subordinated to men and their needs. Hilhorst and Oppenoorth (1992) argues that Gender is a concept that refers to learned, culturally determined (as opposed to biologically determined) differences in the behaviour patterns of women and men in relation to each other and to their social context. Activities, rights and obligations are considered feminine or masculine by a given society or social group; members of that society learn to play gender roles in accord with these expectations.

Hilhorst and Oppenoorth (1992) further note that the norms and values that create gender roles are present both in societies as a whole and in the household. Gender roles greatly influence the position of women and their prospects in life. Gender roles affect the division of labour; they also affect access to and control over the allocation of resources, benefits, and decision-making. This contributes to inter-dependence

between women and men, which is complex, subtle, and flexible and involves power relations.

The impact of gender is modified by other socio-economic variables, such as socio-economic status of the household, ethnicity, and age. A working definition of gender and associated terms used by the WED Study: Gender is a social category/construct, which arises from and defines the social relations and interactions between women and men in a society that are learned, vary widely among societies and cultures and change over time. Sex refers exclusively to the biological differences between women and men.

3.1.1.2 Empowerment

Most of us, when asked, have a great deal of difficulty defining empowerment. The word does not even translate literally into many languages. Yet most of us know empowerment when we see it. According to UNIFEM (2002) One loan officer at Sinapi Aba Trust in Ghana defined empowerment as “enabling each person to reach his or her God-given potential.” Some clients have used the terms self-reliance and self-respect to define it. According to UNIFEM, “gaining the ability to generate choices and exercise bargaining power,” “developing a sense of self-worth, a belief in one’s ability to secure desired changes, and the right to control one’s life” are important elements of women’s empowerment.² Empowerment is an implicit, if not explicit, goal of a great number of microfinance institutions around the world. Empowerment is about change, choice, and power. It is a process of change by which individuals or

² UNIFEM, *Progress of the World’s Women* (New York: UNIFEM, 2000).

groups with little or no power gain the power and ability to make choices that affect their lives. The structures of power—that has it, what its sources are, and how it is exercised—directly affects the choices that women are able to make in their lives.³ Microfinance programs can have tremendous impact on the empowerment process if their products and services take these structures into account.

3.1.1.3 Micro and Small Enterprises (MSEs)

Another challenge faced when trying to understand the MSEs is the scale and mix of informal and formal enterprises that exist (Liedholm, 2001). The fact that much trading goes on in an informal context makes it doubly difficult to develop an accurate picture of these MSEs, which in statistical terms tends to focus on registered businesses. For example, to give some sense of scale, in Zambia in 1998 2.7 million (79 per cent of the labour force) were employed in the informal sector⁹ (Judai, 2002). People choose to operate enterprises on an informal basis for many reasons (Karim, 2001, ILO, 2002b). Trading that exists outside of the formal frameworks of registration, taxation and regulation, is clearly an easier choice for those whose primary purpose is to generate an income, particularly when that income provides a means to survival. (ILO, 2002 a & b)

3.1.2 Women and empowerment

Access to resources alone does not automatically translate into empowerment or equality, however, because women must also have the ability to use the resources to meet their goals. In order for resources to empower women, they must be able to use

³ Mayoux, Women's Empowerment and Microfinance, 18.

them for a purpose that they choose. Naila Kabeer uses the term agency to describe the processes of decision making, negotiation, and manipulation required for women to use resources effectively. Women who have been excluded from decision making for most of their lives often lack this sense of agency that allows them to define goals and act effectively to achieve them.

However, these goals also can be heavily influenced by the values of the society in which women live and so may sometimes replicate rather than challenge the structures of injustice. The weight of socialization is eloquently expressed by one woman activist from Prishtina, Kosovo: “There is education in the family: first you shouldn’t speak because you are a girl, then later you shouldn’t speak because no one will marry you, then later you shouldn’t speak because you are a new bride.

The empowerment framework provides a rationale for considering gender relations when studying the impact of economic reforms (ERP hereafter) on women workers and the rural economy in general, and their policy implications. Improved employment and incomes will lead to more satisfactory *welfare* for women and their households and families. Strategies to overcome cultural and institutional constraints so as to increase women’s access to greater skills/knowledge (capacity-building) and meaningful (self) employment and higher incomes, and to increase their participation in decision-making, will lead to increased equity in society. Efforts to transform oppressive power relations and the structures which sustain them will lead to long-term empowerment of women and youth and sustainable development of society (TGNP 1993).

3.1.3 Women in development

Authors have expressed their concern on women in development issues. Muller (1865) observed that, there is a need to work for the greater education of women in every manifestation of human life. Based upon the above assertion, the world is concerned looking women development in a more specific manner, it is equally to remember that to education women is to educate society, and there will be no real progress without development of women facilities. From this perspective, families are sought to have the duty to develop the natural abilities of women as much as possible through education and the state and local communities are bound to provide facilities for the training of women. Kimura (1991), observed that, education and other aspects of development have given opportunities to the modern African Woman to contribute and participate in the activities of her nation.

Talking in Women as economic producers Saito (1992), Blacken and Salim (1993) assert that position of women as producers is particularly significant in agriculture especially in sub- Saharan Africa where women's presence is overwhelming as it is estimated that women provide 50 – 75 percent of all agricultural labour. Evidence from Burkina Faso Kenya and Nigeria indicates that women work 15 times as many hours in agriculture as men.

Women are also very active across a wide range of economic sectors, especially in the informal sector where, in many countries women predominate. Lihamba et al (1985) do not differ from other authors and the issue of Tanzania women in agriculture. They observed that women constitute 52% of the population and 86.7%

of them live in the rural areas. Of these, 97.8 engage in some form of farming, providing the greater share of peasant production for both subsistence and cash crop agriculture.

3.1.4 Position of women in Society as producers

Despite that, both men and women play multiple roles in the society, men are able to focus on a single production role, and play their multiple roles sequentially while women in contrast to men must play these roles simultaneously and balance simultaneous competing claims on limited time for each of them. Women's Labour time and flexibility are therefore much more constrained than is the case for men. (Moffat, Geadah & Stuart, 1991). Okeyo (1987), observed that, the economic rationale of the need to integrate women in development hinges on human resource development for men and women. The justification comes as a result of less of development opportunity for women which play as a major controversial issue.

Sen and Grown (1987) observes that, Rather than improving; the socio – economic status of the great majority of the Third world women has worsened considerably throughout the (U.S. Decade for Women). With few exceptions, women's relative access to economic resources, incomes and employment has worsened, their burdens of work have increased and their relative and even absolute health, nutritional and educational status has declined. The assertion has the implication that, everywhere, women as a group enjoy fewer advantages and work longer hours than men. Women's work and opinions are undervalued. In many countries women earn less than men, are prevented from owning land, face numerous obstacles to holding

positions of authority, and face many threats of violence just because they are women.

Cody International Institute (1990:cited in CCIC, MATCH & AQOCI: 1991: 15). Observing on the question of who is accruing the benefit, assets that the resource and benefits..... usually benefit most of those who are best placed to exploit the additional resource. This tends to be those who are better off, male, educated and well informed. Development analysts have described this as an unconscious bias against the disadvantaged, especially against women among the disadvantaged. During the 1980s and 70s, it was thought the solution to women's subordination was to increase women's power. Economic independence, the argument ran, would mean more power for women. In many countries, women organized to lobby, campaign for anti-discriminatory legislation, educate the public and unionize.

Over the past 20 years there has been progress in all these area; more women in the paid labour force, better legislation, better mobilization and organization of women yet major progress toward decreasing women's subordination has yet to be realized. Most change strategies failed to take into account variation in women's experience of subordination which differs with class, race, sexual orientation and age. Jiggins (1993) and Macharia (1993) have contrasted the increasing knowledge of women's lives in agricultural production and processing and recognition of the relevance for agricultural projects with the very limited evidence of actual practice. Was the observation that in very few countries has an adequate organizational solution been found for advising rural women who do not only work at home by also in the fields.

Looking to the future, more is said on investing in women: Sadik (1988) explains that women are the key to development and are crucial to the goal of sustainable development.

Investing in women means widening their choice of strategies which include access to health services and education the rights to land and credit, reward of employment as well as personal and political rights. Some early research on problem of women's exclusion from development initiative highlighted concerns that most projects tried to increase economic productivity directly or indirectly. Often women are pushed ever further into paid productive work, at very low ages and under exploitative conditions. This makes their lives less, rather than more human, by increasing their workload.

Sen and Grown (1987) contributing on the aspect of the limit to development, they observe that: "A development process that shrinks and poisons the pie available to poor people, and then leaves women scrambling for a larger relative share, is not in women's interests. Equality for women is impossible within the existing economic, political and cultural process that reserves resources, power and control for small sections of people. But neither is development possible without greater equity for and participation by women ".

Development workers who are unable to see or recognize the importance of women's work in their own context are unlikely to be able to work effectively with women. Development workers who do not have a clear understanding that women are

everywhere disadvantaged and that this cripples all efforts for improvements in the lives of poor people, generally, will be unable to distinguish between process which offer real support to the empowerment of women and those which are merely tokens of the popularization of women's issues. Lihamba (1985) observed that, most government's plans and programmes in Africa have ignored women participation, because of the unequal position women occupy in society. Hence when one talks of women integration in development one is actually mystifying the reality because the women are already integrated in the economy but on an unequal basis.

Talking in Women as economic producers Saito (1992), Blake and Salim (1993) assert that position of women as producers is particularly significant in agriculture especially in sub-Saharan African where women's presence is overwhelming as it is estimated that women provide 50 – 75 percent of all agricultural labour. Evidence from Burkina Faso Kenya and Nigeria indicates that women work 15 times as many hours in agricultures as men. Women are also very active across a wide range of economic sectors, especially in the informal sector where, in many countries women predominate.

3.1.5 Women Are the Poorest of the Poor

Women constitute the majority of the poor, the unemployed and underemployed, and the disempowered in most societies, Mbilinyi (1997). Efforts to improve standards of living, reduce poverty, increase access to employment and reduce social inequality will logically begin with those most concerned. Second, women's work is vital to the survival and reproduction of the household, community and entire society, in food

production and agro processing, provision of water, fuel, health care, child rearing and other functions. Their views are therefore significant when investigating the impact of development strategies on basic needs. Third, women have increasingly become significant actors in the market economy, as wage labour, own account or self-employed workers, and unpaid family workers. Their responses to changes in the economy will have an impact on achievement of development objectives.

3.1.6 The purpose and need of microfinance

According to Madeline Hirsch- land (2000), the purpose of microfinance is to help poor people to create their own income and to accumulate assets thus increase their own income. On this ground, the most of micro financial institutions have opted to finance the small and medium enterprises.

According to the national Microfinance policy of Tanzania (2000) the need of microfinance institution includes;

- i) To enable Tanzanian with low income and cooperatives to efficiently use households and enterprises, protection against risk, and taking advantage of investment opportunity for economic returns.
- ii) To enable people especially low-income earners to have opportunity to save so that they can use the saving for future. In addition, it helps enterprises to save some of its profit for future investment.
- iii) To enable households and enterprises to receive credits services from microfinance institutions as a capital for investment and meeting other needs.

iv) In addition, microfinance institutions provide a broad range of services including deposits, loans, payment services, money transfer and insurance to the poor/low-income households and their enterprises (Chijoriga, 2000; Conford, 2001 and Pilipinas, 2002).

Microfinance and the impact it produces go beyond just business loans. The poor use financial services not only for business investment in their micro enterprises but also to invest in health and education, to manage household emergencies, and to meet the wide variety of other cash needs that they encounter. The range of services includes loans, savings facilities, insurance, transfer payments, and even micro-pensions. Evidence from the millions of microfinance clients around the world demonstrates that access to financial services enables poor people to increase their household incomes, build assets, and reduce their vulnerability to the crises that are so much a part of their daily lives (Elizabeth Littlefield et al 2003).

3.2 Empirical Literature Review

A recent United Nations report concluded that economic development is closely related to the advancement of women. In nations where women have advanced, economic growth has usually been steady. By contrast, in countries where women have been restricted, the economy has been stagnant. According to the 1995 UN survey, “two changes have occurred over the past 10 years in the enabling environment for women in the economy. One is the establishment of legal equality for women. The other is granting women equal access to education and training.” Women entrepreneurs are significantly affecting the global economy.

Women play a substantial role in Tanzania's economy and are more active in agriculture, which accounts for 82 percent of the labour force. Of 17.8 million economically active people, 16.9 million are considered employed, and of these, women constitute 50.6 percent. The overall labour force participation rate (including the informal sector) of women is at 80.7 percent slightly higher than that of men (79.6 percent) (United Republic of Tanzania 2002a).

3.2.1 Targeting Women in Small medium Enterprises

One characteristic of MSEs that contrasts to that of larger business is the relative larger presence of women as enterprise owners. In Tanzania, at least one-third of MSE operators are thought to be women (URT, 1995). A wide range of donor and national government programmes has targeted these women and supported their entry into the sector.⁴ These programmes have included training and enterprise support, the establishment of micro-credit programmes aimed specifically at women, and support for business development agencies so that in turn they may provide appropriate and gender aware support for women as clients. While women are active in MSEs, they face particular problems and challenges in developing their businesses. In addition to those problems faced by all small-scale

According to USAID's annual Microenterprise Results Report for 2000, approximately 70 percent of USAID-supported MFIs' clients were women. Considerable variation among the regions was seen, however, with percentages of

⁴ See Kantor (2001) and Goheer (2003) for recent ILO reports, and for references relating to Ethiopia, Tanzania and Zambia see URT (1995 a & b); CSO/ICMS (1996), and CSA (1997c).

women clients ranging from 27 percent in the Near East to 87 percent in Asia. In Eastern Europe, where USAID has traditionally supported individual-lending programs, the percentage of women clients dropped as low as 48 percent in 1999⁵ before rising to 54 percent in 2000, when USAID began to support more group-lending programs offering smaller loans.⁶ Although the UNCDF study found that larger programs tended to have lower percentages of women clients, data collected by the Microcredit Summit Campaign found no statistically significant correlation between the numbers of very poor clients⁷ served by each institution and the percentage of those clients who were women.

3.2.2 Women Spend More of Their Income on Their Families

According to UNIFEM (2002), Women have been shown to spend more of their income on their households; therefore, when women are helped to increase their incomes, the welfare of the whole family is improved. In its report on its survey findings the Special Unit on Microfinance of the UNCDF explains, “Women’s success benefits more than one person. Several institutions confirmed the well-documented fact that women are more likely than men to spend their profits on household and family needs.

⁵ USAID. Reaching Down and Scaling Up: Focus on USAID’s Development Partners: USAID Microenterprise Results Reporting for 1999 (Arlington, Va.: Weidemann Associates, 2000), 22.

⁶ USAID. Microenterprise Development in a Changing World: U.S. Agency for International Development Microenterprise Results Reporting for 2000 (Arlington, Va.: Weidemann Associates, 2001), 31.

⁷ The Microcredit Summit Campaign asks institutions to report the number of their clients who are in the bottom half of those living below their country’s poverty line.

Assisting women therefore generates a multiplier effect that enlarges the impact of the institutions' activities."⁸ . Women's Entrepreneurship Development Trust Fund (WEDTF) in Zanzibar, Tanzania, also reports that "women's increased income benefits their children, particularly in education, diet, health care, and clothing." According to a WEDTF report, 55 percent of women's increased income is used to purchase household items, 18 percent goes for school, and 15 percent is spent on clothing. In her research on the poverty level of female-headed households.

Sylvia Chant (1997), A researcher at the London School of Economics, cites a number of studies on Latin America that lend credibility to the commonly held belief that women spend a greater percentage of their income on their households than do men. She writes, "In Guadalajara, Mexico, for example, Gonzalez de la Rocha notes that men usually only contribute 50 percent of their salaries to the collective household fund. In Honduras, this averages 68 percent, and from my own survey data in the Mexican cities of Puerto Vallarta, Leon and Queretaro in 1986, the equivalent allocation is 67.5 per cent. Women, on the other hand, tend to keep nothing back for themselves, with the result that more money is usually available in women-headed households for collective household expenditure.

Naila Kabeer (1999) writes, "there are sound reasons why women's interests are likely to be better served by investing effort and resources in the collective welfare of the household rather than in their own personal welfare." But Kabeer also cautions that it is important to recognize that those incentives may change when women

⁸ Deshpanda, 15.

become empowered and have new options. Women who are empowered will have the power to make the life choices that are best for them, and although many empowered women will choose to invest in their families, development organizations must be prepared for the possibility that some will not.

3.2.3 Micro-Enterprise Models that Work

Lihamba et al (1985) do not differ from other authors and the issue of Tanzania women in agriculture. They observed that women constitute 52% of the population and 86.7% of them live in the rural areas. Of these, 97.8 engage in some form of farming, providing the greater share of peasant production for both subsistence and cash crop agriculture. Despite that, both men and women play multiple roles in the society, men are able to focus on a single production role, and play their multiple roles sequentially while women in contrast to men must play these roles simultaneously and balance simultaneous competing claims on limited time for each of them. Women's labour time and flexibility are therefore must more constrained than is the case for men. (Moffat, Geadah & Stuart, 1991).

Okeyo (1987) observed that, the economic rationale of the need to integrate women in development hinges on human resources development for men and women. The justification comes as a result of less of development opportunity for women which play as a major controversial issue. Sen and Grown (1987) observes that, Rather than improving; the socio-economic status of the great majority of the Third world women has worsened considerably throughout the (U.N. Decade for Women). With few exceptions, women's relative access to economic resources, incomes and

employment has worsened, their burdens of work have increased and their relative and even absolute health, nutritional and educational status has declined.

It has pointed out that women are “invisible” in the development process. This argument is supported by Moffat, et al (1991) who observe that the invisibility of women is because much of their work is not paid and undervalued compared to men’s. Women also are absent from planning and decision – making process at national levels, at the community level and often inside the family. ‘Heads of households’ are taken into account as major providers – and they are always assumed to be men. A starting point of the integration of women in development is recognizing women’s subordinate position. The identification of women’s subordination as a problem led to a variety of efforts to correct the imbalance: to organize women; to enact laws against discrimination on the basis of sex; and to increase the flow of development support going to women for productive inputs, training and technology.

Coady International Institute (1990) observing on the question of who is accruing the benefit, asserts that the resource and benefits ... usually benefit most of those who are best placed to exploit the additional resources. This tends to be those who are better off, male, educated and well informed. Development analysts have described this as an unconscious bias against the disadvantaged, especially against women among the disadvantaged. Macharia (1993) agree when looks at the hurdles in the way of women extension workers. They have point of agreement that is the invisibility of women in the economic lives of their countries assessed by the statisticians and

planners has however been more damaging to national interest than in the countries where women play a substantial role in food production and agricultural production generally. Jiggins (1993) Macharia (1993) has contrasted the increasing knowledge of women's lives in agricultural production and processing and recognition of the relevance for agricultural projects with the very limited evidence of the actual practice.

Was the observation that in very few countries has an adequate organizational solution been found for advising rural women who do not only work at home but also in the fields. Lilamba (1985) observed that, most governments plans that programmes in Africa have ignored women participation, because of the unequal position women occupy in society. Hence when one talks of women integration in development one is actually mystifying the reality because the women are already integrated in the economy but on an unequal basis.

3.2.4 Government efforts towards establishment of microfinance institutions

Women were systematically denied access to credit, as a result of marginalisation in society and the male-bias found in financial institutions, and reforms in Tanzanian financial institutions. The commercial terms and mechanisms in place discriminated against women, because they demanded collateral in the form of land or other durable property - conditions which most women could not meet because of patriarchal property relations (Meena et al 1993). Women also lacked as much control over cash income, and therefore could not provide the down-payments required. As a result, very few women had credit, in spite of its significance in the

development of agriculture. In Mwambali's Morogoro study, for example, 93% of the women farmers farmed without any credit. One woman borrowed money from relatives. for agriculture and domestic needs (p. 76).

A major source of credit in the past was the cooperatives (Rwambali 1990). Their diminished role will probably further limit farmers' access to credit as well as farm inputs and equipment which were often provided on credit terms. Cooperatives were also significant markets, especially in more remote locations. Rwambali (1990:76) found that 56% women farmers marketed crops through the local cooperative union, especially cotton, and 43% relied on private traders. One third stated that they sold to cooperatives because it was the only alternative, but it was not necessarily their preference.

3.2.5 The importance of small scale enterprises

It is estimated that about a third of the GDP originates from the SME sector. According to the Informal Sector Survey of 1991, micro enterprises operating in the informal sector alone consisted of more than 1.7 million businesses engaging about 3 million persons that was, about 20% of the Tanzanian labour force. Though data on the SME sector are rather sketchy and unreliable, it is reflected already in the above data that SME sector plays a crucial role in the economy.

3.2.6 Micro enterprise Umbrella Organization

Most credit opportunities available for women were through donor-supported special women's credit programmes (Meena et al 1993). Makombe et al (1997) carried out a

review of the outcomes of such a credit programme in Tanga region, and found that while significant and necessary, credit programmes were not sufficient to empower women. Credit needed to be part of a transformative programme which enabled women to take control of the production process, access more income and other resources, and break out of the rigid gender division of labour which permeated “income-generating” projects (Mbughuni and Mwangunga, 1989).

3.2.7 Women’s enterprises and their experiences of business ownership

Women’s enterprises are largely informal enterprises: As noted earlier, it is common knowledge that women are dominant members of the informal economy and are less present as owners of formal enterprises (JUDAI, 2002; ILO, 2002b). However, there has been little research as to why this is and remains to be the case. Some research has shown why women find it easier to start a business in the informal economy, but little research explores the informal/formal interfaces; the degree to which women’s lack of formalization is due to choice; the process of transition from informal to formal, particularly for women; the existence of any particular barriers or constraints, and how such issues affect women differently and more adversely than men (Zewde & Associates, 2002). Generic barriers to formalization for MSEs exist in most countries, especially in Africa where much of the legislative and fiscal frameworks relating to private enterprise are still evolving and remain fragmented and bureaucratic (UDEEC, 2002).

It may be that gender differences exist because of the different “journeys” taken into business start-up and growth by women and men, which in turn reflect the different

contexts, responsibilities and power relations in their lives. Women's enterprises tend to operate from inappropriate premises, if they have premises at all. MSEs, especially those operating in the informal economy, face significant problems in accessing appropriate and affordable premises. This is particularly so for certain sectors such as food preparation and food processing businesses – activities where regulations require that business accommodation should meet specific hygiene standards, and in which women predominate. In 2000, an ILO report on MSEs in Tanzania estimated that 60 per cent of informal enterprises operated on the streets (ILO, 2000d). The issue of premises had both overt and indirect gender issues for women per se.

Women entrepreneurs, by the fact that they dominate the informal economy; suffer more than men regarding problems to do with appropriate business space and premises. More overtly, customary practices in communities often prevent or deter women from owning or leasing premises in their own right. For example, even where women have resources to rent premises, some landlords are reluctant to make legal agreements with the women without their families' approval (see UDEC 2002, Zewde & Associates, 2002). Furthermore, women still experience difficulties in obtaining ownership of and legal title to land and buildings, and this can be seen in the low level of ownership of business premises by the women in the WED Study.

Women's businesses are primarily micro rather than small enterprises. The main reasons behind this are that women are seen to have "inappropriate attitudes" to business (UDEC, 2002, p. xiii), are "risk averse", and not "growth oriented" business owners (Zewde & Associates, 2002). Women are seen to have limited business

vision with their main aim being to earn an income – frequently labelled as “supplementary” or “pin money” – and not to build substantial businesses. While this was widely reported, especially in Tanzania (see for example Oyhus, 1999 and Olomi, (2001a), there is also research that has found that there are no gender differences in entrepreneurs’ attitudes to risk (Nchimbi, 2002). Other factors which characterize and contribute to the “micro” size of women’s enterprises relate to the sectors and markets in which women entrepreneurs operate.

Women tend to be found trading in certain areas of business that are often labelled as “gendered” or “feminized” sectors. These sectors are likely to be in saturated markets and or have low margins of return. Parker (1996) researching in Zambia found that women not only dominated the informal sector but that they were concentrated in particular sectors: “trading and retailing counted for 65 per cent of all women in the formal sector” (JUDAI, 2002, p. 26 and Parker, 1996). In Tanzania: “most women entrepreneurs engage in trading, food processing, textile and clothing, and provide services for businesses” (UDEC, 2002 a p. 7). Table 3 below, taken from the Tanzanian research, is indicative of the types of businesses seen as “women’s” and “men’s” businesses.

The Ethiopian research noted that, “even relatively better off women in Ethiopia tend to focus on areas in which they have traditional gender-based skills and know-how, such as food processing, clothing and hairdressing” (Zewde & Associates, 2002, p. 5). Closely linked to the issue of business sector and size is the fact that the majority of women operate in restricted locally-based markets which by their nature are

limited in size. Furthermore, this frequently leads to excessive competition and under-pricing. Women engaged in business largely confine themselves to local markets where access, mobility and networks are easier for them to negotiate (Zewde & Associates, 2002). Women's ability to penetrate markets outside of their local area is affected not only by physical mobility issues, but also by the types of businesses women engage in (UDEEC, 2002). Women's locally made products are increasingly in competition with a growing range of imported goods coming into the market at all levels.

Issues of quality and delivery are the same for all microenterprises, but women face additional gender-based issues concerning mobility – which in turn relate to their dual (household) and triple (community) roles which constrain their time and determine whether it is acceptable for them to travel outside of their communities. As the Tanzanian research noted: “*while male entrepreneurs can travel long distances to do business, most women are inhibited by traditional roles, domestic responsibilities and cultural values*” (UDEEC, 2002, p. 16 and Toroka & Wenga, 1997).

Women's businesses are under-capitalized and generate limited profits if any at all, which means that they have little opportunity for capital accumulation and are vulnerable to the slightest changes in their business environment. Several studies referenced in the secondary research found that most women entrepreneurs used personal savings, loans from friends and family, and informal lending schemes to fund their businesses (Parker, 1996, Hadiya, 1998 and UDEEC, 2002). Accessing

appropriate forms and levels of finance is seen as a major issue for women, and critical to the development and growth of their enterprises. This need arises as a result of explicit and tacit gender issues relating to various factors noted above, i.e. women's businesses tend to be seen as "too small", require small amounts of money, and are in sectors that do not attract funding. There is however several key issues linked to women's ability or inability to unlock formal financial support, as indicated below.

Micro-credit organizations targeting women often do so through group lending or group-based collateral arrangements (Chijoriga, 2000). Whilst this suits some women it does not suit all, particularly those that are growth-oriented (Hadiya, 1998). Low levels of literacy are said to limit women's ability to produce the sort of written business plans and loan proposals that are required by banks; Women are viewed as having less experience of using banks and financial services, and therefore have less knowledge and understanding of how to approach banks for loans, as well as little awareness of the requirements of the banks. Lack of exposure to banking practice can result in a lack of confidence when it comes to making approaches for loans. In Ethiopia the research findings endorsed this, and indicated that this also meant that as a consequence women entrepreneurs were more vulnerable to the exorbitant interest rates and unfair practices of the local money-lenders, known as "Arata Aberdai" (Hadiya, 1998).

Women also have businesses which are labour intensive and make minimal use of new technology – be this information technology or production and process

technology. Most of the existing research would suggest that this is so because of the women entrepreneurs' lack of know-how about technology, their limited exposure to those using such business processes, and their lack of financial resources for accessing such technology (UDEEC, 2002). Several development initiatives have set out to specifically help women improve their technology know-how and their use of appropriate technologies, especially relating to processes in the food sector, but these initiatives would appear to have had mixed results (see for example UDEEC, 2002; Tsegaye, 1998; Zewde & Associates, 2002).

Minimal Growth through Multiple Enterprises: Research shows that some women entrepreneurs in a range of African countries grow businesses beyond the micro or informal level; however such women are seen as an exception to the rule (Marcucci, 2001). Moreover how they grow their businesses, commonly by starting multiple businesses (known as horizontal growth), is overtly or tacitly seen as a weak strategy when compared to the norm of linear growth of a single business (Olomi, 2001a). Indeed, in Tanzania it was reported that women “*prefer to start a variety of microenterprises rather than develop an existing business into a SME*” (UDEEC, 2002, p. xv).

Based on focus group discussions with women entrepreneurs, Dar es Salaam, October 2006 recent discussions with women entrepreneurs confirm that access to finance for women is hindered mainly by supply-side constraints: The demand for collateral is a major barrier for women, few of whom own land, Many small business owners (women, in particular) fear banking conditions and are reluctant even to

approach a bank to inquire or solicit loans; Loan approval for any business is linked to obtaining a tax identification number (TIN).

Obtaining a TIN is considered to be a lengthy, cumbersome, and often corrupt process; Banks require access to business records, including annual turnover figures, before a loan application is considered. Most SMEs do not keep such records or do not have bank accounts; Costly loan application and approval processes discourage clients from soliciting loans from formal banks.

3.2.8 Limitation of SME to the access of finance

According to Tanzania ministry of industry and trade under small and medium enterprise development policy (2002), SME sector in Tanzania has limited access to finance due to the following factors:

3.3 Policy Review

3.3.1 Policy framework

The policy framework has been evolving at various levels. With the Tanzania Development Vision 2025 emphasising on the need to transform the economy from a predominantly agricultural one with low productivity to a semi industrial economy with modern rural sector, great emphasis is placed on the role of the private sector in stimulating economic growth and developing the rural areas. Thus, the promotion of income generating activities, development of a diverse and strong micro and small-scale enterprise sector, and diversifying the skill base through vocational training is an integral part of the strategy for achieving the vision.

The National Development Vision 2025 policy aims to attain “gender equality and the empowerment of women in all socio-economic and political relations and cultures.” In 2000 Tanzania adopted a Women and Gender Development Policy (WGDP),² to ensure gender mainstreaming in all government policies, programs, and strategies, The 2005 National Strategy for Gender Development specifies how gender mainstreaming is to be implemented (United Republic of Tanzania 2005b). In Zanzibar, the Policy on the Protection and Development of Women of 2001 provides a framework for promoting gender equality.

The community development policy (1996) emphasizes on; “eradicating poverty through involving those responsible for bringing about community development by advising and training individual families and household, encouraging group or cooperative productive activities; consolidating the informal sector by encouraging economic activities, industries , small businesses and production in groups; responding to and meeting the needs of special groups of women, children and youth; and to realize the importance of strengthening local government so that they can provide the expertise required to guide and promote development in different communities.” The expectation from community development policy includes; building a self reliant community with sufficient income to lead a good life and a self-governing, self- reliant nation.

According to policy on Women and youth Development in Tanzania of 1992, the concept of women in development should be viewed from the totality of the basis and wider meaning of community development, for simple reason that women are

very important component of the society in bringing about societal development. The correct interpretation of the concept of 'women in development' will enable the government and other organizations to recognize and appreciate the contribution made by women in their role of reproduction, production and community, within the family and the society at large. The concept of women in development is a process of empowering women so as to realize their potential. This entails;

- (i) Recognizing their potential in the society.
- (ii) Recognizing their ability to make decisions which affect their lives.
- (iii) Utilizing the resources and produce of their labour.
- (iv) The ability to acquire, utilize and promote science and technology which will reduce and ease their daily workload.(women and children policy:1992)

Cooperatives are a critical institution for facilitating rural finance. Therefore reference to the Cooperative Development Policy (2002) is in order. The new Cooperative Development Policy (2002) has repositioned government commitment to support cooperatives which are owned and managed by their members by creating a conducive environment for their development into competitive entities in the context of a market economy. The policy recognizes economic groups as important initiatives towards membership based cooperatives and emphasises business minded leadership in running the cooperatives.

In the context of rural finance, the Cooperative Development Policy (2002) supports the establishment of viable cooperative financial institutions. The policy aims to increase participation of marginalized groups in cooperatives and recognizes

business groups and commits to assist these groups towards attainment of fully registered cooperatives. According to the policy, the government will encourage the formation of cooperative financial institutions in order to reactivate thrift and saving habits among members. In particular, the policy states that the government will encourage formation of SACCOs within the area of operation of primary societies and will provide technical assistance to the SACCOs. The policy continues to state that the government is committed to encourage and assist the establishment of cooperative banks.

According to policy on Women and youth Development in Tanzania of 1992, the concept of women in development should be viewed from the totality of the basis and wider meaning of community development, for simple reason that women are very important component of the society in bringing about societal development. The correct interpretation of the concept of ‘women in development’ will enable the government and other organizations to recognize and appreciate the contribution made by women in their role of reproduction, production and community, within the family and the society at large. The concept of women in development is a process of empowering women so as to realize their potential.

This entails; Recognizing their potential in the society, recognizing their ability to make decisions which affect their lives, Utilizing the resources and produce of their labour, The ability to acquire, utilize and promote science and technology which will reduce and easy their daily workload.(women and children policy:1992). Also the Tanzania Constitution (in Article 9) provides for “equal opportunities to all citizens,

men and women alike, without regard to their colour, tribe, religion or station in life” and that “all forms of injustice, intimidation, discrimination, corruption, oppression or favouritism are eradicated.”(URT constitution: 1977)

3.3.2 National Micro-financial policy

According to enacted banking and financial institutions Acts (1991), in the year 2000 government approved a National Microfinance Policy whose objective is to establish a basis for the evolution of an effective Micro financial system that serves the low-income segment of the society, and there-by contribute to economic growth and reduction of poverty. Among other things, this policy aims to set up a best practice framework so that all practitioners of microfinance offer their service under common standards of equity and sustainability. The policy covers the provision of financial services to households, small holders’ farmers and small and medium enterprises in rural areas as well as in the urban sector.

3.3.3 Policy challenges for Empowering Women

Highlighted by Kyaruzi, T (2004:5) Empowerment of women in trade and development activities will prominently be in the picture if certain generic aspect addressed.

- i) Land – land reforms need to be slowly changed to recognize the need and importance of women to be part of heirs and owners of customary land. If the nature of trade and development is land based, then without consideration of equal or increased recognition and participation of women, it will still remain a days dream to expect recognizable contribution from the feminine part of the

community. Consider a case of a woman led subsistence family; it will not be possible for a woman and her children to plan and effect development on land they don't own and control.

- ii) Ownership of property – in most customary laws men are custodians of family properties. Unless male member of the families are proactive and developmental, very rarely accepts developmental opinions and suggestions from their female counterparts.
- iii) Capital forms the basis of action in trade and development activities. Often very few operate businesses by using their own capital, most use borrowed capital. Women's participation in formal credit programmes are basically constrained by legal barriers, cumbersome application procedures, relatively high opportunity cost, sociocultural constraints like lack of secure title to property and other forms of collateral, even where they play a big role in production and marketing in the rural areas. Women experience similar difficulties in their efforts to establish or expand their own enterprises and sources of self employment, and more often are forced to turn to informal, high cost sources of credit.
- iv) Unproportionate participation in trade and development has its roots in the informal and formal educational and training system. As evidenced from a serial enrolment records and dropout trend, women take less than their proportionate share in the whole education system. The percentage of participation declines the higher in moves up the education ladder. Training programs in the rural as

well urban areas do not consider and accommodate specific factors that affect the availability and effectiveness of educational and training programs to women like location of training centres, convenience of hours of courses and the relative curricula and teaching materials, and use of appropriate methods to transfer technology. All these deny women a chance to develop their entrepreneurial development and upgrading.

3.4 Literature review summary

The literature review revealed how women entrepreneurs affect and is affecting political, economic, cultural and social spheres. The shape, scope, and perception of the current global entrepreneurial movement cannot be understood without directly observing, surveying, and interviewing women entrepreneurs at work. While it has become easier to find information about poverty alleviation, microenterprise, micro-finance, barriers to entering business, business management, enterprise structure, and training issues, the crucial missing link is basic information about women business-owners.

One specific suggestion is to incorporate gender categories when collecting data on SMEs. The world will never know the true impact of women entrepreneurs upon the global economy or a country's economy without nationally gathered, statistically accurate, and timely data. From reviews it connotes there some measures which are taken by different countries in addressing the issue of women empowerment through improving credit accessibility, but these measure cannot be implemented if the governments are not committed to enact or make reforms of all law which are not raising the economic status of women.

CHAPTER FOUR

PROJECT IMPLEMENTATION

4.0 Introduction

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

This part gives details of the planned project implementation and what has actually been implemented by describing the project activities conducted and inputs/resources deployed in an attempt to achieve specific objectives and overall goal, time frame and responsible person/institution for the project intervention. MMWASOVI members are the owners of the project thus the main project implementers. The Researcher was the project facilitator providing some advices.

Loan revolving fund counts almost 16 years since its inception little remarkable achievement was shown. Unanimously it was time for the organization to change and put emphasis on the new method in order to achieve its objectives. It was planned

that by December 2011 the project would accomplish its activities some issues like monitoring and evaluation they will remain as ongoing activity.

MMWASOVI organization which formed by small women economic groups entirely all members who counted to be 610. All group members have participated in the whole process involved in establishment and management of the scheme. This was done in each village which were visited for mobilization, sensitization and training. The MCED Student, Ward Extension Officers (Community Development and Agricultural Officer) and MMWASOVI coordinator acted as facilitators, responsible for providing guidance through training in general entrepreneurial and business management skills, loan payback periods and simple business arithmetic.

4.1 Project outcome

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

- (i) To train women in 12 wards women economic groups on empowerment and entrepreneurship by December 2011.
- (ii) Raise income and employment opportunities for livelihood improvement to 12 wards by December 2011.

- (iii) Create Gender database network in 17 wards by December 2011

4.2 Anticipated achievement

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

4.3 Implementation Plan

Basically it describes how the project was carried out in an attempt to achieve project outputs, objectives and the overall goal. In the implantation process the project fundamentally involved three key stakeholders namely, MMWASOVI Group members as a host organization, Community Economic Development (CED) student and the Ward extension workers. The roles and responsibilities of each stake holder are summarized in table 34 below. Resources which were deployed in the project were contributed by both partners.

- (i) MMWASOVI Group members contributed funds for training and mobilization of women economic groups
- (ii) The MCED student was responsible for sensitization, training and advises on developing Entrepreneurship and Business development skills.

- (iii) Ward extension Officers provided training extension and advisory services in establish sound women groups and improved agricultural practices.

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

- (i) Meeting with MMWASOVI Group members for familiarization aimed at project action plan in terms of identification and design.
- (ii) Conducting of Community Needs Assessment; in order to get an overview of the community needs and to have the self defined priorities and identification of the development project in order to address or tackle the prioritized development problem.
- (iii) Project design and formulation; this involved carrying out further survey into people affected by the problem. It focussed at stakeholder analysis, problem analysis, action planning, log frame analysis and budgeting.
- (iv) Sensitization and training of the primary stakeholders in empowering women through improving revolving fund
- (v) Developing mobilization technique for more women to join economic group in order to realise their future
- (vi) Develop constitution which will act as a tool for identification to donor agencies and credit facilities who may support the organization
- (vii) Registration of Organization Ministry of Community Development
- (viii) Developing Gender Information Management System which will act as tool for empowering their future plans, Monitoring and evaluation and Reporting

Table 34: Implementation Plan

S/N	Activity	2010	2011						Inputs Resources	Responsible people
		Dec	Jan	Feb	Mar	Apr	May	Jun		
1	Meeting with Group members for familiarization aimed at conducting Can and project identification.								Personnel, Fund, Stationery	MCED student, NGO members,
2	Conducting Community Needs Assessment.								Personnel, Fund, stationery and transport.	MCED student and MMWASOVI Coordinator, Women Economic Groups
3	Project Design and Formulation.								, Funds and stationery.	MCED student and NGO members.
4	Sensitization and training of the primary stakeholders in empowering women through improving revolving fund								Personnel, venue, fund, training materials and equipment.	Facilitator, CED student.
5	Developing mobilization technique for more women to join economic group in order to realise their future								Building materials, fund and expertise.	NGO members and construction expert.
6	Develop constitution which will act as a tool for identification to donor agencies and credit facilities who may support the organization								Fund and transport.	NGO members, MCED student and EXT. WORKER.
7	Registration of Organization – Ministry of Organization								Fund and transport.	NGO members, MCED student and Ward Extension Workers.
8	Developing Gender Information								Fund, transport and	NGO members, MCED

S/N	Activity	2010	2011						Inputs Resources	Responsible people
		Dec	Jan	Feb	Mar	Apr	May	Jun		
	Management System which will act as tool for empowering their future plans								storage facilities	student and Ward Extension Worker.
9	Monitoring and evaluation								Personnel, fund, Stationery and time.	External Consultant.
10	Reporting								Personnel, Fund, Stationery and time	MCED Student.

Table 35: Project Logical Framework Matrix.

Intervention Logic	Performance Indicator	Means of verification	Assumptions/risks
Goal:			
The project goal is to structurally improve the well being of men and women in Songea rural, by empowering women through improving provision of loan, institutional strengthening, operational research, creating access to financial institutions, training and other support for the development of long-term viable strategies in the area.	610 Women in 17 wards are empowered and revolving fund is improved and sustainable	Report	NGO properly maintain efficient and effective management
Objective 1:			
To train women in 12 wards women economic groups on empowerment and entrepreneurship by December 2011.	<ul style="list-style-type: none"> i. Number of trainings conducted. ii. Number of participants attended. iii. Type of training conducted. 	<ul style="list-style-type: none"> i. List of participants. ii. Training plan and time table. iii. Training materials. iv. Training evaluation report. 	Participants' positive willingness to attend the training.
Output 1:			
12 groups sensitized in entrepreneurship and business development skills by December 2011.	Number of people sensitized and trained in entrepreneurship and business development skills.	<ul style="list-style-type: none"> i. Training report. ii. List of participants. 	Groups participation
Activity 1.1:			
Meet with Group members for sensitization in order to conduct CAN, Project identification and training.	Number of meetings conducted with group members.	<ul style="list-style-type: none"> i. Minutes of the meetings available at MMWASOVI 	Acceptance of the Organization

Intervention Logic	Performance Indicator	Means of verification	Assumptions/risks
		Office. ii. Report	
Activity 1.2:			
Conduct Community Needs Assessment.	Number of CNA meetings and methods used.	Community Needs Assessment report	NGO Support
Activity 1.3:			
Project design and formulation.	Number of meetings during project design and formulation.	Minutes of the meetings and the project write up.	NGO Support
Objective 2:			
Raise income and employment opportunities for livelihood improvement to 12 wards by December 2011.	i. Positive change in income level. ii. Amount of loan disbursed	Organization report	Project conducted sustainably and profitably.
Output 2:			
Raised income and employment opportunities and livelihood improved by December 2011.	Number of women whose income has positively changed.	Records available at the Group.	Project well conducted and records properly kept.
Activity 2.1:			
To organize forum awareness meeting for credit institution	Number of committed institutions	Organization report	Credit facilities acceptance
Activity 2.2:			
To mobilize and solicit fund raising meeting	Number of donors support	Report	Donors support
Activity 2.3:			
To prepare and register organization	Certificate of registration	Minutes and report	Availability of Constitution
Objective 3:			
Create Gender database network in 17 wards by December 2011	Database in place	Records	Database expert
Output 3:			
To improve gender Information management	Information collected	Report	Availability of computer

Intervention Logic	Performance Indicator	Means of verification	Assumptions/risks
collection in 17 wards by December 2011			
Activity 3.1:			
To train gender data collection in 12 wards	Number of participants	Proceedings and report	Member participation
Activity 3.2:			
To develop gender networking database for MMWASOVI	Database	Report	Availability of software
Activity 3.3:			
Monitoring, evaluation and reporting of project activities and impact.	The established monitoring, evaluation and reporting system.	Monitoring, evaluation and reports available with the Group.	Stakeholders' participation in project monitoring and midterm evaluation.

Table 36: Project Financial Budget

No	Activity	Explanation	Total (Tshs)
1.0	Meet with Group members for sensitization in order to conduct CAN, Project identification and training.		
	Fare to MMWASOVI members	1Person x 5,000.00x2 trip	10,000.00
	Sitting allowance to MCED student.	1Person x20,000.00x2 days	40,000.00
	Night out Allowance to MMWASOVI members	17Person x 20,000.00x 2 days	340,000.00
		Total	390,000.00
2.0	Conduct Community Needs Assessment.		
	Allowance to Research Team.	3Persons x10,000.00 x 14 days	420,000.00
	Data analysis and presentation.	3Persons x10,000.00 x 14 days	420,000.00
		Total	840,000.00
3.0	Project design and formulation.		
	Allowance to participants.	32 Person x 10,000.00x1 day	640,000.00
		Total	640,000.00
4.0	To organize forum awareness meeting for credit institution		
	Facilitator's fees.	2 Persons x30,000.00 x4 days	240,000.00
	Training hand outs.	20 Sets x 10,000.00	200,000.00
	Hire of training hall.	10000.00 x 4 days	40,000.00
	Allowance to participants.	20 Persons x 10,000.00x1 day	200,000.00
		Total	680,000.00
5.0	To mobilize and solicit fund raising meeting		
	Facilitator's fees.	2 Person x30,000.00 4 days	240,000.00
	Training hand outs.	32 Sets x 10,000.00	320,000.00
	Hire of training hall.	10000.00 x 4 days	40,000.00
	Participants Allowance	3Personsx20,000.00x2 days	120,000.00
		Total	720,000.00
6.0	To prepare and register organization		
	Allowance to MCED Student	3Persons x10,000.00x 10 days	300,000.00

No	Activity	Explanation	Total (Tshs)
	Allowance to Council Lawyer	3Personsx10,000.00x10 days	300,000.00
	Production of Constitution	3Personsx20,000.00x2 days	120,000.00
	Fare to MCED to Dar es salaam	3Personsx40,000.00x2 days	240,000.00
	Night out Allowance to MCED Dar es salaam	1Personx65,000.00x5 days	325,000.00
	Registration Fee (Regional Fee)		45,000.00
		Total	1,330,000.00
7.0	To improve gender Information management collection in 17 wards by December 2011		
	Facilitator's fees.	3Persons x10,000.00x 10 days	300,000.00
	Training hand outs.	3Personsx10,000.00x10 days	300,000.00
	Participants Allowance	3Personsx20,000.00x2 days	120,000.00
	Data collectors Allowance	1Person x 10,000.00x51 days	510,000.00
		Total	1,230,000.00
8.0	To train gender data collection in 12 wards		
	Accommodation allowance to Research Team.	3Persons x10,000.00x 10 days	300,000.00
	Subsistence allowance to Research Team.	3Personsx10,000.00x10 days	300,000.00
	Data analysis and presentation.	3Personsx20,000.00x2 days	120,000.00
		Total	720,000.00
9.0	To develop gender networking database for MMWASOVI		
	Allowance to MCED Student	1Person x 20,000.00x 30 days	600,000.00
		Total	600,000.00
10.0	Monitoring, evaluation and reporting of project activities and impact.		
	Monitoring	Transport= 100,000.00	100,000.00
		Meals = 100,000.00	100,000.00
	Evaluation	Transport= 30,000.00	30,000.00
		Meals = 20,000.00	20,000.00
		Total	250,000.00
11.0	Report (technical and financial) writing.		

No	Activity	Explanation	Total (Tshs)
	Writing/Printing/Binding	4 Sets x10,000.00	40,000.00
		Total	40,000.00
	GRAND TOTAL	Grand Total	7,440,000.00

4.3.1 Project Implementation

This part gives a description of actually implemented project activities by end of May 2011. The implemented activities were among those which were planned during project design phase. This section is divided into major subsections; project implementation report and the project implementation Gantt chart which shows the actual implementation period of activities.

4.3.2 Project Implementation Report

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

4.3.2.1 Meet with Group members for sensitization in order to conduct CAN, Project identification and training.

Meeting was held by MMWASOVI Group members and other stakeholders; was for two days during December 2010 this was as part of entry point for familiarization and way forward preparing baseline or community needs assessment exercise and project design.

4.3.2.2 Conduct Community Needs Assessment.

Community Needs Assessment was conducted for 14 days in the month of December 2010, carried out in order to identify pressing needs of the community. Several

research methods were applied in conducting the research which meant for identifying community needs. The identified needs were prioritized using O and OD methodology (pair wise matrix) and lack of credit accessibility which hinders purchasing power was ranked as a priority number one need out of six most pressing needs.

4.3.2.3 Project Design and Formulation.

Project Design and Formulation was done in December 2010 this followed immediately after conducting Community Needs Assessment and identification of the priority needs. It was decided there was a need for design and formulation of a project which could address the identified most pressing community problem. Improving community livelihood opportunities in empowering women through improving loan revolving scheme.

4.3.2.4 To organize Forum Awareness Meeting for Credit Institution

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

4.3.2.5 To mobilize and solicit fund raising meeting

The type of mobilization and solicit for fund was done inform of sensitization meeting, different stakeholders were organised to the meeting. The meeting was

organised to raise morale and voluntary spirit to support the organization which serves majority of rural women who are considered as base for economic growth of the family and society.

4.3.2.6 To prepare and register organization

One of the activities which were to be done was formulation of MMWASOVI Constitution and registering the Organisation as Non-Government Organization. The Organisation was just run informal, and therefore lack power to request for financial support because it was not registered yet. This process started early in January 2010.

4.3.2.7 To improve gender Information management

It was leant that the misconception of the term gender is high, and there are no information that can empower the drive along to merge the effort of the community based on gender. The development of set of questionnaire distributed ward level to collect baseline information which will help the organization to sensitize to the tidings gender issues. Some of the information are collected on 31st December each year that is why this activity assumes to continue up to December.

4.3.2.8 To train gender data collection in 12 wards

Two types of training activities were conducted during the course of project implementation. The first was for field extension staff responsible for coordinating the project at the ward, District. The course content included feasibility study preparation, project planning, management, monitoring and evaluation. The Training team taught entrepreneurial skills. Retraining was also conducted with the objective

of strengthening skills in areas identified as weak during the project implementation process. Two such retraining sessions were held for all field staff. Women group leaders also receive training under the programme. In fact, to be eligible for credit, each group is required to participate in leadership training and courses focused on project management and organization. The courses also included material on bookkeeping, and skills needed to manage an effective business.

4.3.2.9 To develop gender networking database for MMWASOVI

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

4.3.2.10 Participatory Project Monitoring

Project Monitoring and Evaluation was one of the crucial tasks; Monitoring originates from the word monitor which means to warn, the implication of concept participatory monitoring is an ongoing process to make sure the project is on track which involve beneficiaries. It measures effectiveness and efficiency in terms of use of inputs, activities outputs and assumptions. This was conducted throughout the project duration. Participatory monitoring is a partnership approach to monitor in which stakeholders actively engage in developing the monitoring and all phases of its implementation.

4.3.2.11 Participatory Project evaluation

Participatory evaluation is not just a matter of using participatory techniques within a conventional monitoring and evaluation setting. It is about radically rethinking who initiates and undertakes the process, and who learns or benefits from the findings. Participatory evaluation is a partnership approach to evaluation in which stakeholders actively engage in developing the evaluation and all phases of its implementation.

The exercise of carrying out evaluation meant to measure long term impact and sustainability in terms of achievement of purpose and goal and unplanned changes. This involved the assessment of the results achieved and the lessons drawn for future improvement. Ex-ante evaluation was done during the inception of the project idea which called for alternative ways to curb the prevailing social problem. Although it was planned to conduct Terminal evaluation in June 2011 but on going evaluation was being carried to check planned vis-à-vis actual schedule.

4.3.2.12 Project Reporting

Project Reporting; this normally carries monitoring report, and two types of interim reports were prepared. The narrative report is about the monitoring information presented to project stakeholders and financial reports which reports on inputs deployed in financial terms and compares with items as indicated in the project budget. This was done during May 2011 although it was planned to be conducted in June 2011.

Table 37: Project implementation Gantt chart

S/N	Activity	2010	2011						Resources/inputs	Responsible people
		Dec	Jan	Feb	Mar	Apr	May	Jun		
1	Meet with Group members for sensitization in order to conduct CAN, Project identification and training.								-Human capital -Fund -Stationery	MCED student, NGO members, Village community, and influential people.
2	Conduct Community Needs Assessment.								-Human capital -Fund -Stationery	MCED student and Survey team
3	Project design and formulation.								-Human capital -Fund -Stationery	MCED student and NGO members.
4	To organize forum awareness meeting for credit institution								-Human capital -Fund -Stationery	Facilitator, MCED student.
5	To mobilize and solicit fund raising meeting								-Human capital -Fund -Stationery	NGO members and construction expert.
6	To prepare and register organization								-Human capital -Fund -Stationery	NGO members, MCED student and Ext. Worker.
7	To improve gender Information management collection in 17 wards by December 2011								-Human capital -Fund -Stationery	NGO members, MCED student and Ext. Worker.

S/N	Activity	2010	2011						Resources/inputs	Responsible people
		Dec	Jan	Feb	Mar	Apr	May	Jun		
8	To train gender data collection in 12 wards								-Human capital -Fund -Stationery	NGO members, MCED student and EXT. WORKER.
9	To develop gender networking database for MMWASOVI								-Human capital -Fund -Stationery	NGO members and Ext. Worker.
10	Project Monitoring								-Human capital -Fund -Stationery	NGO members, MCED student and Ext. Worker.
11	Project evaluation								-Human capital -Fund -Stationery	External Consultant.
12	Project Reporting								-Human capital -Fund -Stationery	MCED Student.

CHAPTER FIVE

PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.0 Introduction

This part describes how monitoring and evaluation of conducted Women Empowerment Through Improving Loan Revolving Fund Scheme project. This helped to gather information needed to keep the project on schedule. Monitoring and evaluation important for any project on progress in order to track objectives of the project. Monitoring and evaluation was a useful tool in reviewing and observing the project to ensure it function regardless of changes in internal and external circumstances. Monitoring and evaluation was part of the project implementation on which it was done continuously since CAN which was the beginning of this project up to the reporting phase.

5.1 Participatory monitoring methods

Participatory monitoring helps to provide information during the life of the project so that adjustment can be done if necessary. Participatory monitoring provides an ongoing picture that allows the community to determine whether activities are progressing as planned, it may also show when activities are not leading to objectives so that early adjustment can be made. Essence of monitoring is to ascertain whether the project is implemented as planned (i.e. monitoring the effectiveness and efficiency). Under Participatory monitoring which was taken during the project implementation served to provide an early warning which identifies problems at an early stage. Solution can then be sought before the problems get out of hand.

Monitoring of this project was done with MCED student, MMWASOVI leaders, and Women economic groups leaders from the host organization and Extension workers. All parties participated on Monitoring of the project in two different levels.

5.1.1 Monitoring Information System

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

5.1.2 Participatory Monitoring Methods used to engage Community in the monitoring of the Project

Participatory monitoring methods were as follows;

- i) Formative Assessment was used during Training session
- ii) Beneficiary Assessment
- iii) Field visit

Formative Assessment is type of assessment that direct has linked with instructional practices. The kind of participatory monitoring was mainly applicable during capacity building training on women empowerment and studying women activities

carried on site. This helped the facilitator to gain an understanding to establish johari windows approach in understanding the insight of the organization capabilities, in order to make responsive changes in teaching and learning techniques such as facilitator observation and participant's observation. This went alongside with group discussions and case study brainstorming concerning the topic under discussion.

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

5.2 Participatory Evaluation

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

5.2.1.1 Participatory Monitoring Plan

Table 38: Participatory Monitoring Plan

No	Objective	Monitoring Indicators	Method Of Data Collection	Source of Data	Means Of Verification	Budget Allocated	Timeframe
1	To train women in 12 wards women economic groups on empowerment and entrepreneurship by December 2011.	Number of trainings conducted.	Observation	MCED student NGO Coordinator CDOs/CDAs/AFOs	Report	2,550,000.00	Jan 2011
		Number of people sensitized and trained in entrepreneurship and business development skills.	Observation	MCED student NGO Coordinator CDOs/CDAs/AFOs	Proceedings/ Report		March 2011
		Number of meetings conducted with group members.	Observation	MCED student NGO Coordinator CDOs/CDAs/AFOs	Proceedings/ Report		March 2011
		Number of CNA meetings and methods used.	Observation	MCED students	Proceedings/ Report		March 2011
		Number of meetings during project design and formulation.	Interview Observation	MCED student NGO Coordinator	Report		March 2011
2	Raise income and employment opportunities for livelihood improvement to 12 wards by December 2011.	Positive change in income level		MCED student NGO Coordinator CDOs/CDAs/AFOs	Report	2,050,000.00	April 2011
		Number of women whose income has positively changed.	Interview Observation	MCED student NGO Coordinator CDOs/CDAs/AFOs	Report		April 2011
		Number of committed institutions	Interview Observation	MCED student NGO Coordinator	Report		April 2011

No	Objective	Monitoring Indicators	Method Of Data Collection	Source of Data	Means Of Verification	Budget Allocated	Timeframe
				Credit Institutions			
		Number of donors support	Interview Observation	MCED student NGO Coordinator Donor Projects	Report		April 2011
		Certificate of registration	Interview Observation	MCED student NGO Coordinator	Report		April 2011
3	Create Gender database network in 17 wards by December 2011	Database in place	Interview Observation	MCED student NGO Coordinator	Report	2,550,000.00	May 2011
		Information collected	Interview Observation	MCED student NGO Coordinator	Report		May 2011
		Number of participants	Interview Observation	MCED student NGO Coordinator	Proceedings/ Report		May 2011
		Database	Interview Observation	MCED student NGO Coordinator	Report		May 2011
		The established monitoring, evaluation	Interview Observation	MCED student NGO Coordinator Consultant	Report		May 2011
		reporting system.	Interview Observation	MCED student NGO Coordinator Consultant	Report	290,000.00	May 2011

Source: MCED Research 2011

5.2.2 Empower participants

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

5.2.3 Build capacity

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

5.2.4 Develop leaders and build teams

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

5.3 Performance Indicators

Indicators for evaluation used for each objective and its activities were as in the logical framework. The first objective was to carryout training women economic groups on empowerment and entrepreneurship in 12 wards by December 2011. The performance indicator was to run 12 meetings in 12 wards of which all the meetings were carried successful and another indicator was the number of participants attended the training, the number of participants were 540 from 12 wards. Was the type of training conducted, the type of training conducted was gender empowerment and entrepreneurial emphasis was on the value addition for agriculture products in order to earn more also strengthening relationship.

The second objective was to raise income and employment opportunities for livelihood improvement to 12 wards by December 2011, women groups has been trained to organize to reduce cost also to understand their needs, it was noted MMWASOVI is not strong to compete as it has no legal power to increase credit on loan revolving which lead to formulation of constitution and registration in order to increase its capacity in soliciting for fund. The third objective was to Create Gender database network in 17 wards by December 2011, data has been collected which will be used for useful in decreasing gender discrepancy.

5.3.1 Participatory evaluation methods

The project for the participatory evaluation methods used key Informant Interviews, here extension workers, ward government official and men who gave out useful information concerning the gender empowerment, and progress resulting from the

training and meetings conducted. On going survey was also conducted which include a MMWASOVI coordinator and MCED student visited the field areas and asked a limited number of people in making crosschecking.

5.4 Project Sustainability

The ability of a system of any kind to endure and be healthy over the long term. A “sustainable project” is one that is healthy, vital, resilient, and able to creatively adapt to changing conditions over time. This project has been implemented in a participatory approach which contributed lots to the targeted community. The all community had sense of ownership in this project as everyone participated in one way or another. Awareness and trainings done to women economic groups on empowerment through improving revolving funds scheme.

5.4.1 The Credit Programme Lack of Sufficient Capital base for MMWASOVI

The organization which was first, not sustainable, nor is it moving toward sustainability. Second, the credit programme has done little to promote women's control over and responsibility for productive resources. Now is strong to make decision through formulation of its own constitution and registration.

5.4.2 Training Activities

Training of women's groups in business skills, bookkeeping, leadership and accounting appears empower and give significant impact on the women given the poor state of their management systems, accounts, and repayment records.

5.4.3 Project Evaluation Summary

Table 39: Project Evaluation Summary

Goal: Structurally improve the well being of men and women in Songea rural, by empowering women through improving provision of loan, institutional strengthening, operational research, creating access to financial institutions, training and other support for the development of long-term viable strategies in the area.

Main Objective: To empower women through improving loan revolving scheme for the betterment and live hood of the community.

Objectives	Performance Indicators	Expected outcomes	Actual outcomes	Degree of Achievement
To train women in 12 wards women economic groups on empowerment and entrepreneurship by December 2011.	540 women trained on empowerment and entrepreneurship by December 2011.	50% participation of women economic groups has been accrued	60% participation level increase by June 2011	90% of the outcome archived
Raise income and employment opportunities for livelihood improvement to 12 wards by December 2011.	Positive change in income through increasing organization capacity for loan revolving	Preparation of MMWASOVI Constitution has been prepared for registration in to give legal powers for solicitation funds	80% of registration done by June 2011	70% of the outcome archived
Create Gender database network in 17 wards by December 2011	Establish MMWASOVI Database	Data collection form has been worked by 80% which will be used as input to the Database	50% data base in place has been done by June 2011	50% of the outcome achieved

5.4.4 Gender Sensitization

The project is sustainable because it takes into account the specific needs and interests of women and men and definitely it would lead to sustained and equitable access by women and men to the project and it would contribute to the goal of reducing gender inequality.

5.4.5 Sustainability indicators

During implementation of this project the sustainability indicators includes

1. Increased community participation in environment projects
2. The formulation of MMWASOVI Constitution for registration in order to give legal powers for soliciting loan revolving funds
3. Increased women empowerment information system by establish database which will be used as a tool for mainstreaming all economic and social activities based on gender.

CHAPTER SIX

CONCLUSION AND RECOMMENDATION

6.0 Introduction

This part presents the conclusion and recommendations and the way forward towards the project being under taken by MMWASOVI in Songea (R). This conclusion summarizes the findings of the participatory needs assessment, literature review, reasons which guided the choice of the project, the report on the project implementation and indicates the project objectives which have been achieved so far. Also the part shows the summary of the findings of the project participatory monitoring, evaluation and the sustainability plan and description of the outcomes that may be expected if the project is successfully completed.

6.1 Conclusion

During participatory needs assessment about six major needs were identified and were prioritized, the results of which placed lack of credit as problem number one, the other five (5) problems identified in this research were not addressed by this project, other partners might address them in future. This problem was addressed through a project 'Women Empowerment through Improving Revolving Fund Scheme'. In the literature review it was revealed that, In Tanzania, although women constitute at least 51% of the entire population, social and economic indicators consistently show that women bear the brunt of hardship in poor communities.

Their access to and control of resources is low and they seldom control any cash or have independent incomes. Even though there are some aspects of poverty and

exploitation that are common to men and women, the sexes differ in many aspects of their exposure to these challenges. Women suffer discrimination and subordination based on social and cultural beliefs and attitudes. In Tanzania, many women perceive themselves to be poorer than men owing to their vulnerability, their lack of access to credit due to weak asset ownership (including land and livestock) and limited schooling.

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

Participatory evaluation was conducted where key Informants was interviewed, MMWASOVI leaders, extension workers, men in the communities were the key people who gave out deep information concerning the progress of on the empowerment of women through improved accessibility of credit. The groups that generated the most income from projects and appeared the most empowered shared four characteristics: 1) their activities are initiated by the women, themselves; 2) their activities can be controlled by the women, themselves; 3) the groups combine

individual incentive structures with mutual accountability; and 4) the groups are of a size small enough to manage effectively.

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

6.2 Recommendations

Assisting women to grow viable businesses through credit, therefore, necessitates the establishment of viable credit programmes that also operate like businesses. While there inevitably will be tension between the social and economic aims of any development-oriented credit programme. Project design should be done immediately after prioritizing the community need starting with stakeholder analysis, logical framework analysis and project implementation which entails activity planning and shows who will do what, when to do, types of inputs needed. The two activities require technical skills; these skills are rarely available in local communities, and however within the local communities there are a number of Community Based Organizations that deals with community economic development.

The following are recommendation

- i) Policy makers

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

ii) Government

Government should widen the space for country ownership and effective participation of civil society, private sector development and fruitful local and external partnerships in development and commitment to regional and other international initiatives for addressing the issue of discrimination against women and empowering them. Thus with joint efforts, spirit of working together as a team with development partners we can “create a world of equal partnership through empowerment of women.

iii) District council

District council on its part is recommended the following

- a) Track empowerment benefits along with institutional financial performance and economic impact indicators.
- b) Bring women and women’s perspectives into the governance, management, and implementation of microfinance programs.
- c) Collect gender-disaggregated data for use in the design and improvement of programs.
- d) Review organizational policies to ensure gender sensitivity and gender equity.
- e) Design individual loan products and graduation strategies that meet the needs of women.

f) Create performance incentives for loan officers and other staff based on client empowerment in addition to portfolio quality and quantity.

iv) Stakeholders

a) Should advance women within the business community

b) Identify their interests, and advocate for them.

c) Designed to deliver valuable practical information on how these groups can expand their capacity and better serve the needs of the women's business community worldwide.

d) Demonstrate how successfully targeted advocacy is critical if women are to overcome the institutional and informal constraints that continue to hamper them in many parts of the world.

e) Advocacy can increase access to education, foster the growth and dynamism of women owned firms, spur reform of laws. Most importantly, advocacy can change attitudes.

f) Gather information on women's needs and design products specifically to meet those needs. This existing strength should not be lost as the microfinance industry grows and Incorporate programmatic elements such as training or leadership opportunities that contribute to women's empowerment.

v) Community

Women organize in economic groups, association, NGOs to overcome isolation, achieve goals, gain support, educate, train, market products and services, promote one another's interests, and expand their businesses. Women's business organizations offer a venue and resources for females seeking to set up a business

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APPENDICES

Appendix 1: A Participatory Assessment - Questions

Respondent Profile (to be noted for each respondent):

Questionnaire No:

Ward:

Respondent Sex:

Respondent Age:

Marital status

Education level

A Community assessment.

- 1) What are main activities carried out by women groups?
- 2) What is the level volunteerism in development activities in community?
- 3) What is the level of decision making by women in economic activities?
- 4) What is the level of gender awareness in the community?
- 5) Is there any NGO actors support the community?
- 6) What is key problems facing the community?

B Economic assessment.

- 7) What are income generating activities done by community members
- 8) What are social risks might affect the business?
- 9) What are economic problems which are facing the community?
- 10) There are market opportunities available?

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

C Environmental assessment.

12) What are human activities this causes environmental degradation?

13) What are the sources of environmental problems?

D Health assessment.

14) What are types of health facilities available?

15) What are types of diseases in the community?

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

E Water services assessment

17) How many source of water available?

18) What are types of water services available?

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