

**ESTABLISHMENT OF BATIK MAKING AS A SUSTAINABLE ECONOMIC
ACTIVITY TO JUHUDI WOMEN ENTREPRENEURS GROUP IN
KISARAWA VILLAGE, KISARAWA DISTRICT**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTERS IN COMMUNITY
ECONOMIC DEVELOPMENT OF THE OPEN UNIVERSITY OF
TANZANIA**

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CERTIFICATION

I, the undersigned, certify that I have read and hereby recommend for acceptance by The Open University Tanzania, a project titled “*Establishment of Batik Making as a Sustainable Economic Activity to Juhudi Women Entrepreneurs Group in Kisarawe Village, Kisarawe District*” in partial fulfilment of the requirements for the Degree of Masters in Community Economic Development (MCED) of the Open University of Tanzania.

.....
Dr. Deus Ngaruko
(Supervisor)

.....
Date

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DECLARATION

I do hereby declare to the Senate of the Open University of Tanzania that this dissertation is my original except for quotations and summaries which have been duly acknowledged. The project has not been concurrently submitted to any other colleges or universities for academic credit.

.....

Signature

.....

Date

DEDICATION

I dedicate this piece of work to all Women Entrepreneurs, who work day and night to raise their family income and overcome poverty.

ACKNOWLEDGEMENT

This project is a result of the Community Needs Assessment that was carried out in Kisarawe village by students and community members. The project itself it is not a product of the student alone but a result of concerted efforts between the student, the supervisor, the beneficiaries and various stakeholders and institutions.

I thus wish to convey my sincere gratitude to my supervisor, Dr. Ngaruko of the Open University of Tanzania for his guidance through all stages of this research work. From the very beginning of this project, I benefited a lot from his supervision, his guidance during the project development and implementation, his views and ideas helped me a great deal in fulfilling this project. I also would like to thank the Kisarawe village government as well as officials from Kisarawe Municipal especially the Director and Community Department office. It is clear that without their ideas, experiences, views and literature materials from their offices, I would not have been able to fulfill my project. I am also deeply indebted to JUHUDI women Entrepreneurs Group as they were involved in this project as major beneficiaries of the project. The information I got from them and their views, ideas and participation have been of great help towards accomplishing the objectives of this project. The members of the community also gave me a lot of valuable information. I have learned a lot from them and I thank and appreciate their participation.

Finally, I would like to thank my wife Upendo Lugandu Mahimbo and my son Deric James Mazzuki for their moral support, patience and encouragement during the entire period of my study.

ABSTRACT

This report described a participatory process for establishment of batik project as a sustainable economic development activity to Juhudi Women Entrepreneurs Group in Kisarawe village, Kisarawe district. The project was a result of Participatory Needs Assessment which was carried out at Kisarawe village and provided an overview of the Community Needs. The Main Objective was to determine the intervention that could bring a sustainable economic development and improves household income to small entrepreneurs at Kisarawe village. The major concerns/issues the community identified were low level of income, lack of business and entrepreneurship skills, limited access to microcredits, low level of education and inefficient marketing system. Batik project was established so that Kisarawe women can participate and be part of overcoming povert in their family and community as general. The study appraised women's economic status because it was observed that they are the sole providers of most households in the village.

TABLE OF CONTENTS

CERTIFICATION	ii
COPYRIGHT	iii
DECLARATION.....	iv
DEDICATION.....	v
ACKNOWLEDGEMENT	vi
ABSTRACT	vii
LIST OF TABLES	xiv
LIST OF FIGURES	xv
LIST OF APPENDICES	xvi
LIST OF ABBREVIATION.....	xvii
CHAPTER ONE	1
1.0 PARTICIPATORY NEEDS ASSESSMENT	1
1.1 Introduction	1
1.2 Community Profile of Kisarawe	2
1.2.1 Climate	2
1.2.2 Area	2
1.2.3 Administrative Structures.....	2
1.2.4 Population Characteristics.....	3
1.2.5 Main Economic Activities.....	3
1.2.6 Social Services	4
1.2.6.1 Education.....	4
1.2.6.2 Health Services	4

1.2.6.3 Water and Sanitation	4
1.2.6.4 Infrastructure	5
1.2.6.5 Telecommunication and Postal Services.....	5
1.2.7 Cross Cutting Issues	6
1.3 Community Needs Assessment.....	6
1.3.1 Research Objectives	7
1.3.1.1 Research Main Objective	7
1.3.1.2 Specific Objectives	7
1.3.2 Research Questions	7
1.3.3 Research Methodology.....	7
1.3.3.1 Research Design.....	8
1.3.3.2 Sampling Techniques	8
1.3.3.3 Data Collection Methods	8
1.3.3.4 Data Analysis Methods	10
1.4 Findings.....	10
1.4.1 Quantitative Findings	11
1.4.1.1 Findings on Person Particulars	11
1.4.1.2 Findings on Utilization of Assets and Opportunities for Income Improvements.....	15
1.4.2 Qualitative Findings	17
1.4.2.1 Findings on Factors Influencing Household Income in the Community	17
1.5 Community Needs Prioritization.....	18
1.6 Chapter Conclusion	20
CHAPTER TWO	22

2.0	PROBLEM IDENTIFICATION	22
2.1	Introduction	22
2.2	Problem Statement	23
2.3	Project Description	24
2.4	Target Community	25
2.5	Stakeholders	26
2.6	Project Goal	27
2.6.1	Objectives of the Project	28
2.6.1.1	Project Main Objective	28
2.6.1.2	Specific Objectives	28
2.7	Host Organization Profile	28
2.7.1	CBO Leadership	29
2.7.2	Vision of JUHUDI Women Group	29
2.7.3	Mission of JUHUDI CBO	29
2.7.4	CBO Objectives	29
2.7.5	Status of CBO	30
2.7.6	JUHUDI Organizational and Operational Structure	30
2.7.7	JUHUDI CBO SWOC Analysis	31
2.7.8	The Roles of CED Student in the Project	31
2.7.9	The Roles of CBO members	32
2.8	Summary	32
	CHAPTER THREE	34
	3.0 LITERATURE REVIEW	34
3.1	Introduction	34

3.2	Theoretical Review	35
3.3	Empirical Review	41
3.4	Policy Review	43
3.5	Summary of Literature Reviews	49
CHAPTER FOUR.....		50
4.0	PROJECT IMPLEMENTATION.....	50
4.1	Introduction	50
4.2	Project Outputs	50
4.2.1	Activities Performed	51
4.2.2	Output (Achievements)	51
4.3	Project Planning	51
4.3.1	Implementation Plan	52
4.3.2	Project Input	55
4.3.3	Staffing Pattern.....	56
4.3.4	Project Budget.....	57
4.4	Project Implementation	58
4.4.1	Project Implementation Report	58
4.4.1.1	Conduct Awareness Meetings with the Community of Kisarawe	58
4.4.1.2	Conduct TOT Workshops to Members of JWEG	60
4.4.1.3	Conduct Promotion Activities to Boost Sales.....	61
4.5	Summary	65
CHAPTER FIVE.....		66
5.0	PROJECT PARTICIPATORY MONITORING, EVALUATION	
	AND SUSTAINABILITY	66

5.1	Introduction	66
5.2	Participatory Monitoring	66
5.2.1	Monitoring Methods	67
5.2.1.1	Questionnaire Interviews	68
5.2.1.2	Participatory Observations (Transect walks)	68
5.2.1.3	Documentary Reviews	69
5.2.1.4	In-Depth Interviews	69
5.2.2	Monitoring Findings, Data Analysis and Presentation	69
5.2.3	Participatory Monitoring Plan	70
5.4.4	Validity and Reliability	71
5.3	Participatory Evaluation	71
5.3.1	Key Performance Indicators	72
5.3.1.1	Summative Evaluation	72
5.3.1.2	Formative Evaluation	72
5.3.2	Participatory Evaluation Methods	73
5.3.2.1	Focus Group Discussion	73
5.3.2.2	Documentary Reviews	73
5.3.2.3	Participatory Observation	73
5.3.3	Project Evaluation Summary	74
5.3.3.4	In-depth Interviews	75
5.3	Project Sustainability	75
5.4.1	Sustainability Elements	75
5.4.1.1	Financial Sustainability	76
5.4.2	Sustainability Plan	76

5.4.2.1 Sustainable Development of the Batik Project.....	76
5.4.2.2 Strategic Planning and Management.....	77
5.4.2.3 Sustainability Indicators.....	78
5.4.2.3 Number of Women Received Training on Batik Making and Entrepreneurship	78
5.4.2.3 Number of New Batik and other Income Generating Projects Established by Women	78
5.4.2.4 Increase Percentage of Household Income through Women Contribution....	79
5.5 Summary	79
CHAPTER SIX	80
6.0 CONCLUSION AND RECOMMENDATIONS	80
6.1 Introduction.....	80
6.2 Conclusions.....	80
6.4 Challenges.....	83
6.5 Recommendations.....	84
REFERENCES.....	87
APPENDICES	90

LIST OF TABLES

Table 1 Number Schools at the Village	4
Table 2: Residential Duration	12
Table 3: Respondents Marital Status	12
Table 4: Respondents Education Level.....	14
Table 5: Respondent's Gender.....	14
Table 6: Respondents Occupation.....	15
Table 7: House Ownership.....	15
Table 8: Ownership of Domestic Items	16
Table 9: Land Ownership.....	16
Table 10: Pair Wise Ranking of Community Needs.....	19
Table 11: Summary of Pair wise Ranking Results.....	23
Table 12: Stakeholders' Job Description	26
Table 13 SWOC Analysis	31
Table 14: Implementation Plan	52
Table 15: Logframe Matrix	53
Table 16: Input	55
Table 17 Staffing Pattern	56
Table 18: Batik Production Project Budget	57
Table 19 Project Ghannt Chart.....	82
Table 20: Summary of Participatory Monitoring Plan.....	70
Table 21: Participatory Evaluation.....	74

LIST OF FIGURES

Figure 1: Village Market- Kisarawe	3
Figure 2 Kisarawe Bus Station.....	5
Figure 3: Household Headships	11
Figure 4: Respondents Age Groups	13
Figure 5: Sensitization Meeting	59
Figure 6: Training Session- Classroom Teachings	60
Figure 7: Training Session- Practice	60
Figure 8 Women Prepare Batik Dresses	62
Figure 9: Women Prepare Batik Dresses	62
Figure 10: Batik Clothes in the Final Stage	63

LIST OF APPENDICES

Appendix 1: Muongozo wa Majadiliano na Wanajami	90
Appendix 2: Dodoso kwa Wanachama	92
Appendix 3: Training Evaluation Form	104
Appendix 4: Fomu ya Mahudhurio	105

LIST OF ABBREVIATION

AIDS	Acquired Immunodeficiency Syndrome
BPP	Batik Production Project
CBO	Community Based Organization
CED	Community Economic Development
CNA	Community Needs Assessment
FGD	Focus Group Discussion
HIV	Human Immunodeficiency Virus
IGA	Income Generating Activities
ILO	International Labour Organization
IMF	International Monetary Fund
LGA	Local Government Authorities
MFI	Microfinance Institution
M&E	Monitoring and Evaluation
NGO	Non-Governmental Organization
SACCOS	Savings and Credit Cooperative Organizations
SPSS	Statistical Package for the Social Science
TNA	Training Needs Assessment
VEO	Village Executive Officer
WC	Ward Councillor
WCDO	Ward Community Development Officer
WEO	Ward Executive Officer

CHAPTER ONE

1.0 PARTICIPATORY NEEDS ASSESSMENT

1.1 Introduction

This section provides an overview of the Community Needs Assessment conducted at Kisarawe village which has revealed serious economic and social challenges facing women entrepreneurs. Most women entrepreneurs at Kisarawe village lack economic incentives to establish and/or to improve their business activities and hence lead to low household income. Kisarawe Women Entrepreneurs Group is a newly formed group of women entrepreneurs who want to establish Batik business around Kisarawe village, Kisarawe district and other areas in Tanzania.

All members of the group reside at Kisarawe village. Through the discussion with the group members, it was observed that, there are various problems that hinder their economic development. Thus, they decided to unite and formulate a group which would allow them to establish income generating activities. The main motive was to improve their living standards.

With this group, members expected to receive government's assistances through local government authorities at village and ward levels. They also expected various organizations and stakeholders to notice and offer them supports

For a very long time, women in Kisarawe have struggled to enhance the quality of their life. They constantly encounter difficulties when applying for loans which are crucial to any successful businesses.

1.2 Community Profile of Kisarawe

This study was conducted in Kisarawe village, one of the 79 villages of Kisarawe district. Kisarawe district is one of the 7 districts of Coastal region situated in a vast forest land, between Pugu forest in the North East and Kazimzumbwi in the South West. The district is divided into 4 administrative divisions, 15 wards, 79 villages and 251 hamlets (Source: Kisarawe Planning Office 2012).

1.2.1 Climate

Generally Kisarawe experiences a climate which is characterised by bimodal rainfall patterns. Short rains begin towards the end of November and ends between January and February. Long rains usually start in March and ends in May or mid-June. The average temperature in the village is 29 Centigrade. The average annual rainfall is about 1.046mm.

1.2.2 Area

Kisarawe village is located at the township of the district and lies at latitude of 06-0-50 and 35-0- South of the Equator and between longitudes 38-0- and 39-0- East of Greenwich. Part of the village is mountainous covered with forest and valleys. The area is inhabited most by crop cultivators

1.2.3 Administrative Structures

Kisarawe village is found in Kisarawe ward and it is made up of six sub villages. The village administration is led by the chairperson who is supported by the village executive officer, an employee of the district council. There is also a political leader - a ward councillor who is democratically elected by the residents on a five year basis.

There is also a village council chaired by the village chairperson who is assisted by both the ward executive officer and the ward councillor.

1.2.4 Population Characteristics

According to the existing statistics available at the village office, Kisarawe village has a population of 6,744. Male residents account for 3,259 while female members of the community constitute 3,485 of the total population. Kisarawe village has a total of 1924 households. The term household refers to a family with a man, woman and children.

1.2.5 Main Economic Activities



Figure 1: Village Market- Kisarawe

Source: Field Data (2014)

Land is a major means of production in Kisarawe. Most of the villagers depend on agriculture produce to make a living. The produce is mainly for subsistence. The popular crops are cassava, maize, peas, and bananas. However, cassava and fruits are

also grown for commercial purposes. There are some villagers who practice animal rearing. The popular animals found in the village include cows, goats, sheep, donkeys, pigs and poultry. There is also fishing, mining and petty trading.

1.2.6 Social Services

Social services available in the village include education and health services and water and sanitation.

1.2.6.1 Education

Both primary and secondary educations are offered in Kisarawe. The village has three primary schools and one secondary school. All are government owned schools.

Table 1: Number Schools at the Village

	Government Owned	Private owned	Total
Primary Schools	3	0	3
Secondary Schools	1	0	1

Source: Study Findings in Kisarawe (2014)

1.2.6.2 Health Services

The village has one health facility that serves as a district hospital owned by the government. Also, there are several medical stores in the village. These pharmacies are privately owned.

1.2.6.3 Water and Sanitation

Water services in Kisarawe are provided by the Urban Water Authority and Sanitation and other development stakeholders. The utility is responsible for overall

supply of water within the urban area of Kisarawe. The sanitation facilities in this village are mainly pit latrines with a few septic tanks.

1.2.6.4 Infrastructure

In Kisarawe village, roads are accessible throughout the year. The sector of transport plays a significant role in accessing and connecting productive rural areas to potential markets in urban areas.



Figure 2 Kisarawe Bus Station

Source: Field Data (2014)

1.2.6.5 Telecommunication and Postal Services

Kisarawe village uses a post office which is located at the district headquarters. The post office serves all 79 villages found in Kisarawe district. The village has landlines telephone services available in some few offices found in the village. However, mobile phone network is available everywhere in the locality.

1.2.7 Cross Cutting Issues

In Kisarawe, like in many other areas in the country, the rate of HIV/AIDS infections has dropped significantly since 2005. The records reveal that between 2005 and 2011 the level of infections has decreased from 18% to 7.7%. The national wide awareness campaigns have successfully improved people's understanding of the pandemic and have increased voluntary counselling and testing activities.

In gender perspectives, there is imbalance in the division of labour. The number of men employed or work in the formal sectors are bigger than the number of their counterparts. Also, there is a significant number of men owning huge investments and businesses compared to women who are highly employed in the informal sectors. Most women work as petty traders, gardeners, tailors, food vendors and agriculturalists. Their economic status has increased their vulnerability and they are more likely to fall victims of the economic shocks that affect the country so often.

1.3 Community Needs Assessment

Community need assessment is an extensive study conducted by the CED student in partnership with LGA, women entrepreneurs and various stakeholders available in Kisarawe district and Kisarawe village respectively. The assessment examined socio-economic status of the residents particularly women. The study appraised women's economic status because it was observed that they are the sole providers of most households in the village.

The study also explored livelihoods opportunities that could be utilized by the community to boost up the standards of living. Thus, the research data was gathered

to determine what really functioned well and what was not. The findings of this participatory assessment led to the formulation of a project.

1.3.1 Research Objectives

1.3.1.1 Research Main Objective

To determine the intervention that could bring a sustainable economic development and improves household income to small entrepreneurs at Kisarawe village.

1.3.1.2 Specific Objectives

- (i) To identify assets and opportunities that could be utilized for economic improvements
- (ii) To identify factors influencing household income of the community
- (iii) To assess accessibility of financial and banking services

1.3.2 Research Questions

- (i) What assets and opportunities that could be utilized to enhance community's living standards?
- (ii) What are the factors influencing household income of the Kisarawe community?
- (iii) Is the accessibility of financial and banking services more difficult to women than what it is to women?

1.3.3 Research Methodology

Research methodology is a collective term for the structured process of conducting research. It consists of research design, sampling techniques, data collection methods and data analysis methods.

1.3.3.1 Research Design

The study used cross-sectional descriptive research design to gather information during the participatory community needs assessment. According to Fink et al. (1985) and Mettrick (1993), a cross-sectional design is a type of design that provides a portrait of things as they are at a single point in time and can be used for a descriptive study. The researcher adopted this design to help him collect information that would answer the questions posed in the research questions section. The researcher was able to study the subject in a completely natural and unchanged environment.

1.3.3.2 Sampling Techniques

The sample of 80 respondents was chosen to represent a section of villagers at Kisarawe village. Both purposive and random samplings were employed. A total of 54 participants were randomly picked for the household guided questionnaire interviews. The remaining 26 respondents were purposively selected to take part in focused group discussions and in-depth interviews.

1.3.3.3 Data Collection Methods

This study employed four methods of data collection namely Observation, Interview, Focus Group Discussion and Documentary Review. Checklist was employed to guide the nature of information to be collected during the interviews and focused group discussions. The following methods were used in data collection.

(a) Observation

Observation was used to reveal socio-economic status of villagers in their respective households as well in their income generating activities. The activity enabled the

researcher to double check things like villagers' ability to afford daily meals, children's school attendance, dressing, housing conditions and accommodation facilities and overall impact of income generating activities on their everyday life. This method helped to unveil sensitive issues that were not well revealed by other methods. It also gave the researcher an ample opportunity to observe directly from the community surroundings.

(b) Questionnaire Interviews

Interview was the chief method used for data collection in the pilot study; however other methods were useful in supplementing findings obtained via interviews. The interviews were guided by questionnaires developed for the purpose of getting relevant information. Respondents were interviewed in their households to avoid undue influence or unwanted consultation among them. Before conducting interviews respondents were introduced to the objectives and expected benefit of the study.

(c) Focus Group Discussion

Focus Group Discussion was employed to obtain information from respondents. Two Small informal groups (one being of women and the other one of men) containing 8 to 10 respondents each were formed to discuss and reflect on issues pertaining to their community.

(d) Documentary Review

This method was employed to obtain background information about the community profile including differential socio-economic status of the community members of Kisarawe district specifically the community of Kisarawe village. The information

collected included statistics of household economy, status of social services delivery and the well-being of the people including means of livelihoods in the locality. Documentary review included relevant reports from Kisarawe District Council and Village Executive Officer's office.

1.3.3.4 Data Analysis Methods

When the data collection exercise was completed, raw data was examined to detect errors and omission of unreasonable information. Editing was done to ensure accuracy of data, consistence, and uniformity arrangement that provided easy facilitation on coding and tabulation. The data collected are both qualitative and quantitative. Collection of data was based on the household income, factors influencing household income, the villagers' accessibility to financial and banking services and what was the community needs required to improve their living standards.

With this purpose, factors that hinder or affect household's income of the targeted population, livelihoods, access to financial and social services were investigated. Data analysis involved extracting relevant statistics for each variable in terms of frequencies as well as calculating percentages which enabled chart to be drawn by the use of Statistical Package for Social Studies (SPSS) v20. Qualitative data collected, on the other hand, were analysed theoretically

1.4 Findings

The study was carried out in the context of the community in order to ensure open discussion with the community members in their own settings. An important element

of this study was that it included strategies specifically designed to capture the views of the community members on the intervention that could bring a sustainable economic development and improves household income to small entrepreneurs at Kisarawe village. Therefore, generally, the study was to obtain socio-economic data and information on the households and village that will determine their living standards, economic activities and the participation of the community members in improving their household income.

1.4.1 Quantitative findings

1.4.1.1 Findings on Person Particulars

(i) Household Headship

The head of a household is a member of the household who is acknowledged by other members of the same household as their leader. To respond this question 69% of the respondents said husband are the head of the household, 9% of the respondents said wife and only 2 percent said children some time can be a head of family something which is very rare to happen.

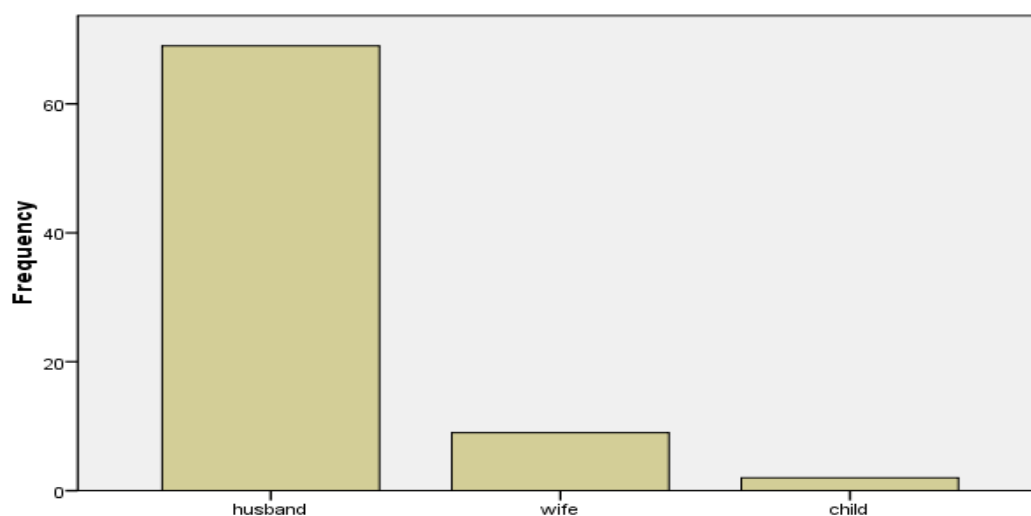


Figure 3: Household Headships

Source: Field Data (2014)

(ii) Resident in Current Villages

The study showed that the majority of households originated from the study area because most of them have been living in the village for more than 20 years. However, there are a few migrants in the village as well.

Table 2: Residential Duration

Residential Duration					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below 1 year	6	7.5	7.5	7.5
	1-5 yeas	17	21.2	21.2	28.8
	6-10 years	18	22.5	22.5	51.2
	11-15 years	6	7.5	7.5	58.8
	16-20 years	7	8.8	8.8	67.5
	more than 20 years	26	32.5	32.5	100.0
	Total	80	100.0	100.0	

Source: Study Findings in Kisarawe (2014)

(iii) Household Marital Status

As regard to marital status it was learnt that the majority of respondents, men/women were married. This was 85 percent of the total respondent. About 2.5 percent are single, 5 percent are widowed and 7.5 per cent are divorced. Diversity in the marital status of residents may affect productivity and the level of income in the community.

Table 3: Respondents Marital Status

Respondent's Marital Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	68	85.0	85.0	85.0
	Single	2	2.5	2.5	87.5
	Divorced	6	7.5	7.5	95.0
	Widow	4	5.0	5.0	100.0
	Total	80	100.0	100.0	

Source: Study Findings in Kisarawe (2014)

(iv) Age of Respondents

By looking at the age structure of respondents it helped to foresee the future trends of production. We know that residents aged between 18-40 years are the main labour force and can contribute hugely to the growth of the economy if they well utilized. See the chart below, respondents aged between 12 and 18 years had 6.2 percent, between 19 and 22 years had 20 percent, aged between 23 and 28 years had 25 percent, aged between 29 and 45 years was 20 percent and above 45 years had 28 percent.

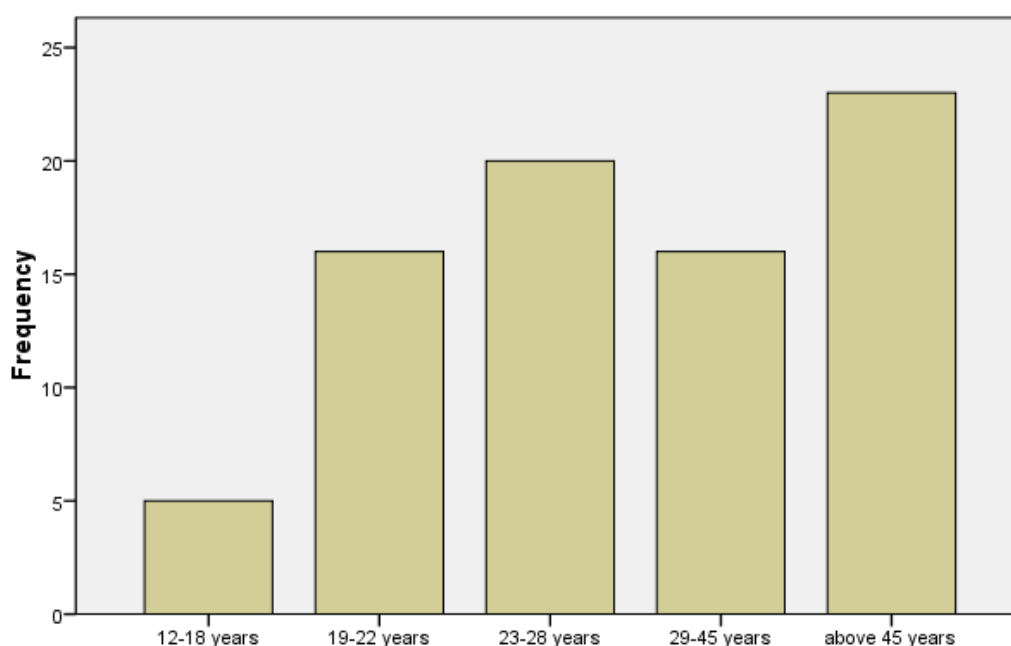


Figure 4: Respondents Age Groups

Source: Field Data (2014)

(v) Household Education Level

Education level is one of the elementary factors to consider when you take into an account the issue of economic status. Lower level of education of the respondents means lower level of economic strength of the respondents.

Table 4: Respondents Education Level

Respondent's Education Level					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary	58	72.5	72.5	72.5
	secondary level	14	17.5	17.5	90.0
	High education/university, collage,VETA	8	10.0	10.0	100.0
	Total	80	100.0	100.0	

Source: Study Findings in Kisarawe (2014)

(vi) Gender Issues

Through gender we are able to capture the issue of equality and women participation in social economic activities. Traditionally, men are considered the voice of everything in the society. This means men are the decision makers on economic and social issues. In Kisarawe, the study revealed nothing new as 51.2% indicate male domination in the community.

Table 5: Respondent's Gender

Respondent Gender					
		Frequency	Percent	Valid	Cumulative Percent
Valid	Male	41	51.2	51.2	51.2
	Female	39	48.8	48.8	100.0
	Total	80	100.0	100.0	

Source: Study Findings in Kisarawe (2014)

(vii) Occupation

The majority of respondents 51.2% are Small business dealers, while 23.8% are Farmers, 2.5% are chickens keepers, 5% are cheap Labors and only 12.5% are House wife.

Table 6: Respondents Occupation

Respondent's Occupation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Farmer	19	23.8	23.8	23.8
	livestock keeping	2	2.5	2.5	26.2
	animal keeping	2	2.5	2.5	28.8
	small business	41	51.2	51.2	80.0
	Retired	2	2.5	2.5	82.5
	Labor	4	5.0	5.0	87.5
	house wife	10	12.5	12.5	100.0
	Total	80	100.0	100.0	

Source: Study Findings in Kisarawe (2014)

1.4.1.2 Findings on Utilization of Assets and Opportunities for Income

Improvements

(i) People's Living Standards and Conditions

The ability to own a house indicates the wealth the family possesses. The table below shows there is equal ratio of house ownership between Men and Women which account for 46 percent of the population whilst only 7.5 percent shows family ownership.

Table 7: House Ownership

House Ownership					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Husband	37	46.2	46.2	46.2
	Wife	37	46.2	46.2	92.5
	Family	6	7.5	7.5	100.0
	Total	80	100.0	100.0	

Source: Study Findings in Kisarawe (2014)

(ii) Households Ownership of Disposable Assets

Analysis of assets owned by respondents again is used to describe income of the individual in relation to the quality of their living standards.

Table 8: Ownership of Domestic Items

Domestic Assets ownership					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Radio	12	15.0	15.0	15.0
	Bicycle	3	3.8	3.8	18.8
	Bed & Mattress	29	36.2	36.2	55.0
	Motor cycle	2	2.5	2.5	57.5
	TV	12	15.0	15.0	72.5
	Furniture	12	15.0	15.0	87.5
	mobile Phone	10	12.5	12.5	100.0
	Total	80	100.0	100.0	

Source: Study Findings in Kisarawe (2014)

Table 9: Land Ownership

Land owned size					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below 1 hectares	12	15.0	28.6	28.6
	between 1-2 hectares	9	11.2	21.4	50.0
	between 2-3 hectares	3	3.8	7.1	57.1
	between 3-4 hectares	4	5.0	9.5	66.7
	more than 4 hectares	12	15.0	28.6	95.2
	Unknown size	2	2.5	4.8	100.0
	Total	42	52.5	100.0	
Missing	System	38	47.5		
Total		80	100.0		

Source: Study Findings in Kisarawe (2014)

(iii) Ownership of Other physical Assets

Land ownership is a necessary prerequisite for economic development especially in the rural sector. With land you can cultivate, engage in livestock keeping and also do some other economic activities. The size of land one owns matters to the economy.

1.4.2 Qualitative Findings

Qualitative analysis entailed interpreting data collected during the course of qualitative research. In qualitative analysis, both visual and narrative data was analyzed accordingly. Focus Group Discussions, In Dept Interviews and Observations methods were used to collect data for qualitative analysis.

1.4.2.1 Findings on Factors Influencing Household Income in the Community

In the study area, the main sources of income for villagers are agricultural produce, livestock and small businesses. Some residents cultivate and sell the crops and raise their income. Majority of the respondents own land which they use for economic activities with between 3 and 4 hectares so they use it for agriculture activities. Others deal with small business such as shops, restaurants, tea cafes and others small businesses dominate in the study area. The keeping of livestock is done by a small percentage of the villagers. Other activities include mining, casual labour, petty trading and charcoal burning. The nature of these activities influences the conditions of living of the people in Kisarawe village. One respondent confirmed that some development indicators are conspicuous in the villages. He said:

“We have mobile phones that help us to contact traders when our produces are ready for market. Approximately 75 percent of villagers possess mobile handsets, and all major network providers are reachable.”

(i) Findings on Community's Accessibility to Financial and Banking Services

Formal financial institutions like National Microfinance Bank (NMB), and Savings and Credit Cooperative Societies (SACCOS) were available in the study area. However, the study reveals that access to formal financial services by households is still weak. Sources of credit are largely from SACCOS, relatives and friends, and other sources.

A substantial proportion of households (42.5%) in the study area had no access to credit facilities possibly due to a lack of sound collateral and higher interest rates. The results depict that those working in small and medium enterprise (SMEs) sectors are still facing a major constraint in accessing formal financial services despite their availability in the study area.

This may in turn limit their capacity to survive, prevent them from upgrading their business skills and even in many cases, block expansion of their markets and improved management towards raising their productivity; all of which form the basis for successful enterprise and hence an increased households' incomes. Lack of access to credit reflects the reluctance by the commercial banks to give loans to these traders possibly because of the high risk of default.

1.5 Community Needs Prioritization

The community of Kisarawe made a prioritization of issues that if well implemented can increase their income. The prioritization exercise was conducted by the researcher and participants were the community members (group of women entrepreneurs, LGAs and a few invited stakeholders).

Table 10: Pair Wise Ranking of Community Needs

Problems	Increased Income	Effeciency Marketing System	Increased Access to loans	High level of Literacy	Increased Business Skills	Score	Ranking
Increased Income		Increased Income	Increased Income	Increased Income	Increased Income	4	1
Effeciency Marketing System	Increased Income		Increased Access to loans	High level of Literacy	Increased Business Skills	0	5
Increased Access to loans	Increased Access to loans	Effeciency Marketing System		Increased Access to loans	Increased Access to loans	3	2
High level of Literacy	High level of Literacy	High level of Literacy	Increased Access to loans		Increased Business Skills	2	3
Increased Business Skills	Increased Income	Increased Business Skills	Increased Access to loans	High level of Literacy		1	4

Source: Field Findings (2014)

During this activity, the researcher asked participants to rank the problems revealed from the CNA findings. A pair wise ranking technique was employed and the researcher posed questions such as "What is more important to start with, low income or limited access to microcredits", "what will be easy for the community to accomplish, provision of trainings on business and entrepreneurship skills or setting up efficient marketing system?"and so on.

The major concerns/issues the community identified were low level of income, lack of business and entrepreneurship skills, limited access to microcredits, low level of education and inefficient marketing system. The Table 10 shows the points each problem scored. The problem ranked high was used to design a project.

1.6 Chapter Conclusion

The participatory needs assessment was conducted professionally. All questionnaires and checklists were pre-tested before hand. The data collection exercise observed confidentiality issues which ensured accurate and reliable results were obtained. The study used cross-sectional research design whereby 80 respondents were randomly and purposively selected as sample. At least four research methods were employed; participatory observations, questionnaire interviews, FGDs and documentary reviews. Data was analyzed thematically for qualitative findings and SPSS was, on the other hand, used to quantitative analysis. The findings were in doubts viable and reliable.

A number of problems were uncovered which the community sat down to prioritize them. The problems stressed the community as revealed by the participatory needs

assessment included low level of income, lack of business and entrepreneurship skills, limited access to microcredits, low level of literacy and inefficient marketing system. This research focused on economic sector to be precise.

Considering the prevalence of income poverty in Tanzania is still high, immediate intervention was required to help women in Kisarawe improve the living standards. The research findings revealed women are the main providers at the households in the village. Their engagement in income generating activities is higher compared to men. This made them the ideal beneficiaries of the CED project.

CHAPTER TWO

2.0 PROBLEM IDENTIFICATION

2.1 Introduction

Chapter two presents details of the areas identified during the assessment. These are the areas that required an immediate project intervention. According to the National Bureau of Statistics, “the unemployment rate in Tanzania was estimated at 10.7 percent in 2011. Historically, from 2001 until 2011, Tanzania unemployment rate averaged 11.8800 percent reaching an all-time high of 12.9000 percent in December of 2001 and a record low of 10.7000 percent in October of 2011.” To reflect the reality, the participatory community needs assessment scrutinized economic strengths and weaknesses of Kisarawe village in order to plan and design a project that really provides solutions to women’s economic woes.

Kisarawe’s economic strength lies on businesses and trades conducted in the locality. There are various economic activities executed by women. However, almost all of the IGAs they implement in the village face various hindrances which prove costly to their financial lives. Women find it difficult to secure loans and when they do, they fail to utilize them properly. Most of them have high level of illiteracy and that contributes to their persistent income poverty.

Before the study was conducted, the researcher paid a visit to observe the real situation. In his visit, he saw different types of items sold by the village women including Batik clothes. He conducted in-depth discussions with some of the women traders. From there; he conducted a proper study investigation. In the assessment,

the researcher intended to uncover issues related to accessibility to loans and the technical know-how required to run those kinds of microbusinesses. The researcher also, aimed to investigate types of targeted markets for the finished goods, personnel that women need for their businesses to run properly and the type of equipment and raw materials they use in productions.

The study was then conducted and five problems were revealed. All problems were interconnected. Low level of income was ranked high followed by limited accessibility of microloans. The researcher together with selected participants designed a Batik Production Project as a tool to confront the low level of income among women. Other identified problems were also addressed because of the interconnectivity and relationship they have with the prioritized issue. Project beneficiaries gained skills on marketing, trade, budgeting and administration which are crucial for the sustainability of the project.

Table 11: Summary of Pair wise Ranking Results

Problems	Number of Times Preferred	Rank
Low level of income	4	1
Limited access to microcredits	3	2
Low level of literacy	2	3
Lack of business and entrepreneurship skills	1	4
Inefficient marketing system	0	5

Source: Field Findings (2014)

2.2 Problem Statement

This research was conceived out of many unanswered questions. The total of challenges that face the women groups visited during the CNA brought curiosity

over issues such as: how can the women be enabled to benefit from the undertaking? How can their expertise in the business be encouraged and promoted? How can marketing and distribution of batik from Kisarawe be enabled to reach and attract wholesale and retail customers outside the district?

Therefore, from the foregoing, one can state the problem behind this study as “how could batik businesses run by women groups in Kisarawe be transformed into profit making projects?” the researcher believed that if the environment surrounding the entrepreneurs was improved, there was a high chance of helping the women groups and other stakeholders to get involved in the economic activities that yield good returns. Unfortunately, there are still gaps that require time and project investments to fill them. The project managed to a certain degree to improve the lives of women in the village. More collective efforts still required to end the so called persistent income poverty among women in the Kisarawe district. This project made a call that stakeholders and development partners need to answer so that the community could receive adequate supports.

2.3 Project Description

The title of this project is Batik Production Project (BPP). This project targets to bring about economic sustainability among women groups and the community in general. The project is a community based initiative with the sole purpose of uplifting the welfare of the community members. It is implemented at Kisarawe town centre - a location which is accessible to potential market points such as district bus stand, town market, district council offices and other government offices. The primary beneficiaries of the products of this project are the district residents.

JUHUDI Women Entrepreneurs Group (JWEG) was chosen to implement the Batik Production project. Selection of the group was done after a consultation with village leadership and other involved stakeholders. The group is registered and it has its own premises. It has a stable leadership and well-trained members. It is the researcher hope that JUHUDI Women Entrepreneurs Group will easily continue to run the project and achieve expected results. This is because the group received sufficient knowledge and acquired proper skills during the trainings.

2.4 Target Community

The target community of this project is women entrepreneurs at Kisarawe village. The focus was put on fifteen members of JWEG who are the project beneficiaries,. The CNA assignment revealed that for the village to have better standards of living they must raise their income. Women were ready to make this happen through batik business. Since a project of this nature requires deep involvement and systematic management of plans, JUHUDI Women Entrepreneurs Group created a good management and supervision structure.

The group has a management bench composed of the General Manager who has administrative qualities. Also, there are marketing manager, production manager and finance manager. At production level, there are several supervisors who have skills to coordinate and direct production of batik. They work closer to an experienced and well-motivated woman who runs the daily productions.

Occasionally, all the members meet in various training and planning committees where emerged issues and concerns are addressed and presented. With kind of team

that each individual performs her duties perfectly, the project is assured of a long term operation and success.

2.5 Stakeholders

This project included the following stakeholders: Financial institutions at Kisarawe district (Banks, SACCOs, Savings and Credit Cooperatives and Viccoba), extension staff from the Local Government Authority (LGA), Batik retailers, Women Groups and other interested NGOs. These are people who contribute in one way or another to the success of batik venture. They assume the following roles and expectations:

Table 12: Stakeholders' Job Description

No.	Name of Stake Holder	Role of the Stake Holder	Expectations
01.	Kisarawe Local Government Officers Development officer, Trade officer, Health officer and Revenue Authority	1.1 Provision of technical support to the CBO's 1.2 Capacity building to CBOs in terms of entrepreneurial operational skills 1.3 Promotion of women activities through acknowledgement and advertisement 1.4 Promotion of groups through recommendations of finances. 1.5 Financial support through petty cash donations and awards	Growth of the project Chance for sustainability Increased of tax base and revenue of the district Growth of group membership Increased knowledge among the women due to consultations
02.	Financial Institutions		
	Banks, SACCOs, and VICCOBA	2.1 To provide micro loans to the groups as well individual members. 2.2 Provide capacity building training workshops that offer entrepreneurial skills 2.3 Investing into the business particularly some individuals	Increased percentage of loans secured Increased number of memberships Financial investment Corporate responsibility

03.	JUHUDI Women Group		
	Group Members, Other Stakeholders	3.1 Cottage production of batik 3.2 Organizing the technical and operational part of batik production 3.3 Sourcing clients and selling of finished products 3.4 Advertising their products	Increased productivity Improvement of production technology Increase of marketing Wide outreach of batiks Improved household income among community members
04.	Batik Sellers		
	Wholesalers Retailers Vendors	4.1 To distribute batik to the consumers 4.2 To facilitatesales and purchase of batik products 4.3 To promote and advertise the business through links and networks	Quick Marketization Assured market Widest outreach of the product
05.	Interested NGOs		
	CWT, WAMA, and FEMACT	5.1 Promote the outputs of women of Kisarawe. 5.2 Lobby financial institutions to grant credits to women initiatives. 5.3 Advocate for better policies and non-tax environment for small initiatives	Widening knowledge of the business Acting as referees Activism for business interests

Source: Field Findings (2014)

2.6 Project Goal

The goal of this project is to improve women's economic stability by imparting knowledge and skills essential for exploiting livelihoods opportunities surrounding them. This ultimately aims at improving the living standards of the women in the community. Establishment of JUHUDI Women Entrepreneurs Group project creates a reliable production and marketing mechanism. The project allows progressive economic development of the women better than before this project was brought up. This is because it provides an exposure to the improved productive and marketing skills applied by the women group members.

2.6.1 Objectives of the Project

2.6.1.1 Project Main Objective

To lessen household income poverty among women's communities by enhancing their livelihoods skills through entrepreneurship and Batik making trainings.

2.6.1.2 Specific Objectives

- (i) To raise women's income by 50% through sales of Batik by August 2015.
- (ii) To conduct 4 training workshops on Batik Making and Entrepreneurship to 15 members of JWEG by June 2014.
- (iii) To sell 60% of the first produced products to community villagers by October 2014.
- (iv) To raise 5million to boost capital through loans and financial assistance from stakeholders and MFIs by November 2014.

2.7 Host Organization Profile

The host organisation for this project is the Kisarawe village government. Administratively the village is led by the chairperson who is supported by the village executive officer, an employee of the district council. There is also a political leader – a ward councillor who is elected by the people on a five years basis. There is also a village council which is headed by the village chairperson supported by the ward executive officer and the ward councillor.

According to available statistics from Kisarawe Village office, the village has a population of 6,744. Out of the total population, 3,259 account for male and 3,485 are female. Kisarawe village has a total of 1924 households.

2.7.1 CBO Leadership

The CBO, though having no strong bureaucratic leadership, is having a strong mobilized leadership of five persons. One is a chairperson; another is a deputy chairperson below are the secretary, an accountant and one production expert. All these upper positions are held by experienced women who have been in different businesses for more than five years. There are two women who act as marketing supervisors. They deal with issues regarding client sourcing, product distribution and general marketing of JUHUDI products.

2.7.2 Vision of JUHUDI Women Group

To make sure that batik making is facilitated in order to ensure maximum returns from the business for economic advancement of its producers.

2.7.3 Mission of JUHUDI CBO

JUHUDI aims to become a leading organization in producing the best batik products that have exceptional quality and attract potential consumers.

2.7.4 CBO Objectives

1. To support each other in terms of required production strategies and skills.
2. To establish a revolving fund and capital investment in which group members can access money for production activities.
3. To establish a network of highly potential buyers.
4. To collaborate among themselves and other stakeholders in a way that creates success.

2.7.5 Status of CBO

The CBO is registered and holds all the features of a functioning initiative. It has a strong leadership that has managed to run production activities that generates income so far. Initial capital was raised through individual contributions of the members and strategic resource pooling. The organization has plans to operate a corporate account that will help them secure massive loans from banks and reputable credit societies.

2.7.6 JUHUDI Organizational and Operational Structure

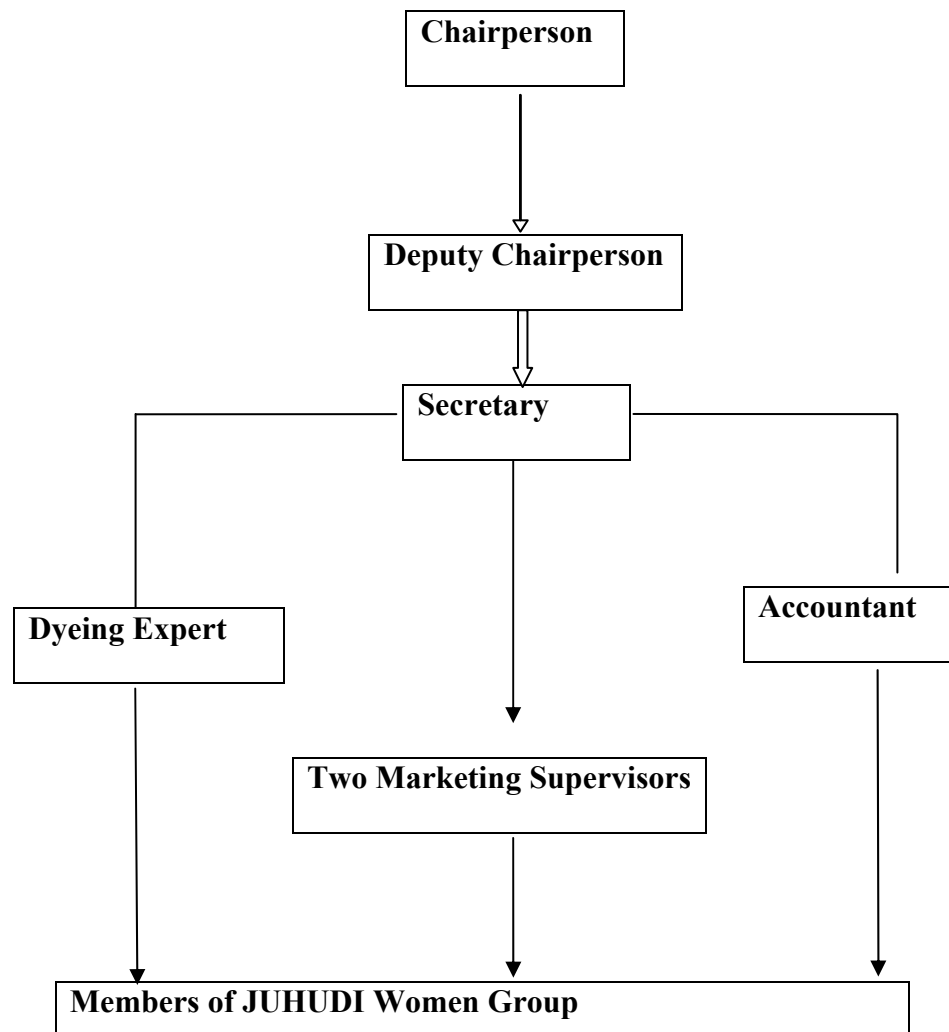


Figure 2.1: JUHUDI Organizational and Operational Structure
Source: HWEG (2014)

2.7.7 JUHUDI CBO SWOC Analysis

The Strengths, Weaknesses, Opportunities and Challenges of the CBO were identified as follows:

Table 13 SWOC Analysis

No	Strengths	Weaknesses	Opportunities	Challenges
1.	High motivation among the members	Limited production skills among members	Members are willing to learn Expert trainers are ready to volunteer There have been some workshops	Organizational and team work mobility is still a challenge
2.	Financial Institutions are interested with JUHUDI and are ready to fund them	Loan management skills is low among the members	Loans with interest rate are available and can be secured	With big capitals and overproduction, market need will grow
3.	High security for project assets	Expansion of the project will need expensive yet remote premises	Current location is still highly accessible and attractive to customers	New locations can be secured but will be remote without good infrastructures
4.	The majority of the beneficiaries are around and producing at a full time base	The quality of products is not yet of high standard	There is a high chance for quality to improve through trainings	The trainers are volunteers thus they sometimes have limited times.

Source: Study Findings (2014)

2.7.8 The Roles of CED Student in the Project

The role of CED student's in this study was to make sure that plans and activities were implemented as planned. This included doing the following:-

- (a) Mobilizing and creating awareness among the members of JUHUDI Women Entrepreneurs Group.
- (b) Facilitating capacity building of the leaders, producers, marketers, and project staffs.

- (c) Providing consultancy services to the CBO leaders on seeking resources.
- (d) Facilitating purchase of project tools and equipment by investigating better suppliers and linking them to JUHUDI Members.
- (e) Collaborating with the CBO leaders and other professionals on conducting monitoring and evaluating of the project.

2.7.9 The Roles of CBO members

- (i) To participate in the trainings
- (ii) To participate in the community mobilization and awareness activities
- (iii) To promote, advertise and market the products.
- (iv) To seek for material and moral supports from stakeholders and development partners.
- (v) To purchase equipment required to successfully execute project activities.
- (vi) To collect and supply batik products as ordered by customers.
- (vii) To perform administration and management of the project in all its phases.

2.8 Summary

In brief, chapter two covered the identification of the problem and examined the statement of the problem. It also explained in details the target community, stakeholders, project goal, objective and activities as well as host organization/ community.

Then, in collaboration with Juhudi Women Entrepreneurs Group, the project was established. The targeted impact was to enhance women's living standards through

sales of batik dresses. A total of five problems were identified and income poverty (low level of income) was prioritized for an intervention. Batik Production project was designed to address this problem. Through project activities women improved their living standards.

CHAPTER THREE

3.0 LITERATURE REVIEW

3.1 Introduction

This chapter reviews literature works related to this research project. It goes back to various published and non-published studies that in one way or another provide useful information that contribute to the construction of the project. The chapter reviews theoretical and empirical literatures as well as policy documents that fall in the similar line as this study.

The review is entirely based on the fact that previous academic works with remarkable magnitude must in one way or another have their quality shared with the new studies by providing guidance to them. It was therefore vital to go through various literature and grab useful knowledge and experiences.

In this chapter, the review's concentration is directed towards areas such as the theories put forward to explain the position of women in the trade industry. This aimed to envisage the possibility of enhancing households' income by analysing publications with rich information of the similar topic. It also went through empirical literature by scrutinizing projects of similar nature or those which are closely related to the topic.

To ensure the project does not violate municipal laws and regulations, the literature review went through policies and strategies from the government as well. CED project had to adhere to directives which are from the central authority. The project has to contribute to the national goal of alleviating poverty.

3.2 Theoretical Review

According to James (2006), a theory is “a set of statements or principles devised to explain a group of facts or phenomena, especially one that has been repeatedly tested or is widely accepted and can be used to make predictions about identified phenomena.”

In addition, according to Thomas (2007), a theory “is a body of abstractions that emphasizes the interpretative and generalizing nature of facts about phenomena.” A theory can be a body of knowledge, which may or may not be associated with particular explanatory models. To theorize is to develop this body of knowledge.

Since Batiki Production is a new form of entrepreneurial undertaking in many areas of Tanzania, it is quite difficult to find literatures which are directly related to the venture. Batik is a Javanese (from the island of Java, Indonesia) method of producing designs on fabric by using a wax resist (Katherine *et al.*, 2009). Once the fabric is painted with wax designs, it is placed in a dye bath where only the areas with no wax are dyed. Batik masters can produce complex designs by layering colours and using cracks in the wax to produce fine detail lines. Even if you are not a master, you can get some great effects using just a few materials and a creative spirit (Rubeinstein *et al.*, 2011).

The above quotes provide proves to the statement that claims Batik is an imported technology. Batik was localised in the country after it was imported from Java, Indonesia. It is a localised technology that for a great part applies manual technology to dye fabrics into aspired colours; lay outs and designs (Rubeinstein *et al.*, 2011).

In principle therefore it is a small scale production since it involves no specialized technical facilities. There are no clearly known reasons as to why in Tanzania women are the mostly engaged with the undertaking compared to men. Be it in rural or urban areas, the majority of Tanzanians involved in Batik production are women.

Unfortunately, because the undertaking is predominantly under women, it suffers the same challenges that women face in other parts of not only Coastal region but Tanzania at large. The problems of project management, funding, expertise and marketing are the leading ones (UDEEC, 2002).

The International Labour Organization (ILO) research has theorized that a number of obstacles are impediments to the performance of women entrepreneurs in Tanzania. These include limited human capacity in terms of skills and knowledge; limited access to support services, including finance, technical and management training; limited advocacy capacity; and a cultural environment which makes it more difficult for women to start and run enterprises (ILO, 2001).

The same ILO report indicates that, “despite these problems, some women manage to develop from informal economic activities at the micro-level to formal small and medium enterprises, and in the process demonstrate “upward mobility”. However, there is no information on how these women manage to do so give the constraints that they face” (ILO, 2001). This being the case, it is theorized that some unknown yet local circumstances may prove to be the reason for this (Ibid.). The organization argues on the following:

(i) Motivation and Process of Starting Business

Most women entrepreneurs are engaged in business as a way of creating employment for themselves. Other motives include supplementing income, security, enjoyment of the work they are doing, use of existing competencies and doing business as a hobby. Most start informal activities at home either as hobbies or means of meeting household needs and later develop these into serious business activities. Early socialization and role models play a big part in motivating women to start businesses. Factors helpful in starting and developing such businesses include skills and competencies acquired prior to starting the business, financial and non-financial support from family and friends, and availability of capital, equipment and working tools.

(ii) Incidence of Upward Mobility

Women entrepreneurs in the many sectors have experienced significant upward mobility in terms of formalization, employment growth, type of premises and equipment used, and size of businesses established, etc. Some operate more than one business in order to diversify risks, ensure a constant flow of income, or as a way of growing. Others decide to concentrate on one activity in order to effectively manage it, along with family responsibilities.

Most of the women intend to make new investments, recruit more workers, and expand the range of products in the near future. Factors that have facilitated growth include access to finance; advice given by friends and relatives; moral support and encouragement from spouses, friends and family members; competencies acquired

prior to starting the business, and various strategies adopted by the women entrepreneurs themselves during the course of running business.

(iii) Access to and Impact of Business Support Services

(a) Training and Technical Services

A number of the women involved in some businesses e.g. foods, has received technical and business management training. However, access to business skills training is often limited by lack of awareness of existing training opportunities as well as limited time available for women to attend training. There are not many local institutions offering training on beauty care and fashion design and hence women in these sectors are sometimes forced to or recruit skilled employees.

(b) Marketing Information and Advisory Services

Some women entrepreneurs lack the skills and information required for them to take full advantage of market opportunities. The few who have participated in trade fairs have seen significant positive impacts on their businesses as a result. Thus it remains clear that those who get exposed to good market or get chance to be advertised are the ones who do well.

(c) Business Associations

Awareness and membership to business associations is low. Very few of the women in tailoring, Batiki and beauty care have joined associations. Some have negative attitudes towards associations, while others are unaware of the existence or importance of the associations. Those who know and use these associations excel better.

(iv) Constraints to Upward Mobility

Constraints to upward mobility of the women-owned MSEs include limited access to finance, bureaucracy, competition, harassment and corruption by licensing and tax officials, perceived unfair tax levels and tax enforcement procedures, and time taken in fulfilling social/cultural responsibilities. For growing medium-small enterprises (MSEs) the main problem is being able to access loans appropriate to the size of their enterprises.

This is because the relatively large loans needed are not available from microfinance initiatives (MFIs) and most of the women lack collateral demanded by banks. Those in tailoring and beauty care face stiff competition in recruiting the few skilled tailors and beauticians in Tanzania and as a result of the bureaucratic procedures encountered when trying to recruit foreign workers.

Gender-related problems cited include women entrepreneurs being subjected to pressure to offer sexual favours to corrupt government officials; lack of property rights over assets which could be pledged as collateral (even being disallowed to use own properties as collateral!); lack of confidence in women by bank officers; discouragement from men when starting or formalising businesses, and inadequate management cover during maternity leave.

Sometimes clients and suppliers require that the women entrepreneurs' spouses make decisions. Finally, cultural values restrict women from socialising in the business context with men, and hence from broadening their networks that could be useful in business.

(v) Women's Strategies for Success

To overcome the various challenges that they face, women entrepreneurs who have become upwardly mobile have adopted a number of effective strategies. These include:

(a) Financing

To address the problem of collateral, some women have been using friend's properties to pledge as collateral while others have been strategically building up assets (e.g., fixed deposit, equipment) gradually and then using them as collateral.

To deal with the problems of costly procedures and small loans from MFIs, some started borrowing small sums and repaying the capital and interest quickly in order to graduate to bigger loan sizes, which is what they need to develop their businesses. Others have used their trusted assistants to attend the frequent borrowers' meetings. They have also tried to minimize the need for external financing through very careful management of cash.

(b) Marketing

Many of the upwardly mobile women have been developing a knowledge of needs and tastes of their customers, maintaining quality, advertising their services in mass media; attending trade fairs, recruiting and retaining highly qualified staff (sometimes from outside the country), and motivating their employees to deliver the best services possible. To circumvent the high cost of advertising in mass media, some have used greeting cards as a means of advertising!

(c) Dealing with Unfriendly Laws, Regulations and Bureaucracy

Some of the successful women have demonstrated firmness when confronted with officials who harass them. They have kept good records of financial performance and used these to convince tax officials of their appropriate tax liabilities. In some cases, they have had to engage in bribing the officials. Some have been operating informally until they were able to meet licensing requirements, while using a women's business association as a cover for unlicensed activities!

(d) Dealing with Gender-Related Problems

Many of the women entrepreneurs who have become successful make sure that they are open and transparent to their spouses in order to cultivate their trust and co-operation. Some run the business independently from the husband to minimize his influence. Others focus their time and effort on one (or a few businesses) in order to be able to develop it while still taking care of their family.

3.3 Empirical Review

Tanzanian women are involved in multiple activities albeit of a very low rate. This is mostly noted as one explores the nature and types of works in which women are involved. Food vending, mostly known as 'mama lishe', has a majority of women in both rural and urban areas. Other activities with majority women are: batik business, 'genge' business, crops selling, fish selling, fruits business and small shops, mainly retailing. It should be noted that the actual engagement among Tanzanian women is basically of low standards that do not promise growth but earning daily bread (MKUDIWODEA 2009).

Women's economic empowerment is arguably the biggest social change of our times (The Economist, 2010). In most parts of Tanzania, women operate through the use of small loans. Small loans make a very big positive difference in the lives of poor women who, otherwise, have no income of their own e.g. funds from Pride Tanzania Limited, FINCA Tanzania, SACCOS and VICOBA's. According to Tembo (2011) many of the women who receive loans from micro-financiers are single mothers struggling to raise children on their own. They are also women wanting to contribute to the education of their children in the future.

Most of the women who receive micro loans to start up micro businesses fail to progress. They lack proper skills and technical knowhow essential for running businesses successfully. They also lack exposure that plays a critical role in accelerating the trading activities (Tembo 2011).

It has been estimated that women constitute 43% of all entrepreneurs in Tanzania (African Development Bank and ILO study 2004). However, women continue to face socio-cultural obstacles as well as legal, regulatory and administrative barriers which prevent them from participating on a gender-equal playing field. Women work generally in low growth areas where financial returns are much lower than that of their male counterparts. There is a great need for more information and understanding on the situation female entrepreneurs' face (EFG 2009).

Although women account for about 43% of micro and small enterprises in Tanzania, such enterprises tend to be in informal, micro, low growth, low profit areas, where competition is intense e.g. food vending, tailoring, batik making etc. the start-up

capital required is low making it easier to start a business in these sectors (ILO 2003).

‘Gender Entrepreneurships and Competitiveness in Africa’ claims that barriers to entry present greater obstacles for women than for men. Women generally lack the capital and often the expertise to set up larger scale businesses. Many micro businesses only provide a hand to mouth existence and the various barriers to growth trap women to a low economic level from which they are unable to break free (Bardasi *et al.*, 2008).

Many women have been socialised into doing certain types of activities since their childhood, which is then reflected in their choice of business activities (UDEEC, 2002). Unfortunately, such activities also tend to be the least profitable. The total constraints observed against women entrepreneurship in all categories here in will be rationalized as this study progresses.

3.4 Policy Review

The entrepreneurial struggles among the Tanzanians are of a long time. Policies and regulations have been drafted and influenced through different periods by different actors and stakeholders. The review below provides a summary of the history as drafted in various policy documents:

(a) During Colonial Period

During colonial days, indigenous productive activities were suffocated by colonial regulations and stiff competition from imports thus policies were adopted to ensure

colonies remain as producers of raw material for use in industries in Europe, and, consequently, dependent on manufactured goods from colonial masters. There was a deliberate policy to limit participation of indigenous Africans, and to a lesser extent, Asians, in business activities. Thus, manufacturing, importing and exporting, banking and insurance were mainly done by Caucasians. Asians, most of who had been brought in to work as clerks during railway construction projects in the early 1960s, were encouraged to operate as sub-wholesalers and retailers. Arabs operated mainly as retailers.

Africans participation in business was restricted to very small firms, such as duka (tiny shops). At independence, the indigenous population was just as marginalized in their own country as the economy was in the international market. For example, in 1961, about 34,581 Africans and 7,500 Asians held retail trading licenses, but Asians handled well over two-thirds of the trade volume (Rweyemamu, 1979).

However, the social and economic context created in various parts of the country presented different opportunities for the development of entrepreneurship. For example, European missionaries and farmers settled in some mountains areas of the country (Kilimanjaro, Tukuyu, Bukoba and Songea), they introduced Christianity, education and commercial agriculture. They also encouraged the local population to cultivate commercial crops and establish cooperatives. This development not only inspired the local population and exposed them to new desires and opportunities, but it also led to land shortages which forced them to think and act in non-traditional ways in pursuing of livelihoods and “success.”

(b) Post-independence and Socialist Era (1967-1985)

Tanganyika's first five-year development plan (1961-1966) envisaged developing the economy by attracting foreign direct investment (FDI). Towards the end of the five-year period, it was apparent that the expected FDI was not flowing in as expected. In 1967, the government officially adopted a radical transformation to a socialist development strategy, through the Arusha Declaration. Activities categorized as constituting the "commanding heights" of the economy, including banking, import-export, insurance, large houses, farms, schools and hospitals were nationalized. The government invested heavily in the nationalized entities as well as new ones.

Consistent with the socialist policy, private business entrepreneurship was actively discouraged in favour of government, community-based or co-operative-owned ventures. Regulations were introduced to burn civil servants and leaders of the ruling party from engaging in business activities. Since all educated Africans were civil servants, this means that, business activities were left to Asians and those indigenous people who had no job opportunities, and these tended to be people who had no substantial education.

Theoretically the socialist policy encouraged peoples' participation in decision making. However, in practice, the government embraced a centralized; mainly top-down decision-making approach. It made a whole range of decisions, from who should go to which school or college, where one had to live, crops to be grown, their prices and where they should be sold, salary levels, etc. a culture of dependency on the state and unquestioning obedience took root in all walks of life. This contributed

to stifling development of entrepreneurial values such as initiative, willingness to take risks, need for achievement and related competencies.

The break-up of East African Community in 1977 coincided with a combination of other unfortunate events heralding a long economic crisis in Tanzania. The events included the international oil crisis of the early 1970s and a costly war between Tanzania and Uganda in 1978/79. The economic crisis was manifested by a serious shortage of foreign exchange and consumer products, industrial capacity under-utilization, inflation and decline in real purchasing power among wage earners, forcing them to undertake petty business activities to supplement their meagre earnings. Similarly, real crop prices dropped compelling peasants and their dependants to diversify income sources by engaging in small ventures within the rural areas or in urban centres.

The response of the citizen to the crisis demonstrated that even the socialist policy had not completely subdued the entrepreneurial agility of the society. Tanzanians from all walks of life responded to challenges by establishing makeshift backyard factories, smuggling goods from neighbouring countries or hoarding whatever little was available from the local industries and selling the same at exorbitant prices.

Others established informal agricultural activities, animal husbandry, retail and other projects to supplement the dwindling formal incomes and take advantage of the failure of state companies to meet the basic needs. However, this “second economy” met strong resistance from the state which only saw its dysfunctional role. The informal private business activities were seen as being in conflict with country’s

resolve to build an egalitarian society, as it created a class which owned no allegiance to the goals of the society (Maliyamkono and Bagachwa, 1990).

In 1983, the government implemented a ruthless campaign against ‘economic saboteurs,’ confiscating property and arresting business operators of different kinds. As Maliyamkono and Bagachwa (1990) noted, the dysfunctional approach to the second economy failed to distinguish elements within the second economy which constituted potential assets and those which were socially and economically detrimental to the development of healthy economy. The crackdown on economic players in 1983 delayed the social and political legitimization of entrepreneurial activities in Tanzania.

(c) Liberalization and Economic restructuring (1986 to date)

The economic crisis that began in the mid-1970s intensified in the early 1980s, forcing the government to liberalize trade and start implementing a radical transformation programme with the urging and support of the World Bank and the International Monetary Fund (IMF) from 1986. The Economic Restructuring Programme involved liberalization of virtually all sectors of the economy and privatizing and nationalizing employment in the public sector. Under the ERP, the government gradually changed its economic policy from reliance on state-run enterprises to promotion of foreign investment and local entrepreneurship. The private sector is now seen as the engine of economic growth and the role of government has been redefined to focus on facilitation rather than direct ownership and operation of enterprises.

The reforms did not fully ease the problem of low salaries. On the contrary, the retrenchments, freezing of employment, privatization of state enterprises and disengagement of the government from some activities led to substantial job losses and limited openings for school and college graduates. Their most pronounced effect has been a substantial net increase in the number of people whose only means of survival is self-employment.

Most of those who cannot find jobs as well as salaried workers have, out of necessity, started micro and informal businesses to enable them to eke out a living. Aware of its limitation to help out in the situation, the government started encouraging workers to do so. For example, in 1992, the government deliberately reduced the working week by half a day to give employees more time to engage in income generating projects to supplement their official incomes. This played a significant role in enhancing the legitimacy of entrepreneurship activities.

Since the mid-1990s, entrepreneurship as a career has been acquiring increasing legitimization. The proportion of individuals' consciously choosing self-employment, even among the highly educated, has been increasing. For example, while a 1991 survey of the informal sector (URT, 1991) did not record any University graduate, a 1995 study (URT, 1995) recorded 1582 graduates in the sector.

In a 1997 survey of University of Dar es Salaam (UDSM) students by the Faculty of Commerce and Management (FCM, 1998), 81% of students indicated that they were interested in setting up their own enterprises. In a tracer study of the FCM Alumni

(Kaijage, 2000) “entrepreneurship” was rated second (next only to computer-related courses) among aspects that were very important but not significantly covered in the B Com programme. In a 2004 survey of final year students, Mufa (2005) found that the proportion of those running businesses while studying had increased from 7% in 1997 to 16%.

3.5 Summary of Literature Reviews

This chapter reviews what is already known as related to the study on hand. The theoretical reviews affiliated the analysis with the hypothetical and assumption that envisaged successful entrepreneurial activities in the country. Since Batik production among Tanzanian women draws extensively on the general nature and condition of entrepreneurship in the country, the empirical reviews and policy framework reviewed here in took a general path. The last two have made a great stride to try to understand how the actual reality of making business in Tanzania is in order to understand the strengths, weaknesses, opportunities and challenges available for the envisaged Batik undertaking.

CHAPTER FOUR

4.0 PROJECT IMPLEMENTATION

4.1 Introduction

This chapter presents the original plan and the actual implementation of the project. It is a report that examines the impact of the project and how the results were achieved. It also analyses products and outputs and the planning of the project including project inputs, staffing pattern and the budget. The project was designed to reflect the number one priority problem mentioned during the needs assessment. Low level of income (income poverty) emerged the community's main concern that required immediate intervention. The project commenced in April 2014 with trainings provided to project beneficiaries. Then the group was registered and an office was rented. In May, a series of trainings on Batik making resumed and production of Batik started, officially, in late July 2014.

To ensure project sustainability, various interested stakeholders were invited in to participate. Beneficiaries were also imparted with entrepreneurship skills in addition to Batik making skills. The project achievements will, then, be evaluated four months after the takeover. It is expected a stable income among the beneficiaries will be noticed. The project products are expected to be constantly available in the market.

4.2 Project Outputs

The project outputs were achieved by a series of activities that responded to the project objectives. In a span of 6 months of project duration, the project successfully prepared, performed and achieved the following activities and outputs;

4.2.1 Activities Performed

- (i) Conducting awareness meetings with the community of Kisarawe
- (ii) Conducting auctions and promotion activities to boost sales
- (iii) Organizing monthly meetings to evaluate the project progress
- (iv) Carrying out refreshing workshops
- (v) Organizing and supervising training sessions
- (vi) Conducting TOT workshops to members of JWEG
- (vii) Design and execute and promotion activities to boost sales
- (viii) Facilitating distributions of Batik dresses to sell points
- (ix) Facilitating purchase of raw materials
- (x) Conducting fundraising meetings with stakeholders

4.2.2 Output (Achievements)

About 15 members of JWEG received trainings on entrepreneurship 40 women benefited with the knowledge and skills transferred to them by the 15 project beneficiaries 750,000 Tsh was earned by the group in the first month 10 MFIs and stakeholders were reached and asked for financial assistance.

4.3 Project Planning

In this section, project planning presents detailed information on the activities performed during the 6 month period of the project implementation. It also provides information of the responsible persons for each performed duty. Lastly, it uncovers the timeline and resources utilized.

4.3.1 Implementation Plan

Table 14: Implementation Plan

Project Goal	Planned Activity	Resources	Responsible	Time frame
Improve women's economic stability by imparting knowledge and skills essential for exploiting livelihoods opportunities surrounding them			All project actors	
Objective 1: To raise women's income by 50% through sales of Batik by August 2015				
Output 1: About 15 members of JWEG received trainings on entrepreneurship	1.1 Conduct awareness meetings with the community of Kisarawe 1.2 Conduct auctions and promotion activities to boost sales 1.3 Organize monthly meetings to evaluate the project progress 1.4 Carry out refreshing workshops	Venues Stationaries JWEG members W/shops facilitators Time Funds	CED student WCDO VEO JWEG members	January –April 2014
Objective 2: To conduct 4 training workshops on Batik Making and Entrepreneurship to 15members of JWEG by June 2014				
Output 2: 40 women benefited with the knowledge and skills transferred to them by the 15 project beneficiaries	2.1Organize and supervise training sessions 2.2 Draft and disseminate invitation letters to women groups 2.3 Conduct TOT workshops to members of JWEG	Venues Stationaries JWEG members Facilitators Time Funds	CED student WCDO JWEG members	April 2014
Objective 3: To sell 60% of the first produced products to community villagers by October 2014				
Output 3: 750,000 Tsh was earned by the group in the first month	3.1 Conduct auctions every month 3.2 Design and execute and promotion activities 3.3 Facilitate distributions of Batik dresses 3.4. Facilitate purchase of raw materials	Venues Stationaries JWEG members Time Funds	CED student JWEG members Women groups	May 2014
Objective 4 To raise 5million to boost capital through loans and financial assistance from stakeholders and MFIs by November 2014				
Output 4: 10 MFIs and stakeholders were reached and asked for financial assistance	4.1 Conduct fundraising meetings with stakeholders 4.2 Secure appointments with MFIs	Venues Time Funds	JWEG members CED student MFIs, LGAs	May-June 2014

Table 15: Logframe Matrix

Hierarchy of Objectives	Objectively Verifiable Indicators (OVIs)	Means of Verification (MOV)	Assumption
Goal (Impact) Improve women's economic stability by imparting knowledge and skills essential for exploiting livelihoods opportunities surrounding them	Improved and increased women's household income by the end of the project.		Women are aware of the economic rights and are capable of fighting for them.
Objective 1: To raise women's income by 50% through sales of Batik by August 2015			
Output 1: About 15 members of JWEG received trainings on entrepreneurship	# of women practicing Batik projects % of women with improved standard of living	Monitoring reports Activity reports	There is an increase of women participation in economic activities
Activities			
1.1 Conduct awareness meetings with the community of Kisarawe	Number of participants attended awareness meetings	Activity Reports	Community will be ready to support the project
1.2 Conduct auctions and promotion activities to boost sales	Number of items solds, Percentage increase in sales and capital investment	Monitoring reports Sales records	Auctions increase revenues and boost the project
1.3 Organize monthly meetings to evaluate the project progress	Number of JWEG members attended meetings	Participants attendance form Activity report	
1.4 Carry out refreshing workshops	Number of sessions conducted Number of participants attended	Participants attendance form Activity report	Project actors increase their skills
Objective 2: To conduct 4 training workshops on Batik Making and Entrepreneurship to 15members of JWEG by June 2014			
Output 2: 40 women benefited with the knowledge and skills transferred to them by the 15 project beneficiaries	# of women with increased entrepreneurship skills % of community members with better knowledge of Batik business	Monitoring reports Activity reports Evaluation reports	Community benefit with Batik trades
Activities			
2.1 Organize and supervise training sessions	Number of participants Number of training sessions covered	Participation forms Training evaluation report	JWEG member gain knowledge and skills
2.2 Draft and disseminate invitation letters to women groups	Number of letters distributed Number of people received	Dispatch book records	Women groups continue to participate project activities
2.3 Conduct TOT workshops to members of JWEG	Number of participants Number of training sessions covered	Participation forms Training evaluation report	JWEG member gain knowledge and skills
Objective 3: To sell 60% of the first produced products to community villagers by October 2014			

Output 3: 750,000 Tsh was earned by the group in the first month	% increase in the income per month	Sales book records Monitoring reports	
Activities			
3.2 Design and execute and promotion activities	Number of posters and brochures designed % increase of product sales	Sales records Progress reports	Sales increase and capital expand
3.3 Facilitate distributions of Batik dresses	Number of Batik dresses distributed	Sales records	JWEG income improves
3.4. Facilitate purchase of raw materials	Number of equipment purchased	Purchase receipts	
Objective 4 To raise 5million to boost capital through loans and financial assistance from stakeholders and MFIs by November 2014			
Output 4: 10 MFIs and stakeholders were reached and asked for financial assistance	Number of meetings secured Number of stakeholders reached	Records of letters	Partnership with stakeholders and financial institutions continue
Activities			
4.1 Conduct fundraising meetings with stakeholders	Number of meetings held Number of participants	Venue hire receipts Participation form	Capital increases

Source: Study Findings in Kisarawe (2014)

4.3.2 Project Input

Table 16: Input

Objectives	Output	Activity	Input	Unit cost
1.To raise women's income by 50% through sales of Batik by August 2015	About 15 members of JWEG received trainings on entrepreneurship	1.1Conduct awareness meetings with the community of Kisarawe	Transport Stationery Refreshments	20,000/- 22,000/- 20,000/-
		1.2 Conduct auctions and promotion activities to boost sales	Transport Publicity materials	10,000/- 15,000/-
		1.3 Organize monthly meetings to evaluate the project progress	Transport Allowances Refreshments	10,000/- 00,000/- 15,000/-
		1.4 Carry out refreshing workshops	Stationery Refreshments Transport	5,000/- 20,000/- 10,000/-
2. To conduct 4 training workshops on Batik Making and Entrepreneurship to 15members of JWEG by June 2014	40 women benefited with the knowledge and skills transferred to them by the 15 project beneficiaries	2.1Organize and supervise training sessions	Facilitator Stationery	200,000/- 20,000/-
		2.1 Draft and disseminate invitation letters to women groups	Transport Printing cost	20,000/- 5,000/-
		2.3Conduct TOT workshops to members of JWEG	Facilitator Stationery	100,000/- 5,000/-
3. To sell 60% of the first produced products to community villagers by October 2014	750,000 Tsh was earned by the group in the first month	3.1 Conduct auctions every month	Transport	10,000/-
		3.2 Design and execute and promotion activities to boost sales	Transport Posters and Flyers	10,000/- 25,000/-
		3.3 Facilitate distributions of Batik dresses to sell points	Transport	5,000/-
		3.4. Facilitate purchase of raw materials	Raw materials	217,500/-
4. To raise 5million to boost capital through loans and financial assistance from stakeholders and MFIs by November 2014	10 MFIs and stakeholders were reached and asked for financial assistance	4.1 Conduct fundraising meetings with stakeholders	Transport	10,000/-
		4.2 Secure appointments with MFIs	Communicati on Transport	2000/- 10,000/-

Source: Study Findings in Kisarawe (2014)

4.3.3 Staffing Pattern

Table 17Staffing Pattern

S/NO	POSITION	JOB DESCRIPTION
1	CED student	(a) Organize, coordinate and supervise trainings. (b) Assist the consultant with training sessions (c) Prepare and implement an M&E plan. (d) Ensure JWEG members are fully involved in the project implementation.
2.	JWEG members	(a) Ensure CED student receives all assistance his requires (b) Attend trainings and teach other members who didn't get opportunity (c) Implement project activities including door to door promotional activities. (d) Ensure Batik clothes reach the market and manage their sales
3.	WEO, WCDO and LGAs	(a) Provide JWEG with assistance at the government level. (b) Provide the project with policy guidance (c) Assist CED student to identify credit societies that offer loans to women entrepreneurs.

Source: Study Findings in Kisarawe (2014)

4.3.4 Project Budget

Table 18: Batik Production Project Budget

Objective	Output	Activities	Resources	Quantity	Unit price	Total
1.To raise women’s income by 50% through sales of Batik by August 2015	About 15 members of JWEG received trainings on entrepreneurship	1.1Conduct awareness meetings with the community of Kisarawe 1.2 Conduct auctions and promotion activities to boost sales 1.3 Organize monthly meetings to evaluate the project progress 1.4 Carry out refreshing workshops	Transport			
			Stationery Publicity materials	20 Hand books 20 Pens 1 Flipchart 2 Masking tapes 4 Maker pens	1,000/- 200/- 5,000/- 1,000/- 1,500/-	20,000/- 2,000/- 5,000/- 2,000/- 6,000/-
			Allowances	1 Fasilitator x 2 days	100,000/-	200,000/-
2. To conduct 4 training workshops on Batik Making and Entrepreneurship to 15 members of JWEG by June 2014	40 women benefited with the knowledge and skills transferred to them by the 15 project beneficiaries	2.1Organize and supervise training sessions 2.2 Draft and disseminate invitation letters to women groups 2.3 Conduct ToT workshops to members of JWEG	Facilitator	1	100,000/-	100,000/-
			Printing cost Stationery	40 letters	5,000/- 5,000/-	10,000/- 5,000/-
			Transport	1 day	10,000/-	10,000/-
3. To sell 60% of the first produced products to community villagers by October 2014	750,000 Tsh was earned by the group in the first month	3.1 Conduct auctions every month 3.2 Design and execute and promotion activities 3.3 Facilitate distributions of Batik dresses to sell points 3.4. facilitate purchase of raw materials	Transport	1 Trip	5,000/-	5,000/-
			Posters and Flyers			25,000/-
			Raw materials			217,500/-
4. To raise 5 million to boost capital through loans and financial assistance from stakeholders and MFIs by November 2014√	10 MFIs and stakeholders were reached and asked for financial assistance	4.1 Conduct fundraising meetings with stakeholders 4.2 Secure appointments with MFIs	Transport	1 day	10,000/-	10,000/-
			Communication	2 Units	1,000/-	2,000/-
TOTAL AMOUNT						619,000/-

Source: Study Findings in Kisarawe (2014)

4.4 Project Implementation

The goal of the project was to improve women's economic stability by imparting knowledge and skills essential for exploiting livelihoods opportunities surrounding them. The project started after developing implementation plan provided guidance to project actor from the beginning of the project to the end. All trainings were conducted after examining the needs of the participants. Training Needs Assessment (TNA) revealed areas of focus that were later covered by the consultant (facilitator) during the actual training.

4.4.1 Project Implementation Report

The main objective of this project was to lessen household income poverty among women's communities by enhancing their livelihoods skills through entrepreneurship and Batik making trainings. To accomplish the main and specific objectives, a series of activities were conducted in Kisarawe village (project site). With the help from the Local Government officials, Juhudi Women Group carried out various activities. The following activities were successfully executed:

4.4.1.1 Conduct Awareness Meetings with the Community of Kisarawe

In the first week of March, 2014 Juhudi Women Entrepreneur Group conducted two sensitization meetings with the aim of introducing the project to LGAs, women groups, stakeholders and the community in general.



Figure 5: Sensitization Meeting

Source: Field Data (2014)

(i) Preparation of the Activity

CED student drafted letters to Village leader and copied Ward Community Development Officer and Ward Executive officer. The objective of the letter was to introduce the project on behalf of JWEG as well as explaining the position of LGAs in the project. Then JWEG's manager made several follow up visits to speed up their response

(ii) Achievements of the Activity

Community was ready to support the batik project. Local government authorities attended the sensitization meetings and promised to support the project where it's necessary. The group obtains official registration at the ward level through WCDO office. All members of JWEG were motivated and inspired after they have assured of full local government support in the project.

4.4.1.2 Conduct TOT Workshops to Members of JWEG

The project then started with a series of trainings sessions provided to JWEG members. These sessions commenced in the first week of April 2014 and fifteen out of forty members got privilege to participate. The training was divided into two parts; theories and practical sessions were planned in different. Three days for theories and teachings and two days for practice.



Figure 6: Training Session- Classroom Teachings

Source: Field Data (2014)



Figure 7: Training Session- Practice

Source: Field Data (2014)

(i) Preparation of the Training

JWEG members of staff searched for venue and they were assisted by CED student who conducted most of the negotiations and bargainings. Then CED student drafted letters to ask for the audience of LGAs in training sessions. The staff in charge of finances conducted a purchase of stationery and the trainer was informed when to start.

A day before training sessions started, the hired consultant conducted Training Needs Assessment which aimed to scrutinize the level of understanding of the participants. Chosen participants attended the sessions and they pointed out areas where they thought were to be covered during the training.

(ii) Achievements of the Activity

15 Participants gained practical knowledge, experience and skills resulted from the training sessions. They made a few dresses with a minimum supervision from the consultant. LGA through Ward Community Development Officer promised to look for funds to support the project.

4.4.1.3 Conduct Promotion Activities to Boost Sales

To ensure the project goal and objectives are achieved, all members of JWEG staff developed a marketing strategy that included promotion plan. By then the first Batik products were ready and only awaited the response from the market. Auction and door to door activities were planned and responsible persons were assigned the duties.



Figure 8 Women Prepare Batik Dresses

Source: Field Data (2014)



Figure 9: Women Prepare Batik Dresses

Source: Field Data (2014)



Figure 10: Batik Clothes in the Final Stage

Source: Field Data (2014)

(i) Preparation of the Promotion and Selling Activities

The first thing was to prepare publicity materials including flyers, brochures and leaflets. CED student was put in charge of this activity. He designed the materilas and handled over to the office.

The project manager assigned two members of staff to distribute the publicity materials to community members. They put posters on the village market and offices of local government. They also disseminated flyers to households.

(ii) Achievements of the activity

A good number of villagers pre-ordered dresses. When the products were put into the market, 170,000/- (Tshs) was earned after selling significan number of clothing items in the first week. Capital in the group increased.

4.4.2 Project Implementation
Table 19 Project Gantt Chart

Objectives	Output	Activity	Resources needed	Project Implementation Months											
				3	4	5	6	7	8	9	10	11	12	1	2
1.To raise women's income by 50% through sales of Batik by August 2015	About 15 members of JWEG received trainings on entrepreneurship	1.1Conduct awareness meetings with the community of Kisarawe 1.2 Conduct auctions and promotion activities to boost sales 1.3 Organize monthly meetings to evaluate the project progress 1.4 Carry out refreshing workshops	Human resources Transport Stationery Funds		√	√	√	√							
2. To conduct 4 training workshops on Batik Making and Entrepreneurship to 15members of JWEG by June 2014	40 women benefited with the knowledge and skills transferred to them by the 15 project beneficiaries	2.1Organize and supervise training sessions 2.2 Draft and disseminate invitation letters to women groups 2.3 Conduct ToT workshops to members of JWEG	Human resources Transport Stationery Funds			√	√								
3. To sell 60% of the first produced products to community villagers by October 2014	750,000 Tsh was earned by the group in the first month	3.1 Conduct auctions every month 3.2 Design and execute and promotion activities to boost sales 3.3 Facilitate distributions of Batik dresses to sell points 3.4. facilitate purchase of raw materials	Funds Personnel Stationery (posters and flyers) Transport		√	√	√	√							
4. To raise 5million to boost capital through loans and financial assistance from stakeholders and MFIs by November 2014	10 MFIs and stakeholders were reached and asked for financial assistance	4.1 Conduct fundraising meetings with stakeholders 4.2 Secure appointments with MFIs	Funds Personnel Transport				√	√							

Source: Study Findings in Kisarawe (2014)

4.5 Summary

The chapter provides detailed information of activities that were to be carried out during the entire project. About 90% of all activities were successfully executed in accordance with the implementation plan drafted to guide the project. Members of Juhudi Women Group benefitted from a series of training sessions delivered to them by a professional consultant in the area of Batik production. The beneficiaries gained knowledge, skills and experience that enabled them to make dresses without a struggle.

During the implementation process, the project encountered some challenges that required immediate confrontation. About fifteen members of Juhudi Women Entrepreneur Group participated in the trainings. Women who did not get an opportunity were reluctant to support the project. They felt like they have been neglected and disrespected. With the help from the LGAs, CED student managed to resolve the situation.

The lack fund from sponsors coerced CED student to finance the project himself. The project was somewhat affected because of that. The plan was to have 30 trainees who were to be divided into three groups. This was meant to observe the project performance in three different angles. Unfortunately, funding was limited and had coerced some reshuffling.

CHAPTER FIVE

5.0 PROJECT PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Introduction

This chapter details the way the project was monitored and evaluated. It explains the importance of M&E and how it ensures sustainability of the project. A good monitoring and evaluation plan guarantees the life of the project. Without a proper Participatory Monitoring Plan (PMP) there is always a big risk of project cancellation.

According to World Bank (2013), participation “offers new ways of assessing and learning from change that are more inclusive and more responsive to the needs and aspirations of those most directly affected”. In recent years, community’s participation in the M&E process has increased trust and built a sense of responsibility among the project beneficiaries. Host communities feel more responsible in ensuring projects achieve results. This is because community’s participation increases a sense of ownership and it facilitates accountabilities and transparencies among project actors.

5.2 Participatory Monitoring

Participatory Monitoring is a collaborative process of collecting and analyzing data and communicating the results in an attempt to identify and solve problems together. It includes a variety of people in all stages of the monitoring process and incorporates methods and indicators meaningful to the appropriate stakeholders

(Community Development website, 2014). In addition, according to FAO (2003), Participatory monitoring is the systematic recording and periodic analysis of information that has been chosen and recorded by insiders. Participatory monitoring employs participatory methods and tools.

During the process of monitoring the Batik project, JWEG members as well as interested stakeholders ensured information was collected for each conducted activity. Various monitoring methods were employed to ensure activities monitored provide projection of the project's future trends. Through documentary reviews, activity reports, interviews and observation checklists data were gathered and analysed.

All checklists and questionnaires used in the monitoring contained information that aimed to capture the progress of the project. These tools focused on uncovering challenges that had been encountered so far in the implementation. They also aimed to capture data that would be used to scrutinize the strong points of the project necessary to assure its survival and sustainability. To make all this possible, participatory monitoring was applied to all levels of the implementation, from output to outcome.

5.2.1 Monitoring Methods

In conducting participatory monitoring, questionnaire interviews, observations (transect walk), In-depth interviews with the key informants and documentary reviews were the methods applied for project monitoring purposes.

5.2.1.1 Questionnaire Interviews

Questionnaires were applied in the monitoring process for the purpose of obtaining quantitative data of the ongoing project. CED student conducted guided questionnaire interviews every month and analyzed the data to foresee the future of the project. The questionnaire was collaboratively designed by the student, JWEG leaders and LGAs. It was important for them to participate so that they could start learning how to develop questionnaire. Their participation ensured that they know the type of information needed in the questionnaire.

It was agreed by all actors that the sample for this exercise should include all 40 JWEG members, about 5 stakeholders who would be picked randomly every month and 3 LGA leaders (VEO, WEO and WCDO). Information gathered helped to shape the project from time to time. For example, the auction activity, at first, was planned to be conducted in a weekly basis. The findings revealed it was impossible to do that because of the limited budget.

5.2.1.2 Participatory Observations (Transect walks)

To ensure the project followed the implementation plan, it was agreed transect walks should be conducted twice a week in order to observe the reality. A weekly checklist was developed to assist the exercise. A total of 4 people took part in the exercise. Two leaders of JWEG, CED student and a village chairperson were interchangeably conducting the exercise. The results of the participatory observation have led to an introduction of new activities such as *Get it Now, Pay Me Later* activity. This was observed in one of the sell points where by several customers had requested to pay for their cloth items at the end of the month.

5.2.1.3 Documentary Reviews

This activity involved the reviews of documents that were obtained by the group and data gathered in libraries and online searches. CED student with two members of JWEG conducted reviews of group record of activities such as sells, trainings and clients' interviews reports.

The online searches which aimed to examine similar project reports and compare with CED Batik project were done by student researcher himself. The findings were helpful in predicting the future of the project. The reviews were helpful to project beneficiaries as they constantly obtained updates of their project.

5.2.1.4 In-Depth Interviews

As part of monitoring process, CED student conducted a series of regular interviews with key informants. The key informants included staff of financial institutions, government officials such as Ward Councilor, Ward Development Officer, Ward Executive officer and Village Executive Officer, and leaders of other CBOs found in Kisarawe. The objective of these interviews was to obtain their views about the project. CED student wanted to know how they see the project on women's economic life.

5.2.2 Monitoring Findings, Data Analysis and Presentation

Data were gathered based on the methods that were used. The methods include questionnaire interviews, participatory observations, in-depth interviews and reviews of secondary data.

5.2.3 Participatory Monitoring Plan

Table 20: Summary of Participatory Monitoring Plan

PROJECT GOAL: Improving women's economic stability by imparting knowledge and skills essential for exploiting livelihoods opportunities surrounding them.				
MAIN OBJECTIVE: To lessen household income poverty among women's communities by enhancing their livelihoods skills through entrepreneurship and Batik making trainings.				
Specific Objectives	What was monitored	How it was monitored	Planned time for monitoring	Actual time of monitoring
1: To raise women's income by 50% through sales of Batik by August 2015	-Trainings and sensitization sessions conducted -Number of participants attended awareness sessions and trainings -Women's economic stability - % of income from sales of batik cloth items	-Training and sensitization monitoring reports -Site visit reports -Individual interviews -Observation checklists	Throughout the project	Entire period of project implementation, a weekly site visit
2: To conduct 4 training workshops on Batik Making and Entrepreneurship to 15members of JWEG by June 2014	-The established Batik business -% of income obtained from sales of batik cloth items -Number of women participated in TOT provided by JWEG members -Number of new projects	-Training reports -FGD -Individual interviews -Key informant interview reports	Throughout the project	Entire period of project implementation, a weekly site visit
3: To sell 60% of the first produced products to community villagers by October 2014	-Number of women linked with private business firms for mentorship and financial aid -Increased number of household women exploiting livelihoods opportunities -Number of loans provided to women in the village	-Partnerships reports -Individual interview reports -Observation checklist -MFI reports -Questionnaire analysis reports	Throughout the project	Entire period of project implementation, weekly visit
4: To raise 5million to boost capital through loans and financial assistance from stakeholders and MFIs by November 2014	-Number of sensitization sessions on marketing trends -Number of community members received promotional materials such as leaflets, brochure and fliers -Number of clothes items sold -Number of auctions conducted	-Training and sensitization reports, Observation checklist, -Individual interviews -Sales reports -Capital investment reports	Throughout the project	Entire period of project implementation, a weekly site visit

Source: Study Findings in Kisarawe (2014)

The information was noted, coded and analyzed for the purpose of improving the project quality. The progress of the activities was measured against the output to determine the efficiency level of the implementation plan.

5.4.4 Validity and Reliability

The information was collected by the researcher from the stakeholders and implementers. The questionnaires had simple and easy to understand questions focusing only on the project activities. The research tools were genuine reports from the institutions which participated in implementing the project.

5.3 Participatory Evaluation

A participatory evaluation is “an opportunity for both outsiders and insiders to stop and reflect on the past in order to make decisions about the future. Insiders are encouraged and supported by outsiders to take responsibility and control of: planning what is to be evaluated, how the evaluation will be done; carrying out the evaluation and analysing information and presenting evaluation results” (FAO, 2003).

Furthermore; Zukoski (2002) defines participatory evaluation “as a partnership approach to evaluation in which stakeholders actively are engaged in developing the evaluation and all phases of its implementation.”

Participation evaluation is done to examine the strengths of the project. It is also done to study all weaknesses and shortcomings that were encountered during the implementation. Evaluation process ensures each and every lesson is learned and utilized in developing future plans and designing upcoming projects. In CED point

of view, participatory evaluation is an opportunity for both outsiders and insiders to reflect on the past in order to make decisions about the future. The Batik project evaluation was done in late September 2014. It appraised project achievements, weaknesses and drew a lesson learn for future projects in the similar line.

5.3.1 Key Performance Indicators

There were two performance indicators that were introduced to participants of the evaluation. It is important for all indicators to be agreed to all implementers before the commencement of the activity. This is usually done to avoid contradiction during evaluation. Summative and Formative performance indicators were chosen to guide the whole activity.

5.3.1.1 Summative Evaluation

This evaluation was done in the middle and at the end of the project. It used quantitative data to scrutinize the achievements of the project. The number of attendees of the training workshops and percentage increase of JWEG income were critically evaluated.

5.3.1.2 Formative Evaluation

The evaluation also examined the data obtained through observations, individual interviews, and documentary reviews. The formative evaluation was applied to find out the exact benefits that implementers gained through Batik project. The data gathered were qualitatively analyzed. The evaluation aimed to uncover achievements of the project in terms of income gained and knowledge and new skills acquired during the implementation period of the project.

5.3.2 Participatory Evaluation Methods

The evaluation methods used to examine if the intended goals and objectives of the project were met included FGDs, participatory observation, documentary reviews and in-depth interviews.

5.3.2.1 Focus Group Discussion

This was conducted to gather large data. Project beneficiaries and selected stakeholders participated in face to face interview with CED student. The FGD exercise aimed at collecting opinions that could be used to ensure the sustainability of the project. About 20 people of both sexes participated in the evaluation. They shared their feelings, opinion, experience and concern about the project as well as exchanged ideas and learned from one another.

5.3.2.2 Documentary Reviews

To ensure there were no financial irregularities and that project activities were executed and achieved results, a team of four people led by CED student conducted an extensive document review. This involved auditing and analyzing project achievements in relation to the activities recorded. The evaluation studied all the challenges and how they were overcome as reports showed. The meeting minutes, training reports, attendance registers and all sorts of records were put under strong examination and review.

5.3.2.3 Participatory Observation

Checklist was used in the evaluation by observation. All continuing project activities were listed as reported in documents. CED student and JWEG leader visited all of the activities to assess the accuracy of the information provided in reports.

5.3.3 Project Evaluation Summary

Table 21: Participatory Evaluation

PROJECT GOAL: Improving women's economic stability by imparting knowledge and skills essential for exploiting livelihoods opportunities surrounding them.					
MAIN OBJECTIVE: To lessen household income poverty among women's communities by enhancing their livelihoods skills through entrepreneurship and Batik making trainings.					
Specific Objectives	What was evaluated	Evaluation purposes	How was it evaluated?	Planned time for evaluation	Actual time
1: To raise women's income by 50% through sales of Batik by August 2015	-Implemented project activities -Women's understanding of business and IGAs -IGAs practiced by households women	-To examine project efficiency. -To build a foundation for the forthcoming projects.	-Through FGD -Examination of observation reports -Review and analysis of the activities reports.	End of the project	End of the project
2: To conduct 4 training workshops on Batik Making and Entrepreneurship to 15 members of JWEG by June 2014	-Batik project initiated -Achievements of the project objectives -Increase of income among women	-To scrutinize the impact of the project to women's life -To assess the practicability of trainings	-Analysis of training contents -FGD reports -face to face interviews	In the middle of the project	In the middle and at end of the project
3: To sell 60% of the first produced products to community villagers by October 2014	-Loans and investments secured -JWEG Mentorship meetings with business companies	-To examine the business skills of JWEG members -To evaluate loan utilization skills	-Mentorship meeting minutes -Loans payback reports	In the middle and at the end of the project	In the middle and at the end of the project
4: To raise 5 million to boost capital through loans and financial assistance from stakeholders and MFIs by November 2014	-The acquired business and marketing skills -Sponsorship and capital investments secured	-To assess the level of skills acquired	-Assessment of investment efficiency -Interview reports	End of the project	End of the project

Source: Study Findings in Kisarawe (2014)

5.3.3.4 In-depth Interviews

The participatory evaluation also included debriefing and in-depth interviews with chosen key informants. CED student led this activity by inviting a few people whose importance can impose positive or negative impacts on the projects. The objective of this interview was to collect opinions with key informants and well as share and give feedback to them.

Local government officials including ward councillor, ward executive officer, ward community development officer and village executive officer participated in the interviews. Other participants included religious leaders, nurses and doctors and credit societies' representatives.

5.3 Project Sustainability

Sustainability is defined as an ability or capacity of something to be maintained or to sustain itself (Learn, 2013). It is that ability of a thing to live or continue living beyond the obvious boundaries. In the development field, sustainability means the capacity of a project to proceed with its implementation even after the fund has stopped. It is about taking what is needed for the project to survive now, while avoiding the risk of cancellation in the future.

5.4.1 Sustainability Elements

Despite that there are various sustainability elements such as social and environmental sustainability; this project had to put emphasis on financial sustainability only. Time and funds were the reason behind their exclusion.

5.4.1.1 Financial Sustainability

Lack of sponsorship and difficulties to secure loans has contributed to the failures of most projects in the country. There is no sustainability of the project if there is no fund. Taking that into account, CED student and training consultant developed topics that aimed to impart knowledge and skills that would enable actors to secure and utilize loans properly. Participants of the trainings learned how to search and apply for loans. The idea of the inclusion of these teachings was based on the facts that there are a lot of women and youth groups that fail to utilize loans and other fail to secure funding from credit societies. Usually loans build a sense of responsibility which is essential for the sustainability of the project.

5.4.2 Sustainability Plan

It takes a well-structured sustainability plan to determine the achievements of a project. Batik project had received a number of positive reviews during debriefing because of its plan to sustain after the takeover. It was well understood, right from its inception, that CED student would only participate for a few months.

5.4.2.1 Sustainable Development of the Batik Project

CED student in collaboration with Juhudi Women Group designed and implemented Batik project. It was vital to start the project with a full group control. That ensured a sense of ownership was created which reduced the risk of sabotages in the future. One of the project activities conducted was building capacity of project beneficiaries. There were a series of training sessions aimed to impart Batik making and entrepreneurship skills. Participants were trained to be trainers. Hence, more women received and continue to receive knowledge and skills from the project beneficiaries.

5.4.2.2 Strategic Planning and Management

The most important thing was to assure the project sustainability among the actors. There were two areas that needed to be incorporated for this project to sustain smoothly. The project had to align with national strategies and it had to ensure the locals owned the project.

(i) Local Ownership

The project received and was assured to continue receiving technical, material and moral support from various organizations such as FINCA, Pride and local governments. CED student and JWEG created a good relationship with stakeholders by inviting them to participate in various project activities. Strategically, the idea of involving stakeholders was meant to establish a steady network that could be used even after CED student has gone.

Ward community development officer took lead in the arrangement of documents needed for the group registration. Her involvement meant that the project had support from the government level. WCDO office has regulations that guide implementation of the projects in the community. Receiving support from this office ensures sustainability of the project.

(ii) Government Strategies and Policies followed by the Batik Project

Batik project, apart from receiving guidance from WCDO, it complies with various national policies and strategies to keep it moving forward. Most stakeholders involved wanted to know the policies that the project follows before taking part in it.

CED student and JWEG members agreed to design the project that corresponds with National Economic Empowerment Policy, National Employment Policy and the National Strategy for Growth and Reduction of Poverty. These government's documents shall constantly provide guidance through policy statements whenever the actors find the need to do.

5.4.2.3 Sustainability Indicators

Sustainability indicators were developed to help project implementers understand where they are, which way they are going and how far they are from where they want to be. There following were set as indicators;

5.4.2.3 Number of Women Received Training on Batik Making and Entrepreneurship

This indicator was set to provide a reference point to project actors. It was important to know the effectiveness of the skills and knowledge imparted to participants in order to determine the future of the project. Beneficiaries were trained to be trainers of other women who did not get opportunity to participate in the training. The increase of women who get new knowledge and skills of making batik would mean the project sustains.

5.4.2.3 Number of New Batik and other Income Generating Projects Established by Women

It was expected that women who receive trainings from project beneficiaries would go on to establish their own project. When that is noticed in the community, project will be said to be sustainable.

5.4.2.4 Increase Percentage of Household Income through Women Contribution

This indicator was set to assess the level of project's contribution to the household income. This project was designed to help women improve their income status. Any household economic progress resulted from women's IGAs proves that the project is sustainable and is achieving results.

5.5 Summary

This chapter covered monitoring, evaluation and sustainability of the project. Various methodologies were employed to assess the development of the project. The purpose of Monitoring activities was to ensure the project followed the implementation plan. Evaluation, on the other hand, was to assess the level practicability of the activities. It intended to check if goal and objectives of the project were met.

This project could have not been successfully implemented without a strong workable Participatory Monitoring and Evaluation Plan (PM&E). Activities required a well-planned monitoring system otherwise cancellation would have occurred. In order to ensure project is limitless, project sustainability plan was developed. Sustainability Indicators were set to help implementers understand the trend of the project.

CHAPTER SIX

6.0 CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

The issue of low income at the household level was recognized in the study by the village government and the community itself. This chapter presents a summary of the study and the project implementation as the intervention that could bring a sustainable economic development and improves household income to small entrepreneurs at Kisarawe village. It briefly narrates the execution of the project activities and the way project goal and objectives were fully or partially achieved. In this section, there is a summary of Participatory Monitoring and Evaluation and the Sustainability plan. Also, the chapter reveals the challenges met and how they were overcome. And, it points out some recommendations that could be used in future research projects.

6.2 Conclusions

The project was a result of the participatory needs assessment undertaken in Kisarawe village, Coastal region. The objective of this CNA was to determine the intervention that can bring sustainable economic development and improve household income to small entrepreneurs at Kisarawe village.

The research study used cross-sectional descriptive research design. This research is ideal to most CED student studies as it accommodates a small sample of between 70 and 150 respondents. Considering budget and time, the design suited perfectly this study. Furthermore; the data for the study was qualitatively and quantitatively

collected and analyzed. Thematic analysis was used for qualitative data while SPSS was employed to analyze the quantitative one.

The assessment employed purposive and non- purposive techniques when picking the sample for the study. About 80 respondents were involved in the study whereby 54 participants were randomly picked for the household guided questionnaire interviews. The remaining 26 respondents were purposively selected to take part in focused group discussions, in-depth interviews and transect walks.

Batik dress making project was co designed to reflect the priority problem. The findings obtained from the participatory community needs assessment were ranked so that priorities could be made. Low level of income (income poverty) was ranked high amongst other problems observed during the assessment. To ensure maximum support from the community and local authorities, various stakeholders were invited to participate in the project directly and indirectly.

Trainings on Batik making and entrepreneurship skills were then provided to fifteen members of Juhudi Women Group. The achieved results of the project include the increase of income among the beneficiaries and the provision of trainings to other community women facilitated by JWEG members.

Chapter two covered the identification of the problem and examined the statement of the problem. It also explained in details the target community, stakeholders, project goal, objective and activities as well as host organization/ community. In collaboration with Juhudi Women Entrepreneurs Group, the project was established to enhance women's living standards through sales of batik dresses.

Literature chapter reviewed what is already known as related to the study on hand. The theoretical reviews affiliated the analysis with the hypothetical and assumption that envisaged successful entrepreneurial activities in the country. Since Batik production among Tanzanian women draws extensively on the general nature and condition of entrepreneurship in the country, the empirical reviews and policy framework reviewed here took a general path. The last two have made a great stride to try to understand how the actual reality of making business in Tanzania is in order to understand the strengths, weaknesses, opportunities and challenges available for the envisaged Batik undertaking.

Chapter four provided detailed information of activities that were carried out during the entire project and activities were successfully executed in accordance with the implementation plan drafted to guide the project. Members of Juhudi Women Group benefitted from a series of training sessions delivered to them by a professional consultant in the area of Batik production. The beneficiaries gained knowledge, skills and experience that enabled them to make dresses without a struggle.

Monitoring, evaluation and sustainability of the project was done and covered in chapter five. Various methodologies were employed to assess the development of the project. The purpose of Monitoring activities was to ensure the project followed the implementation plan. Evaluation, on the other hand, was to assess the level practicability of the activities. It intended to check if goal and objectives of the project were met. This project could have not been successfully implemented without a strong workable Participatory Monitoring and Evaluation Plan (PM&E). Activities required a well-planned monitoring system otherwise cancellation would have

occurred. In order to ensure project is limitless, project sustainability plan was developed. Sustainability Indicators were set to help implementers understand the trend of the project.

To conclude, the living standards of many families at household levels are still very poor. Economic activities as identified are still practiced by using local means and tools that do not give enough produce to meet their daily basic needs. Suffice to say poverty is still threatening as is the case in many African rural areas. However, the Kisarawe villagers are dynamically confident to reduce poverty if they can be supported to have numerous training on entrepreneurship from various institutions and had access to financial institutions to credit capital in terms of loan.

6.4 Challenges

There were various challenges that were encountered from when research was conducted to the implemented of the problem. The following challenges required immediate confrontation as they pose danger to the project. Some local government officials posed threats to the project because they were not chosen to participate. It was impossible to accommodate all LGA officials because of the budget. As they demanded service fee for every activity they participated, CED student had to select only leaders to take part. That created hatred towards to the project. And the project received completely no supports from other officials expect to the chosen ones.

Data collection exercise was very challenging. Household respondents asked for money when approached for interviews. By the time they were approached for this research, community residents had already participated in various research projects

conducted by development organizations. They got paid every time they had been invited for similar activity. CED student could not afford the expenses and that made the whole exercise difficult to conduct. Even though it was executed perfectly, it took so much time to accomplish. Despite that the project's intention was to empower women, it was more than difficult to convince them to participate in the project in the first. Local government officials had to step in to explain the benefit of the project. At the beginning, they were reluctant to listen to anything came from CED student.

During the implementation process, the project encountered some challenges that required immediate confrontation. About fifteen members of Juhudi Women Entrepreneur Group participated in the trainings. Women who did not get an opportunity were reluctant to support the project. They felt like they have been neglected and disrespected. With the help from the LGAs, CED student managed to resolve the situation.

The lack fund from sponsors coerced CED student to finance the project himself. The project was somewhat affected because of that. The plan was to have 30 trainees who were to be divided into three groups. This was meant to observe the project performance in three different angles. Unfortunately, funding was limited and had coerced some reshuffling.

6.5 Recommendations

Based from the experience obtained when implementing this project, the following are highly recommended in CED research projects;

The government should introduce a policy that provides a framework on gender and development and give women a technical and financial support to foster productivity and autonomy.

Entrepreneurial skills development intervention is the solution to bring a sustainable economic development and a way forward in improving household income.

Enhancing community livelihoods skills through entrepreneurship and batik making trainings, this will lessen household income poverty among women in Kisarawe village

Local ownership of the project should be assured right from the beginning. To avoid sabotages that could risk cancellation of the project, it is a wise idea to ensure they fully understand that the project is theirs and CED student is not there gain financially. This is because lots of community members believe that these kinds of projects receive funds from donors and sponsors.

Gender issues should be observed. Even when the project implemented has a focus on one sex, there has to be other participants at some point from the opposite. CED projects should create a sense of community ownership. Failure to incorporate gender related issues may lead to difficulties when implementing the project.

It is also advised monitoring and evaluation should be done by the community/beneficiaries under the supervision of CED student. They should learn to monitor their project without interference. This increases trusts and builds a sense of responsibilities among them.

Policy on people's morale to participate in community based projects is a major step and entry point for the implementation of effective projects. This will have a positive impact and as a result boost the project implementer's e.g. CBO to get more revenues that will in turn have more impact on improving both household income and social services of the people and member villages.

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APPENDICES

Appendix 1: Muongozo wa Majadiliano na Wanajami (FGD-Community Members)

Katika utafiti huu, lengo kubwa la majadiliano ni kuelewa hali ya maisha ya wanajamii. Lengo ni kujua hali yao kiuchumi, shughuli zao za kiuchumi, mapato, matatizo ya kijamii na kiuchumi wanayoyakabili na jinsi wanavyojitahidi kuyatatua

Name of Moderator (Muwezeshaji)	
Date of the FGD (Tarehe ya Majadiliano)	
Name of the Village (Jina la Kijiji)	
Duration of the FGD (Muda wa Majadiliano)	
Number of participants (Idadi ya Washiriki)	
Sex (Jinsi)	Male: Female:

1. Maswali kuhusu jamii

- Ukubwa wa jamii, aina ya watu, aina ya taasisi za elimu na afya, shughuli kuu za kiuchumi,
- Historia ya kijiji, aina ya wenyeji kama ni wahamiaji au la. Idadi ya kaya, idadi ya wanawake, wanaume, vijana, wazee, walemavu nk.
- Je kwa kawaida nani huwa wakuu wa kaya? Wanaume au wanawake?
- Je, katika kaya zenu nani huwa anatoa maamuzi kuhusu shughuli za uzalishaji mali
- Ni nani anayetoa maamuzi kuhusu namna ya kutumia rasililmali za kaya

2. Mabadiliko muhimu yanayotokea kwenye kijiji

- Mabadiliko ya kijamii na kiuchumi yaliyojitokeza kijijini kwao katika miaka kumi iliyopita. Je kuna maendeleo? Je hali inakuwa bora au imebaki vilevile au imekuwa mbaya zaidi?

- Je huduma za kijamii kama elimu, afya na mabarabara zikoje, mabadiliko yaliyojitokeza kwenye huduma hizi.
- Kwa ujumla hali ya maisha ikoje? Je vipi hali ya makazi-Hali nyumba zao? Je kuna maji, umeme? Je wanadhani makazi yao yamekuwa yakiendelea na kuwa bora au hakuna mabadiliko

3. Hali ya uchumi, mapato na matumizi:

- Ni shughuli zipi za kiuchumi zinafanyika hapo kijijini? Shughuli zipi zina umuhimu zaidi. Kama ni kilimo aina ya mazao na kwa na umuhimu wake.
- Ni shughuli zipi za kibiashara zinafanyika hapa kijijini?
- Je kwa wastani shughuli zote za kiuchumi zinawaletea mapato ya kiasi gani kwa familia au kwa kijiji?
- Je hali ya umaskini ikoje hapa kijijini? Njia zipi mnazitumia ili kutatua tatizo hili? Je kuna mafanikio?

4. Mawazo ya jamii kuhusu jinsi ya kuleta maendeleo ya kijiji/jamii

- Jitihada zipi zinafanyika ili kuleta maendeleo hapa kijijini?
- Mko tayari kufanya nini ili kuleta mabadiliko ya kiuchumi katika familia?
- Je mnafikiri mngenda mletewe miradi ipi ya maendeleo. Eleza kwa kufuata kipau-mbele.
- Je katika hiyo miradi mnayoitaka, mko tayari kufanya nini na nini mnataka msaidiwe?

Appendix 2: Dodoso kwa Wanachama

TATHMINI YA UWEZESHAJI NA UJENGAJI UWEZO KATIKA KUKUZA UCHUMI WA KAYA KATIKA KIJIKI CHA

TAFADHALI ZUNGUSHIA MAJIBU KWA USAHIHI

Mkoa: _____ Wilaya/Manispaa: _____

Kata: _____ Kijiji/Mtaa: _____

Umbali kutoka Wilayani/Manispaa /Makao Makuu ya Jiji (KM): _____

Tarehe ya Mahojiano: ____/____/2013 Jina la Mhojaji: _____

Jina la Mhojiwa: _____ Namba ya Dodoso: _____

SEHEMU A: WASIFU WA MHOJIWA			
A1	Jinsi	1. Mwanaume 2. Mwanamke	1 2
A2	Umri	1. Chini ya miaka 16 2. 16-25 3. 26-35 4. 36-45 5. 46-55 6. 56-65 7. Miaka zaid ya 65	1 2 3 4 5 6 7
A3	Hali ya ndoa	1. Ndoa ya (mke mmoja) 2. Ndoa ya (wake wengi/Mitala) 3. Sijaolewa/Sijaoa 4. Mjane/Mgane 5. Tumeachana 6. Tumetengana	1 2 3 4 5 6
A4	Kiwango cha elimu cha mhojiwa	1. Shule ya msingi 2. Shule ya sekondari 3. Elimu ya juu/Chuo, Chuo kikuu/VETA 4. Mengineyo (taja): _____ 5. Hajasoma	1 2 3 4 5
A5	Unajishughulisha na nini (kazi) (<i>Ruksa jibu zaidi ya moja</i>)	1. Mkulima 2. Uvuvi 3. Ufugaji kuku na bata n.k 4. Ufugaji wa wanyama (ng'ombe,	1 2 3 4

		mbuzi, nguruwe, nk) 5. Biashara ndogondogo– mfano, useremala, duka, uashi, n.k 6. Mfanyakazi wa ndani (nyumbani) 7. Mstaafu 8. Kibarua 9. Mama wa nyumbani 10. Muajiriwa 11. Mwanafunzi 12. Mengineyo (taja): _____	5 6 7 8 9 10 11 12
A6	Kwa muda gani umekuwa ukiishi katika kijiji/mtaa?	1. Chini ya mwaka 1 2. Mwaka 1-5 3. Miaka 6-10 4. Miaka 11-15 5. Miaka 16-20 6. Miaka zaidi ya 20	1 2 3 4 5 6
A7	Uhusiano wako na mkuu wa kaya	1. Mkuu wa kaya 2. Mume 3. Mke 4. Mtoto 5. Ndugu/jamaa	1 2 3 4 5
SEHEMU B: MAELEZO KUHUSU HALI YA KAYA			
B1	Nani mkuu wa kaya hii?	1. Mwanaume 2. Mwanamke 3. Mtoto 4. Ndugu/jamaa- Mfano. babu/bibi, mjomba, shangazi	1 2 3 4
B2	Kaya yako ina wanakaya wa kudumu wangapi?	1. Watu 1-3 2. Watu 4-6 3. Watu zaidi ya 6	1 2 3
B3	Nyumba unayoishi inamilikiwa na nani?	1. Mimi mwenyewe 2. Yakupanga 3. Mengineyo (taja) _____	1 2 3
B4	Nyumba unayomiliki ina vyumba vingapi?	1. Chumba 1 2. Vyumba 2-4 3. Vyumba zaidi ya 4	1 2 3
B5	Ikiwa unamiliki nyumba zaidi ya moja, taja idadi		
B6	Nyumba unayo ishi imezekwa na paa gani?	1. Bati 2. Vigae 3. Mbao 4. Nyasi/Mianzi 5. Udongo	1 2 3 4 5

		6. Makuti	6
		7. Mengineyo (taja) _____	7
B7	Ikuwa unamiliki nyumba, kuta zimejengwa kwa vifaa gani?	1. Matofali ya udongo 2. Miti/fito 3. Udongo & fito 4. Matofali ya saruji 5. Matofali ya kuchoma 6. Nyasi	1 2 3 4 5 6
B8	Kama unapanga, unalipa kiasi gani kwa mwezi?	1. Chini ya 10,000/= 2. Tsh 10,000 – 20,000/= 3. Tsh 21,000 – 30,000/= 4. Tsh 31,000 – 40,000/= 5. Tsh 41,000 – 50,000/= 6. Zaidi ya 50,000/=	1 2 3 4 5 6
B9	Wastani wa kipato chako kwa mwezi ni kiasi gani?	1. Chini ya 20,000/= 2. 21,000 – 50,000/= 3. 51,000 – 80,000/= 4. Juu ya 81,000/= lakini si zaidi ya 110,000/= 5. Juu ya 110,000/=	1 2 3 4 5
B10	Unamiliki vitu gani kati ya hivi vifuatavyo? (Ruksa jibu zaidi ya moja)	1. Redio 2. Baiskeli 3. Kitanda na godoro 4. Pikipiki 5. Luninga 6. Meza/viti 7. Simu ya mkononi 8. Mengineyo (taja) _____	1 2 3 4 5 6 7 8
B11	Unatumia nishati/kifaa gani kupata mwanga katika makazi yako? (Ruksa jibu zaidi ya moja)	1. Mafuta ya taa (Kibatari) 2. Mafuta ya taa (Chemli) 3. Umeme wa (TANESCO) 4. Umeme wa Jenereta 5. Umeme wa (Solar) 6. Mengineyo (taja) _____	1 2 3 4 5 6
B12	Mnatumia chanzo gani cha nishati kwaajili ya kupikia? (Ruksa jibu zaidi ya moja)	1. Kuni za kukata mwenyewe 2. Kuni za kununua 3. Mkaa 4. Mafuta ya taa 5. Kinyesi cha ng'ombe 6. Umeme 7. Gesi 8. Mengineyo (taja) _____	1 2 3 4 5 6 7 8
B13	Je kaya yako inamiliki ardhi?	1. NDIYO 2. HAPANA	

B14	Kama NDIYO, ardhi hiyo unayomiliki ina ukubwa gani?	1. Chini ya hekari 1 2. Kati ya hekari 1-2 3. Kati ya hekari 2-3 4. Kati ya hekari 3-4 5. Zaidi ya hekari 4 6. Sijui	1 2 3 4 5 6
B15	Je ardhi yako unaitumia kwa matumizi gani? (Ruksa jibu zaidi ya moja)	1. Kilimo 2. Ufugaji 3. Kilimo na ufugaji 4. Bustani ndogondogo 5. Mengineyo (taja) _____	1 2 3 4 5
B16	Unamuuzia nani mazao/bidhaa zako? (Ruksa jibu zaidi ya moja)	1. Wananchi wa kawaida 2. Magulio 3. Makampuni binafsi 4. Wafanyabiashara wadogowadogo 5. Siuzi 6. Mengineyo (taja) _____	1 2 3 4 5 6
B17	Je una mifugo?	1. NDIYO 2. HAPANA	1 2
B18	Kama NDIYO, je ni aina gani ya mifugo? (Ruksa jibu zaidi ya moja)	1. Ng'ombe (idadi) _____ 2. Mbuzi/kondoo (Idadi) _____ 3. Kuku (Idadi) _____ 4. Mengineyo (taja) _____	1 2 3 4
B19	Kaya yako inatumia usafiri wa aina gani kwa shughuli za kawaida za kila siku? (Ruksa jibu zaidi ya moja)	1. Kwa miguu 2. Baiskeli 3. Usafiri wa umma/basi 4. Pikipiki 5. Mengineyo (taja) _____	1 2 3 4 5
B20	Ni huduma zipi za muhimu zinapatikana katika eneo lenu? (Ruksa jibu zaidi ya moja)	1. Huduma ya afya 2. Huduma ya maji 3. Huduma za benki 4. Shule 5. Soko 6. Huduma za ughani 7. Mengineyo (taja) _____	1 2 3 4 5 6 7
B21	Ni nani aliye wezesha upatikanaji wa huduma hizi? (Ruksa jibu zaidi ya moja)	1. Serikali 2. Jamii yenyewe 3. Mengineyo (taja) _____	1 2 3
SEHEMU C: MAELEZO KUHUSU KUKUZA UCHUMI			
C1	Unakionaje kipatao chako unachokipata kwa mwezi, unafikiri kinakidhi mahitaji	_____ _____ _____	

	ya kaya yako?	_____	
C2	Kama kipato hakikidhi, unafanya nini kuhakikisha kaya yako inaendelea kupata huduma muhimu za kuiwezesha kuendelea kuishi?	_____ _____ _____ _____ _____	
C3	Kitu gani hasa kinasababisha jamii yenu au wewe binafsi uwe na kipatao kidogo ambacho hakikidhi mahitaji ya kaya?	_____ _____ _____ _____	
C4	Mpo karibu kiasi gani na huduma za kifedha, mfano zenye kuweza kuwapatia mikopo ya kibiashara n.k?	_____ _____ _____ _____	
C5	Mwisho, Je uneshauri nini kifanyike ili kuinua kipato chako kukidhi mahitaji ya kaya yako au kitu gani kinaweza kuboresha shughuli za kiuchumi unazozifanya ?	_____ _____ _____ _____ _____	
SEHEMU C: USHIRIKI WAKO KATIKA VIKUNDI VYA UJASILIAMALI			
C1	Wewe ni mwanachama wa kikundi cho chote cha ujasiriamali?	1. NDIYO 2. HAPANA	1 2
C2	Kama ndiyo, Je unajua malengo ya umoja wenu ni nini au umekuwa ukifanya nini katika eneo/jamii yako?	1. NDIYO 2. Kidogo sana 3. Sijui	1 2 3
C3	Kama sijui kwa nini?	1. Nimejiunga karibuni 2. Sijawahi kushiriki 3. Mengineyo (taja) _____	1 2 3
C4	Kama NDIYO /Kidogo sana, ni jinsi gani uliweza kujua kuhusu shughuli za	1. Mikutano ya jamii 2. Kushiriki katika mipango na utekelezaji wa miradi midogo	1 2 3

	Kikundi chako? (Ruksa jibu zaidi ya moja)	3. Kamati ya uongozi wa kijiji/Baraza la kijiji/ 4. Vyombo vya habari 5. Mafunzo 6. Mengineyo (taja) _____	4 5 6
C5	Kama NDIYO /Kidogo sana, ni shughuli zipi zimekuwa zikifanywa na Kikundi chako katika eneo lako? (Ruksa jibu zaidi ya moja)	1. Kutoa mikopo ya kibiashara 2. Huduma za kitaalam 3. Uboreshaji wa biashara 4. Ajira 5. Uundaji wa vikundi vya kiuchumi 6. Shughuli/biashara ndogondogo za kujiongezea kipato 7. Msaada/elimu katika uundaji wa vikundi 8. Mengineyo (taja) _____	1 2 3 4 5 6 7 8
C6	Kuna mashirika mengine/program katika eneo lako ambayo yana shiriki shughuli/ utekelezaji sawa na kikundi chako?	1. NDIYO 2. HAPANA	1 2
C7	Kama NDIYO, ni yapi? (Ruksa jibu zaidi ya moja)	1. Mpango wa Maendeleo wa Sekta ya Kilimo 2. Mpango wa Maendeleo wa Sekta ya biashara 3. Serikali za Mitaa 4. Mengineyo (taja) _____	1 2 3
C8	Unafikiri utekelezaji wa mpango/miradi ya kikundi chako imekuwa na mafanikio katika eneo lako?	1. NDIYO 2. HAPANA 3. Sijui	1 2 3
C9	Kama NDIYO, ni sababu zipi unaweza kusema zimechangia mafanikio ya	1. Uongozi mzuri katika ngazi ya jamii 2. Utekelezaji wa miradi kwa wakati 3. Ushiriki wa jamii	1 2 3

	kikundi chako katika eneo lako? (Ruksa jibu zaidi ya moja)	4. Ubora wa miundo mbinu 5. Ufuatiliaji na usimamizi 6. Taratibu za ufadhili 7. Ushiriki wa wanawake na watu wengine wa hali ya chini 8. Ufanyaji kazi mzuri na ulio bora 9. Kamati ya usimamizi wa miradi ya kikundi ni imara na inajituma 10. Ufuatiliaji wa mara kwa mara chini ya Serikali ya Mtaa/ Serikali ya kijiji 11. Mengineyo (taja) _____	4 5 6 7 8 9 10 11
C10	Je umeridhika kwa kiwango gani na mafanikio ya kikundi chako cha ujasiliamali katika eneo lako?	1. Kiwango cha juu sana 2. Kiwango cha kati 3. Kiwango cha chini 4. Sijaridhika	1 2 3 4
C11	Unafikiri jamii yako imenufaika na nini kutokana na shughuli za kikundi chako? (Ruksa jibu zaidi ya moja)	1. Kuboreshwa kwa kipato binafsi 2. Idadi ya wanachama kuongezeka 3. Kupungua kwa umaskini wa kipato 4. Kuboreshwa kwa masoko ya mazao yetu 5. Kupungua kwa mzigo wa kazi kwa wanawake 6. Kuongezeka kwa mshikamano/ushirikiano wa kijamii 7. Mafunzo katika ujuzi mbalimbali 8. Upatikanaji wa msaada kwa makundi yenye mazingira magumu 9. Mengineyo (taja) _____	1 2 3 4 5 6 7 8 9
C12	Kama HAPANA, ni sababu zipi zinazuia mafanikio katika utekelezaji wa miradi ya kikundi chako?	1. Uongozi mbovu 2. Matumizi mabaya ya fedha 3. Ushiriki mdogo wa jamii 4. Ukosefu wa uwazi na uwajibikaji 5. Kucheleweshwa kwa uidhinishaji wa	1 2 3 4 5

	(Ruksa jibu zaidi ya moja)	mipango 6. Ucheleweshaji katika utoaji wa fedha 7. Upendeleo 8. Malumbano/Misugvano ya kisiasa 9. Kukwama kwa miradi 10. Sijui 11. Mengineyo (taja)	6 7 8 9 10 11
C13	Je unajua mmiliki wa miradi ya kikundi chako?	1. NDIYO 2. HAPANA	1 2
C14	Kama NDIYO ni nani anayemiliki miradi ya UWAWAKUDA?	1. Kamati ya usimamizi ya miradi ya kikundi 2. Jamii husika 3. Serikali ya kijiji/ Serikali za mitaa 4. Serikali kuu 5. Sijui 6. Mengineyo (taja) _____	1 2 3 4 5 6
C15	Kwanini unasema hivyo?	1. Ni jukumu la serikali kuu 2. Ni jukumu la serikali za mitaa 3. Mradi umekabidhiwa kwa jamii 4. Jamii haijataarifiwa juu ya majukumu ya ufundi na uendesaji 5. Jamii imechangia juu ya uendesaji wa mradi 6. Kuna makubaliano kati ya jamii na halimashauri za wilaya 7. Mradi haujakabidhiwa kwa jamii 8. Majukumu ya Kamati ya usimamizi 9. Mengineyo (taja) _____	1 2 3 4 5 6 7 8 9
C16	Kama HAPANA eleza kwanini unasema hivyo	1. Sijashiriki katika shughuli za mradi 2. Sijapata taarifa jinsi ya kuendesha na kutunza miradi 3. Hatujakabidhiwa 4. Mengineyo (taja) _____	1 2 3 4

C17	Unafikiri ni mahitaji yapi kwa jamii yako hayajaitimizwa (Ruksa jibu zaidi ya moja)	1. Uimarishaji wa miradi ya kikundi 2. Upungufu wa wataalamu 3. Ukosefu wa mitaji 4. Mfumo wa utoaji mikopo hautoshelezi jamii yote 5. Mengineyo (taja)	1 2 3 4 5
SEHEMU D: UTAWALA NA UONGOZI WA VIKUNDI			
D1	Je, umoja wenu una katiba?	1. NDIYO 2. HAPANA	1 2
D2	Kama NDIYO unaweza kutaja baadhi ya majukumu yako kama mwanachama? (Ruksa jibu zaidi ya moja)	1. Kuhudhuria mkutano 2. Kulipa ada 3. Kushiriki katika miradi 4. Mengineyo (taja) _____	1 2 3 4
D3	Je, haki zako ni zipi kama mwanaumojia? (Ruksa jibu zaidi ya moja)	1. Kupiga kura 2. Kupata mkopo 3. Uanachama wa hiari 4. Kugombea nafasi za uongozi 5. Mengineyo (taja) _____	1 2 3 4 5
D4	Je, umoja wako umesajiliwa na kinatambulika kisheria?	1. NDIYO 2. HAPANA	1 2
D5	Kama NDIYO, umoja wako una hadhi gani kisheria?	1. Asasi ya kijamii (CBOs) 2. Mashirika ya siyo ya Kiserikali (NGOs) 3. Chama cha ushirika 4. Mengineyo (taja) _____	1 2 3 4
D6	Je, unajua jinsi umoja wako unavyoendeshwa?	1. NDIYO 2. HAPANA	1 2
D7	Kama NDIYO, ni kina nani ambao hufanya maamuzi ya mwisho juu ya kuendeleza umoja (Ruksa jibu zaidi ya moja)	1. Mkutano wa wanachama wote 2. Mwenyekiti na katibu 3. Kamati tendaji 4. Mengineyo (taja) _____	1 2 3 4

D8	Ni mara ngapi huwa mnakutana?	1. Mara moja kwa wiki 2. Mara moja kwa mwezi 3. Mara moja kwa miezi mitatu 4. Mara moja kwa miezi sita 5. Mara moja kwa mwaka 6. Mengineyo (taja) _____	1 2 3 4 5 6
SEHEMU E: KUJENGA UWEZO NA MAFUNZO			
E1	Je, unajua jinsi umoja wenu kilivyoungwa?	1. NDIYO 2. HAPANA	1 2
E2	Kama NDIYO, nani aliyewasaidia katika uundaji wa umoja wenu?	1. Wataalam kutoka mkoani 2. Serikali za mitaa 3. Sisi wenyewe 4. Mengineyo (taja) _____	1 2 3 4
E3	Umewahi kuhudhuria mafunzo yoyote kuhusiana na umoja wako?	1. NDIYO 2. HAPANA	1 2
E4	Kama NDIYO, ni mafunzo gani?	1. Kanuni na taratibu za uendeshaji wa vikundi 2. Mwenendo wa umoja 3. Uongozi wa vikundi 4. Utatuzi wa migogoro 5. Utunzaji wa kumbukumbu (mahesabu, taarifa za vikao) 6. Akiba na mikopo 7. Uendeshaji wa biashara 8. Mengineyo (taja) _____	1 2 3 4 5 6 7 8
E5	Ukiwa mwanachama wa umoja, ni kwa jinsi gani mafunzo yamekusaidia? <i>(Ruksa jibu zaidi ya moja)</i>	1. Kujenga uhusiano mzuri na wanachama wenzangu 2. Kuanzisha shughuli/biashara ndogondogo za kujiongezea kipato 3. Maarifa kuhusu akiba 4. Usimamizi wa fedha binafsi	1 2 3 4 5 6

		5. Kujiamini 6. Mengineyo (taja) _____	
E6	Ni jinsi gani mafunzo yamewasaidia kama umoja?	1. Yamedumisha umoja na mshikamano wetu 2. Tunafanya kazi kama timu (kwa ushirikiano) 3. Kuheshimiana 4. Kusimamia fedha za umoja 5. Mengineyo (taja) _____	1 2 3 4 5
SEHEMU F: UENDELEVU WA KIFEDHA			
F1	Umoja wako unatunza wapi fedha zake?	1. Benki 2. Kwa mweka hazina 3. SACCOS 4. VICOBA 5. Mfanyabiashara wa kawaida 6. Mengineyo (taja) _____	1 2 3 4 5 6
F2	Kulingana na kanuni zenu mwanachama anatakiwa kuweka akiba mara ngapi?	1. Mara moja kwa wiki 2. Mara moja kwa mwezi 3. Mara moja kwa miezi mitatu 4. Mara moja kwa miezi sita 5. Mara moja kwa mwaka 6. Mengineyo (taja) _____	1 2 3 4 5 6
F3	Je, unapata taarifa ya mapato na matumizi ya fedha ya umoja?	1. NDIYO 2. HAPANA	1 2
F4	Kama NDIYO, mara ngapi?	1. Kila wiki 2. Kila mwezi 3. Kila mwaka	1 2 3
F5	Mwisho, Je uneshauri nini kifanywe na kikundi chako ili kuboresha mipango na utekelezaji wa miradi ya baadaye?	1. _____ 2. _____ 3. _____	
SEHEMU G: MAHITAJI YA JAMII (CNA)			
G1	Kama ikitokea nafasi ya kupatiwa	1. Miradi iliyopo	1

	msaada mngenda muendelezwe katika miradi mliyonyo au kuanzishiwa miradi mipya ya kimaendeleo?	2. Miradi mipya 3. Miradi iliyopo na ka kupata miradi mipya 4. Sijui	2 3 4
G2	Kama ni kuendelezwa katika miradi iliyopo, mngenda kuendelezwa katika maeneo gani? (Ruksa jibu zaidi ya moja)	1. Elimu ya ujasiliamaliMara moja kwa wiki 2. Kupewa mikopo 3. Kupewa vitendea kazi 4. Sijui 5. Mengineyo (taja) _____	1 2 3 4 5
G3	Kama ni kuanzishiwa miradi mipya, mngenda aina gani ya mradi?	1. NDIYOKilimo cha bustani 2. Ufugaji wa kuku 3. Biashara ya mama lishe 4. Biashara ya Batiki 5. Kilimo cha uyoga 6. Biashara ya samaki 7. Biashara ya ushonaji 8. Ususi 9. Mapambo 10. Biashara ya bodaboda 11. Mengineyo (taja) _____	1 2 3 4 5 6 7 8 9 10 11
G4	Katika kuanzisha biashara mpya, kama jamii na wamiliki wa mradi mtachangia nini? (Ruksa jibu zaidi ya moja)	1. Nguvu kazi 2. Michango yetu 3. Eneo la biashara 4. Vitendea kazi 5. Mengineyo (taja) _____	1 2 3 4 5
G5	Kama ni biashara mpya, mngenda ianze lini?	1. Baada ya mwezi mmoja 2. Baada ya miezi mitatu 3. Baada ya miezi sita 4. Baada ya Mwaka mmoja	1 2 3 4

ASANTE KWA USHIRIKIANO WAKO!

Appendix 3: Training Evaluation Form

Please tick in the box with the appropriate answer

SN	Details	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	The training objectives were met and accomplished					
2.	My expectations were met					
3.	The trainer knew about the topics					
4.	Training materials were distributed on time					
5.	The mode of training was good					
6.	Time allocated for each session was enough					
7.	Classroom participation was encouraged					
8.	The training sessions were useful					
9.	The trainer was able to answer the questions properly					
10.	The trainer presented well					

- What areas of the training need improvement?
.....
- What was good about the training?
- How do you rate the training? (Very good, Good, Bad).....
- Add any additional comments below

Appendix 4: Fomu ya Mahudhurio

	JINA LA MSHRIKI	SHIRIKA/KIKUNDI	NAMBARI YA SIMU
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
12.			
13.			
14.			
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