

**FACTORS INDUCING POVERTY TO WOMEN LIVING IN KIGOMA
RURAL DISTRICT KIGOMA REGION TANZANIA**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF ARTS IN SOCIAL
WORK OF THE OPEN UNIVERSITY OF TANZANIA**

2014

CERTIFICATION

The undersigned certifies that she has read and hereby recommends for acceptance by the Open University of Tanzania a dissertation titled: *Factors Inducing Poverty to Women Living in Kigoma Rural District, Kigoma Region Tanzania*: in partial fulfillment of the requirements for the degree of Master of Arts in Social Work of the Open University of Tanzania.



.....
Dr. Christine Curci

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DECLARATION

I, **Bernard Bartazar Rusomyo**, do hereby declare that this dissertation is my original work and that it has not been presented or submitted in any other institution for any academic award.

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Date

DEDICATION

To The Almighty God, the source of all knowledge and wisdom. To my beloved parents, Mr. Bartazar Kwigize Rusomyo and the late Mrs. Yudes Mpogazi for their love and toil for my growth and education.

To my lovely wife, Maria and my children: Gladness, Glory, Goodluck and Godbless for their continued tolerance, prayers and love during the time of study.

I dedicate this work.

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ABSTRACT

The state of poverty among women, especially women of rural regions is alarming. The study was concerned with investigation of the factors inducing poverty to women living in Kigoma rural district. The study was objectively to identify types of poverty, causes of poverty, and indicators of poverty and the effects of poverty among women in the area. Correspondingly, interviews, observation and questionnaires were used to collect data. More importantly, a randomly and purposively selected sample of fifty respondents was drawn. The study revealed that most of women lack capital, low income and lack of food reserves. Also there are a sizeable number of women whose income as casual laborers is just from hand to mouth and they never know what tomorrow will bring them. The most cause of poverty among women in KRD is low level of education and lack of capital as well as its management if little is solicited. The study identified both income and non – income types of poverty to be high. The study revealed that poverty causes illiteracy to most women where disease and hunger are also highly ranked as caused by poverty. It is recommended to strengthening through regular and focused training on professional skills so as to exercise freedom, invest adequate financial and human resources towards improved socio-economic determinants of children's health and well-being; training on proper farming methods should be strengthened; to encourage and support the development of effective businesses which make good use of natural resources and talents to create wealth and jobs hence to improve extensive programs related to poverty eradication and access to quality education.

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LIST OF ABBREVIATIONS

AIDS	Acquired Immune Deficiency Syndrome
CBO	Community Based Organization
CDO	Community Development Officer
CG	Central Government
CSO	Civil Society Organizations
FBO	Faith Based Organization
HDI	Human Development Index
HIV	Human Immune-deficiency Virus
ICT	Information and Communication Technologies
IGAs	Income Generating Activities
IGGs	Income Generating Groups
KDC	Kigoma District Council
KRD	Kigoma Rural District
LGA	Local Government Authority
NGO	Non-Government Organization
NSGRP	National Strategy for Growth and Reduction of Poverty
PHDR	Poverty and Human Development Report
SPSS	Statistical Package for Social Sciences
TACAIDS	Tanzania Commission for AIDS
UNDP	United Nations Development Programme
URT	United Republic of Tanzania

CHAPTER ONE

1.0 INTRODUCTION TO THE PROBLEM

1.1 Background to the Problem

Poverty is a social work. For that matter, the world is striving to establish and implement several programs to let her people free from poverty. Despite a high and growing global average income, billions of human beings are still condemned to lifelong severe poverty, with all its attendant evils of low life expectancy, social exclusion, ill-health, illiteracy, dependency, and effective enslavement.

World Bank has regularly reported the number of people living below an international poverty line, measured in one dollar per day. Over the past few years, better policies have contributed to more rapid growth in developing countries' incomes than at any point of time since the mid-1970s. After increasing steadily over the past two centuries, since 1980 the total number of people living in poverty worldwide has dropped to an estimated 200 million people although the world's population grew by 1.6 billion (Young, 2005).

Africa, the world's poorest continent, has the highest population growth rate. A woman in Sub-Saharan Africa gives birth to an average of 5.2 children in her lifetime (Maxwell, 2012). This rapid growth, along with other negative factors such as harmful economic systems, conflict and deterioration in the environment, have limited growth in per capita income, causing poverty and hunger mostly to women. In most of the African countries, rural poverty rates exceed urban poverty rates. This result would be expected, given that urban areas provide a wider and deeper labour

market, permitting higher capacity to pay for services, and that density of settlement and closeness to centers of government give way to many services to be provided at lower per capita cost (Daniel, 2012).

Poverty in Sub-Saharan Africa has not only become more widespread but also much deeper when compared to the rest of the world. Resource redistribution towards the poor will not only require higher levels of growth to lift people out of poverty, but also development policies that address the problem of acute and contained income inequality. Educational attainment of women has strong bearing on the well-being of their families and an ability to overcome poverty (Jain, 1996).

Yet women in most of Sub-Sahara African countries are the last recipients of education. Thus, women live in a pool of poverty in Sub Saharan African countries. Poverty is also perceived in the aspects of social positioning such as geographical location, age, class, ethnicity, community decision-making process and political issues that determine poor people's vulnerability link. Jambiya (1997) argues that poverty and vulnerability are related since they show that poor households often identify vulnerability as a condition that takes into account exposure to serious risks and defenselessness against scarcity. Further, defenselessness in turn is often interpreted as a function of social marginalization that ultimately results into economic marginalization.

Poverty Reduction Strategy in Tanzania among other concerns revisits income poverty, status of employment, non-income poverty, vulnerability and cross-cutting issues. The income poverty is still high in Tanzania. According to Household Budget

Survey of 1991/92 there has been a small decline in the proportion of the population below the national poverty lines. There are few economic opportunities in rural areas, reflecting limited chances of employment.

According to Integrated Labour Force Survey (2001/02), total labour force (age 15 years and above) has increased from 11.2 million in 1990/91 to 17.8 million in 2001. On average, labour productivity and income are lower in the rural areas than in urban areas. Those who are self-employed in agriculture and other sectors are not always productively engaged to full capacity (Bagachwa, 2003).

The greater woman's contribution to household income on money is spent on food and childcare. For that matter, such income does not generate income or wealth instead it is for immediate consumption. However, children whose mothers deal with entrepreneurial activities on top of domestic agricultural concerns, therefore, with a relatively good standing income in the family have well and improved life. The per capita income differs from one region to another in Tanzania. In Kigoma region the income per capita is Tanzanian Shillings 155,279. Correspondingly, communities at the district level in Tanzania, specifically women and girls are indicated with income poverty, poor housing, low level of education and rudimentary entrepreneurial skills (Kweka, 2009).

Most women in rural areas do not access resources fairly and it is worth noting that resources are unevenly distributed among community members, generally based on gender. The needs of men take precedence over those of women and the needs of older family members override those of younger ones. A household may well have

enough resources to satisfy the needs of all its members, but unless those resources are fairly distributed, some individuals, women in particular, will not have their needs met (Philip *et al.*, 2004).

Furthermore he observes that poverty is not just a failure to meet minimum nutrition or subsistence levels but rather a failure to keep up with the standards prevalent in a given society. Also poverty is not just lack of income, but also lack of access to health, education and other important services. Poverty is viewed as something not only associated with deprivation of health and education but also food, knowledge and influence over one's environment, or the many things that make the difference between truly living and merely surviving. Another universal aspect of poverty, which makes it particularly painful and difficult to escape, is vulnerability.

1.2 Statement of the Problem

Resources are plenty and available in different forms such as land and minerals just to mention a few but the problem is equitable access to them by women. Due to uneasy accessibility, poverty is a major factor that threatens women's welfare and increases their vulnerability. Poverty makes some of the women to blame that they do not have enough income while others blame to have less things that is categorized as income poverty to imply a household spending less than one US dollar per day.

This means that people do not have enough food or medicine and they have poor clothes and poor houses. Also income poverty happens since women may have a little of money but otherwise the quality of their life is not good and they do not have access to affordable social and physical services. The marginalized communities,

such as women seem to be mostly affected by poverty despite the fact that they produce food crops for the entire communities (Kweka, 2009).

Poor economic policy interpretation and implementation in different parts of Tanzania and even within certain parts of the same district lead some women to become poor and others to progress. Also, ineffective government institutions, inadequate investment efforts in human capital and infrastructure, the absence of democracy, limited market opportunities, corruption, poor management of resources, government regulation and political unrest are some causes of poverty to most of the women. Low level of education; total absence or inadequate health facilities, the low household expenditure and illiteracy are the indicators of poverty to women since they are the ones found to remain in most of the arena.

Center of attention has been on increasing access to clean and safe domestic water especially for the rural population, where women are the most players that walk a long distance to access water especially in rural. Women are seen as nothing in political carrier evidenced in the current political structures of the registered political parties namely, CCM, CUF, TLP and so forth in all parties with absence of the national female chairperson or female general secretary, ownership of land and other resources (URT, 2005).

Many of the women are living in extreme poverty and unsanitary conditions. One of the effects is an extremely short life expectancy and unemployment. Most of the Tanzanian women are unable to access basic human needs such as food, clean water, health services, shelter, and clothing. Most victims of poverty, dying in masses from

hunger are children and women. Due to poverty educational systems for children and access to quality education are reduced. Poverty accelerates conflicts and wars when people scramble for limited resources. Tanzania is worsening in aspects of combating poverty where the difference between the rich men and the poor women is high that could lead to conflicts (Evans, 2002).

1.3 Objectives of the Study

1.3.1 General Objectives

The general purpose of undertaking this study is to determine the factors inducing poverty to women in Kigoma rural district.

1.3.2 Specific Objectives

The specific objectives of the study in one area differ in a way of the causes, indicators and the magnitude of the effects depending on the nature of the development attained in that particular area of study. According to this study the following were specific objectives:

- (i) To identify indicators of poverty among women in Kigoma rural district
- (ii) To find out the causes of poverty among women in Kigoma rural district
- (iii) To identify types of poverty among women in Kigoma rural district
- (iv) To enumerate the effects of poverty to women in Kigoma rural district

1.4 Research Questions

To meet the stated objectives, this research was conducted aiming at answering the following questions:

- (i) What are the indicators of poverty among women in the area?
- (ii) What are the causes of poverty among women in the study area?
- (iii) What are types of poverty among women in the area?
- (iv) What are the effects of poverty to women in the area?

1.5 Significance of the Study

Understanding this study properly about the state of poverty among women will help:

- 1.5.1 Poverty reduction agencies to utilize information about poverty causes among the women in Kigoma rural district and lay down strategies for eradication.
- 1.5.2 Kigoma rural district authorities to establish relevant interventions and policies to combat women against poverty.
- 1.5.3 Development partners to reduce the rate of poverty which threatens women and social stability in Kigoma rural district.
- 1.5.4 The government to establish sustainable programmes for development of women in Kigoma rural district.
- 1.5.5 Women in Kigoma rural district to transform the available resources in Kigoma rural district to alleviate poverty.
- 1.5.6 Women of Kigoma rural district to establish a permanent solution of earning adequate income against poverty.

1.6 Delimitation of the Study

The region of Kigoma has many districts, one of which is Kigoma rural district. The study on poverty took place in Kigoma rural district by addressing specifically indicators, causes, types and effects of poverty to women.

1.7 Organization of the Study

The study has five (5) chapters. Chapter one is introduction of the study, chapter two is literature review, chapter three is research methodology, chapter four is research findings and analysis of data and chapter five is conclusion and recommendations.

CHAPTER TWO

2.0 REVIEW OF RELATED LITERATURE

2.1 Introduction

Literature on poverty varies depending on the purpose and focus. Depending on the bend, some studies focus on general causes of poverty, and their effects, whereas others have written on various issues regarding the relationship between poverty and people's vulnerability.

2.2 Definition of Terms

The following terms need to be clarified in relation to this study:

2.2.1 Poverty

Poverty means reduced or lack of access to material, economic, social, political or cultural resources needed to satisfy basic needs. It is the situation of being poor. Poverty makes people vulnerable to various shocks particularly drought, diseases and natural disasters. Their vulnerability to such shocks exacerbates their poverty and hence their vulnerability to future shocks (Philip *et al.*, 2004). For the purpose of this study, poverty means the condition of which individuals and women specifically consume less than three meals a day, lacking capital for micro business, wearing inadequate clothing, having low level of education with high birth rates and high dependency ratio. It is one's inability to earn minimum income to meet basic needs, notably, food, clothes and shelter. It also encompasses some poor and locally done economic activities such as fishing using very low level of technology (sarianga, 2002).

2.2.2 Absolute Poverty

Poverty can be viewed in absolute and relative terms. Absolute poverty refers to subsistence below minimum, socially acceptable living conditions and is usually established based on nutritional requirements and other essential goods (e.g. per capital income under a certain arbitrarily fixed poverty line in USD per unit of time, a daily intake of less than 2,150 calories /person/day or Human Development Index).

2.2.3 Relative Poverty

Relative poverty compares the lowest segments of a population with upper segments, usually measured in income quintiles or deciles and may be quantified by concentrating on a small number of key indicators such as share in national wealth or income, possessed by 20% of the poorest inhabitants of a country (FAO, 2012).

2.2.4 Income and Non-Income Poverty

Experiences show that prevalence of income poverty in Tanzania is high. In rural areas where about 85 percent of the population lives, poverty remains overwhelmingly. Initiatives to support rural oriented sectors should be emphasized to empower rural women to increase their productive capabilities.

The National Strategy for Growth and Reduction of Poverty in URT, (2005) shows that disparities within districts in income poverty status exist. In distribution of services, resources and populations show such disparities. The challenge is to identify potential in poorer districts for possible new investments to women specifically. Kigoma rural district is much challenged by how to make individuals, particularly women, contribute more to poverty reduction.

Correspondingly, studies show that low level of education, among women specifically, is part and parcel of poverty since illiteracy remains part of non-income poverty in most rural districts. Further, it continues arguing that poverty is higher among women (36 percent) than men (20.4 percent).

2.3 Theoretical Approaches to Poverty Analysis

The primary objective of approaches of poverty analysis is to determine who are the poor households, individuals or groups of individuals living in poverty. There are two main approaches for estimating welfare for the purpose of analyzing poverty. The first is called the welfare approach which bases on indicators of welfare. The second approach is known as the non welfare approach which is basically regarded as being more social in character than the welfare approach (Shah, 2003).

The well being approach refers to the condition showing that economic actors behave in ways to maximize their benefits. Poverty has fallen back on real income and consumption expenditures as indicators of economic welfare. This is the approach advocated by the main African's development partners, World Bank and the IMF (Young, 2005).

On the other hand, the non-welfare approach is more sociological in nature. In contrast to the welfare approach, the non-welfare approach is a multidimensional approach. There are two schools under non-welfare approach. Which are the basic needs school and the second is the capabilities. The basic needs approach is the response to the policies for the fight against poverty and particularly to the policies of growth declared as a tool for reducing poverty.

The capabilities approach was developed in opposition to the interests approach. The aim in this approach is for an individual or household to have the capacity to function well in society and not solely on the basis of its own functions. In this context, this agent cannot be considered poor, even if he/she decides not to achieve certain functions, provided that she/he has the possibility to select them from the total range of functions (Philip *et al.*, 2004).

Poverty entails more than the lack of income and productive resources to ensure sustainable livelihoods. Its manifestations include hunger and malnutrition, limited access to education and other basic services, social discrimination and exclusion as well as the lack of participation in decision-making. Various social groups bear disproportionate burden of poverty. The poverty eradication is an ethical, social, political and economic imperative of mankind and called on governments to address the root causes of poverty, provide for basic needs for all and ensure that the poor have access to productive resources, including credit, education and training (Daniel, 2012).

A social perspective on development requires addressing poverty in all its dimensions. It promotes people-centered approach to poverty eradication advocating the empowerment of people living in poverty through their full participation in all aspects of political, economic and social life, especially in the design and implementation of policies that affect the poorest and most vulnerable groups of society (Loubna, 2001). A social perspective on poverty should contribute to the discussion on the effectiveness and limitations of current poverty reduction strategies. Poverty analysis from a social perspective requires thorough examination

of the impact of economic and social policies on the poor and other vulnerable social groups. Poverty and Social Impact Analysis serves as a tool to assess both the economic and social impact of reforms on different social and income groups (Loubna, 2001).

2.3.1 Causes of Poverty

Different authors tend to identify causes of poverty in different perspectives because it is induced by multiple factors. According to Maxwell (2012), the factors inducing poverty include warfare, agricultural cycles, natural disasters, corruption, social inequality, and illiteracy and wide spread diseases.

Most of the communities, particularly women in sub Saharan African countries, depend on agriculture. Literature in China, for instance, shows that agriculture is a means for poverty reduction. Yao, (2000) explaining the achievement in China through agricultural emancipation of women, points out that one of the most important policy objectives of reform is to raise the living standards of people through agricultural strategies. The Chinese government introduced agricultural reform in 1978, at the time when more than three-quarters of all Chinese rural people lived in poverty. Further, he argues that according to official statistics, the number of people in poverty was reduced by over 200 million between 1978 and 1995.

Likewise, health services are still challenges towards women's socio economic, cultural, health, and environmental situations. Poku (2002) notes, that Africans are five times more likely to die before reaching five years of age than any other people in the world. Also across the continent, health systems are in an advanced state of

decline; access is poor, the quality is rudimentary and drugs are not available. Correspondingly, Kigoma rural district face inadequate health centers and poor health services.

He further shows that women use most of their time taking care of children and those who are sick while most of men are resting. This situation might increase maternal deaths and women's rampant poverty in the study area. More importantly, many poor people in rural areas, children and women in particular, die without ever accessing a health facility (URT, 2005).

On the other hand, Mushi (2004) argues that issues like soil erosion, water pollution, urban air pollution and desertification impinge on the relationship between poverty and environmental degradation. In rural districts, most women are poor peasants, hence affected by environmental degradation. Rapid population growth places enormous pressure on all aspects of the environment and combined with deforestation, land degradation and soil erosion is increasing the number of those living in extreme poverty. Also poverty reduces people's capacity to use resources in a sustainable manner; it intensifies pressure on the environment. Poverty is seen as a major cause and effect of global environment problems. Necessary condition for the elimination of absolute poverty is a rapid rise in per capita incomes in the third world such as Tanzania.

Some empirical evidences on the presence of forced environmental degradation in developing countries, particularly in the agricultural sector, are overwhelming. Growing poverty is associated with marginalization of labour. Since association

between poverty and unsustainable agricultural practices is referred to in almost all the literature on environment and agriculture in developing countries including Tanzania.

He further notes that in Sub-Saharan Africa it has been maintained that one of the most striking coincidences of the last decade has been deepening poverty and accelerating environmental degradation in the dry lands of Sub Saharan Africa. More importantly Marc (2008) forwards the close association between poverty and environmental degradation and pregnancy has also been identified as a cause of poverty. He concluded that during the process of economic development there is a close link between environmental non-degradation and the well being of the poor and pregnancy in particular women.

One of the fundamental causes of both poverty and environmental degradation is the level of population relative to the resources base, and the high rates of growth of population in developing countries (Mushi, 2004). Thus rapidly growing population pressure on the resource base is alleged to be the main cause of poverty and environmental degradation. As a result children and women get affected by such environmental degradation, hence rampant poverty.

Poku, (2002) argues that Africa's economic growth has failed to keep up with its population's expansions. Exports have declined in relative and absolute terms. Food production has also declined while imports of food and other necessities have increased. He further shows that borrowing and debt have soared; currencies have weakened. Not surprisingly, poverty has increased at a faster rate than anywhere else

in the world. Likely poverty is closely linked with high unemployment, hunger and malnutrition, lack of basic services, inability to pay for or access health care, disintegration of families, vulnerability, homelessness and often hopelessness.

Experiences in African countries note that there is a high level of illiteracy in least developed countries. This is a very big problem in improving the livelihoods of women. Poor women who are also illiterate have a limited chance of making use of improved production technologies and preventive social services. Social problems such as HIV and AIDS have exacerbated the already precarious conditions of the poor. Diseases and social problems increase women's rates of poverty and expenditure on health, at the same time reduce effective working time, thus plummeting labour productivity and availability in the households. The association between social problems, diseases and poverty can be easily depicted using the case of HIV/AIDS (Whiteside, 2002).

2.3.2 Measuring Poverty

The complexity of poverty has led to the development of various forms of measurements. Economists have given a great deal of attention to the functional form of a poverty measurement such as how the measure should respond to changes in distribution below the poverty line. As argued by Ravallion (1998) a poverty line is defined as the monetary cost to a given person, at a given place and time. As a result people who do not attain such level of welfare are deemed poor and those who do are not. Correspondingly poverty line can be established by using the equivalent expenditure method or the food energy intake method. Reviewing literatures we find some important indicators of poverty. For the purpose of this study, I will partly use

the UNDP measures of poverty and the indicators of poverty which are the following:

According to Jambiya, (1997), the UNDP Measures of Poverty includes Human Development Index (Life expectancy at births, adult literacy, educational environment, GDP per capita), Gender related Development Index (As above adjusted for gender differences), Gender empowerment measure (Seats in parliament held by women, female professional and technical workers, women's share of earned income), Human poverty Index for developing countries (People not expected to survive to 40, Illiteracy, access to safe water, access to health services, underweight children), Human poverty Index for developing countries (People not expected to survive to 60, functional illiteracy, population below mean income, long term unemployment).

Furthermore he argues on indicators of poverty as income (very low income levels purchasing power and no savings), Employment (No or little job opportunities, Job insecurity and Limited alternatives), Capital (No or limited to finance capital, no land or livestock and rudimentary tools of trade), Living condition (Poor or no housing, Little basic material possession, Limited or no food reserves, High room density, Wood fuel as main cooking fuel and kerosene for lighting and Poor basic sanitation and waste disposal services), Education (Illiteracy or low level of education and Little or no skills), Health and Nutrition (Frequently ill, Poor access to health services, Poor nutrition and Poor access to safe water hence Social status which includes Low morale and expectations, pessimistic outlook of life and the future, High dependency ratios and difficulty in meeting social obligations).

2.3.3 Status of Income Poverty in Tanzania

The occurrence of income poverty is still high in Tanzania. According to the Household Budget Survey of 2000/01 the proportion of the population below the national food poverty line is 18.7 percent and that below the national basic needs poverty line is 35.7 percent. Comparing these results with those of the Household Budget Survey of 1991/92 there has been a small decline in the proportion of the population below the national poverty lines.

Basic needs poverty decreased from 38.6 percent to 35.7 percent and food poverty from 21.6 percent to 18.7 percent. Poverty remains overwhelmingly in rural areas where about 87 percent of the poor populations live. Poverty is the highest among households who depend on agriculture, notably, women (URT, 2007).

2.3.4 Tanzania Development Vision 2025

The vision discusses issues of Tanzanian's well being in all aspects. A high quality livelihood for all Tanzanians is expected to be attained through strategies which ensure the realization of some goals, notably; Food self-sufficiency and food security, Universal primary education, the eradication of illiteracy and the attainment of a level of tertiary education and training that is commensurate with a critical mass of high quality human resources required to effectively respond and master the development challenges at all levels, gender equality and the empowerment of women in all socio-economic and political relations and cultures, Absence of object poverty, Access to quality primary health care for all (URT,1999). Tanzania Development Vision 2025 states categorically that all Tanzanians should get social services and be free from poverty (URT, 2007). Struggles have been made by

Tanzanian government to rectify the situation, yet women in Kigoma Rural District in particular appear to be still poor. This study should find out the root causes of poverty to women specifically in Kigoma rural district.

2.3.5 National Strategy for Gender in Tanzania

Tanzania does not have a well-developed social security system, which can cater for all people, in rural and urban communities. Women are more likely to be affected unless concrete measures are taken to ensure that the existing and planned social security services target the majority of the people especially those in rural areas. Women in Tanzanian rural areas are overburdened by heavy workload emanating from their double roles (reproductive and productive). Also, heavy workload and sex based division of labour at household level is influenced by customs and traditions and is further aggravated by lack of appropriate technology for women's work, hence increasing poverty to women in rural areas in particular (URT, 1996).

According to existing customs and traditions, some communities still perpetuate traditional practices, which affect women's and girls' social life. Due to existing patriarchal systems women are unable to make decisions regarding their welfare, distribution of resources, and income gained at family level and decisions on reproductive health. These experiences have shown that Kigoma rural district's patriarchal systems of using women's and family resources in marrying additional wives appear to deteriorate women's welfare that increasing poverty to women (Daniel, 2012). According to Loubna (2001) feminization of poverty describes a phenomenon in which women represent disproportionate percentages of the world's poor. It describes it as the burden of poverty borne by women, especially in

developing countries. This concept is not only a consequence of lack of income, but is also the result of the deprivation of capabilities and gender biases present in both societies and governments. This includes the poverty of choices and opportunities, such as the ability to lead a long, healthy, and creative life, and enjoy basic rights like freedom, respect, and dignity. Women's increasing share of poverty is related to the rising incidence of lone mother households.

Several factors affect the women's level of poverty, and these factors place women at high risk of poverty. Though low income is the major cause, there are many interrelated facets of this problem. Lone mothers are usually at the highest risk for extreme poverty because their income is insufficient to rear children. It then lowers their children's possibilities for good education and nourishment. Low income is a consequence of the social bias women face in trying to obtain formal employment, which in turn deepens the cycle of poverty. As the number of unmarried women increases, the diverse causes affecting their poverty must be examined.

2.3.6 Feminist perspective on poverty

Recent decades have witnessed the radical of poverty, or the significant increase in the numbers of single women in poverty alone, primarily as single mothers. In the last three decades the proportion of poor families headed by women has grown to more than 50 percent. This feminization of poverty has affected women more than any other group. This level of poverty may be related to numerous changes in contemporary Tanzania. Increases in unwanted births, separations, and divorces have forced growing numbers of women to head poor households. Meanwhile, increases in divorced fathers avoiding child support coupled with reductions in welfare support

have forced many of these women-headed households to join the ranks of the underclass. Further, because wives generally live longer than their husbands, growing numbers of elderly women must live in poverty (Cliff, 2014).

2.4 Empirical Studies

More than one in five U.S. women live in “official” poverty today, with an even higher rate for Black and Hispanic and for those in families headed by a single parent. Among the world’s 35 richest countries, the United States holds the distinction of ranking second highest in women poverty. The government spends directed support at low-income families that is not included in the official poverty rate. The income-to-poverty ratio reveals that more than 20 million Americans have incomes of less than half of the poverty threshold. Even though the United States is one of the richest nations in the world, but more than one in five women is food insecure. Large differences in household incomes of women pose challenges to improving the educational and economic opportunities available to the women (Helen, 2013).

Rita (2014) argues that despite the impressive economic growth in the last two years, Kenya is among the world’s 30 poorest countries, ranking 152 out of 177 countries on the 2006 Human Development Index. Inequalities are wide with the top 10 per cent of Kenyans earning 44 per cent of the national income, whilst the bottom 10 per cent earns less than one per cent. Kenya’s poorest regions, including North Eastern Province, have twice the relative poverty headcount of its least poor regions. Years of drought in this region have had a serious impact on the well-being of children, increasing malnutrition rates, morbidity and mortality. Life expectancy has reduced

drastically from 63 in 1990 to 44 as a result of the impact of HIV and AIDs living children and women with no support. UNICEF is working with the Government of Kenya and other development partners to leverage resources to ensure women and children have access to and utilize services that will advance their rights and to influence legal and policy reform.

Several factors contribute to poverty amongst rural women, including gender disparities in economic power-sharing and changes in family structures caused by migration and/or ill-health. All of these factors have placed additional burdens on women, particularly those who provide for several dependants. Expression of poverty includes limited or no access to education, increasing mortality and morbidity from illness, chronic ill-health, homelessness and inadequate housing, and unsafe environment. Inadequate housing and homelessness significantly affects poor women, erodes their dignity and undermines social justice and development. Adequate housing (or 'human settlement' as it is now referred to in South Africa) for women is imperative to sustainable development (Zuma, 2014).

2.5 Conceptual Framework

Poverty is the normal condition of life for large numbers of Tanzanians, in both urban and rural areas. Income poverty for small farming households in Tanzania is the result of various factors, including: low levels of savings and investment; the limited access to land, capital and technology used in production; the frequently volatile and disadvantageous terms of internal and external trade; and the nature and impact of institutions including market regulation, taxation and property rights. As a result of low levels of output and disposable income, the rural poor suffer from high

levels of malnutrition and ill-health. Climate, altitude, soil quality and ease of communications affect the geographical distribution of poverty (Marc, 2008).

In contrast, structuralism beliefs locate the causes of poverty in the social and economic system in which poor persons live (like low wages, poor schools, discrimination) and are thus thought of as a system-challenging belief, and an ideological alternative to individualism. Furthermore fatalistic beliefs locate the causes of poverty in individual, but non-social-structural forces such as bad luck, sickness, and physical handicaps.

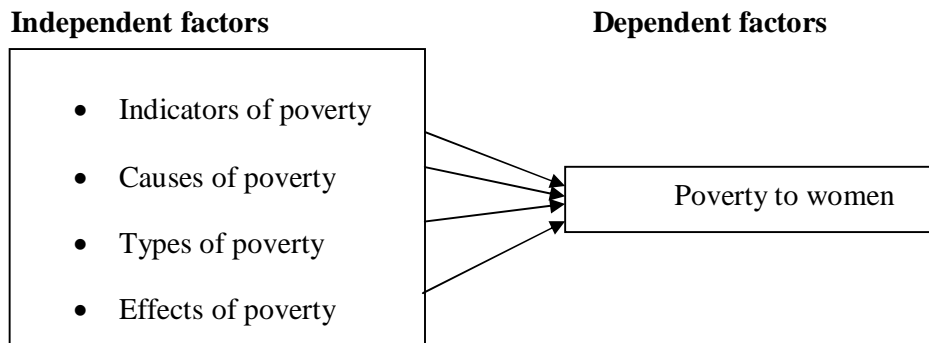


Figure 2.1: Conceptual Framework

Source: Researchers version (2014)

2.6 Knowledge Gap

It is of the nature that most of the studies concentrate to the areas with people who know how to read and write and for some extent accessible transport. This study went further to those people who have poor transport and mostly not reached by researchers because of several factors. Then the study focused on the most vulnerable and hardest-to-reach women. The study takes into account environmental conditions which seem to be an insufficient source of information for previous studies. There

are insufficient means of communication that made poor access to information, no televisions and access to education on entrepreneurship skills. There was a lack of apparent substantive inputs from previous studies about Kigoma Rural District environment.

Several studies have examined how basic needs against poverty are measured in the region, the limitations of current data and opportunities for further analysis. The study focuses on measuring poverty through examining a household's command over an income measure of poverty including the level of income required to meet a minimum standard of living in Kigoma rural district. People are falling below cash income or access to subsistence production to meet minimum dietary needs and to cover basic expenses related to housing, health care, education, clothing, transport and customary and community obligations.

The basic building blocks of measuring poverty are an indicator of welfare (income or consumption per person) (Zuma, 2014). In practice most studies measure poverty at a household level rather than per person because it is easier to design good surveys for doing this, and a range of surveys can be used. This study intends to deal with per person (a woman) so as to fill that gap.

Also most of the studies have chosen to measure poverty in particular ways as a dollar per- day equivalent and to treat the whole country as the appropriate unit of analysis. Then the findings of this study structure reality in particular ways and not per capita income as the only way to be used in this study of poverty among women of Kigoma rural district.

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes procedures used to conduct the study. It presents the source of information and techniques used to collect data. The chapter specifies the area of the study. It shows population, sample and sampling procedures, composition of the sample, data collection and instruments, validation of instruments, data analysis, time frame and the presentation format.

3.2 Area of Study

Areas of study, is Kigoma rural district that includes six divisions, ten wards among twenty five and fifteen villages out of seventy five registered villages in the district. Kigoma rural district is selected because it is among the most vulnerable and poorest districts in the Country (Sarianga, 2002).

3.3 Description of the Area of Study

Kigoma rural district is one of the former three districts of the region. Other districts are Kasulu and Kibondo. The district covers an area of 19,574 square kilometers of which 8,029 square kilometers are covered with water (mainly of Lake Tanganyika and big swamps at Nguruka). Kigoma rural district borders in the south with Mpanda district of Katavi region, in the east with Urambo District of Tabora region and in the west, the Democratic Republic of Congo and Republic of Burundi in the North (URT, 2011)

Administratively, the district is divided into six divisions, twenty five wards, seventy five registered villages and 471 sub-villages. By the year 2012/2013 the population is estimated to be 650,238 people (335,805 female and 314,434 male). By tribes the populations of the district are the 'Ha', 'Bembe', Bwari' and 'Tongwe'. By climate the district is divided into two major zones, namely the highland and lowland areas. Lake Tanganyika which occupies a big area of the district coverage has a positive influence of the rainfall in the district. Majority of the residents of the district are rural peasants and farming is subsistence to the mainland villages and fishing to the lake shore villages.

3.4 Research Paradigm

A paradigm is a broad view or perspective of something. The causes of poverty vary from one nation to another. Different people frontward poverty with different perceptions needs and experiences. Beliefs about poverty are of individualistic, structuralism and fatalistic. Individualistic beliefs locate the causes of poverty in poor persons themselves like lack of ability, lack of effort and are thought to reflect and reinforce a dominant ideology of individualism (Kothari, 2004).

In this study, qualitative and quantitative data collection techniques were used including; interviews, questionnaires, and observations. The use of triangulation methodology design was employed. Triangulation involves the application and combination of several research methodologies in one study. Data triangulation that involves time, space, and persons were used. The use of multiple data sources and methods to cross-check and validate findings increased the depth and quality of the results and also provided valuable information. A combination of methods improves

the consistency and accuracy of data by providing a more complete picture of poverty.

3.5 Unit of Analysis

The unit of analysis of this study is women. The unit of analysis is the use of two or more analysis approaches to validate the same set of data (Kothari, 2004). In this study of determining the factors inducing poverty among women in Kigoma rural district poverty to women is the unit of analysis.

3.6 Research Design

Kothari (2004) defines Research design as the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. There are various types of Research Design like Exploratory Research Design (case study), Descriptive (Diagnosis) Research Design and Experimental Research Design. This study used a case study method; because the research is limited to one group only Kigoma rural district with similar characteristics, it takes short time and it deals with a relationship between factors. Hence case studies included joint inquiry by people with experience of poverty.

The case study is in-depth examination of events, phenomena, or other observations within a real-life context for purposes of investigation, theory development and testing, or simply as a tool for learning. Case studies often employ documents, artifacts, interviews, and observations during the course of research. Case study is a good opportunity for innovation and allows a lot of details to be collected that would

not normally be easily obtained by other research designs. The data collected is normally a lot richer and of greater depth than can be found through other experimental designs.

3.7 Population, Sample and Sampling Techniques

3.7.1 Population

According to 2012 census, the KRD had a population of about 595,206 people with 304,577 female. The name of ward with its women population in brackets are Uvinza (17,564), Nguruka (14,051), Kalinzi (14,292), Mganza (12,420), Ilagara (23,666), Itebula (14,051), Sunuka (18,451), Simbo (9,012), Bitale (10796) and Mwandiga (9,989) (URT, 2013).

3.7.2 Sample Size

The study involved fifty (50) respondents where fifteen women who are crop producers, ten women who are in entrepreneurship groups, ten women processing fishing products and fifteen female village Government leaders and assistant education officers at community level. The total number of respondents was fifty women. The table below shows divisions, wards, villages and number of respondents respectively. The area of interest for the study was Kigoma rural district. They include communities of Uvinza, Nguruka, Mwamila, Sunuka, Kirando, Ilagala, Kasuku, Mwandiga, Kiganza, Kaseke, Karago and Mwakizega villages.

Whenever there were five and more than five people, four respondents were selected and wherever there were less than five people, three respondents were selected to be the participants.

Table 3.1: Sample Villages

Ward	Village	Number of Respondents
Uvinza	Uvinza	4
Uvinza	Mwamila	3
Nguruka	Nguruka	4
Sunuka	Sunuka	3
Sunuka	Kirando	3
Simbo	Kasuku	3
Mwandiga	Mwandiga	4
Bitale	Kiganza	3
Simbo	Kaseke	3
Sunuka	Karago	3
Ilagala	Mwakizega	3
Ilagala	Ilagala	4
Itebula	Itebula	4
Mganza	Mganza	3
Kalinzi	Kalinzi	3
Sample size		50

Source: Field Data (2012)

3.7.3 Sampling Techniques

3.7.3.1 Simple Random Sampling

The sample picked in this section represented equal characteristics of the population. Simple random sampling was used to obtain people of different categories from sample villages. The composition of the sample was: women who are crop producers (30%), women in entrepreneurship group (20%), women processing fishing products (20%), and the female village government leaders and assistant education officers at community level were (30%) of the sample.

3.7.3.2 Purposive Sampling

At the district level, the District Medical Officer, District Community Development Officer, District Land Officer and District Social Welfare Officer that sum up to four respondents were interviewed and consulted for descriptive information. These are selected purposely because they are officers at district level who deal with women officially. The logic and power of purpose sampling lies in selecting information that is rich cases for study in depth of poverty.

The choice of conducting the study in these villages is that they are representative to the study areas. More importantly the areas are purposely selected because they have individual women who are particular targets of the study. Also it is to show significantly the relationship between poverty and other socio-economic resources available to be utilized including arable land, water in rivers and Lake Tanganyika, forestry including reserves such as Gombe and Mahale National Parks and salt mining industry (Sarianga, 2002).

3.8 Types and Sources of Data

There are two types of data. These are primary and secondary data. This research used both types of data.

3.8.1 Primary Data

Primary data are data that are collected afresh and for the first time, and thus happen to be original in character (Kothari, 2004). They are data collected by the researcher himself or herself or by research assistants from the field for the purpose of

answering the research question or issue. The study collected primary data through interviews and questionnaires based on poverty.

3.8.2 Secondary Data

Secondary data are those data which have already been collected and analyzed by someone else. They may either be published or unpublished data (Kothari, 2004). Secondary data are data obtained from literature sources or data collected by other people for some other purposes. These are data which have already appeared in other documents and probably already filtered and interpreted in some ways. The researcher collected secondary data through documentation. In this technique, data based on types of poverty and indicators of poverty were determined from files.

3.9 Data Collection Methods

These techniques were employed differently according to the nature of information required and source of data.

3.9.1 Questionnaires

A questionnaire is simply a 'tool' for collecting and recording information about a particular issue of interest. It is mainly made up of a list of questions, but should also include clear instructions and space for answers or administrative details. Questionnaires cover large number of respondents, highly structured respondents and has time to consider question and they can be used in later work of research. But some questionnaires can be returned with no response and some cannot tell about context and meaning behind. For the purpose of this study questionnaire were used to obtain causes and indicators of poverty to women in Kigoma rural district. The

questionnaires were sometimes distributed to respondents in assistance of the village and ward leaders and then collected and be submitted to the researcher.

3.9.2 Interviews

An interview is a conversation between two or more people (interviewer and interviewee) where questions are asked by the interviewer to obtain information from the interviewee (Mason, 2004). For the purpose of this study, the round table discussion was held where a researcher used a kind of question to ask them and provoke those who didn't contribute.

The face-to-face interviews to women were conducted to avoid the problem of respondents who lack reading and writing skills, to probe deeper into a response given by an interviewee, and produce a higher response rate towards poverty information. The face-to-face interviews helped to adapt the questions as necessary, clarified doubt and ensured that the responses were properly understood, by repeating or rephrasing the questions based on women's poverty. Also, the structured and unstructured interviews were administered.

3.9.3 Observation

Observation is way of gathering data by watching recurring behavior, events, or noting physical characteristics in their natural setting (Kothari, 2004). Observations method for data collection was used by researcher to collect data based on those women who own their business, tools used by women in farming (hand hoe, tractor, and plough, selling commodities to the market, wearing, and participation of women

in meetings. Observation helped to get the original information that helped to determine the poverty level per woman.

3.10 Validity and reliability

3.10.1 Validity

Validity is the extent to which an instrument measures what it is supposed to measure and performs as it is designed to perform (Kothari, 1992). It is rare, if nearly impossible, that an instrument be 100% valid, so validity is generally measured in degrees. As a process, validation involves collecting and analyzing data to assess the accuracy of an instrument. The sample of 50 is accurate and representation of a population and helps to obtain population generalizability.

Furthermore the Content validity refers to the appropriateness of the content of an instrument. Those measures (questions, observation) accurately assess poverty level. To maximize the validity of a unit test of poverty the researcher involves taking representative questions from each of the sections of the unit and evaluating them against the desired outcomes. The identification of the content was accurately represented by the analyzed data.

3.10.2 Reliability

Measurement is a systematic, replicable process by which objects or events are quantified and/or classified with respect to a particular dimension. Reliability measures the degree to which a measurement technique can be depended upon to secure consistent results upon repeated application. The instrument of data collection

yielded the same results on repeated trials of treatment. There was a consistency found in repeated measurements of poverty within the intended study.

3.10.3 Testing of Reliability and Validity

The measuring tool was used as part of the data collection process. The test proved the validity and reliability of data. The reliability of the data gave an accurate score across a range of measurement where it is viewed as repeatability or consistency. In summary the study used multiple people, different people, same test, different times, different questions and the same construct. Observers being used in assessing poverty were briefed to respond in a programmed and consistent way. The variation in results from a standard test gave a measure of their reliability with different assessment tools.

The testing of reliability determined the category in which each observation fell into and then calculated the percentage of agreement between the raters. Then the score out of the total helped to show the reliability or unreliability. Also the study assigned each test item a score that helped to get a percentage for analysis. The study was valid since it tested a required knowledge (types of poverty, indicators of poverty, causes and effect. The most weights used were out of fifty. The study was valid since the outcome assesses how well a measure is able to provide information to help improve the program under study.

3.10.4 Validation of Data

Data were to find out if some were missing before processing by using computer where SPSS and Microsoft Excel programs were used. Some of the data from

questionnaire and interviews were assessed and confirmed to comply with types, causes, indicators and effects of poverty to women in KRD. Some validation methods used included character checks, batch totals and limit check. Ages were observed, logic check, range check and spelling and grammar check. Computer data validation was done to ensure that they were entered appropriately. Due to data validation, the subsequent administrative costs of resolving the error at a later stage were minimized. After validating data, information about poverty was recorded into workspace in memory that guides the output process.

3.11 Data Analysis and Presentation

The collected data were analyzed in different ways depending on the nature of data and instrument used to collect them. The data from questionnaires, interviews and observation were analyzed qualitatively where tables and graphs were established for easy discussion. Based on graphs, pie chart and bar graphs were drawn to make easy visualization regarding that a graph makes more knowledge and helps to give accurate analysis.

3.12 Limitations of the Study

This study faced some limitations with regard to respondents. Some respondents could neither read nor write Kiswahili. The researcher had to read the questions for such respondents. Correspondingly, the researcher had to clarify some interview questions that asked to circle the major cause and indicator of poverty among women. Other limitations include time constraint, and financial problems. Some respondents were not willing to respond to interviews and questionnaires effectively. Some of the questionnaires distributed were not returned; this reduced a number of

respondents. The process of collecting data was not as smooth as it was planned, therefore, reducing the volume of the intended information. However, the selection of appropriate data control methods will deal with such obstacle.

CHAPTER FOUR

4.0 DATA ANALYSIS, DISCUSSION AND PRESENTATION

4.1 Introduction

This chapter presents and interprets research findings basing on the research objectives and research questions sought to be answered in order to obtain a clear explanation on each of the variables. Related responses from different sources are brought together as answers to specific questions.

Furthermore, the chapter analyses and discusses data obtained from the field by using Statistical Package for Social Sciences (SPSS) and the Microsoft Excel in four parts. These parts summarize types of poverty, causes of poverty, indicators of poverty and the effects of poverty to women in Kigoma rural district.

4.2 Indicators of Poverty to Women Living in Kigoma Rural District

Poverty reduction is a complex undertaking that requires a broad, multi-faceted approach over time. Measuring improvement similarly requires a comprehensive set of indicators against which to measure progress. A set of indicators could be School Readiness, High School Graduation Rates, Educational Progress, Birth Weights, Low Income Measure, and Standard of Living. From the questionnaire several indicators of poverty were mentioned as shown in the Table 4.1.

The field data analysis revealed that lack of capital was the first indicator of poverty among women in Kigoma rural district, scoring 82 per cent followed by low income with 76%. The least factors that indicate poverty are high room density (06%) and

high dependence ratio (08%). These findings imply prevailing rampant poverty among women in study area where solutions need critical measures. Study findings are supported by FAO, (2012) that argues that 600 million poor livestock keepers in the world, around two-thirds are women and most live in rural areas.

Table 4.1: Indicators of Poverty to Women Living in Kigoma Rural District

Indicator	Sample Size	Frequency	Percentage (%)
Lack of capital	50	41	82%
Low income	50	38	76%
Low level of education	50	25	50%
Unemployment	50	20	40%
Poor housing	50	22	44%
Frequent/Total use of firewood	50	19	38%
High room density	50	3	6%
Lack of food reserves	50	32	64%
High dependency ratio	50	4	8%

Source: Field Data (2012)

Despite an improvement in the number of health workers (nurse) and average waiting times for patients at dispensaries, the problem of affordability made the majority of population dissatisfied (more so with health centers than dispensaries). From the interview, respondents argue that at least each ward has a dispensary or health center that shows a significant progress in health sector and decrease in infant mortality rate even if there is no significant availability of medicine. However, the existing problems, linked to the health facilities (dispensaries and health centers) are temporally.

Also, indicators, like pupils per teacher and having qualified teachers, did not show progress for many of the schools. Lack of teachers threatens the sustainability of the reduction of poverty since few pupils including women are not taught adequately. One of the signs or indicators of poverty in the country is low level of literacy in terms of reading, writing and counting. The argument is supported by URT (2005) that the literacy level is now estimated to be 68% down from 90% achieved in the 1980s. This testifies to the worsening trend of poverty and to the reversal of gains made earlier in human development efforts.

Among low income families the literacy rate is 59% which is lower than the national average. Gross enrollment rate for primary school pupils was 77.8% (1996), down from 90% in the 1980s. Observation noted that there are a lot of poverty indices among women in Kigoma rural district notably, living in earth-built and grass-thatched houses, taking unbalanced diet, having a lot of children and dependants, total use of firewood as means of fuel and drinking unsafe water.

Poor housing is also the indicators of poverty to Tanzanians living in KRD since they live in poor quality houses. The study revealed that KRD women are poorer than men despite the fact that women are the major actors in productive and reproductive activities. Of the total population, despite their contribution to society, Tanzanian women do not receive adequate remuneration for their work. Traditional and cultural barriers still block women access to and control of land and other property. Tanzanian women have limited access to employment opportunities in the formal sector. As a result, many have had to adopt survival strategies through the informal sector where many operate without support of extension services or credit. Many of

the activities in the informal sector such as vendor-related business activities, selling cookies along the road pavements in towns or transport stations, mobile goods transactions, beverage selling and the like have increased the burden of women.

4.3 Causes of Poverty to Women Living in Kigoma Rural District

The study intended to find out the causes of poverty among women in Kigoma rural district. From the questionnaires, major causes of poverty to women living in KRD were provided and each cause was weighed by all fifty (50) respondents. Tallying was done and tabulated for more elaboration as shown in Table 4.2.

Table 4.2: Causes of Poverty to Women Living in Kigoma Rural District

Causes of Poverty	Number of sample	Frequency	Percentages (%)
Lack of capital	50	40	80%
Shifting cultivation	50	1	2%
Floods	50	1	2%
Wild fires	50	20	40%
Corruption	50	24	48%
Water pollution	50	1	2%
Soil erosion	50	1	2%
Lack of entrepreneurship skills	50	18	36%
High Birth Rates	50	5	10%
Low level of education	50	38	76%
Unemployment	50	14	28%
Diseases	50	22	44%
Misunderstanding among couples	50	2	4%
Traditions favoring men	50	32	64%
Laziness	50	21	42%
Hunger	50	11	22%
Selfishness	50	9	18%

Source: Field Data (2012)

From the Table 4.2, low level of education (76%) and lack of capital (80%) were revealed by the study as major causes of poverty to women living in KRD. It is noted that low income is a consequence of the social biasness that women face in trying to obtain formal employment, which in turn deepens the cycle of poverty. Research findings through interview show that poverty among women living in Kigoma rural district is caused by a number of factors such as lack of capital, low level of education, high birth rates, unemployment and lack of entrepreneurship skills to the great extent.

Also, poverty to women living in a mentioned study area is caused by diseases particularly malaria and HIV, misunderstanding among family members especially couples, customs and traditions favoring men over women (man-ridden social system), laziness, hunger, selfishness, soil erosion, water pollution, corruption, wild fires, floods as well as shifting cultivation. At this juncture, critical interventions are needed to rectify the situation. Investing in women is not only the right thing to do but also it is the smart thing to do.

Further, it is stated that investing in a woman, is investing in the future. This is because women bear almost all responsibilities for meeting basic needs of the family, yet they are denied the access to resources, information and freedom of action they need to fulfill in their responsibilities. Also the study revealed that data availability, and limited geographic disaggregation is among the most causes of poverty to most of the women in study area. This is supported by Mushi (2004) who argues that poverty reduces people's capacity to use resources in a sustainable manner.

Kigoma rural district is facing many poverty challenges; and, in many cases one poverty problem is linked to the other since one problem is caused by another problem. In other word, poverty is in chain causation. According to information given by the District Community Development Officer and Social Welfare officer, through interview, the common causes of poverty in the district includes vulnerability to other disasters, low level of education, high dependency ratio, high birth rates, hunger, diseases particularly Malaria and HIV, poor methods of farming including shifting agriculture; irresponsibility of parents and guardians, lack of capital, uncontrolled burning, unemployment, traditions favoring men and misunderstanding among family members and couples.

Further, it is noted that problems are contributed by different factors. Some of the factors that were reported by the District Community Development Officer, Social Welfare Officer and respondents in the field include low level of education among women. Field responses noted that many women in the study area are uneducated to the extent of having not completed primary education level. Likely, through interview the researcher discovered that many women in the study area could not even read and write either in Kiswahili or in indigenous languages. More importantly, some respondents dared telling the researcher that capital was the most important need for them in their survival.

They further said that even if they could have acquired university education, it is meaningless without money and capital specifically. Likely, high birth rates seem to be very big leading to high dependency ratio. Also, unemployment among women is high due to low level of education particularly technical skills equivalent to 36%.

Likewise, lack of entrepreneurship skills was noted to be the cause of poverty to women living in KRD.

By comparison, some factors have great effect towards poverty to women but they are not well notified by respondents. A factor like high birth rate with a big family causes more spending on money in different activities. Furthermore Jambiya, (1997), agrees that poverty is multidimensional, and therefore economic, demographic, and socio-cultural factors which all overlap and contribute to the increase of poverty.

Through the interview, one responded that she makes bad decisions because she is poor. Being poor affects the ability to think. Those coping with severe financial stress do not have mental bandwidth to deal with in all of their lives. A series of tests they did showed that when people are liquid with cash; they can stop worrying and make better decisions. But having financial woes takes up so much attention and they often make poor decisions. 'When you are very, very focused on what you don't have enough of, you do all you can do to get more of it, at the expense of other things. When people don't have enough money they're so focused on ways to get more that they don't make good choices' (Mushi, 2004). The poor useless preventive health care, fail to adhere to drug regimens, and are less likely to keep appointments, are less productive workers, less attentive parents, and worse managers of their finances.

4.3.1 Illiteracy

Scholarly works show that education is the means for people's liberation (Philip *et al.*, 2004). Research findings show that women in the selected study area are poor

because of many contributing factors, including low level of education since 20% of the respondents argues for illiteracy as shown by Table 4.7. Likely, while respondents were asked on educational levels, the responses noted were that they can't read or write because they have not completed even primary education. Further researcher's findings noted that many women in the selected study area had neither attended secondary education nor entrepreneurship trainings. As a matter of fact, therefore, it is doubtless to argue that poverty among women of this nature is inevitable.

4.3.2 Family Size

Family size as noted in the field was too big. Study findings disclosed that many people in selected study area have many children and dependants compared to capital, materials and resources they possess. While respondents were asked on number of children they have, 14 respondents (28 per cent) out of 50 stated categorically that they have more than six children; and 24 respondents (48 per cent) noted to have four to six children.

Table 4.3: Number of Children

Number of Children	Frequency	Percentage (%)
1 to 3	11	22.0
4 to 6	24	48.0
Above 6	14	28.0
Zero	1	2.0
Total	50	100.0

Source: Field Data (2012)

Probing questions and observations noted that some of these respondents and community members were wearing torn clothes, eating single meals a day and had houses built with trees, soil and grasses. Study findings were released by Ravallion (1998) who postulated that around the world, myriads of people eat two or three times a day, but a significant per cent of women eat once only.

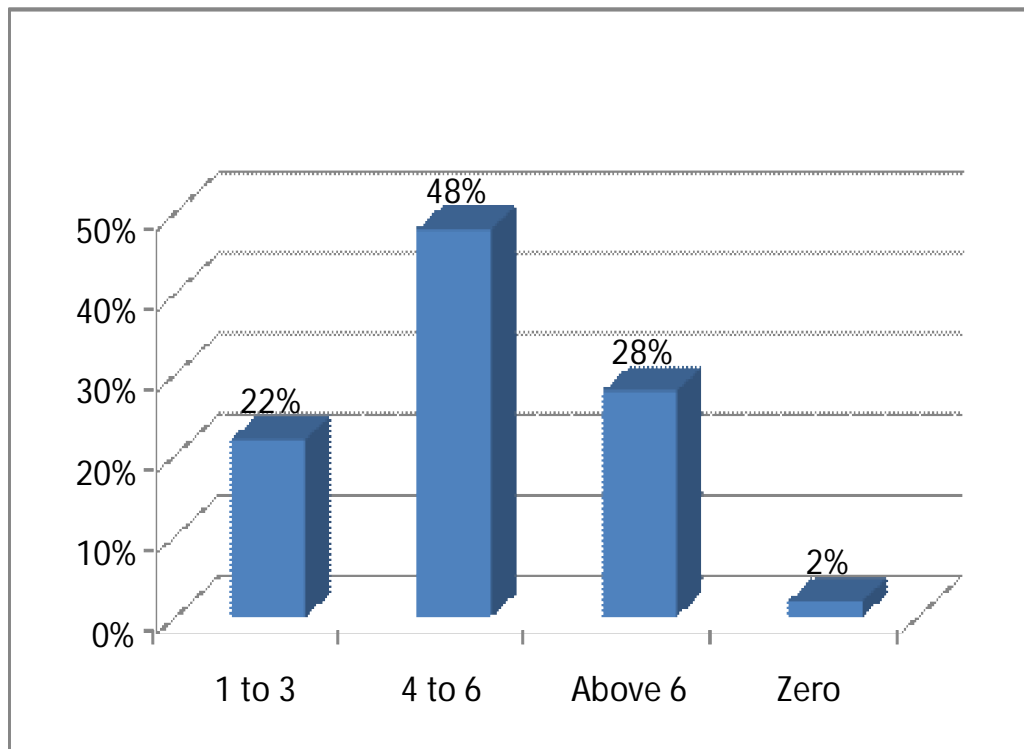


Figure 4.1: Number of Children

Source: Field Data (2012)

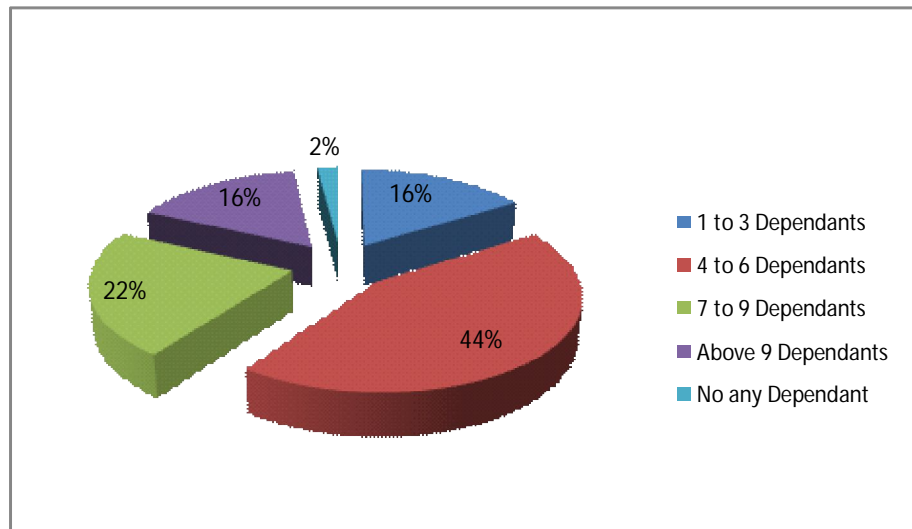
4.3.3 Number of Dependants

Dependants are caused by death of parents, unemployment, poor financial base, unreliable business, personal attitude towards manual work, absence of job creativity and show-offs.

Table 4.4: Number of Dependants

Number of Dependants	Frequency	Percentage (%)
1 to 3 Dependants	8	16.0
4 to 6 Dependants	22	44.0
7 to 9 Dependants	11	22.0
Above 9 Dependants	8	16.0
No any Dependant	1	2.0
Total	50	100.0

Source: Field Data (2012)

**Figure 4.2: Numbers of Dependants**

Source: Field Data (2012)

Furthermore, respondents were asked on number of dependants they have, where 8 respondents (16 per cent) said that they have more than nine dependants; 11 respondents (22 per cent) said that they have dependants between seven to nine, and 22 (44 per cent) noted to have dependants between four and six. Research findings show that probably poverty is rampant among women in the study area due to a big number of dependants, most of them being children who do not produce.

This is supported by Zuma (2014) who postulated that several factors contribute to poverty amongst rural women, including gender disparities in economic power-sharing and changes in family structures caused by migration and/or ill-health. All of these factors have placed additional burden on women, particularly those who are provided with several dependants.

Signs of poverty include limited or no access to education, increasing mortality and morbidity from illness, chronic ill-health, homelessness, inadequate housing, and unsafe environment. Inadequate housing and homelessness significantly affect poor women, erodes their dignity and undermines social justice and development.

4.3.4 School Expenses

Most parents have many dependants to pay for school expenses including their children. They sometimes fail to pay school contributions for their children and dependants because of big numbers of dependants. Findings revealed that 41 respondents (82 per cent) pay school expenses to less than five dependants, 4 respondents (8 per cent) pay for it to five and more, and five (10 per cent) pay for none.

Table 4.5: Number of Children Being Paid for School Fees/Expenses

Responses	Frequency	Percentage (%)
5 and above	4	8.0
Less than 5	41	82.0
None	5	10.0
Total	50	100.0

Source: Field Data (2012)

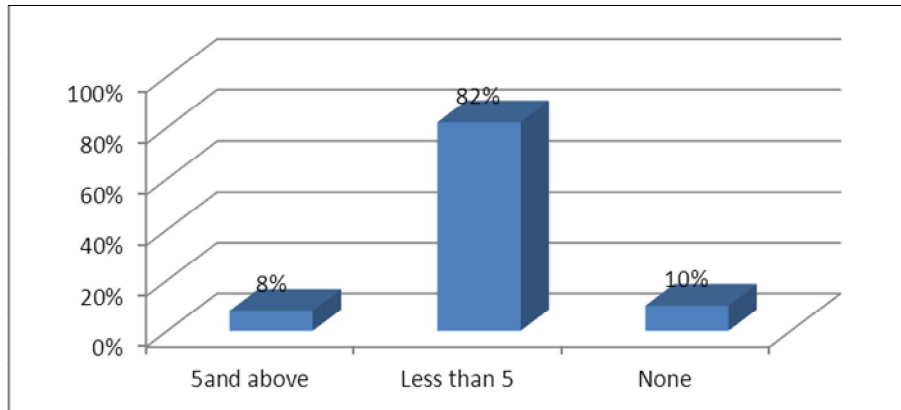


Figure 4.3: Number of Children Being Paid for School Fees/Expenses

Source: Field Data (2012)

When respondents were asked whether they afforded paying dependants’ school expenses; ten respondents (20 per cent) were able while forty (80 per cent) were unable to pay school expenses.

Table 4.6: Ability to Afford Children School Expenses

Responses	Frequency	Percentage (%)
Yes	10	20
No	40	80
Total	50	100

Source: Field Data (2012)

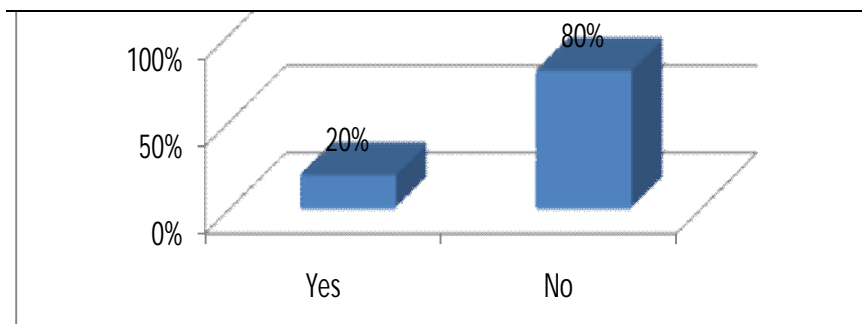


Figure 4.4: Ability to Afford Paying Dependants’ and Children School Expenses

Source: Field Data (2012)

Reasons for failing to pay for dependants' school expenses were said to be income poverty (54 per cent), high birth rate (22 per cent), illiteracy (20 per cent) and unknown reasons (4 per cent).

Table 4.7: Reasons for not Affording Dependants' and Children School Expenses

Responses	Respondents per factor	Frequency	Percentage (%)
Income poverty	50	27	54.0
Illiteracy	50	10	20.0
High Birth Rate	50	11	22.0
Unknowns	50	2	4.0
Total		50	100

Source: Field Data (2012)

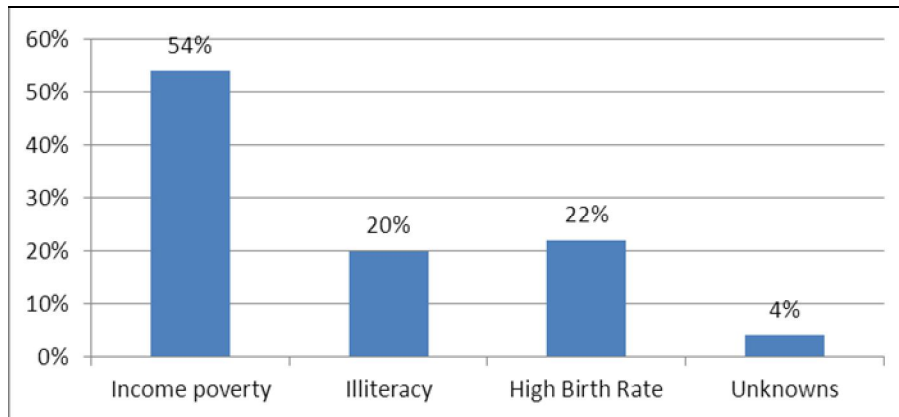


Figure 4.5: Reasons for not Affording School Expenses

Source: Field Data (2012)

4.3.5 Economic Activities

Table 4.8: Women's Main Economic Activities

Economic Activities	Frequency	Percentage (%)
Farming	23	46%
Business	3	6%
Food Processing	4	8%
Both Farming and Business	2	4%
Farming and Fish processing	2	4%
Business and Fish processing	1	2%
Teaching	15	30%
Total	50	100%

Source: Field Data (2012)

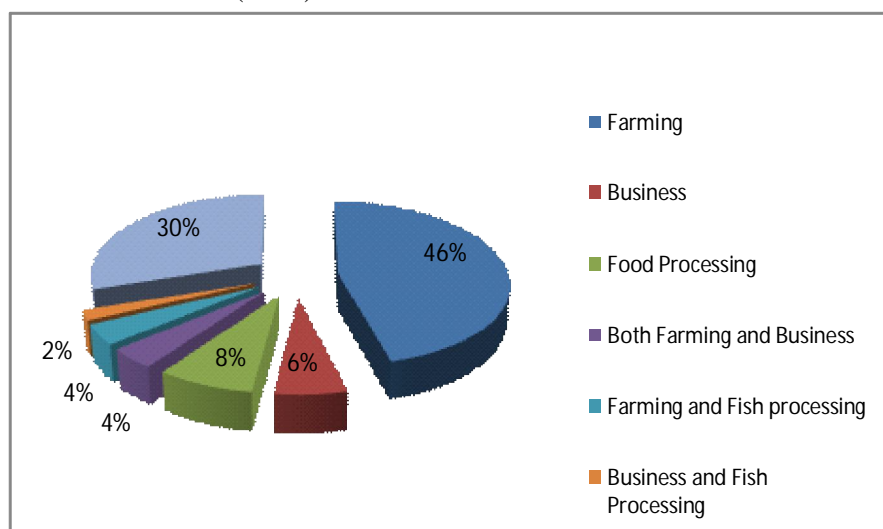


Figure 4.6: Women's Main Economic Activities

Source: Field Data (2012)

4.3.6 Production Purposes

Research findings revealed that women's production purposes are consumption (68 per cent), both commercial and consumption (30 per cent) and business (2 per cent). This implies that most poor women do produce mainly for subsistence.

Table 4.9: Respondents' Production Purposes

Production Purposes	Frequency	Percentage (%)
Consumption	34	68%
Commercial	1	2%
Both Consumption and Commercial	15	30%
Total	50	100

Source: Field Data (2012)

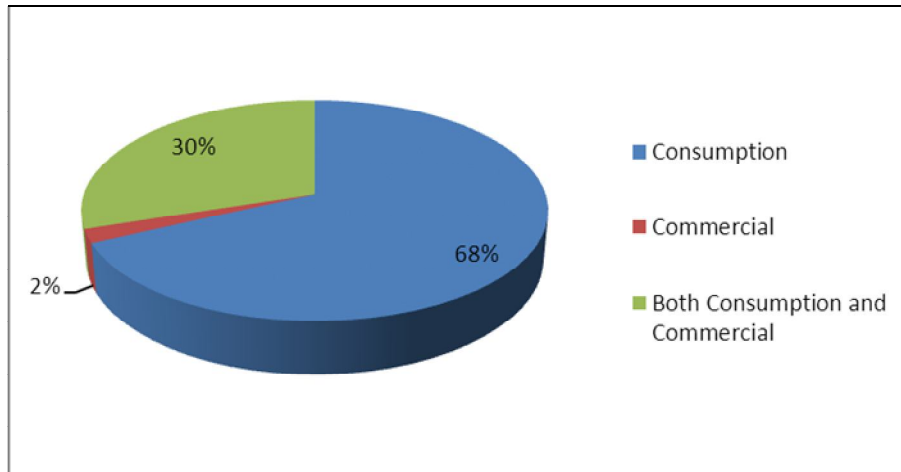


Figure 4.7: Showing Production Purposes

Source: Field Data (2012)

4.3.7 Production Equipment

However, findings showed, that women's main economic activities is farming using hand hoe for consumption purposes and very insignificant section tame birds (poultry) which also is not for business as such. It is free 'grazing' sort of domestication of birds and the selling of them is just for immediate utilities such as salt, match boxes, Kerosene, a piece of soap and the like. At this juncture, women remain poor because of lack of better equipment and nature of economic activities conducted. Research findings correspond to argument by URT, (2000) that poverty is the highest among households who depend on agriculture notably, women.

Correspondingly, studies show that poor women do produce by using poor instruments of labour (production tools) which in a way forces the user to spend much time on a very small area of production with a lot of energy unnecessarily. In the study area, research findings showed that 25 respondents (50 per cent) out of 50

produced by using hand hoe, 15 (30 per cent) do use teaching materials, 3 (6 per cent) use plates for food processing, 3 (6 per cent) used sand for drying fish, 2 (4 per cent) used modern drying nets, 1 (2 per cent) used power tiller/tractor.

Table 4.10: Production Equipment

Production Equipments	Frequency	Percentage (%)
Oxen	1	2%
Hand hoe	25	50%
Tractors/Power tillers	1	2%
Modern drying nets	2	4%
Sand for drying fish	3	6%
Plates for food processing	3	6%
Teaching tools (schemes of work, lesson plans, syllabus, reference books, lesson notes....)	15	30%
Total	50	100%

Source: Field Data (2012)

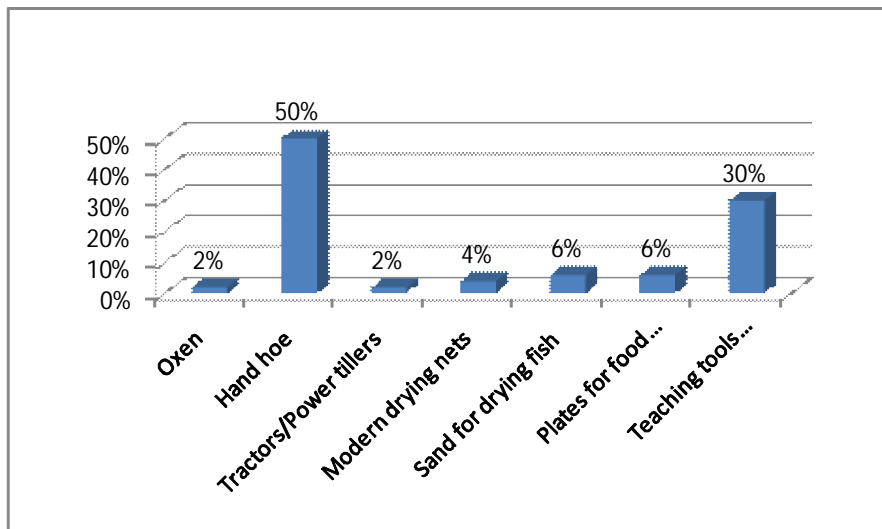


Figure 4.8: Respondents' Production Equipment

Source: Field Data (2012)

Furthermore, the pervasive poverty experienced by majority of the people in KRD is as a result of the various strands with no plan to the development of roads, transport,

sanitation, or any other infrastructure as far as Kigoma region is concerned. The study showed that hand hoe dominates most of the activities. This implies that inhabitants of KRD are poor. The study could expect the inhabitants to use much oxen and tractors in the twenty first century of science and technology.

4.4 Types of Poverty Facing KRD Women

4.4.1 Income and Non-Income Poverty

Poverty has many dimensions, often caused by lack of income and low level of education. The questionnaire realized that women in the study area face both low income and non-income poverty. While women were asked to identify types of poverty they face; 12 out of 50 (24 per cent) noted to have suffered a lot from income poverty, 6 out of 50 (12 per cent) related that non-income poverty particularly illiteracy was the major problem and 34 out of 50 which is 64% of the respondents argued to have suffered from both income and non-income. From Table 4.10 it shows that KRD women face both types of poverty which are income and non-income poverty. This argument is supported by (URT, 1996) that women are unable to make decisions regarding their welfare, distribution of resources and income gained at family levels because the crucial contributing factors in general terms are income and non-income poverty prevailing among them at large.

Table 4.11: Types of Poverty that Women Face in KRD

Type of poverty	Total Scores	Percentage (%)
Income Poverty	12	24%
Non Income Poverty	6	12%

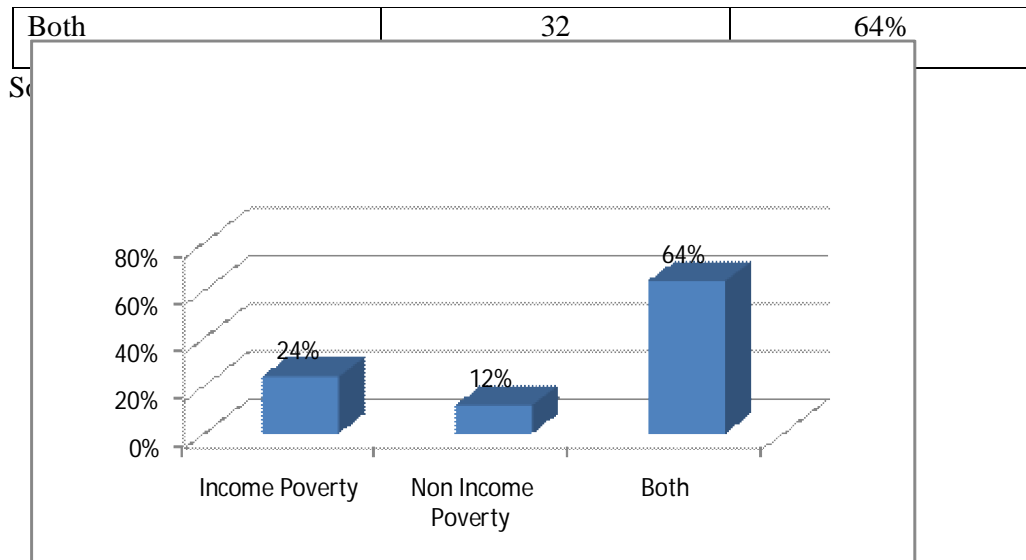


Figure 4.9: Incomes and Non-Income Poverty

Source: Field Data (2012)

4.4.2 Women's Monthly Income

Linking the types of poverty facing women in the study area with other poverty related cases, respondents were asked on their monthly earnings. The statistical data showed alarming low earning people per day and therefore expressing life torture next to death, given that the round off figure was about TZS 1600 per day income. And the women in the group were expressed statistically as 62% against 38% with above the daily earning. Table 4.12 shows the response of women on their monthly earnings.

Table 4.12: Women's Monthly Income

Income per month	Frequency	Percentage (%)
Below TZS 48,000/=	31	62%
TZS 48,000/= and above	19	38%

Total	50	100
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Source: Field Data (2012)

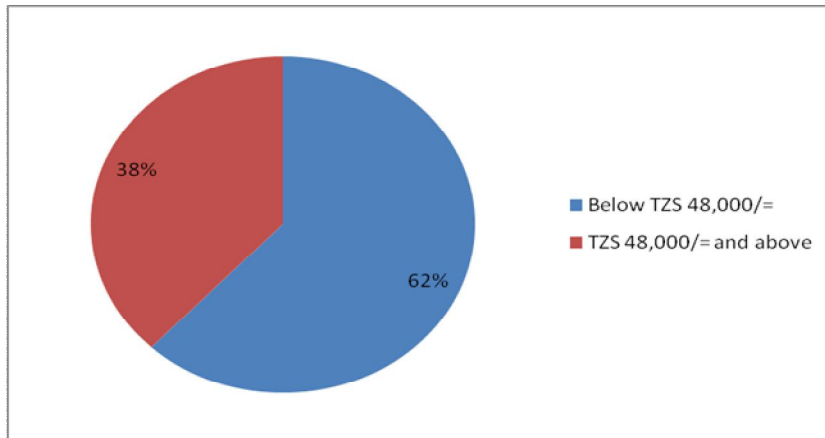


Figure 4.10: Women's Monthly Earning in the Study Area

Source: Field Data (2012)

When the respondents were asked about monthly income; 31 respondents (62 per cent) noted to have income below poverty line whereas 19 respondents (38 per cent) agreed that they have monthly earnings above poverty line. Few employed respondents verified that they consume their salaries before the end of the month due to possessions of multiple loans from financial institutions which are banks and non-banks. The latter, escalate poverty through their rigid policies which require the loanee to pay back by installment weekly, thus crippling the base of capital as a lot of money flow back to the loaner with high rates of interest.

4.4.3 Educational Level

Education level, on the other hand, remains a problem to most women in the study area. Through the questionnaire, the study came with the following results based on

those not completed primary school, completed primary school, completed secondary level, and those Completed colleges.

Table 4.13: Respondents' Educational Level

Education Level	Frequency	Percentage (%)
Not completed primary school	7	14.0%
Completed primary school	25	50.0%
Completed secondary level	17	34.0%
Completed college	1	2.0%
Total	50	100.0%

Source: Field Data (2012)

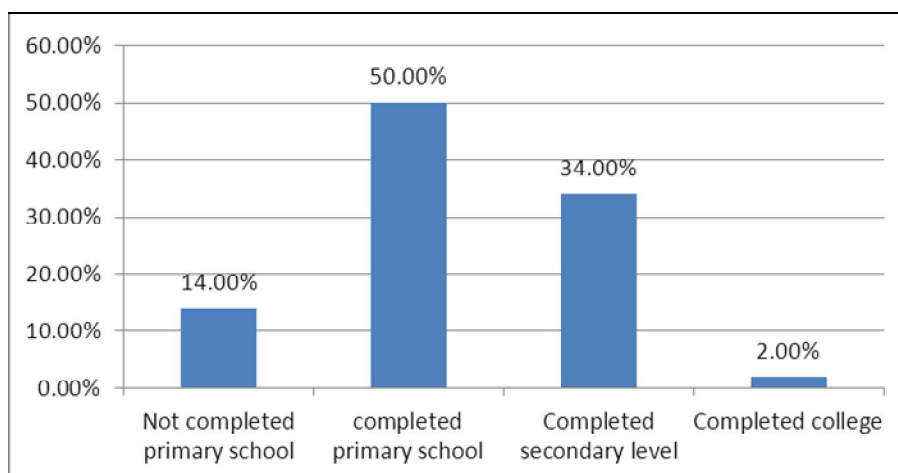


Figure 4.11: Women's Levels of Education

Source: Field Data (2012)

Amongst 50 respondents, only one (2 per cent) reported to have completed Diploma course; 17 respondents (34 per cent) reported to have completed secondary level; 25 respondents (50 per cent) completed primary level and 7 respondents (14 per cent) reported to have not completed primary level. This implies probable continuity of income and non-income poverty among women in study area. At this juncture, therefore, research findings are in line with arguments by Shah (2013) who argues

that two-thirds of the world's illiterates are female, of the millions of school age children not in school, and the majorities are girls. Obvious lack of education causes poverty since much of production and provision of services depend much on education.

4.4.4 Professional Levels

Professionalism is important because it shows that a person cares about the job competences and ethical codes associated with that particular job. A lack of professionalism shows a lack of passion. The questionnaire was intending to determine the level of respondents in professional levels specifically those with grade “A” certificates, VETA trainings and other higher levels, the results are shown in Table 4.14.

Table 4.14: Respondents' Professional Levels

Respondents' Professional	Frequency	Percentage (%)
Yes	14	28.0%
No	36	72.0%
Total	50	100.0%

Source: Field Data (2012)

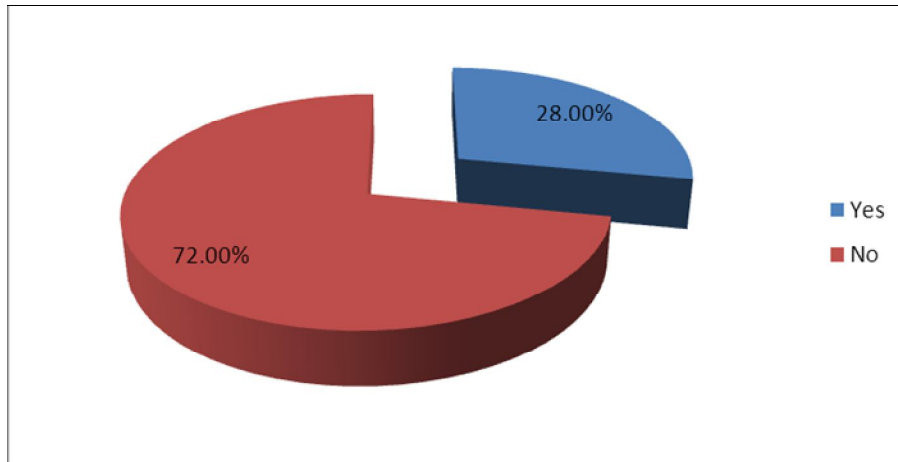


Figure 4.12: Professional Levels Among Women in the Study Area

Source: Field Data (2012)

Linked to professionals, 14 respondents (28 per cent) said that they have completed grade “A” course while 36 (72 per cent) had no any profession. Most professional women in the study area (those with at least grade “A” certificates) told the researcher that though they have grade “A” certificates, they are still living in poverty life due to low salaries and lack of alternative sources of income. They argued that they are unable to determine even the loss and profit of their business.

Then with 72% of the sampled women having no professionalism indicates that the area faces some problems that lead to poverty. This is supported by Leach (2007) who argues that lack of professionalism encompasses people's behavior, appearance, and workplace ethics. Those women who have high standards of professionalism are frequently perceived as being more credible and reliable than others.

4.4.5 Women who Attended Entrepreneurship Training

Entrepreneurship being a microeconomic act of business undertaking creativity and innovation, it aims at combining the innovation with finance and business to produce

goods or services. It can be within an existing organization or starting a new enterprise.

Table 4.15: Women who Attended Entrepreneurship Training

Attended Entrepreneurship Training	Frequency	Percentage (%)
Yes	13	26%
No	37	74%
Total	50	100%

Source: Field Data (2012)

More recently, the term entrepreneurship has been applied to describe new social or political ideas. The study aimed at determining if the sample selected has attained the entrepreneurship training for the purpose of improving production and customer service satisfaction, the results are tabulated in Table 4.15.

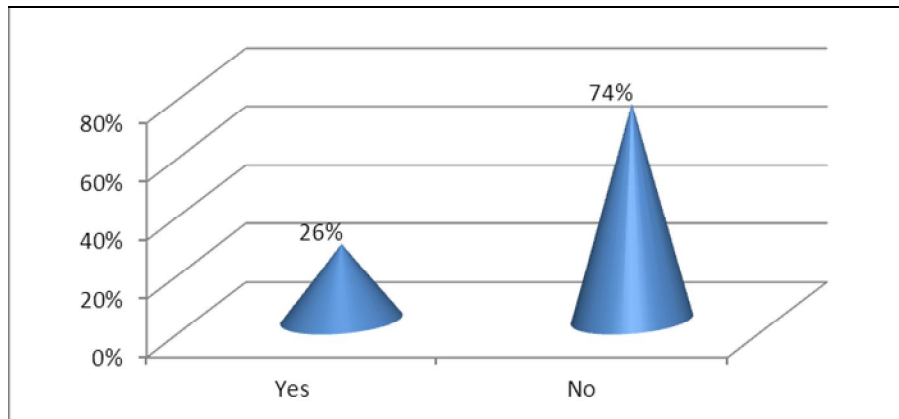


Figure 4.13: Women who Attended Entrepreneurship Training

Source: Field Data (2012)

From the questionnaire, 74% argued that they had not attended any entrepreneurship training. It is practically that people exposed to entrepreneurship frequently express that they have more opportunity to exercise creative freedoms, higher self esteem,

and an overall greater sense of control over their own lives which is contrary to the findings.

The views are supported by URT (2007) which postulates that many experienced business people political leaders, economists, and educators believe that fostering an entrepreneurial culture will maximize individual and collective economic and social success on a local, national, and global scale. It is with this in mind that the National Standards for Entrepreneurship Education (NSEE) was developed to prepare youth and adults to succeed in an entrepreneurial economy.

Furthermore, referring to 13 respondents who attended the entrepreneurship training, they argued through the interview that they benefited a lot. Among the benefits of entrepreneurship training includes job creation and economic growth. An entrepreneur sets up a new business and in doing so, provides employment opportunities and the government or local authorities carry out taxation and this goes towards increasing a country's revenue. Also entrepreneurship brings out leadership qualities in an entrepreneur. Such an entrepreneur can be offered training opportunities to sharpen his/her skills.

The trained entrepreneur can benefit from other organizations or communities in a style of social learning by means of interaction. Entrepreneurship affords the entrepreneur the freedom to manage her enterprise as she wishes, allows potential entrepreneurs with capital to start and see their innovations take root hence encourages competition as each potential entrepreneur tries to come up with the best innovation that translates in quality goods or services.

Then the study has verified the presence of both income and non-income poverty to women living in KRD. Research findings are in line with arguments by URT, (2005) that postulates illiteracy as non-income poverty which is high among women. Entrepreneurship training could help them to identify several areas which could help them to reduce or overcome poverty within KRD then the world. This situation of many women in study area of not attending entrepreneurship trainings implies continuation of low earning among women that leads to existence of extensive poverty among women in KRD.

4.5 Effects of Poverty to Women living in KRD

The study specifically intends to find out the effects of poverty to women living in KRD. It indicates how many people are poor; the poverty rate, or percentage of people who are below the poverty threshold; and how poverty spreads by age, by race or ethnicity, by region, and by family type. Through the questionnaire, the results on death, hunger, illiteracy, diseases, corruption and vulnerability are shown below in the Table 4.16.

Table 4.16: Effects of Poverty Among Women in Study Area

Responses	Sample size	Scores	Percentage (%)
Deaths	50	27	54%
Hunger	50	36	72%
Illiteracy	50	42	84%
Diseases	50	38	76%
Corruption	50	13	26%
Vulnerability	50	27	54%

Source: Field data (2012)

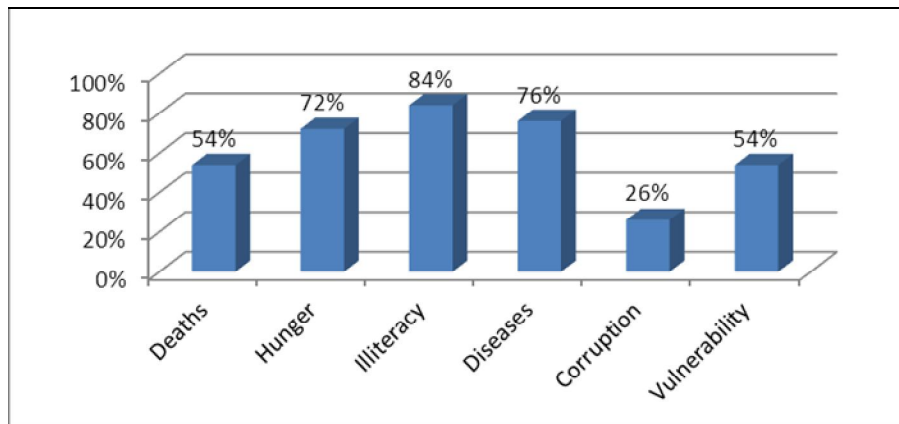


Figure 4.14: Effect of Poverty Among Women Living in Kigoma Rural District

Source: Field Data (2012)

Research findings show that poverty among women has a lot of effects. Forty two respondents equivalent to 84% revealed illiteracy as a major source of poverty among women. By not being able to read, they fail to access new ways of farming, business opportunities unless they happen to hear. By not writing, they cannot keep records of the accounts of their transactions.

By not counting, they cannot really understand the amount of money they possess in different units and worst of all, dealing with foreign currencies. 76% revealed diseases. Unhealthy body cannot support superior order of thinking and application of physical energy and stamina in the process of production and trading. Much money is spent in medical expenses. 72% revealed hunger, 54% revealed vulnerability, 54% deaths and the least one is revealed to be corruption.

Field findings are supported by Bagachwa (2014) who argues that the vast majority of the world's poor are women. Many women are denying themselves even one meal

to ensure that their children are fed. Likewise poor women often identify vulnerability as a condition that takes into account exposure to serious risks and defenselessness against deprivation.

Environmental degradation which is caused by over exploitation of land perpetuates poverty as well. Poverty has led to small holder farm house holds and pastoral groups to intensify exploitation of land with the aim of survival but not replenishing it as required by mechanistic and scientific agricultural procedures such as crop rotation and improving soil with fertilizers, more so organic manure and also, controlling soil erosion through the application of terraces. This has led to widespread soil erosion. Furthermore, in the absence of alternative energy source, firewood remains the dominant sources of domestic fuel all over the country. Cutting trees for fuel wood has led to widespread deforestation and drought, hence increasing the danger of desertification that leads to poverty among women in KRD.

High incidence of unemployment is among key distinguishing features of poverty. Largely because of poverty, the economy can't generate enough employment opportunities to meet the needs of the labour force. Poor living conditions of the rural areas serve centripetal force to push the youth to urban areas where most of them remain unemployed.

Low income is another symptom of poverty. Several families within the KRD receives low amount of money per year. Differences in levels of income inequality across women remain large and less active. Income inequality hinders long term growth and increases gap between rich and poor in the distribution of their assets,

wealth, or income. The gender income gap which favors males in the labor market makes most of the women to feel unhealthy then discrimination contributes to this gap. On average, women are more likely than men to consider factors other than pay when looking for work, and may be less willing to travel or relocate. According to Marc (2008) the difference is due to women not taking jobs due to marriage or pregnancy, but income studies show that, that does not explain the entire difference.

The study revealed that women are not provided with access to the necessities guaranteed by socio-economic rights and justice is therefore at the root of many of the issues they face. The need to harness the rights of women with appropriate developmental policies to promote social justice is certainly urgent and deserves more attention and resources.

Many infants born into poverty have a low birth weight, which is associated with many preventable mental and physical disabilities. Not only are these poor infants more likely to be irritable or sickly, they are also more likely to die before their first birthday. Also children raised in poverty tend to miss school more often because of illness. These children also have a much higher rate of accidents than do other children, and they are twice as likely to have impaired vision and hearing, iron deficiency anemia, and higher than normal levels of lead in the blood, which can impair brain function.

CHAPTER FIVE

5.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter provides a summary of the findings presented in the previous chapters, conclusion and recommendations.

5.2 Summary of the Study

The study was based on determining the factors inducing poverty among women in KRD specifically, types of poverty, causes of poverty, indicators of poverty and the effects of poverty. Correspondingly, interviews, observations and questionnaires were used to collect data. More importantly, a randomly and purposively selected sample of fifty respondents was drawn. The collected data were coded and entered

into the computer by using Statistical Package for the Social Sciences (SPSS) and the Microsoft Excel were used to give graphs and some measures.

Study findings show types of poverty as income and non-income poverty that are caused by lack of capital, low level of education, high birth rates, unemployment and lack of entrepreneurship skills. The indicators of poverty include lack of capital, low income, and low level of education, unemployment, poor housing, and lack of food reserves. The impact of poverty includes death, hunger, illiteracy, diseases, corruption and vulnerability. Furthermore the study revealed that poverty causes illiteracy to most women where disease and hunger are also highly ranked as caused by poverty.

It is recommended to strengthening through regular and focused training on professional skills so as to exercise freedom, invest adequate financial and human resources towards improved socio-economic determinants of children's health and well-being; training on proper farming methods should be strengthened; to encourage and support the development of effective businesses which make good use of natural resources and talents to create wealth and jobs hence to improve extensive programs related to poverty eradication and access to quality education.

5.3 Conclusions

5.3.1 Indicators of Poverty Among Women in KRD

The study revealed that most of women lack capital, low income and lack of food reserves. Also, there were a sizeable number of women whose income as casual laborers is just from hand to mouth and they never know what tomorrow will bring

them. Young girls do not attend schools due to constraints such as uniforms and exercise books, therefore, adding up to poor women. Furthermore, most of the women are living in earth-built and grass-thatched houses that show existence of poverty.

5.3.2 Causes of Poverty Among Women in KRD

One of the causes of poverty among women in KRD is lack of capital and low level of education as well as its management if little is solicited. Most of the respondents showed that they attained standard seven level of education without ambitions for further studies and achievement but also others had not gone to school at all.

5.3.3 Types of Poverty Among Women in KRD

The study identified both income and non – income types of poverty to be high. Most of the women get below TZS 48,000 per month, illiteracy level is high and most of them do not have professional skills. Others have no entrepreneurship training that would have made them exercise freedom, self esteem and control over their own living.

5.3.4 Effects of Poverty to Women in KRD

The study revealed that poverty causes illiteracy to most women of KRD where disease and hunger are also highly ranked as caused by poverty. The study shows that some families access a single meal per day and others fail to attend at dispensaries and health centers due to lack of TZS500 for registration card.

5.4 Recommendations

The government, non-government organizations and local communities should be aware that they are responsible to mobilize themselves and design strategies towards poverty alleviation among women in rural areas specifically. The government as the highest mandatory body in the society should encourage and organize special projects mainly aimed at poverty alleviation among women in the area. It should make sure that the projects are established, funded and managed effectively for problem eradication.

Many of the existing policies deal mostly with the formal sector, to the detriment of the informal, non-remunerative roles rural women perform. Most of these policies are furthermore not well implemented and hence do not benefit the maximum number of citizens. Briefly, more strategies to eradicate the challenges of poverty amongst KRD women should be offered as a sustainable model of social justice and development.

5.4.1 Indicators of Poverty

- (i) Strengthening through regular and focused training on professional skills so as to exercise freedom.
- (ii) Invest adequate financial and human resources towards improved socio-economic determinants of children's health and well-being;
- (iii) Though the government has been trying hard to conduct seminars on how to do business, more education has to be provided so that they do not use loan for other activities than investing the money into productive activities.

5.4.2 Causes of Poverty

- (i) Training on proper farming methods should be strengthened. Community and Social Welfare officers should play important roles on sensitization and creation of awareness to women on importance of good farming methods. Likely extension officers should direct women practically on good production methods. More importantly the government should help women specifically to get farming equipments so as to increase and improve in production.
- (ii) Equally important, the government should assist her people, poor rural women specifically, to access soft loans from banks and similar institutions especially financial institutions.
- (iii) Many women should be purposely trained for increasing people's awareness towards poverty reduction among women in rural areas.
- (iv) Provision of loans and grants from District levels to different villages in relation to fishing, farming and pastoralist families to make distribution processes sufficiently systematic should be consistent.

5.4.3 Types of Poverty that Women Face in KRD

- (i) Conclusion shows that most women in the selected study area face both income and non-income poverty. Girls' and women's enrolment in schools, colleges and universities should be increased purposely from rural marginalized regions to reduce the number of uneducated women.

- (ii) The best way to reduce income poverty is to encourage and support the development of effective businesses which make good use of natural resources and talents to create wealth and jobs.

- (iii) The best way to reduce non-income poverty is to make sure that people have access to affordable and good quality of social services like education and health centers, and have entrepreneurship training and infrastructure.

5.4.4 Effects of Poverty to Women in KRD

- (i) Extensive programs related to poverty eradication should be initiated which included, inter alia, programs to expand education, health services and water supply as well as improvement of physical infrastructure and development of agriculture and the economy as a whole. In spite of some implementation shortcoming, considerable achievements were made in improving human welfare in the first twenty years of independence.

- (ii) It should effectively and efficiently supply improved farming equipments with much considerations of subsidies for productive gears that leads to reduction of poverty among women in rural areas. Strong strategies, policies, laws, rules and regulations should be incorporated so as to reduce poverty.

- (iii) Access to and quality of education in Government of Tanzania and Non - Government schools regulated. Increasing girls and women enrolment in schools, colleges and Universities.
- (iv) Sensitizing many Women to compete in various political and professional posts so as to address their concerns on poverty eradication.

5.5 Area for Further Study

Since most of the findings of this study were confined in KRD, further researches are encouraged in order to come up with more factors causing poverty among women in the other districts of Tanzania. There should be the study based on the correlation between poverty of women and cultural factors. Then the findings of this study are used as starting point for other intensive and extensive studies worldwide.

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APPENDICES

Appendix 1: Questionnaires for Women Who Are Crop Producers

Questionnaires for women who are crop producers, those processing fish products, those who are in entrepreneurship groups, village government leaders and assistant education officers who are at community levels

(To be translated in Kiswahili and read to those who can not read)

Dear respondent,

I am a student of the Open University of Tanzania, pursuing Master of Arts in Social Work. I am conducting a study on the factors causing poverty to women living in Kigoma rural district in particular. I request you to assist me by providing information through the items in this questionnaire. I assure you that your identity remains confidential. Thank you for your readiness.

Date

Name (not compulsory).....

Age

Sex

Marital status.....

Village

Level of education completed

Profession (if any)

In the following questions circle all answers that apply accordingly. You can circle as many answers as possible provided they apply in your village. Do not circle any response that you are not sure with

1 What is your main economic activity?

(a) Agriculture/Farming

(b) Business

(c) Fish Processing

- (d) Food crops processing
- (e) Any other activity
(mention).....

2 What are production tools/equipments do you use mainly?

- (a) Oxen
- (b) Hand hoe
- (c) Tractor/Power tiller
- (d) Modern drying fish nets
- (e) Stones/sands for drying fish
- (f) Plates for food crops processing
- (g) Any other tool
(mention).....

3 What are the main production purposes?

- (a) Consumption/Food
- (b) Business/Selling
- (c) Both Food and Business
- (d) Any other purpose
(mention).....

4 (i) Have you ever attended any entrepreneurship training/workshop/seminar?

- (a) YES (b) NO

(ii) If YES in question (4) (i) above, do you think such entrepreneurship training/workshop/seminar helped you in poverty reduction?

- (a) YES (b) NO. If YES explain how it helped you.....

If NO, explain as per why such training did not help you.....

- 5 How much do you earn per month/what is your monthly earning?
 (a) Below TZS 48,000/= (b) TZS 48,000/= and above
 (According to UNDP, Poverty is sometimes measured by considering the use of less or more than One US Dollar per Day. In March 2012 One US Dollar was equal to TZS 1600/= times 30 days is equal to TZS 48,000/=
- 6 What are types of poverty facing women in your village?
 (a) Income Poverty (b) Non-Income Poverty (c) Any other
 (Please, mention).....
- 7 How many children do you have? (a) None (b) 1 to 3 (c) 4 to 6 (d) Above 6
- 8 How many dependants do you have including your children? (Excluding your wife/husband, parents) (a) 1 to 3 (b) 4 to 6 (c) 7 to 9 (d) Above 9
- 9 How many children do you pay school expenses for on a regular basis?
 (a) Below 5 (b) 5 and above
- 10 Do you afford paying school expenses for all your dependants/children?
 (a) YES
 (b) NO
- If NO, explain the hindering factors for not affording paying dependants' school expenses.....
- 11 (a) To the best of your knowledge circle only one major cause of poverty to women living in your village and/or Kigoma rural district:
 (i) Lack of capital
 (ii) Shifting cultivation
 (iii) Floods
 (iv) Wildfires

- (v) Corruption
- (vi) Water pollution
- (vii) Soil erosion
- (viii) Lack of entrepreneurship skills
- (ix) High Birth Rates
- (x) Low level of education
- (xi) Unemployment
- (xii) Diseases
- (xiii) Misunderstanding among family members especially couples
- (xiv) Traditions favouring men
- (xv) Laziness
- (xvi) Hunger
- (xvii) Selfishness
- (xviii) Any other (s) (mention)

(b) For each circled item in (a) above, explain why you think it is the major cause of poverty to women living in your village/district.

12 What are effects of poverty facing women in your village?

- (a) Deaths (b) Hunger (c) Illiteracy (e) Diseases (f) Corruption (g) Vulnerability
- (h) Any other (Mention)
-

13 (i) Have you ever experienced disasters in your daily activities? (a) YES (b) NO

- (ii) If YES in question 13 (i) above; what are those disasters? (a) Soil Erosion
- (b) Earth Quakes/Land Slides (c) Drought (d) Hunger (e) Diseases (f) Any other (Mention).....

(iii) If YES in question 13 (i) above; do you think (in your understanding) those disasters are causes of poverty among women in your village? (a) YES (b) NO

(iv) If YES in 13 (iii) above; Why do you think those disasters are causes of poverty to women living in your village?

.....

14 To the best of your knowledge and experiences, write down only one major indicator of poverty to women living in your village specifically and Kigoma rural district in general.....

15 In your opinions, what should be done for poverty alleviation to women living in your particular village/district?

- (i) Increasing girls' and women's enrolment in schools, colleges and universities
- (ii) Increasing training of entrepreneurship to women
- (iii) Introduction of many women groups of Income Generating Activities (IGA)
- (iv) Helping women accessing soft loans in banks and other similar institutions
- (v) Sensitizing many women to compete in various political and professional posts
- (vi) Increasing women empowerment trainings

Thank you for your cooperation

**Appendix 2: Interview Guiding Questions for Community Development
Officers, Social Welfare, Land and Medical Officers**

(To be translated in Kiswahili)

Dear respondent,

I am a student of the Open University of Tanzania, pursuing Master of Arts in Social Work. I am conducting a study on the factors causing poverty to women living in

Kigoma rural district in particular. I request you to assist me by providing information in the questions I will be orally asking. I assure you that your identity will remain confidential. Thank you for your readiness.

Date

Name (not compulsory).....

Age

Sex

Marital status.....

Village

Last level of education completed.....

Profession (if any)

Kindly answer the questions as they are asked.

1. Have you experienced poverty around this area? If yes, what are the indicators?
2. Is poverty facing women living in your particular areas caused by the government, politicians, community's culture, customs, traditional and believes, NGO's, or professionals?
3. According to your understanding and thinking; would you mention five major causes of poverty facing women living in your district?
4. Poverty is said to be very dangerous to people's welfare and development. What negative effects might have been caused by poverty among women of your district?
5. In your opinions, what should be done by the community, government and Civil Society Organizations for poverty alleviation to women living in your areas/district?

6. By yourself what have you done so far to reduce poverty facing women living in your areas?
7. Do people around this area obtain opportunities for poverty alleviation?
If yes, mention the programmes/projects.
If No, what do you think are reasons for not getting the opportunities?
8. Do you have any poverty alleviation projects in your areas? If yes, describe them.
If No, explain
9. What has the government /local government done so far to combat poverty in your areas?
10. Are you aware of MKUKUTA? Do you know how it is applied in poverty alleviation in your areas?
11. Are you aware of available potential resources related to poverty reduction in your areas? Mention and explain how they are related to poverty reduction among women specifically.

Appendix 3: Researcher's Checklist for Observation

(a) The researcher observed and recorded observations under the following guidance:

Observation	Yes	No	Any Description
Any poverty indicators			
Possible causes of poverty			
Sources of poverty			
Any negative effects to the area			

(b) The researcher observed the presence and /or absence of indicators of poverty in the study areas basing on the following.

Indicator	Is it observed in the area?		Any Description
	Yes	No	
Wood fuel as main cooking fuel and kerosene for lighting			
Total use of Hand hoe in farming			
Houses built with trees and roofed with grasses			
No or little basic material possessions			
Limited or no food reserves			
High room density			
Electricity and piped water within their village			
Health services available (Hospitals, Dispensaries) in their village/district			
Use of un boiled water for drinking			