

CERTIFICATION

I, certify that I have read this dissertation entitled: Organizing Magugu Weaving Women Activity to increase their household income. A Case of Weaving Women of Magugu Village Babati- Manyara. I am certified beyond doubt and accept it as a scholarly work for submission to the Open University of Tanzania for the Award of Masters Degree in Community Economic Development (MCED).

.....
Dr. Felician Mutasa

(Supervisor)

.....
Date

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DECLARATION

I Mao Godlisten Masoda declare to Senate of the Open University of Tanzania that: this dissertation is my own original work that has not been presented to any University and will not be presented to any Higher learning institution for the similar purpose.

.....

Mao Godlisten Masoda

.....

Date

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In doing this work my own ability was not sufficient to reach its fulfillment. There are so many people and supernatural that has lifted my arms up when tired. These are the one without whom I would have not done anything complete in my scholarly work.

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DEDICATION

This work is dedicated to my beloved wife Pina Thomas and my lovely daughters Naomi and Joy. You have had passionate spirit in you during my absence and missed my presence what that you are ought to have.

ABSTRACT

This dissertation was entirely purposed to Organize Women Weavers Activity of Magugu Village in Babati District – Manyara Region to increase household income. Its essence was pin pointed by the CNA that revealed that: the Weaving Women of Magugu Village are earning very minimal to subsidize their living. Though some remarkable steps was taken by host CBO which is Magugu PAG Student Center to train these Weaving Women in some areas of their activity but still some very crucial areas are missed out. The Participatory Needs Assessment conducted to 25 weaving women out of 50 women formerly trained by the CBO came out with the evident needs for Organization for women weaver's activity. Among which lack of capital to run the handcraft activity, absence of reliable market and marketing skills and identification of other income generating activities lead the discussion with women weavers. The assessment therefore shown that very little was earned to support the living of women and their entire families. Only 4% of interviewed which is 1 woman said she earns above 5000 shillings daily. The rest 96% are getting less than 5000 shillings in a day. This situation therefore finally called for organizing an intervention.

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LIST OF ABBREVIATIONS AND ACRONYMS

AC	Anglican Church
BDS	Business Development Services
CBO	Community Based Organization.
CNA	Community Needs Assessment
COGT	Church of God of Tanzania
CS	Cluster Sampling
EARV	Eastern Arm of Rift Valley
ELCT	Evangelical Lutheran Church of Tanzania
FGBF	Full Gospel Bible Fellowship
FGD	Focused Group Discussion
FPTC	Free Pentecostal Church of Tanzania
GAD	Gender and Development
GCCT	The Great Commission Church of Tanzania
IFAD	International Fund for Agricultural Development
IGA	Income Generating Activities
MCED	Master in Community Economic Development
MDG	Millennium Development Goals
MV	Magugu Village
ORG	Organization
PAG	Pentecostal Assemblies of God
PAGMSC	Pentecostal Assemblies of God Magugu Student Centre
PNA	Participatory Needs Assessment.
PPP	Purchasing Power Parity
PRA	Participatory Rural Appraisal
RC	Roman Catholic

RSS	Random Simple Sampling
SACCOS	Savings and Credits Co operations
SIDO	Small Industries Development Organization
SLA	Sustainable Livelihood Approach
SME	Small and Medium Enterprise
TAG	Tanzania Assemblies of God
TANAPA	Tanzania National Park
TAR	Tarangire
VICOBA	Village Community Banks
WAD	Women and Development
WID	Women in Development
WW	Weaving Women
WWMV	Weaving Women of Magugu Village

CHAPTER ONE

1.0 PARTICIPATORY NEEDS ASSESMENT (PNA)

1.1 Introduction

Participation is the involvement of communities in decision making processes that affect their future (Cohen and Uphoff, 1997). This is the process where people from the ground level are used as the initial experts of their needs. In that sense then, they have to design, set programs and implement on their own or together with some externals. Participatory Needs Assessment approach includes, needs identifications and prioritizing them, hence making decision for situational improvements or problem solving.

Participatory Needs Assessment is an approach, which strongly calls for the common understanding within the community, brings strong ownership, therefore results into total commitment and project sustainability when properly conducted. In this project of Organizing Activity of Weaving Women community of Magugu Village; this approach has employed. Magugu Pentecostal Assemblies of God student center was the chosen community based organization for it has been engaging in knowledge building to this group.

PNA is the best approach that has limitations. PNA's limitations include time consuming. Conducting PNA needs a lot of time in creating awareness. It also needs a lot of resources such as money, people, knowledge and skills for sensitization in washing out hiccups and doubts so as to get best results which reflect community like.

PNA was selected as correct tool in this project for the above mentioned reasons of using community as experts of their situation; therefore they are to be involved in all steps from the beginning to the summative evaluation. The better base or foundation of project is very

important to create common understanding, setting common goals, going within the common track with the aim of reaching the common destination. Involvement of the target community cannot be escaped by either reason for the problem should be owned, the elimination alternatives should be set, the implementation tasks should be shared and the sustainability of the project should be enjoyed by all.

This approach has been used in Magugu community of women weavers to help discover available resources, strength, ability, potentials present to increase an organized production of mats, decorating vessels, baskets and brooms to increase household income and sustainability assurance after weakness has been noticed. PNA and Sustainable livelihood approach (SLA) were the major techniques that was employed and made the whole process to be easier. Other tools included focus group discussion, interview and questionnaire to the intensity of the need, obstacles, challenges, opportunities, threats that faces the community.

1.2 Community Profile

1.2.1 Location and Coverage

The community of Magugu village covers the total area of 63.01km² with a population of 11406 which brings an average of 181people/km²-(Tanzania census, 2002) .MV is located in the eastern arm of rift valley (EARV) which starts from Eritrea to central part of Tanzania. This village is along the Arusha - Mwanza and Arusha –Dodoma road. The village is divided into two geographical climates. The lower western side of the road is wetland where the residents are practicing both rainfall water agriculture and water from the irrigation scheme. The crops grown are paddy, maize, sugar cane, onions, tomatoes, Maize and vegetables. The upper eastern side of the village is less privileged for they depend on a single source of water which is rain water where they grow maize, simsim, groundnuts, millet and sunflower.

1.2.2 Population and Ethnic Group

The area is dwelt by Mbugwe tribe originally. As the time goes other tribes are coming in to join the agricultural activities. Paddy cultivation covers the big number of peasants. The Mbugwe seems to withdraw themselves from the wetland area and sale the land to the new comers. Magugu village has the population of 11406 and all these are depending different sources of income for their subsistence (Tanzanian census 2002). Out this population it is estimated that 87% are depending on agricultural activities and out of these only 13% are from Mbugwe tribe. The migrants from Singida namely Wanyeramba, Wanyature and Wanyesanzu cover 37%. Iragw tribe from Mbulu District cover 22%, tribes from Kondoa such as Warangi, Alawa, Burunge and Waasi makes 5%, the rest remained 10% combines of other tribes such as Barbaig, Sukuma, Wameru, Wachaga, Wakurya etc. In this study paddy growing activity was treated separately because it covers big number of peasants therefore when combine with other crops will impose the reality of other crops. The religions in this area include Muslims, Roman Catholics (RC), Evangelical Lutheran Church of Tanzania (ELCT), Anglican Church (AC), Church of God of Tanzania (COGT), Pentecostal Assemblies of God (PAG), Tanzania Assemblies of God (TAG), Full Gospel Bible Fellowship (FGBF), Free Pentecostal Church of Tanzania (FPCT) and The Great Commission Church of Tanzania (GCCT).

1.2.3 Climate and Soil

Magugu Village has sandy soil largely which allow water drainage. It is lowland area which experience single rainy season that normally start in November ends in April and hardly reach 450mm – 560mm annually. With this amount of annual rainfall crops like paddy which is heavy water consumer is not well grown. The wetland areas are used to plant paddy which is almost 5 to 8 kilometers from the village. The irrigation canal which

has been constructed by International Fund for Agricultural Development (IFAD) added water therefore being advantage to the paddy growers. The area is hot where its highest temperature reaches 26°C and the lowest is 21°C . MV lies between 500m to 3500m above sea level

1.2.4 Major Economical Activities

Major economical activities in MV are diversified. The economic activity that hold large number of residents is agriculture which carries 87% and the cultivated crops includes paddy which is grown in wetlands, maize, millet, sorghum, groundnuts, simsim, beans, peas, cassava and sunflower. Some do grow vegetables such as Chinese cabbage, Spinach, Cabbage, lady finger (okra), tomatoes, onions, mchicha and cucumber. Fruits grown include water melon, mangoes and lemon.

Animal kept in Magugu Village are cattle, goats, pigs, sheep, poultry and donkeys. Others do petty business such mama lishe (Food vending), selling burns and vegetables in market places and in the streets, selling second hand clothes and meat. Some do technical works like bicycle repairing, motorcycle repairing, vehicle repair and making local bricks. Some do business of shops, guest houses and hardware shops.

Out of these there are women who are old aged, pregnant and early lactating mothers in this community who are unprivileged in doing all of the mentioned economical activities. These women engage themselves in hand crafts of weaving baskets, mats, decorating vessels and brooms. The wetland areas do supply weaving materials for the work but still this source of raw material is not enough. WWMV are also falling short of market, marketing skills and capital for their hand work items. In addition they need to have good timing on what to produce, when and for whom.

1.2.5 Education

MV has five primary schools out of which only one is privately owned and the rest is owned by the government. There are two secondary schools one private and other one owned by government. The secondary school enrolment shows that more girls are enrolled than boys. On the other side there are high school drop out for girls than boys. The common experience tells that girls in young age are less productive on their own by doing casual works than boys. This might be the reason of school dropout while boys even though not well supported by their family financially they use to do farm casual labour at weekend. Girls are assigned with home chores than boys therefore they tend to miss spare time for private income generating. In addition parents do instant care for the girls than boys and don't allow them being out of the family for a long period.

1.2.6 Health Services

Magugu Community has one health centre and one private dispensary. The geographical areas attract mosquitoes for it is within the rift valley and is hot almost throughout the year except in the months of June, July, August and part of September. The cold season is when a lot of people fall sick on lung infection especially the young children. This of course has its base on body adoption that in long period there is hot weather. Malaria prevalence is high at the rainy season of November, December, January, February, March and April are the pick months for this disease. Old, Pregnant, lactating and young children are prone to malaria therefore having low income for the women dangers their live as household bearers.

1.2.7 Food and Income Generating Activities

MV community is largely depending on agricultural activities. 87% are peasant out of which 59% are paddy cultivators. The remained 28% are engaging themselves in growing

other crops such as maize, millet, beans, sunflower, simsim, sorghum, groundnuts, fruits and vegetables. Farms in Magugu Village are in peripheral areas where paddy farms are in wetlands which are about 5 to 8 kilometers from the village. The bicycles and motorcycle are the means of transport but are used by few able while majority has to walk to the farms. Annual productivity range from 5 to 50 bags of paddy with the average of Tanzanian shillings 65,000/= per bag. In this regard there are those who earn Tanzanian Shillings 325,000/= per year which is less than Tanzanian shillings 30000 per month with the average of less than one thousand shillings per day. This amount is used for food and other expenditure such as school, health, clothing and sheltering.

The rest 13% of MV community engage themselves in other income generating activities like running small shops, petty trade, hand crafts such making mats, baskets, decorating vessels and brooms, making local bricks, making local brew, selling burns, vegetables, firewood, running mama lishe (food vending), doing bicycle repair and motorcycle repair. All these activities are practiced in isolation with no any organized group where the beneficiaries can be known by the customers, liable for granting capital by loaners and easy serving for sustainable household income. Paddy agriculture cover 59% as shown above therefore in any analysis this crop will be treated separately in getting reasonable comparisons.

1.3 Community Needs Assessment (CNA)

Community needs assessment is a systematic process of collection and analysis as inputs into resource allocation decisions with a view to discovering and identifying goods and services the community is lacking in relation to the generally accepted standards, and for which there exists some consensus as to the community's responsibility for their provision, The United Way of America, (1982). McKillip, (1987) defined it as a process of "ordering and prioritization of community needs." Therefore community needs assessment

is a way of gathering information about a community's opinions, needs, challenges, and assets used to determine which project(s) will meet the real needs of the community.

A community needs assessment was conducted in the community of WWMV to understand the needs of this group of women and finding the solutions so as to improve their household income through weaving income generating activity. Magugu PAG student center as (CBO) has been involved in finding or assessing the needs of this group. This CBO is primarily dealing with needy children in Magugu village by sponsoring them to meet their full potential holistically. The intended areas included Cognitive, Social Emotional, Physical and Spiritual child development. In so doing this CBO goes far by training parents of these children on income generating activities. These parents who are weavers and do make their hand craft of basket, mats, brooms and decorating items therefore fall in my study community. The focus areas of my study are raw material, market, capital and marketing knowledge as well as how their work is generally done.

These areas were deeply speculated and way forward for improving the situation was strategically set. Appropriate research techniques were used and proper tools of questionnaire, Focus Group Discussion (FGD) and interview was employed. PNA was also used to identify strength and weakness of the group.

1.3.1 Objectives of CNA

(i) General Objectives

The general objective of CNA is to assess needs, problems, challenges and opportunities, of Magugu Weaving Women Community.

(ii) Specific Objectives.

(i) To identify the needs, problems and challenges facing Magugu Women Weavers Community

(ii) To identify opportunities does this Community of Magugu Weaving have to increase their household income.

(iii) To establish the way forward for meeting needs, overcoming problems and challenges hence using identified opportunities to improve weaving activity.

1.3.2 Research/CNA Questions

In conducting this research the following questions are tested in relation to the WWMV.

- (i) What is main source of income to women weavers group of Magugu Village?
- (ii) What are the market skills awareness level do women weavers have?
- (iii) What are the opportunities do group of women weavers have?
- (iv) What are the challenges do weaving women faces in doing their activities?
- (v) How does this group of women weavers overcome problems/challenges?

1.3.3. CNA /Research Methodology

The purpose of CNA is to identify community needs for intervention. In doing this PNA approach was employed where focus group discussion was held to allow WWMV to air out what challenges they face in doing their works, how they use to mitigate and the appropriate ways that are to be suggested. The researcher participated to make sure discussion goes in a right truck and making sure that non speaking members are encouraged to speak and giving over talkative equal chance.

Different tools were used as means of data collection; questionnaire was one of the employed tool and focus group interview check list. The researcher collected secondary data from the CBO's office. The study involved household income survey where structured questionnaire was used. Twenty five WWMV turned up and responded to the questionnaire. Check list or semi-structured was used for FGD where purposive group were called for discussion. This was implemented in two different days. The first day was for interview where 25 members of WWMV were interviewed. The second session was for FGD discussion where 9 members came up for discussion plus three CBO members. The space of five days was agreed in between these two days to allow the women to go on their production for subsidizing their household.

(i) Research Design

As a social researcher two questions are very vital; what is going on (descriptive research)? And why is it going on (explanatory research)? Research model/design is a way of proceeding through a research process. This is breaking down the process into logical steps where each action can be designed more effectively, Geursen and Ehrenreich, (1998).

The research design here is descriptive to enable the researcher to describe the characteristics of the respondents of WWMV community and understand their efforts and challenges towards the fight against poverty hence increasing their household income. Quantitative data were collected to come up with researcher's findings as intended. The methodology used is survey where the group of weaving women are invited and interviewed. The tools employed in conducting this survey are questionnaire and check list for focused group discussion. Sampling techniques and data analysis is as explained here below in the following sub-sections.

(ii) Sampling Techniques

In statistics and survey methodology, sampling is concerned with the selection of a subset of individuals from within a population to estimate characteristics of the whole population, (Kish and Leslie, 1995). The population of this study is all WWMV community who were initially trained by PAG Magugu student Center. The training disseminated was on IGA. This CBO has conducted training where fifty women were trained on Income generating Activities initiations, quality works and timing on production. The researcher determined to have a sample of twenty five respondents for the interview equal to 50%. Twenty five respondents turned up for group interview which was equal to 100% of the intended group and equal to 50% of the total members of the group.

(iii) Random Simple Sampling (RSS)

The sampling done was simple random where every member of the community of WWMV had the equal chance to be selected. To come in equality of representation the members counted numbers and all even numbers were selected as a research sample. Therefore the twenty five turned up members were the right group/sample to be interviewed.

(iv) Cluster Sampling (CS)

Cluster sampling is a sampling technique used when "natural" but relatively homogeneous groupings are evident in a statistical population. It is often used in marketing research. In this technique, the total population is divided into these groups (or clusters) and a simple random sample of the groups is selected, (Wikipedia). This technique of sampling was used and members were selected geographically to bring good representations and diverse information from different areas. The group consisted of 12 members where 3 members were from Mapea street which is in west of Magugu Village, Other 3 from Warangi street, 3 from Msikitini street and the rest 3 were the (PAGMSC) members. Again this

geographical diverse is just for bringing in homogeneous representation but within the geographical area every member remained with the equal chance to be selected. In each geographical area therefore papers were written according the number of present WW and thrown down then picked by each member. Those who picked number 1, 2 and 3 therefore were qualified to be sample for group discussion. The same process was employed to get representative from PAGMSC

1.3.4 Data Collection Methods

(i) Questionnaire

The researcher used survey to the community members of WWMV by using Questionnaire to individuals, face to face interview and meeting with PAG Magugu Student Center organisational members. Questionnaires consisting of seven questions with 22 subsection was distributed to WWMV. This was handled in face to face conversation between the interviewer and interviewee. The questionnaire used was structured and semi structure interview guide was used to members of PAG Magugu Student Center.

(ii) Focus Group Discussion

The focus group discussion (FGD) is a rapid assessment, semi-structured data gathering method in which a purposively selected set of participants gather to discuss issues and concerns based on a list of key themes drawn up by the researcher/facilitator, (Kumar 1987). This technique of data collection was by the researcher to collect useful information from the purposely selected members of WWMV and CBO members. These members were selected from three different geographical areas as a cluster and every member retained her homogeneity of having equal chance of representation.

Two different check list/ semi-structured questionnaires were used in this research. This focus group discussion was for only 12 members. The reason for this is the group that had

two different people where a researcher had different motives in each group. The first group was that of WWMV as intended group by the researcher. This group consisted of 9 people which are equal to 75% of the group. The aim of the researcher is initiated in the research question/check list number ii-iv. The second semi-structured questionnaire was made purposely for the 25% of the group which consist of 3 members of PAGMSC. This group was selected to disseminate useful information in research question number iv which seek to know about training held for WWMV. The selection sample of this group was purely purposive were the training group of the organization was the target group.

1.3.5. Data Analysis Methods

Data analysis was done through the use of Statistical Package for Social Sciences (SPSS16.0) to provide frequencies, pie charts and descriptive statistics for interpretation. Similarly results for the PRA exercise were presented in tables and charts for further interpretation and analysis. Components such community needs prioritization was presented to show how these weaving women of Magugu abide with in generating income. Moreover a list of unseen opportunities and threats or weaknesses was listed.

1.4 CNA Findings

1.4.1 Sample of Women Questionnaire Findings

The group combined of all women weavers and all 50% intended to be interviewed turned up for interview. The findings show that out of all interviewed members only 4% have the age between 18-25, 28% had the age between 26-35, 48% had the age between 36-50 while the rest 5% had the age of above 50 years. This implies that many women weavers fall between the ages 26-50 years. This age is more likely of pregnant women, lactating and old women. As stated above at this age and status of either being pregnant, lactating and old are evident then these women stay at home or nearby more often. (Table 1).

In group of interviewed women only 4% was single, 68% were married, 12% widow and the rest 16% are separated. In all the married, widows and separated fall at the age of between 26 – 50 the finding that replicate the above finding (Table 1)

Table 1: Showing Age and Marital Status of Respondents

AGE OF RESPONDENTS			MARITAL STATUS OF RESPONDENTS		
Interval	Number	Percent	Status	Number	Percent
18-25	1	4	Single	1	4
26-35	7	28	Married	17	68
36-50	12	48	Widow	3	12
Above 50	5	20	Separated	4	16
Total	25	100	Total	25	100

In all interviewed women weavers on their educational status 64% had primary education while the rest 36% had never been to school. The implication here is all these group of women weavers needs training in doing their production activities (Table ii). Of all interviewed women on the duration of their engagement in weaving activity only 4% have just joined in one year time 12% three years, 4% had five years, another 4% had seven years doing weaving, 32% said they have been doing that work for eight years while the rest 40% said they don't remember for how long they have been doing weaving work. In combination for those who seems this as their permanent source of earning are 96%. These are those engaged for more than three years (Table 2).

In all interviewed respondents on household family member composition to see how big their families are, 28% said they have family members between 1-3, 40% said they have family members between 4-6, 28% again said they have family members between 7-10

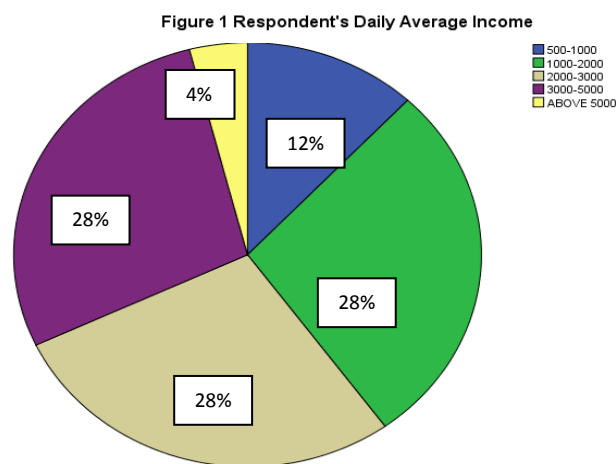
while the rest 4% said they have family members between 8-15. These families can be supported well if the hand crafts activity is properly organized. In assuring what other sources of income do women weavers have apart from weaving activity of all asked 8% said they sale other crops as well, 8% said they also sale rice products, 4% said she do petty business, 12% said they do casual labour while the rest 68% said they depend on weaving hand craft only. It is therefore evident that those who do other income generating activities are very few than who are doing weaving activity. They are less by 36% in combination; therefore weaving activity is to be organized for well being of these women and their families (Table ii)

Table 2: Showing Respondents Educational Level, Activity Duration,

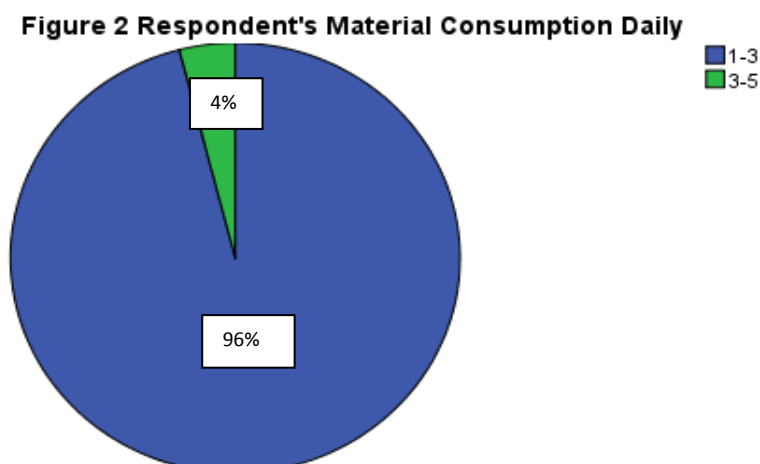
Household Composition Household Source of Income

EDUCATIONAL LEVEL			ACTIVITY DURATION			HH – COMPOSITION			HH-SOURCE OF INCOME		
LEVEL	NO	%	PERIOD	NO	%	INTERVAL	NO	%	ACTIVITY	NO	%
Primary	16	64	1Years	1	4	1-3	7	28	Sales of crops	2	8
Form iv	0	0	2Years	0	0	4-6	10	40	Sales of Rice	2	8
Form vi	0	0	3Years	3	12	7-10	7	28	Sales of Livestock	0	0
Certificate	0	0	4Years	0	0	11-15	1	4	Petty Business	1	4
Diploma	0	0	5Years	1	4				Employment	0	0
University	0	0	6Years	1	4				Casual Labour	3	12
Never School	9	36	7Years	1	4				Sales of H-Crafts	17	68
TOTAL	25	100	8Years	8	32	TOTAL	25	100	TOTAL	25	100
			No Finite	10	40						
			TOTAL	25	100						

Of all women weavers who have interviewed on their daily income in average 12% said they get between 500-1000 in a day, 28% said they do get 1000-2000 in a day, 28% said they get between 2000-3000 in one day and another 28% do collect 3000-5000 in one day while the remained 4% get above 5000 in a day. The commutations shows that 84% of all interviewed do get daily between 1000-5000 in average in one day. (Figure 1)

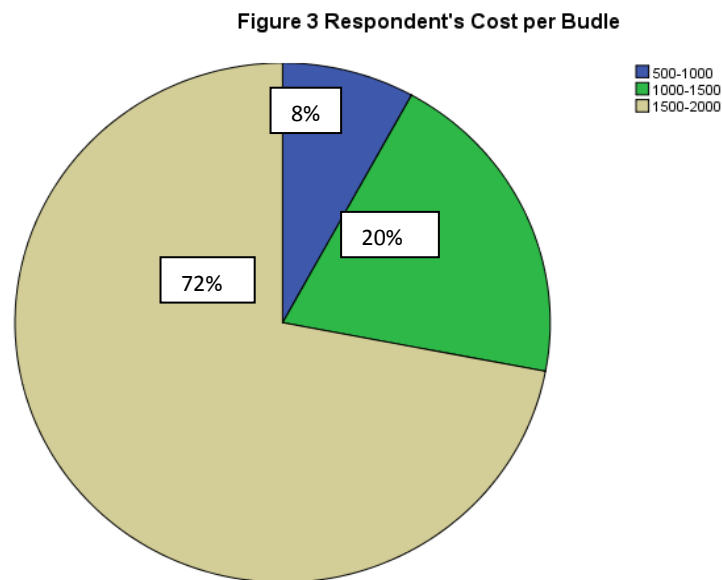


Women weavers interviewed on the raw material they use or consume in one day and the cost of that material; 96% said they use between 1-3 bundles of raw material and only 4% said that they use between 3-5 bundles per day. This has the findings that the majorities do need between 1-3 bundles in one day (Figure 2).



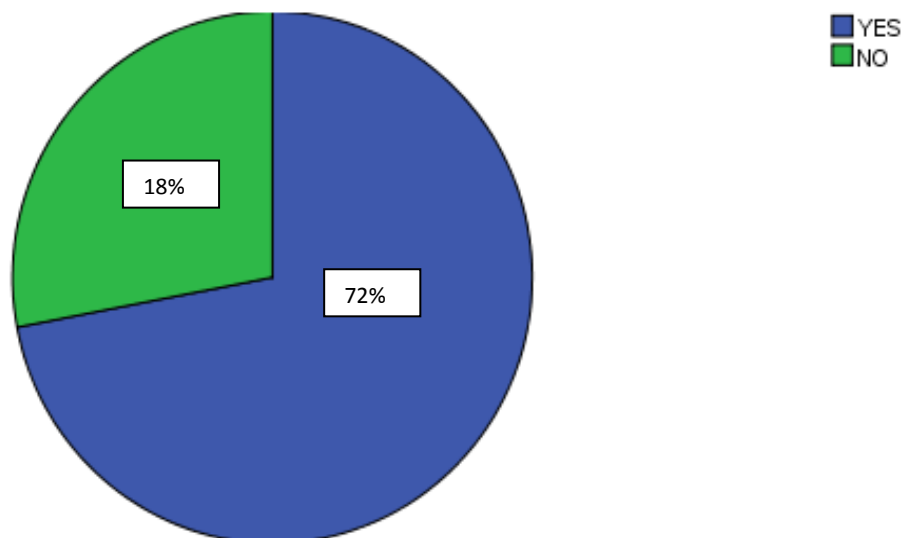
Women weavers who were interviewed on cost they use to pay per one bundle of raw materials the response was as follows; 8% said they buy one bundle by the price between

500-1000 shillings, 20% said they buy a bundle by the price of between 1000-1500 while the rest 72% said they buy one bundle for the price that fall between 1500-2000 (Figure 3)



All respondents interviewed on their capital owning, 72% said they use their own capital while the rest 18% said they don't have capital or any other means of getting it (Figure 4)

Figure 4 Respondent's Owning Capital



All respondents interviewed on where they get capital 24% said they barrow capital from their friends, 36% said they use to get capital by barrowing from relatives, 4% said both borrow and loan, 24% get capital from other means while 12% don't know where they get.

In all these responses there is no any sustainable means of getting capital. Barrowing is just a temporary means of getting capital (figure 5)

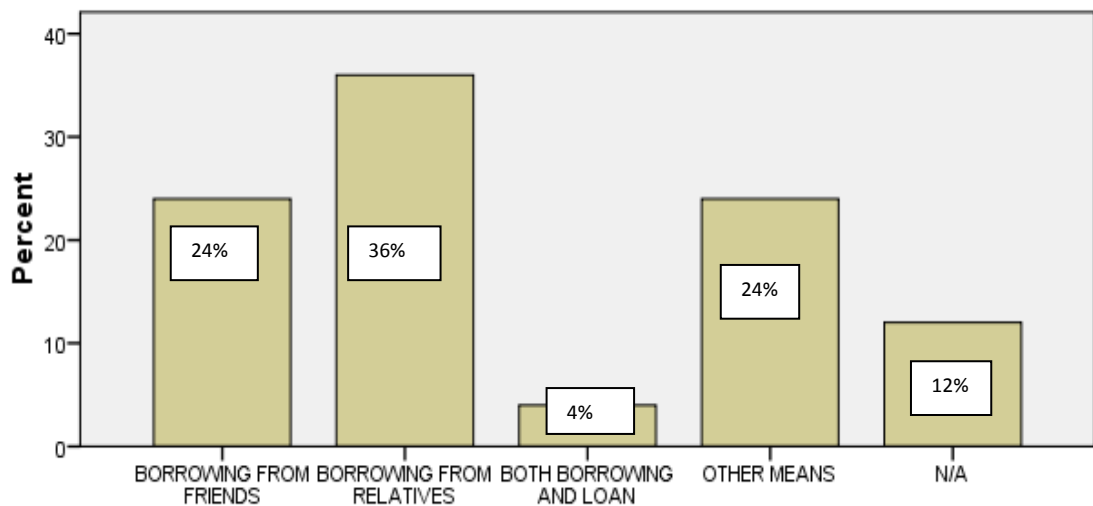


Figure 5: If No where Respondent get Capital

All women weavers interviewed on market where they sale their hand crafts, 68% said they sale their products in a local market. 8% sale their products to middle men, 12% sale their products in Magugu town while the rest 12% sale in other places. This findings call for market need (Figure 6).

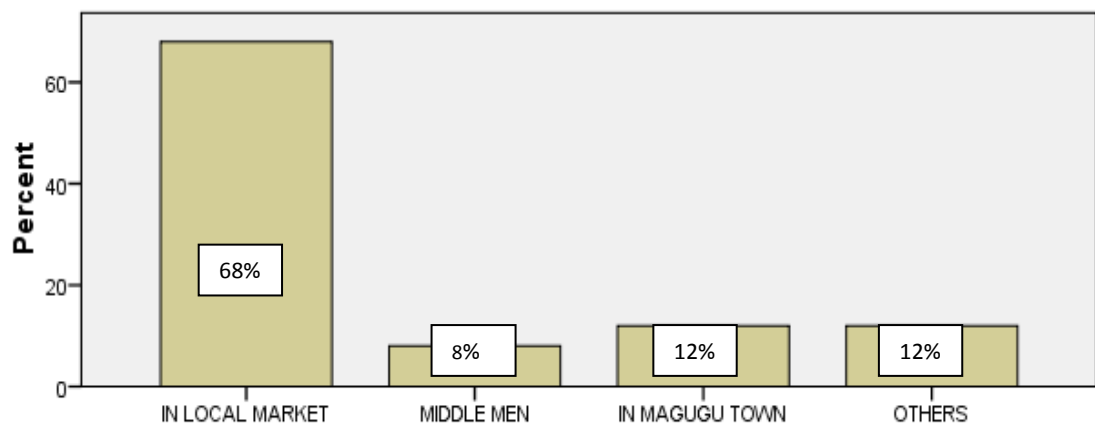


Figure 6 Where do Repondents Sale their Products

Women weavers interviewed on training had, only 36% said they had training while the rest 64% responded that they had no any training regarding their hand craft activity. (Figure7)

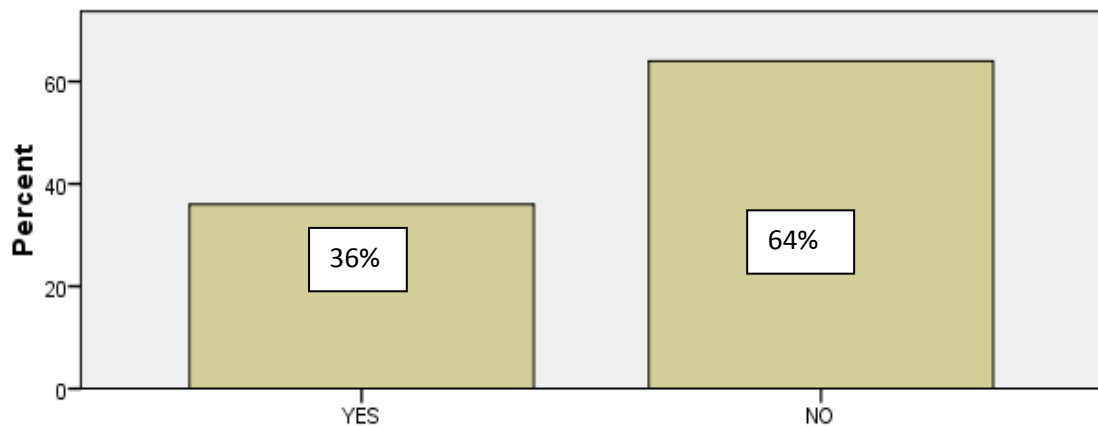


Figure 7 Did Respondent Trained

The responded who were interviewed on type of training they had only 4% had training on hand craft making, the other 4% had training on market, 16% had training on liquid control, 4% had other training while 72% had no any training. (Figure 8)

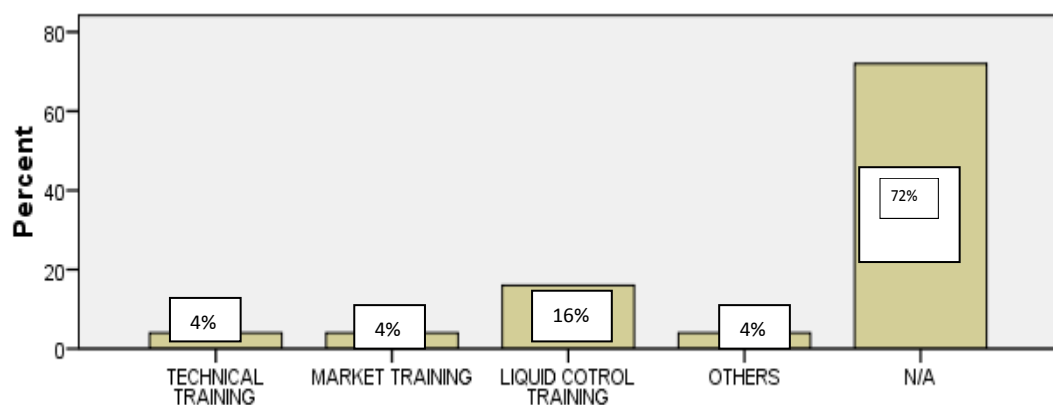


Figure 8 What Type of Training Respondent had

Responded who were interviewed on the training and who disseminated training 24% answered that they were trained by NGO, 4% said that they trained by others while 72% said they had no training at all. (Figure 9)

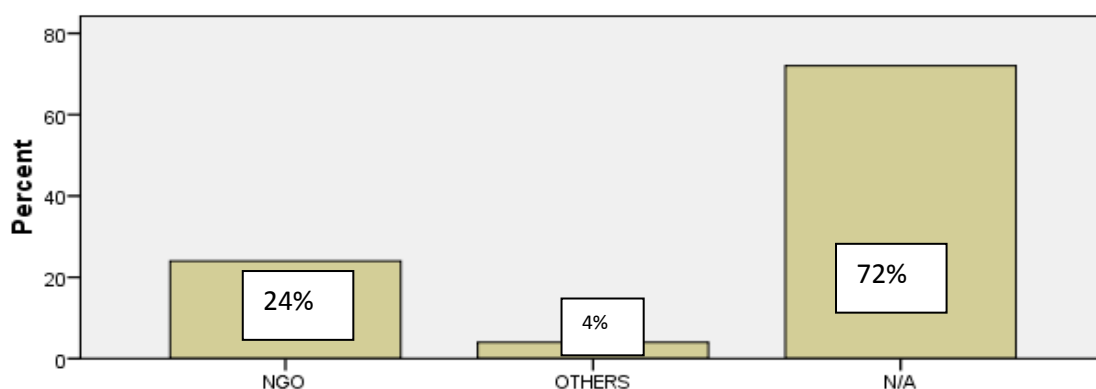


Figure 9 Who Trained Respondent

Women weavers interviewed on their challenges on their income generating activity 44% said that their challenge is capital, 4% said their challenge is raw material while the rest 52% said that their challenge is market.

Responded interviewed on the challenges rank, 44% said that their challenge number one is capital, 4% said their challenge number one is raw material while the remained 52% said their number one challenge is market.

Responded who were interviewed on the means of overcoming these challenges, 52% said training will help them in overcoming the challenges. 12% responded said money barrowing will help them in overcoming their challenges, 16% of responded said that loaning money will help them overcome challenges while the remained 4% said they think other training will them to overcome their challenges (Table iii).

Table 3: Table Showing Challenges, Challenges Rank and Means of Overcoming Challenges.

CHALLENGES			CHALLENGES RANK			MEANS OF OVERCOMING CHALLENGES		
	NO	%		NO	%		NO	%
Capital	11	44	Capital	11	44	Training	13	52
Raw Material	1	4	Raw Material	1	4	Money Borrowing	3	12
Market	13	52	Market	12	48	Loaning Capital	4	16
Marketing Skills	0	0	Marketing Skills	1	4	Others	5	20
Others	0	0	Others	0	0	-	-	-
Total	25	100	Total	25	100	Total	25	100

Responded who were interviewed on their opinion on formation of group of weaving women all meaning 100% said they need to have group. Again of all responded who were interviewed on what is their point of consideration in forming group of weaving women, 20% said there should be a name of the group, 16% said they need to have group constitution, 8% said they need to have group bank account number, 24% said there should be a group leadership, 20% said they need to have expert who will help them on doing that while the remained 12% said there is a need of training on group formation before forming it see, (Figure 10 & Table iv)

Organized group formation which was lacked by these group women has seems the root cause of women weavers little income generation. Having organized group will help in overcoming the resulting shortfalls of these women which includes capital, market, training or capacity building on marketing skills, having curio and training on quality assurance. Legally formed group will attract loans, easy training arrangements, marketing due to centralization of selling activity to discourage middle men as well clear displaying of readymade handicrafts

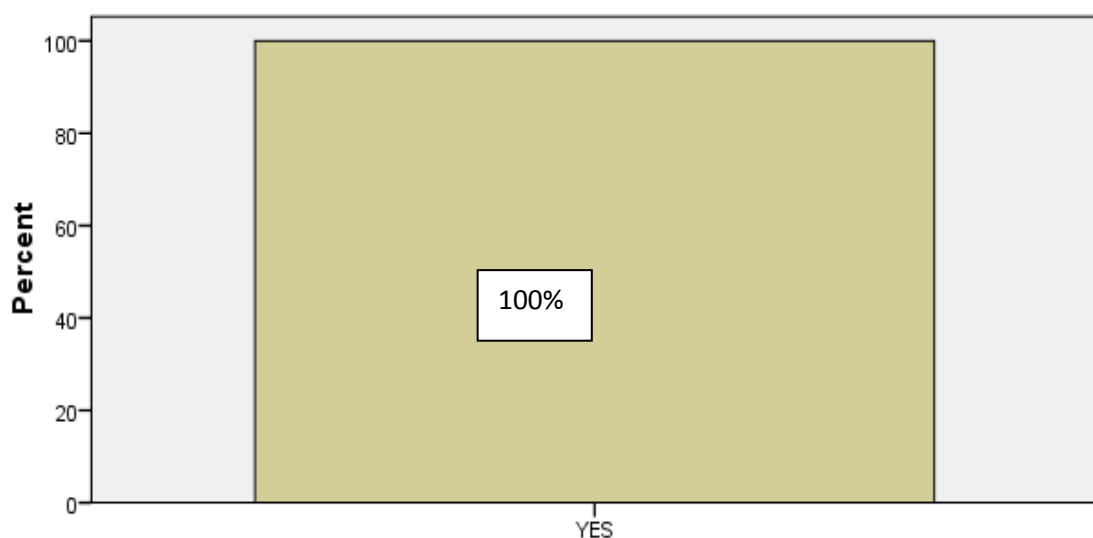


Figure 10 Respondent's Choice on Group Gormation

Table 4: Showing Needs and Means in Group Formation.

NEED OF GROUP FORMATION			MEANS OF GROUP FORMATION		
CHOICE	NUMBER	%	MEANS	NO	%
YES	25	100	NAME	5	20
NO	0	0	COSTITUTION	4	16
			BANK ACCOUNT	2	8
			LEADERSHIP	6	24
			EXPERT	5	20
			TRAINING	3	12
TOTAL	25	100	TOTAL	25	100

1.4.2 FGD Findings**(i) Cluster of Women****Table 5: Showing Responses for Women Cluster's Focused Group Discussion**

No	Question	Response	NO
1	What are the major problems of hand work weaving products in the village	Market,	3
		Capital	2
		Organized Group	4
		TOTAL	9
2	What are your source of capital	Own Capital	4
		Barrows Capital	5
		TOTAL	9
3	What is the contribution of each source	Very minimal	9
		TOTAL	9
4	Where do you normally sell your products	Said Local market	7
		Middle men	2
		TOTAL	9
5	Do you have a legally organized group in the village	No organized group	9
		TOTAL	9
6	Do you think that you are getting needed support from your village?	No support provided	9
		TOTAL	9
7	Is there any problem in marketing the produce?	Yes-Low price	9
		TOTAL	9
8	What do you normally do to overcome the problems	Low quality	2
		Walk around	3
		Meet to discuss	4
		TOTAL	9

(ii) CBO Members findings

Table 6: Showing Responses for CBO Focused Group Discussion.

No	Question	Responses	Number where applied
1	What is the existing systems of marketing products	No any	N/A
2	What are current activities that gives income to members of the community and their families that was trained	Weaving	N/A
3	Which other organization are involved in hand work activities in the area	No any organization	N/A
4	What extent do group members know about hand work (weaving) as a source of increased income?	Good	N/A
5	What types of creative innovations training are available for communities in the area?	Financial control Initiating of Income generating activity	N/A
6	What measures have been taken to disseminate them?	Weavers trained by CBO twice	N/A
7	What are the existing markets for the products?	Not known	N/A
8	Who are the potential buyers for the weaving hand work and products	i. Schools institutions ii. Religious institutions iii. Magugu residents iv. Passer bys	N/A
9	What are the potential and constraints in implementing an organized manner in doing this project	i. Potentials: - It will make them known -Reinforcements of market -Loans attraction -Easy monitoring -Easy Evaluation ii. Constrains: -Lack of seriousness -Bad prior practices -Needs time -Cost full	N/A
10	What other comments/advice do you have about Weaving as an income generating activity?	-Form legally Organized group -Set a monitoring system -Set an Evaluation system -Add like activities like tailoring	N/A

1.5. Community Needs Prioritization/Levelling of Needs

In CNA done to WWMV there arise multiple needs. These community as any other community had a need of capital to run their weaving activity. The capital is for buying raw goods or raw material and transport logistics of the material to the production site to the market. Another need was raw material which is natural where these women are to collect them from the bush. This tasks seems to be more time demanding and availability at any time needed. The material as known in their literal name as minyaa is also seasonal. Another need was storage of the material. In here WWMV need to have a room as a store where these materials are kept for a long time and remain dry. Another aroused need was that of capacity building on marketing skills. These products after they are produced are sold in a bus stand therefore this activity seems time consuming and less productive. As a group they need to organize themselves so as to have a known place where they can always display their product and sale. Another need is selling person who is stay at the shop/ curio for selling the goods. Capacitating of quality of goods and decoration to attract customers was also a need. The needs assessed need intervention.

The more important intervention is the one that is targeted to root cause of all these mentioned needs. As analysis tells this group lacked formal organization. The last findings showed that all 25 women interviewed said organized group formation will help them to overcome all other needs. All these needs are not possible to be solved once therefore this called for need prioritization. In doing this WWMV community used pair wise ranking method as the table below shows. The needs ranked are:- Capital, raw material, store, selling room/ curio, Market strategy capacity building, quality assurance capacity building and formation of an organized group. But What it is pair wise ranking?- is a structured method for ranking a small list of items in priority order. It can help you:

- Prioritize a small list.

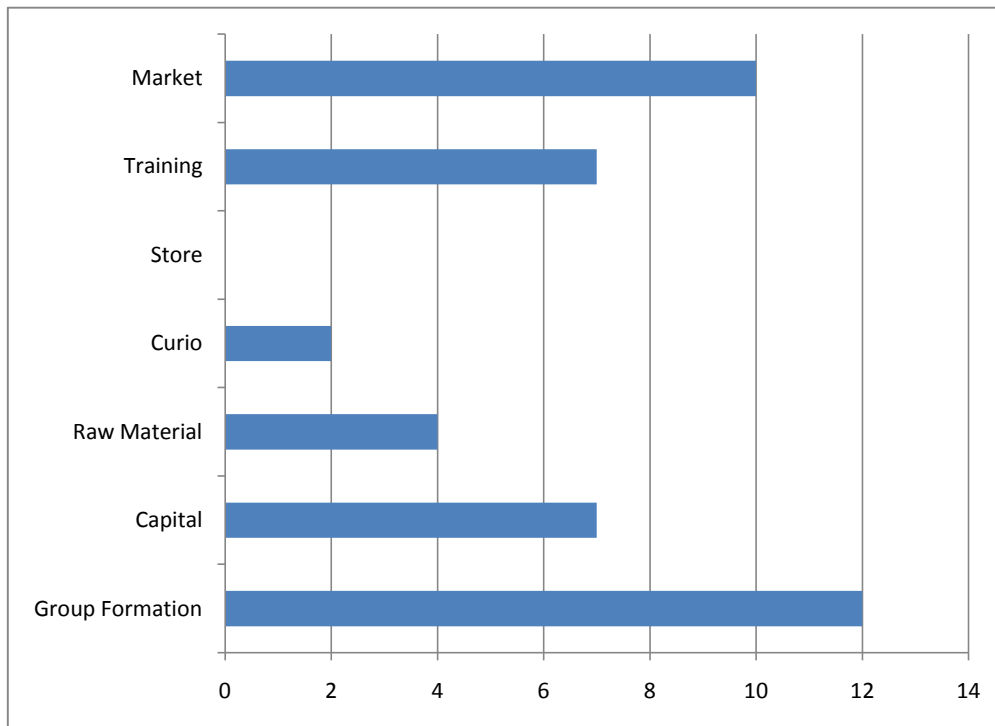


Figure 11: Bar charts' showing needs scores

1.6. Conclusion

Overall results of this CNA revealed that it is evident that, this group of women weavers is faced with challenges that are to be solved. Market for their hand craft is one of the major problem. Most women do sale their hand craft in a local market, to the middle men and in Magugu market. Women weavers do sale their hand craft in a low price thus make low production. These Women weavers need training on market, quality assurance and capital accessibility. Therefore these women need to organize themselves in a group, get the group name, constitute their constitution and start accessing loans in a legal basis and is the root cause of all other problems or challenges. Other challenges facing this group included raw material and selling shop or curio where they can display their hand craft to attract customers, therefore capacity building is very evident on these.

Women use to carry a single mat a whole day around bus stand to sale it. Organized place where all readily made hand work are displayed and sold is really a need.

The collected information helped to discover a need in capacity building on raw material storage in time that they are not accessible. The information has also helped CBO leaders to see areas that they can assist on human capacity building. Finally all these need organization of forming a group, a group constitution that will enable them access capital from financial institutions then running their work in smooth manner to increase their household income.

CHAPTER TWO

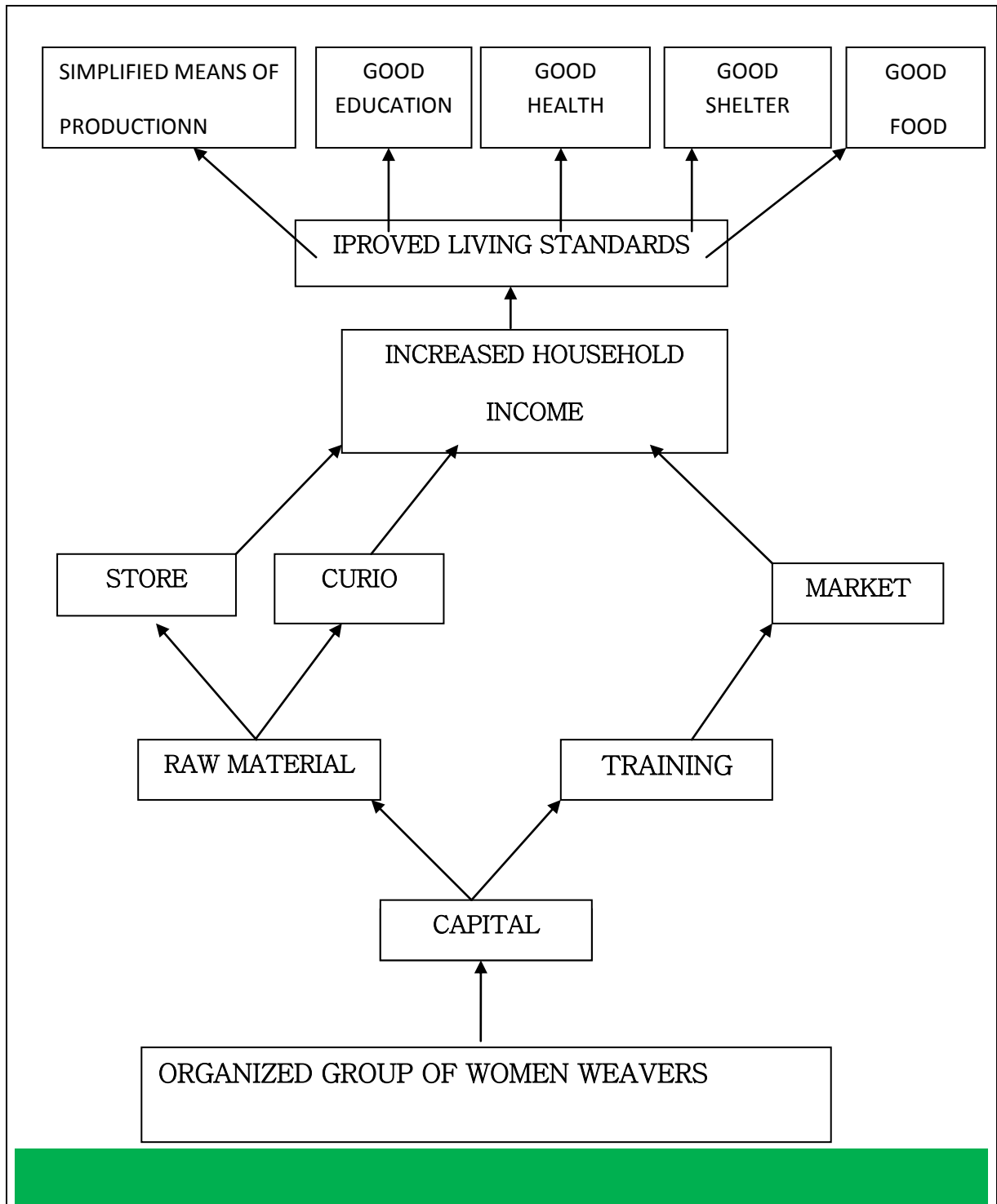
2.0 PROBLEM IDENTIFICATION

Handcraft work has long back history of existence. This has multiple purpose and techniques of why and how they have been done. Handicraft are also cross cultural where some people when travel out of their culture do learn and buy to take them to their own culture. For this reasons most of the handicrafts are sold near tourist centers. For example the coexistence of tourism and handicrafts vanishes in history with the textiles being a great travelers' attraction, since the Egyptian and Aegean era (Richard, 1998). It is evident that travelling was quite limited, at that time, too few intellectuals with curiosity. Democritus, Herodotus, Plato, Aristotle, Ptolemy were some of the well known travelers of the ancient world. It is a fact that via those travelers curiosity, fabulous handmade pottery and rare handmade textiles of the ancient world moved from country to country, thus inspiring local designers and craftsmen not only for the creation for new artifacts, but also of new forms of design and decoration. Thus Culture was transplanted from India and China to Egypt and Rome, and from the southern Mediterranean countries to northern European and Asian ones, inspiring local masterpieces (Perivoliotis, 1998).

Handcraft has been an income generating activity to all gender especially women. This was revealed by studies titled Egyptian women of the old kingdom and of the Heracleopolitan Period done in Egypt (Henry, 2000). Other activities sometimes bring men and women together more closely, as will be seen from a brief summary of the three types of productive work in which women were engaged. The first and by far most important of these was weaving, which was executed entirely by women. Henry continued by saying another important, if somewhat humbler activity is the making of bread, but this, along with the closely related production of beer, was usually done in Cooperation by men.

In Tanzania as elsewhere some studies have been carried out on the women micro-enterprises. This edifies that micro-enterprises play a major role in national development. Despite of its importance SMEs have and still face a lot of shortfalls. In his study (Dylan, 2012), has shown that women are the most engaged group in SMEs while they are less trusted by financial institutions due to their less power of command on property owning. Around Tarangire National Park, the majority of participants in small business groups are women. Even within groups that do allow men, the ratio was still found to be roughly 75% female (TANAPA, 2007). TANAPA's report suggests that this polarization of the female gender is actually intentional. The idea being that women's groups that do allow men actually restrict the number of men as to maintain power within the group and not allow men to take over. (Dylan, 2012) in his study on, The Impact of Income Generating Programs at Tarangire National Park, Tanzania (IGPs) has cited a group of women and their activities; the first group is called Mgunguni and is composed of 46 members, all of which are Maasai women. Their shop is based less than a kilometer from the entrance gate to TAR and they sell beaded goods such as bracelets and necklaces. In addition, they have recently expanded to include other products such as woven baskets. Their products are kept in a small shed built by TAR and next to the main road to the park (Dylan, 2012). From this study therefore one of the needs for the weaving women which is the curio here referred as shed has been shown. This was also evident in this work in the second group; 'The second group is based in the sub village of Mdori, which is part of Vilima Vitatu (meaning "three hills" in Swahili). Mdori is along the tarmac road between Arusha and Babati and has frequent traffic of both busses and cars. The group is composed of 30 members, all of which are women. They sell woven mats and baskets along the road, but currently have no shelter to display their goods.

Figure 12: Objectives Tree



2.1. Background to Research Problem

The Weaving Women of Magugu Village (WWMV) is a group of women identified by P.A.G Magugu Student Center (CBO). This CBO is focused on needy children where it sponsors them in the Educational expenses, Health costs which include treatment and Nutrition, Social emotional training, spiritual training and creating them with curiosity in income generation activities. The intention of this CBO was to support children by supporting their parents or caregivers. This CBO has identified parents and caregivers of the children and categorized them according to their income generating activities. Other identified groups are food vendors, fruit dealers, bicycle repairs, Mitumba (Used clothes) sellers, dry grains sellers, poultry keepers, cattle keepers, cloth sewers, crop cultivators and hand craft artists like, weavers, potters and the like.

Group of 50 women who are engaged in weaving activities where then identified. These group members were given training on income generating techniques and elementary financial control system. The impact on the training disseminated by this CBO is very minimal. A lot has been invested in this group so that they may get good financial breakthrough to subsidize their families. The survey finding shows that, of all weaving women interviewed 68% get between 500-3000 shillings in a day. This amount shows the average of 52,500 shillings per month without missing even a single day. Contrary to that, of all women asked on the household members 72% answered that they have family members between 4-15. This implies that each family has the average of 9.5 household members. When this number of household member's is compared to earning the answer is every member can get approximately 5250 per month which equals 175 shillings per day. In this sense this study is very important for well being Magugu weaving women and their households who earn such a minimal return.

In all these there should be a paramount to look for way to improve this weaving activity of Magugu women so that it may become productive to support living of weaving women. It is obvious that these women can work and produce an outstanding hand craft but organized and legally formed group remain to them as big barrier to get reliable income to support their living. Therefore this study intended to offer some organizational ways through which Magugu Women weavers can improve their weaving activity for increasing their income and ultimately the well being of their families.

2.2 Problem Statement

Women weavers in Magugu are earning very minimal revenue to support their living. In a sample of 25 weaving women interviewed on daily earning 68% said, they get between 500-3000 shillings in a day. This amount shows the average of 52,500 shillings per month without missing even a single day. Among other reasons organized group take number one problem. The financial accessibility needs clear organization (ORG) therefore weaving women of Magugu needs to organize themselves to access loans for capital. Training is another need that calls for scheduling and content preparing. Knowing that; this group of women weavers is to be organized to get training on marketing, then within the organized group strategies will be set on how to get other things like raw material and selling curio. Forming a recognized group with constitution, name, bank account and leadership is herein agreed.

Nothing directly related to this problem has been done though Magugu P.A.G Student Center has identified these women and trained them while focusing on household income increments. This was actually so due to improvements areas focused on. This NGO was looking for means and mechanisms of improving income generating activities for children's parents and caregivers by identifying and training them. The training conducted includes starting new income generating activity and ordinary financial control. The Years have

passed now but still no clear improvements have been achieved therefore organization of these weaving women to get reliable income is very crucial.

2.3 Project Description

The title of this project is, “Organizing weaving women activities to increase household income,” at Magugu village, Babati district of Manyara region. This project was carried out after the detailed findings and analysis of the problem. Population of 50 women was studied where the sample study was 25 women equal to 50% of the population was interviewed. These 25 women were selected randomly by simple random sampling method. Each woman had the equal chance to be selected therefore paper was written. The paper contained number 1-50, were then thrown down for every member to pick one. Those picked even numbers were selected as study sample. Another group of 12 women were again selected. This time the cluster sampling was employed where women are clustered according to the geographical location. Women were from Mapea, Warangi and msikitini streets. Each street has to make small group of three members by doing random simple sampling as earlier. This method was also used to select three CBO members to make sample of 12 people for focused group discussion of using semi-structured questionnaire. Structured questionnaire were also prepared to interview 25 women weavers.

Magugu weaving Women are providing great support to their families though they are not earning much as elsewhere. Studies shows that; All over Africa, the woman's role and contribution to the household economy is beginning to be recognized and documented, (Gallin and Spring 1985). Women's non-farm income generating activities are taking lion's share to support families. Women do sale at market things like used clothes, hand craft to get income. Whatever was obtained from the sale of these commodities in the market places was used at the household level and whatever was left at home was used to help meet the household needs concerning food and nutrition etc, (Dahl 1987). From the CNA

done in Magugu village and needs priorities seen therefore there arises a strong need for organizing these women weavers to increase their household income.

2.3.1 Targeted Community

This project is entirely intended to serve weaving women in Magugu village which is found in Babati district Manyara region. These women were primarily identified by Magugu P.A.G Student Center a CBO for the purpose of training dissemination to improve household income. The identification of income generating activities was the concern and not a detail of making each activity more productive.

This community of women is coming from three different streets of Mapea, Warangi and Msikitini. The women weavers make a total number of 50 and they all share the common areas of selling their hand craft items. The main market for these women is Magugu market and mnada which is held in 20th every month. In searching for other sources of income do women weavers have other activities apart from weaving activity of all asked 8% said they sale other crops as well, 8% said they also sale rice products,(rice was separately treated assuming that it will outperform other crops for it is largely grown) 4% said she do petty business, 12% said they do casual labour while the rest 68% said they depend on weaving hand craft only.

It is therefore, evident that those who do other income generating activities are very few than who are doing weaving activity. They are less by 36% in combination; therefore weaving activity is to be organized for the well being of these women and their families. Importantly CNA finding also revealed that 32% are engaged with the activity for eight years, 40% don't remember when they have started this activity. Having seen this it is therefore very crucial to organize these weaving women of Magugu village for their well being.

2.3 .2 Stakeholders

The stakeholders and other institutions being it private or government were identified and presented using Venn diagram. The Venn diagram below illustrates stakeholders and the relationship with the target community. They are marked by using numbers. The size of the diagram illustrates how close the relationship is. The distance also has an indication on the relationship. The far and small diagrams show the lesser the relationships while the near and bigger diagrams show immediate relationships. Following is the list of numbers and what they stand for.

- 1– Weaving Women of Magugu Village:- This is a study community
- 2- Magugu market – This is where women weavers sale their handicrafts daily to get their living. This is an only available market with the one which is conducted once per month.
- 3- P.A.G Magugu Student Center (CBO) - This is an organization that support one child from these families of women weavers and use to train parents/caregivers on income generating activities. These women were also trained by this CBO.
- 4 – Magugu Health Centre – This is the only government health centre present in Magugu where Magugu Weaving women get treatment when fall sick. They sometimes sale their handicraft to the health centre’s employees.
- 5 – Magugu Wazazi Dispensary – This is the only private dispensary present in Magugu where Magugu Weaving women get treatment when fall sick.

- 6 – Magugu Primary school – This is the government primary school where the community of weaving women sends their children.
- 7 – Magugu Secondary School This is the government Secondary school where this community of weaving women sends their children.
- 8 – Minyaa (raw material market)- This is the market where women weavers buy their raw material for their handicraft.
- 9 – Transport hiring stands (Bicycle & Human truck) – This is a point where women weavers get means of transport to carry their raw material for weaving activities.
- 10 – Magugu Mshikamano SACCOS – This is financial institution where other people get loans and women weavers can also get after their activities is organized.
- 11 – Magugu Brack Branch (Financial institution)- This is financial institution where other people get loans and women weavers are expecting to get loans after their activities is organized.
- 12 – Magugu World Vision-This is another NGO in Magugu which deals with community development programs but did not do anything to these women weavers.
- 13 - Magugu bus stand – This is place where women weavers get a means of transport for their own needs.
- 14 – Magugu Churches – These are worship places where these weaving women attend for spiritual service.
- 15 – Magugu Mosques - These are worship places where these weaving women attend for spiritual service

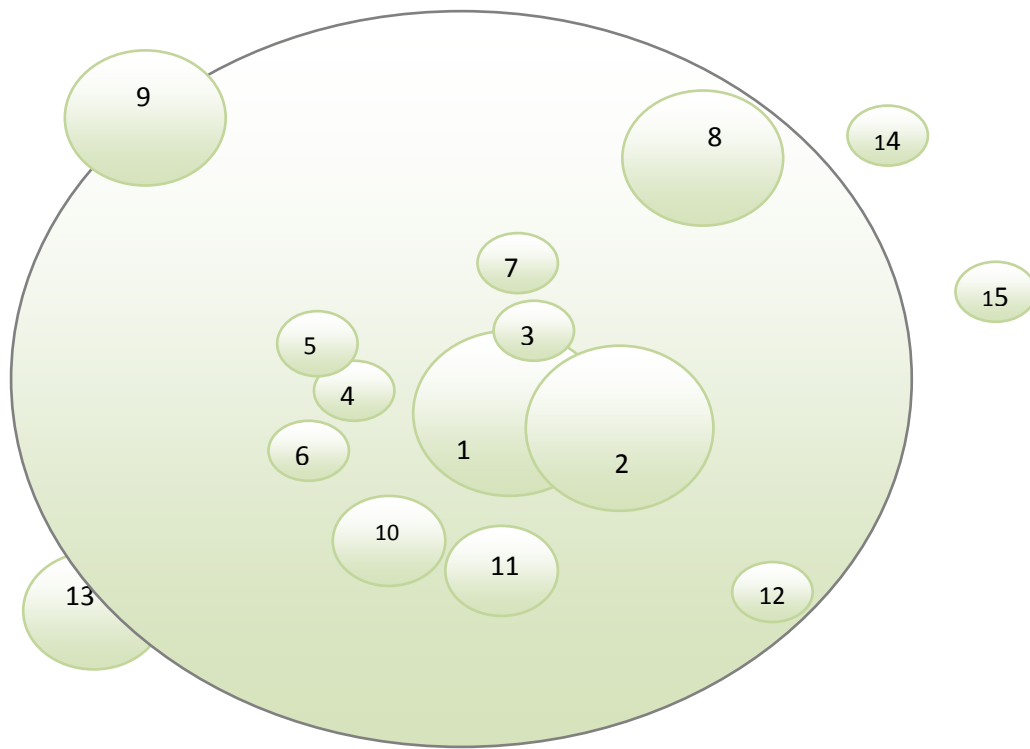


Figure 13: Venn diagram showing stakeholder and institution for Women weavers of Magugu Village

2.3.3 Project Goal

The goal of this project is to Organize (ORG) (Women Weavers of Magugu Village so as to make them improve their household income through weaving activities. Through Community needs assessment conducted the researcher found that this women are working in an individual basis that's brings out mistrust from financial institutions, difficulties in capacity building and so much difficult to set/fix prices of their hand craft in a market.

2.3.4 Project Objectives

This project is anticipated to achieve the following objectives.

- (i) Formation of group of weaving women with title, constitution, leadership, registering the group to the village authority and bank account to attract loans from financial institutions.

- (ii) Dissemination of training on marketing strategies to the women weavers to their increase household income.

2.4 Host Organization (HO)

Pentecostal Assemblies of God Magugu student Center (PAGMSC) is a Non-governmental organization focuses on needy children. This is Christian organization that partners with Compassion International Tanzania and Magugu Pentecostal assemblies of God which is an Evangelical Church in Manyara region.

Compassion International Tanzania is NGO registered in Tanzania in 1999 and come to partner its first Evangelical Churches in April 1999. PAG Magugu Student Center was started in 19/Jan/2001. This Organization registered 231 needy children around its premises. The agreed distance was 3km from the center.

(i) CBO Vision

As a result of our ministry to children in poverty, Compassion will be trusted by the Church worldwide as the leading authority for holistic child development and will be the global benchmark for excellence in child sponsorship.

(ii) CBO Mission Statement

In response to the Great Commission, Compassion International Tanzania partners Evangelical Churches and enables them to become advocate for children to release them from their spiritual, economic, social and physical poverty and enable them to become responsible, fulfilled Christian adults.

P.A.G Magugu Student Center has partnered Compassion International Tanzania to run its programs. This CBO therefore abide with its partners mission statement. CBO's mission

statement states, ‘‘ Releasing Children from poverty in Jesus’ Name’’. With this mission, this organization believes that poverty is divided into four aspects. The aspects of poverty according P.A.G Magugu Student Center are Spiritual aspect, Physical/health aspect, Social emotional aspect and economic aspect. This means there is what they call Spiritual poverty, Social Poverty, Physical poverty and economical poverty. This poverty categorization has its biblical base; Luke 2:52 tells us, ‘‘And Jesus grew in wisdom and stature and in favor with God and men,’’ providing us with a great understanding of how Jesus came to be who He was and helping us better understand God’s perspective on human development.

Growing in wisdom means being conscious of our physical environment and how they will benefit us economically, on the other hand growing in stature means physical growth in both height and expansion. Getting God’s favors means spiritual growth or development and favor from men is gained when someone is socially grown.

(iii) CBO Programs

This CBO has three programs that it’s engaged in releasing children from poverty in Jesus name. The first program is called Child Survival Program, (CSP). This is a program that registers pregnant mothers from zero age to 3 years. Within this period both mother and baby is taken care in health issues, economic, spiritual and social emotional issues to reach the intended outcomes in all four areas.

The second program is Child Development through Sponsorship Program (CDSP). This is a program that takes over after CSP has faced out. The Child is again registered in this program where he/she will be supported fully in both financially and morally to again become fulfilled Christian Adult as the Vision statement entails. The last program is Leadership Development Program (LDP).

This program is purposely for the excelled youth in all four developmental components from the preceding program of CDSP. These are to be trained to become leaders in the community and nation at large.

(iv) CBO Activities

In dealing with these types of poverty, different activities are used as a means of releasing these children from poverty. Every Saturday these children have to come at the initiated center to be taught word of God using Bible. At the same center other intensive training on social emotion and health issues are also provided.

Economic poverty is approached in two different ways. One way is training these children who are taught at the center on income generating activities. Parents, pregnant and lactating mothers and caregivers are also trained on income generating activities (IGA) so that they may get household subsistence. The families of these needy children are extremely poor, which is the standard of this Host Organization to register one. Therefore the IGA occupied by these families are those of little returns such as food vending, fruits selling, selling fire woods, pottery, tailoring, selling used clothes, selling of hand crafts like baskets, mats, brooms, hut and the like just to mention few.

The second approach in mitigating the economic poverty is sending these children to school so that they can get formal education and become productive in the future. This Host Organization provide financial support to the children to pay school fees, buying school supplies like books, pen, bags, Lap tops and pen. This organization provides school uniforms and pays extra classes for slow learners. This approach is likely of bringing financial returns after sometimes, not instant return while the children and their families are poor and they need immediate support. The Host Organization (PAGMSC) by recognizing this immediate need has therefore initiated familiarization on the strength of the parents and

caregivers on how to have IGA to get fund to support family living. Out of SWOT analysis done by the researcher a list of opportunities has been discovered. These opportunities if thoroughly used and properly enhanced will positively transform the living standards of Magugu Community and Magugu weaving women inclusive.

S - Strength	i. The CBO has positive attitude towards women weavers ii. It has created long term relation with women weavers iii. It has skilled entrepreneur staff iv. This CBO is outcome oriented
W- Weaknesses	i. CBO geographical (Far) location to women weavers ii. Many programs that does not allow instant follow up to women iii. Staff are few in number compared to women weavers
O - Opportunities	i. CBO has positive relation with government ii. It is located at centre of academic institutions iii. It is supported financially by Compassion International
T - Threat	i. Economic crises nationally & globally ii. Climatic change iii. Unlike minded institutions iv. Political instability

Table 8: Showing CBO Swot Analysis

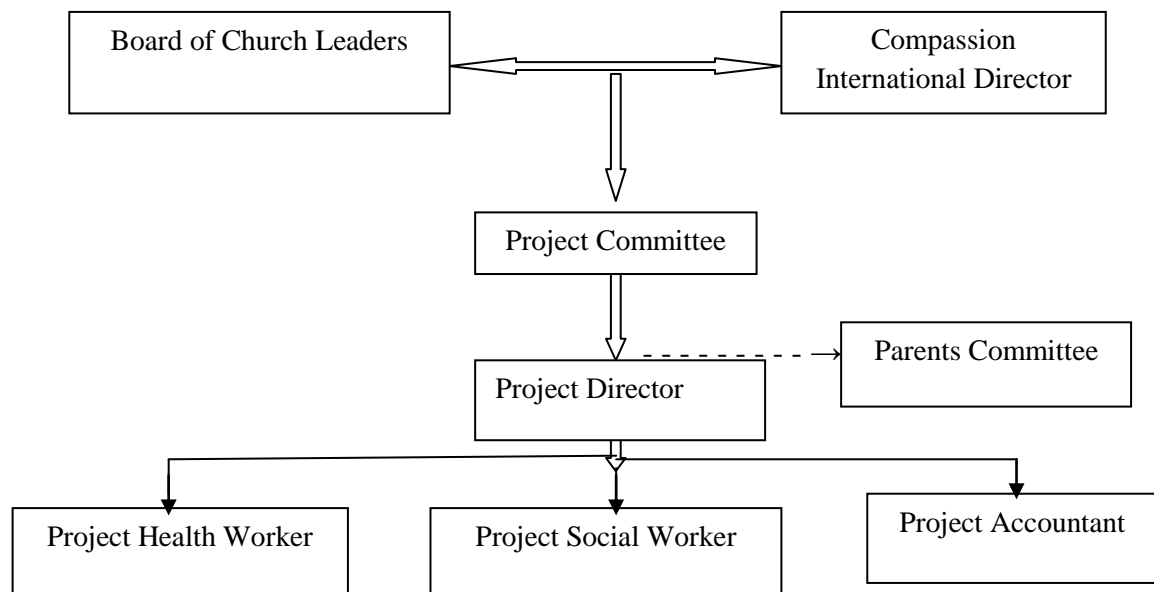


Figure 14: CBO – Organizational Chart

CHPATER THREE

3.0 LITERATURE REVIEW

3.1 Introduction

The purpose of this project is to organize the group of Magugu Weaving women to improve/increased their household income and improved living standards. In order to do that, it is deemed important to articulate the literature reviews and information from different authors on the subject of off-farm work and especially hand craft leading to more understanding of what potential and impact of hand crafts specifically weaving activity have, in poverty reduction as well as what gaps exist that need to be addressed practically. This chapter is divided into three main sections; the first section gives the theoretical literature where concepts, principles and theories related to hand crafts (off – farm) are defined and reviewed. The second section gives empirical evidence of hand crafts (off – farm) and their role in reducing poverty in various parts of the world as well as the challenges still being faced. The third section is details; with different policy that support the development of the off – farm particularly hand crafts in the society.

3.2 Theoretical Literature and Concepts Definition

3.2.1 Concepts Definitions

(i) Weaving

Weaving is the interlacing of two or more threads or pieces of material in order to create a joined structure. While it is most often used to make cloth, the technique is also common in other crafts such as basket-making. Weaving has existed for thousands of years, and remains as popular and useful in the modern world as it did in ancient civilizations (Wikipedia)

(ii) Poverty

UNDP, in its *Human Development Report, 2000*), defines multiple dimensions of human poverty, including “deprivations in a long and healthy life, in knowledge, in a decent standard of living, in participation.” While the World Bank adopts a broad definition of poverty as unacceptable human deprivation, encompassing not only low levels of income and consumption, but also low levels of education, health, and nutrition, as well as vulnerability and powerlessness,” (WB2000/01). According to (Lynge, 2009) there are two types of poverty; *Absolute poverty*: This type refers to the lack of resources, which has reached a level where the people involved no longer live in a way suitable for human beings. This degree of poverty is extremely low and is defined by the World Bank to include people living on less than \$1 a day measured in terms of purchasing parity power (PPP). *Relative poverty*: This type refers to an economic situation, where the people involved have insufficient resources compared to other people in the society and are therefore less able to satisfy their basic human needs than others. When people are relatively poor, their incomes are less than the average of the society

Another very recent definition of poverty by world is; any income below US \$1.25 a day for the poorest countries and US \$2 a day for poor developing countries, (Ravallion 2003),(UNDP-HDR, 2005), (Noble, Ratcliffe and Wright, 2004). According to this definition, poverty is something moving from place to place or from country to another. In other words by looking on this definition we can say that a poor person in developing country is not poor when is in poorest country. This is so, simply because of the statistical measures given which considers daily consumption. Therefore as an effect poverty and lack of opportunity breed inequality between men and women. Gender inequality is often greater among the poor, both within and across countries. For example, a study of 41 countries found that, in most countries, the ratio of boys to girls enrolled in secondary

school is larger for the poorest 40 percent than for the richest 20 percent of the population, (World Bank, 2001). By recognizing all these therefore it is very crucial to look critically on women income generating activities like weaving so as to set the improvement way forward to increase their household income to raise living standards.

Poverty is a multidimensional social phenomenon. Definitions of poverty and its causes vary by gender, age, culture, and other social and economic contexts for example, in both rural and urban Ghana, men associate poverty with a lack of material assets, whereas for women, poverty is defined as food insecurity. Younger men in Ghana consider the ability to generate an income as the most important asset, whereas older men cite as most important the status connected to a traditional agricultural lifestyle (Ghana,1995a).

According to the (World Bank, 2000). “Poverty is pronounced deprivation in well-being.” This of course begs the question of what is meant by well-being. In other words/view this definition looks at poverty from individual level if he/she has enough access to resources. The second part of well being is to be looked on what kind of resources does people get. To have food or shelter is one thing but having it enough and quality is another thing. Good food is the result of nourishment (No stunting), good shelter is the result of non prevalence of poverty related diseases like kwashiorkor while quality education is the result of rate of high literate people or less number illiterate people.

All these have impact on the way of living of individuals within the family or community. Literate person is expected of not having large family, family break up, cause early parenthood, unemployed, malnourished and the like. Illiterate person is the opposite of these that he/she is likely to be malnourished, ill health, unemployed or doing lowly paying job, large families and others. The cycle below explains what is expected of poor person.

The Cycle of Deprivation

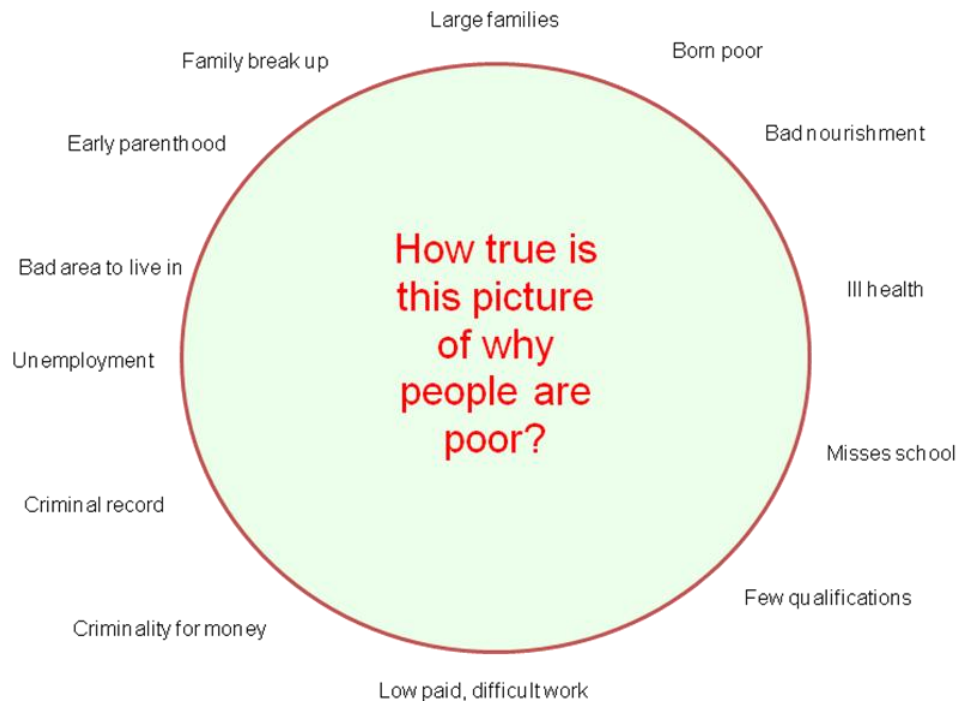


Figure 15: The Cycle of Deprivation (Neil, 2007) Brynteg Comprehensive School.

Another example is that, more acceptable definition of poverty in the European Union is “Persons, families, and groups of persons whose resources (material, cultural, and social) are so limited as to exclude them from the minimum acceptable way of life in the Member State to which they belong”, (European Commission 2007: 5).

(iii) Household income (HHI)

Household income is a measure of the combined incomes of all people sharing a particular household or place of residence. It includes every form of income, e.g., salaries and wages, retirement income, near cash government transfers like food stamps, and investment gains. Average household income can be used as an indicator for the monetary well-being of a country's citizens. Mean or median net household income, after taxes and mandatory contributions, are good indicators of standard of living, because

they include only disposable income and acknowledge people sharing accommodation benefit from pooling at least some of their living costs.

Average household incomes need not map directly to measures of an individual's earnings such as per capita income as numbers of people sharing households and numbers of income earners per household can vary significantly between regions and over time, (Wikipedia).

(iv) Training

Training can be defined and described by different people in several ways. In either description or definition the element of acquisition of new skill is common. The element of age sometimes do appear where training seems to consider older people in more immediate knowledge use like computer training, sewing machine operation training, car driving training almond cake cooking training and other; here are some of the definition by some scholars where their definition matched the concept of training throughout this research though some definition has focused so much on organization and employment.

- Training is a systematic process whereby an individual learns skills, abilities and knowledge to further both organizational and personal goals', (Rosenfeld and Wilson, 1999:3).
- Training is any learning activity which is directed towards acquisition of specific knowledge and skills for the purpose of occupation or task. e.g. need for efficiency and safety in the operation of a particular machine (Cole, 1993:362).
- Training is the process of acquiring the knowledge, skills, and attitude that are needed to fill the gap between what people want to do, and what they are able to do now' (ILO, 2002:1).

- Training is a systematic process of changing the behaviour, knowledge and motivation of present employees to improve the match between employee characteristics and employment requirements (Milkovich and Baudreau, 1991:407).
- This study therefore does not come with the meaning of training differently. This is a combined process of giving/disseminating knowledge to the women weavers to enhance prior knowledge they have. For this training; is intended after the CNA conducted therefore its contents are based on knowledge gap the women weavers had.

(v) Gender

Gender is not merely the issue of sex. Sex considers the inherent birth status that we human being have no choice over it. Therefore there is no any blames and complains of who we are after birth. In gender perspectives women and men are not considered outwardly as the issue of physical outlook but is widely concern with life style and opportunities that each gender gets or not. The gender difference widely means living opportunities such access to educational, property owning example land to both sex, opportunities to incoming generating activities, participation in decision making, jobs assignments just to mention few. The term woman in my study is therefore used to mean to elaborate how gender inequality perspective is concern by looking in workload, educational level, recognition of their work and overall issue of decision making.

- Some studies in gender reveal this discrepancy; to determine the scope of any analysis we need to consider what we mean by 'gender implications (Reeves and Baden, 2000). argue that gender equality implies equality in opportunity for women and men (a more liberal-feminist approach), whereas true gender equity focuses on their wider life outcomes:

•*"The goal of gender equity moves beyond equality of opportunity by requiring transformative change. It recognises that women and men have different needs, preferences, and interests and that equality of outcomes may necessitate different treatment of men and women.* (Reeves and Baden. 2000). Women continue to be assigned those jobs with the least skilled level of work and lowest remuneration (Hafkin and Taggart 2001) (Randriamaro, 2002).

(vi) **Women with development**

Although women take a lot of responsibilities in their family duties still they are considered as less productive group. In development opportunities women are given with a very less opportunities for development. Being it in property owning, Educational access, political representation all these has been faced considerably.

Women in developing countries lag behind men in many domains. In access to education: in low and moderate income countries, for example, for every 100 men in secondary schools and universities there are only 79 girls. In labor market opportunities: women are less likely to work; they earn less than men for similar work, and are more likely to be in poverty even when they work. In political representation: women constitute just 15.9 percent of the members of lower and upper houses of parliaments (United Nations, 2005). In legal rights: women in many countries still lack independent rights to own land, manage property, conduct business, or even travel without their husband's consent.

Nothing has yet improved to reach the expected extend of women fair participation. In its report, "Engendering Development," the (World Bank, 2001) calls for policies to address gender imbalance in "rights, resources, and voice," and recommends that institutional structures be overhauled to promote equality, and that specific measures, such as girl's scholarships and quotas for women in parliament, be adopted. These measures are justified,

according to the report, not only because they promote equity, but because they are necessary to accelerate development.

3.2.3. Theoretical Literature Review

Women entrepreneurs' play an important role in local economies, and a large percentage of micro-enterprises in developing countries are undertaken by women. Women's' motivation for being in business is, more often than men, to provide family support (Nchimbi, 2003).

In looking particularly at development from a gender perspective (Rathgeber, 2000) identifies three early theoretical approaches.

(i) Women in Development (WID) – rooted in a modernisation theory of development this approach targets the individual as the catalyst for social change. It has been criticised eg. (Visvanathan et al, 1997) as being implicitly gendered and detrimental to 'third world women' with the focus on western values. While both theory and its critics speculated women lion share on development and the critique that this is detrimental to developing countries with the focus of western values I support theory as having true insight. Women are catalyst to social change where they have influence in social intimacy and social out numbering over men though lack strong decision making.

(ii) Women and Development (WAD) – an attempt by Marxist and dependency theorists to examine structural and socio-economic factors within which gender inequalities are embedded eg, (Banderage, 1984). The theoretical underpinnings and policy implications of two prominent frameworks for gender analysis (and training) . The gender roles framework and social relations analysis are discussed at some length. These frameworks are then linked to two relatively recent sets of literature on gender: the first on gender and efficiency at the macro-economic level, which shares several premises with the gender roles framework, and the second on women's empowerment strategies, which can be seen as the

action-oriented outgrowth of social relations analysis. This is criticized (Visvanathan et al, 1997) as being so radical and rigid in ideological view that it restricted involvement in official efforts to address the needs of 'third world women'.

(iii) Gender and Development (GAD) – a holistic approach, drawing on the limitations of WID and WAD, emphasising gender relations in the labour force and in the reproductive sphere eg. (Wallace and March 1991), (Cleves 1993). "Focuses on the socially constructed basis of differences between men and women and emphasises the need to challenge existing gender roles and relations." (Reeves and Baden, 2000). Evidence can be drawn from offices headed by women and men and the hurdles women get during employment such tasks. In the labour market women are employed when competing with men but after giving out sexual corruption which is dehumanization for sex is something relational and willingly.

3.2.4 Entrepreneurship

Many definitions of entrepreneurship can be found in literature, and (Olomi, 2009: 9) explains that "definitions are important because they affect how we operationalise entrepreneurship development in research, policy development and implementation or curricula reforms." In general, I see entrepreneurship from a behavioural angle as did, (Schumpeter, 1934) who distinguished entrepreneurs from other business owners by suggesting that the former are individuals who combine resources in new ways, for example through introducing new products, new methods of production, marketing or delivery or opening up new markets. Here, the entrepreneur is described according to certain critical functions he or she is supposed to perform, rather than simply from an occupational point of view in which the entrepreneur owns a business. Furthermore,

entrepreneurship is defined as “a way of thinking, reasoning and acting that is opportunity oriented (...) whereby individuals become aware of the self-employment career option, develop ideas, take and manage risks, learn the process and take the initiative in developing and owning a business” (Chigunta et al, 2005: v) ‘Entrepreneurship’ consists of national, social and personal development impacts, ranging from economic and political to household and individual status indicators. Therefore when an Entrepreneurship flourishes its results is observed from individual level, family, community and national level.

According to (Desai, 2009) and (Rogerson, 2001). entrepreneurship is often credited with many positive changes in developing countries, such as job and wealth creation, innovation and related welfare effects. In addition, entrepreneurs can play a significant and driving role in structural transformation of an economy from being predominantly rural and agricultural based to being urban and manufacturing and service sector based, (Naudé, 2010: 5) Also, it is believed that entrepreneurship creates bottom-up, local and regional level activities with benefits for host locations, addressing immediate and short-term problems (Desai, 2009: 1).

3.2.5 Small and Medium Enterprises

When defining what SME is, we have to see what the distinction from Macro-enterprises is. The basis for categorisation is often a combination of quantitative and qualitative criteria, such as number of employees, capital invested, number of shareholders, market share, market coverage, composition of management, and degree of formalization (Olomi, 2009).

Size of the enterprise	Net capital investments (Million RWF6)	Annual turnover (Million RWF)	Number of employees
Micro Enterprise	Less than 0.5	Less than 0.3	1 to 3
Small Enterprise	0.5 to 15	0.3 to 12	4 to 30
Medium Enterprise	15 to 75	12 to 50	31 to 100

Table 9- Categorization of Small, Medium and Large Enterprises

Source (Carolien 2012). Educating women entrepreneurs in Kigali, Rwanda

Category	Employees	Capital Investment in Machinery (Tshs.)
Micro enterprise	1 – 4	Up to 5 mil.
Small enterprise	5 – 49	Above 5 mil. to 200 mil.
Medium enterprise	50 – 99	Above 200mil.to 800 mil.
Large enterprise	100 +	Above 800 mil.

Table 10- Categorization of Small, Medium and Large Enterprises

Source: (Tanzania SME policy of, 2003)

Next to the macroeconomic environment of a country, microeconomic factors play a role in how an entrepreneurial culture can be shaped and enhanced. According to (Rogerson, 2001:18) successful enterprises have relatively stable access to markets and to capital from outside sources and are run by entrepreneurs with a capacity to innovate and take risks. Furthermore, the concept of ‘social capital’, a set of informal values or norms shared among members of a group that permits them to cooperate with one another, becomes important. The ‘trust’ engendered by social capital enables members of a society to coordinate their activities with lower transactions costs (Fukuyama, 2000: 99) According to (Audretsch et al, 2006) dense networks of entrepreneurial firms are beneficial to

entrepreneurial activity and they affect enterprise performance by providing entrepreneurs with information about the wider world, such as technologies and emerging market opportunities. In addition, it has been acknowledged that entrepreneurship is a matter of skills and the ability to learn is crucial (Rogerson, 2001: 119). Berkowitz and (DeJong, 2005:27). in their study on effects on entrepreneurship and economic growth, find that education has a strong and positive effect on entrepreneurship. (Goedhuys and Sleuwaegen, 2000) similarly found that those entrepreneurs with larger stocks of human capital, in terms of education or vocational training, are better able to adapt their enterprises to a constantly changing business environment.

In brief, education to increase human capital is seen as positive for self-employment activities, as extended below where entrepreneurship education and its potential outcomes are linked to the capability approach and the notion of human development.

3.2.6 Obstacles to Women Entrepreneurship

Obstacles of women entrepreneurship here is looked at from general to specific. These obstacles will be viewed in women firm start – ups, Women engagements in firm and women firm management.

(i) The lack of role models in entrepreneurship. There exists a strong connection between the presence of role models and the emergence of entrepreneurs (Shapero and Sokol, 1982). and women as they historically have not been present as entrepreneurs in general lack close role models. Role models are persons that by their attitudes, behaviours and actions establish the desirability and credibility of a choice (in this case becoming an entrepreneur) for an individual.

According to Bandura's Social Cognitive theory, role models create interest and critical experience. This basic argument has been adapted to career choice behaviour by (Lent,

Brown and Hackett, 1994). The theory specifies that interests, academic and career choice options and performance and persistence in educational and occupational options are influenced by the person's self-efficacy and outcome expectations. The person's confidence is shaped by his/her contextual factors such as ethnicity, age, gender, support system and past learning experiences. Specifically, acculturation, family socio-economic background and family involvement influence self-efficacy.

(ii) ***Lack of experience.*** All stages in entrepreneurship are dependent on relevant experience, from the identification of opportunities to the execution of running a business. Human capital theory posits that individuals with more or higher quality human capital achieve higher performance in executing relevant tasks (Becker 1975). Human capital refers here to the knowledge and skills that assist people in successfully discovering and exploiting opportunities cf (Davidsson & Honig 2001),Forthcoming; (Snell and Dean, 1992).

(iii) ***Lack of relevant networks and of societal position.*** Women have in general a lower social position than men, which affects the kind of networks they can access or are part of. There is evidence to prove that women are less involved in networks than men are, and their type of network is different. For business it is as important to have weak-tie networks as strong-ties. (Aldrich & Zimmer, 1986b; Burt 2000), (Granovetter 985), (Granovetter 1973). The strong and personal networks that women traditionally engage in are well suited to purposes linked to the family related tasks that may prove to be a hindrance in the marketplace (Lin, 1999). Thus, women differ to men in the kind of networks they use and in the social capital available to them through the network. Women have therefore less access to critical resources, support and information needed to successfully start and manage a new firm compared to men. Social network theory has as its objective to explain how status is attained in society or how social capital can be utilised to achieve personal

goals (Adler and Kwon, 2002), (Lin,1999). The process by which individuals mobilise and invest resources defines status attainment. There are two important types of resources here: (i) personal resources possessed by the individual which he or she is free to use and (ii) social resources, which are accessible through one's direct and indirect network ties. Together they form a person's social capital, *i.e.*, the sum of resources accessible to a person directly through strong ties and indirectly through weak ties.

(iv) *Lack of wealth.* A prerequisite for starting a firm is to have capital in terms of financial assets and in terms of relevant knowledge assets. Women's position in society has led to a lack of assets in both these aspects. The constraints of family obligations make it harder for women to take on work on a full time basis and to engage in a career. This in turn decreases the range of possible work opportunities for women, leading to jobs in lower paid sectors. Being a part-time worker with low pay is not a good basis for creating personal wealth. Availability of financial capital is crucial to the entrepreneurial process. Entrepreneurs and potential entrepreneurs prefer to invest their own money in their ventures. If they can choose to first involve only their own money and following this, loans, and finally, external equity as venture capital. This order is known as the financial pecking order (Myers 1984). (Myers and Majluf 1984). In short, entrepreneurs (or firms in general) will first draw on the funds that are the cheapest and proceed to more and more expensive funds.

(v) *Competing demands on time.* Another recurring obstacle for women to engage in entrepreneurship is the perceived lack of time or competing demands on time. Because women are responsible for so many different domestic chores and the raising of children, they do not have enough free time to develop either their entrepreneurial skills to become entrepreneurs or to develop an existing business. The lack of free time does not allow them

time to travel to support institutions, banks and other finance houses for advice and information on credit, to attend training programmes to acquire skills, or to seek out better customers or suppliers.

This lack of free time has been observed in a number of studies across different countries: for example Bangladesh (Karim, 2000) Côte d'Ivoire, Ethiopia, Mali, Morocco, Senegal and Zimbabwe de (Groot, 2001), or Sweden (Holmquist *et al*, 2002). The results suggest that lack of time is a barrier for most women, in most economies, independent of the level of development.

3.2.7 Obstacles Specific to Starting New Firms

(i) External finance and sex discrimination. In general, women have lower personal financial assets than men. This means that for a given opportunity and equally capable individual, women must secure additional resources compared to men in order to exploit the opportunity because they control less capital. A question that has developed into its own sub-field in the women's entrepreneurship literature is if women have a harder time getting finance than men for the same business opportunity. Several results stand out from different literature reviews (Brush, 1992), (Carter *et al* 2001), (Carter and Rosa, 1998).

Four areas have been identified as potential or real problems for women when it comes to financing: a) women may be disadvantaged in raising the initial capital to start a new firm; b) collateral needed for external financing may be above the wealth level of most women; c) finance for an existing firm may be less available, because women are less likely than men to penetrate informal financial networks; d) women entrepreneurs' relationship with different financial institutions might suffer because of gender stereotyping and discrimination (Carter *et al*, 2001), (Storey, 1994). Moreover in many countries especially in developing economies, women still have important problems to obtain finance because

of their weak social position, or that they are not even allowed to seek finance as individuals and that husbands or brothers must seek it in their place instead, (Mayoux, 2001). In these countries, there exists an obvious and important barrier to women's possibilities to externally fund their businesses. Additionally, research carried out in developed economies indicate that there still exists a barrier to women obtaining external finance, but that this barrier is diminishing as financial institutions become more aware of gender issues and start to consider women entrepreneurs as a possible source of income, (Kay *et al*, 2003).

(ii) The special case of the family business. Women have been shown by many studies to be heavily engaged in family businesses, often taking an invisible role. When spouses have a business together, business and private life are mixed and intertwined. In such situations women tend to take a back-seat position engaging in those tasks that are in line with traditional female roles. This pattern has been found in such knowledge intensive industries, as law firms as well as in more service oriented industries such as retail (Holmquist *et al*, 2002).

The most common problem of women entrepreneurs seems to be their inability to achieve growth especially sales growth, (Du Rietz & Henrekson 2000). As discussed previously, lack of motivation might be a contributing factor. Basically, women because of having a greater day-to-day responsibility for the family have less time to invest in the development of their firms.

3.3 Empirical Literature

3.3.1 Global and Regional Empirical Review

Handicraft activities has long back history from ancient Greek, Medieval era to the industrial revolution of 16th century. The coexistence of tourism and handicrafts vanishes in history with the textiles being a great travelers' attraction, since the Egyptian and Aegean

era, (Richard, 1998). It is evident that travelling was quite limited, at that time, too few intellectuals with curiosity. Democritus, Herodotus, Plato, Aristotle, Ptolemy were some of the well known travelers of the ancient world. It is a fact that via those travelers curiosity, fabulous handmade pottery and rare handmade textiles of the ancient world moved from country to country, thus inspiring local designers and craftsmen not only for the creation for new artifacts, but also of new forms of design and decoration. Thus Culture was

transplanted from India and China to Egypt and Rome, and from the southern Mediterranean countries to northern European and Asian ones, inspiring local masterpieces (Perivoliotis, 1998). Cooperatives are particularly significant for the Greek economy, with 90% of businesses having less than 15 employees, of which 95% are women, of which 85% are producing textiles and fibre products, Hellenic Organization of Small and Medium Enterprises (2003). The basic outlet of handicraft women is the local market, despite the fact that foreign markets appear to be interested in handicraft products. Their ability to penetrate new markets is non-existent with complete lack of knowledge concerning the means that can be used in order to approach the consumers (Phillipoulis, 1996).

Market and marketing knowledge has been a problem since this ancient time, for example in Greece governments wished to promote the handicraft business and a simple way is women's work placement in handicraft production cooperatives, mainly for the tourism business, which could be composed and carried out by them. Basic constraints of this simplified solution are the training and educational deficiencies of the majority of rural women and the fact that the most productive ones will be middle aged, those past child bearing. The research carried out by (Perivoliotis, 2006) on Long distance training for rural women craft producers the case study of Athens Greek, has these finding; Overall and in all respects, findings were very disappointing. The majority of the interviewed women, in 7 out of 10 cooperatives, do not have the ability to investigate the demand for their

products and identify appropriate markets, including the “niche” markets that exist for high quality handcrafted textiles. Organizational competence was found to correlate strongly with management competence, and in most cases, there was hardly a proper manager’s role established and functioning within the organization of the cooperative. The most important skills deficiencies were in the areas of education, design renovation and management. Their design education is limited to what is offered at school, which is to say none, or minimal, or whatever is handed down to them through tradition, with the artistic creation depending on self-made decisions of self-employed artisans.

In conclusion and recommendation Perivoliotis Chryssovergis suggested that; *The first conclusion*, concerning rural women handicrafts cooperatives is the lack of systematic work organization. Cooperatives should select members or hire external employees experts to undertake the following operations:

- Management (human resources, accounting and finance)
- Production (organization, planning and monitoring the quality control)
- Marketing (design product development/diversification, sales promotion, distribution Networks).

The second conclusion is the difficulty for cooperative members to attend training courses for all the issues that are vital for them.

While things are like that in Athens Greek, Egypt has also drawbacks on handcraft activities though handicrafts are an income generating activity for many women in Egypt, as producers these women are often receiving the lowest return in the trading chain. It is also worse that Egyptians no longer speak of their traditional crafts instead they are moved to the western culture. The study by (Leila, 2009) says; In Egypt there is no much daily demand for locally made crafts, other than the simple, low-cost crafts used by lower income Egyptians, such as pottery to hold water, palm reed baskets, and iron works used in

rural and semi-rural areas. These types of crafts are not covered in this research carried out by (Leila, 2009), as they fall under the category of daily used objects which have a slim profit margin and are not marketable in their present crude form to other market niches. Most women in this study are involved in crafts that have lost their traditional use due to western styled modernization and have been relegated to the souvenir category.

In other African countries there is no big difference in women entrepreneur activities. While in Magugu weaving women the needs aroused includes capital, Market, Marketing skills or training, raw materials, curios, things does not seems different from other African countries. For example the study carried out by (Claire and Aster, 2002). has revealed this adverse situation to women entrepreneurs of Cameroon; In Africa, the opening of markets had the most adverse consequence on poor women, most of whom are involved in the informal sector of the economy and are engaged in what (VonMassow,1999), calls survival-oriented enterprises, or the largest group of micro-entrepreneurs that produce the lowest value. Further, the adverse effects on women have become more pronounced as women are not just out to seek a livelihood, they also assume responsibility for the household survival. The sexual division of labor and multiplicity of women's roles are among the most significant factors that determined women's involvement in an income-generating development project. The roles and responsibilities women perform in the household also extend to their participation in the market economy. Generally, women perform multiple roles: as producers, wives, mothers, home managers, community and political leaders, etc. (Emeagwali, 1995). Women entrepreneurship in this sub-topic has been looked on. The sub-section started from ancient Greek to Egypt then Cameroon. All these case studies have seen as having the similar shortfalls regarding women entrepreneurs.

3.3.2 National Empirical Review

Over the past fifteen years, Tanzania has embarked on an ambitious and long process of economic, social, and political reforms to improve the business environment and to increase economic growth and reduce poverty. In the past five years, despite adverse weather conditions and deteriorating terms of trade, the economy of Tanzania has been growing at an annual average rate of more than 4% (UNDAF, 2002-2006). In Tanzania MSMEs has taken a great role to the economy where both women and men are involved. The trend shows that Non-farm activities are an important source of income for approximately 1.4 million rural households, an increase from 1.2 million in 2001. The highest enterprise densities are in the Lake region and in Central Tanzania. Over the past decade the share of rural non-farm self-employment income has almost doubled. In 2004, some 28 percent of rural households reported that at least one member was working in a non-farm business, (World Bank, 2007).

Some studies are carried out to show the growth and shortfalls of SMEs in Tanzania generally and especially those owned and carried out by women. In his study on ‘The Impact of Income Generating Programs at Tarangire National Park, Tanzania, (Dylan, 2012) state that; In some cases studies have shown one side of the problem and missing out other side of the coin as aired out by some scholars. Studies have attempted to isolate significant variables for successful microfinance, and business skills and household income are the strongest correlates, while education is non-significant (Tundui, 2012). SMEs excelling needs proper management and organization from their initiation, implementation to evaluation. When one component is missed out calls for ineffectiveness of SMEs hence no any improvements in household income. As seen in the study by (Sigalla and Carney, 2012), claims are made that “empowerment” is a key component of microfinance but

results show that the only real factors are economic growth and poverty reduction. In other words, “empowerment” continues to serve as a strong buzz word but it is not a focal point for microfinance. Apart from empowerment financial institutions are not very much confident to give loans to women entrepreneurs. This poses potential problems as providing loans to the poor is extremely costly due to transaction and administration costs, and institutions that provide loans to women are less efficient than others (Hermes *et al*, 2011). Instead the focus is on repayment rates and the amount of loans provided. Yet in Sub-Saharan Africa 92% of women participating in business besides agriculture are entrepreneurs, (Becker, 2004).

In his study, (Dylan, 2012) has shown that women are the most engaged group in SMEs while they are less trusted by financial institutions due to their less power of command on property owning. Around Tarangire National Park, the majority of participants in small business groups are women. Even within groups that do allow men, the ratio was still found to be roughly 75% female (TANAPA, 2007). TANAPA’s report suggests that this polarization of the female gender is actually intentional. The idea being that women’s groups that do allow men actually restrict the number of men as to maintain power within the group and not allow men to take over. (Dylan 2012) in his study on, The Impact of Income Generating Programs at Tarangire National Park, Tanzania (IGPs) has cited a group of women and their activities; The first group is called Mgungani and is composed of 46 members, all of which are Maasai women. Their shop is based less than a kilometer from the entrance gate to TAR and they sell beaded goods such as bracelets and necklaces. In addition, they have recently expanded to include other products such as woven baskets. Their products are kept in a small shed built by TAR and next to the main road to the park (Dylan, 2012). From this study therefore one of the needs for the weaving women which is the curio here referred as shed has been shown. This was also evident in this work in the second group; ‘The second group is based in the sub village of Mdori, which is part of

Vilima Vitatu (meaning “three hills” in Swahili). Mdori is along the tarmac road between Arusha and Babati and has frequent traffic of both busses and cars. The group is composed of 30 members, all of which are women. They sell woven mats and baskets along the road, but currently have no shelter to display their goods.

The very number one needs which was Organized group to get market, capital and the like in my study has also appeared in the same study in its third group; The third group is based in a village called Qash roughly 15 km from the Park’s borders, but out of the way for tourism or constant traffic. This group is called Kisaki and is composed of 10 members, six of which are men while only four are women. This group participates in a variety of activities such as beekeeping, tree planting, and agriculture. Their goods are sold locally, as well as to vendors who then take them to sell in distant markets (Dylan, 2012). Although their needs appeared the same but still there is a gap in addressing it.

This study was just describing the situation; but my study went beyond by making clear organization of how Magugu weaving women can get reliable market and shed for displaying their woven goods of baskets, mats and other ornamental items. With these needs other related needs were spelled out matching my areas of study. The listed needs after analysis includes capital, market, marketing skills and shed as mentioned earlier.

3.4 Microenterprises Policy Review

The issue of policy formulation and policy implementation both globally and nationally is very important for the development of SMEs especially those carried out by women. The reason for this is obvious that women are regarded less productive than men. There are two rationales for supporting active policies to promote women. The first is equity as valuable in and of itself: women are currently worse-off than men, and this inequality between genders is repulsive in its own right. For example, in the United Nation’s, 2005 report on

the Millenium Development Goals (MDG), Kofi Annan, the Secretary General of the United Nations, writes: “The full participation of women to all levels of decision-making is a basic human right.” The second, a central argument in the discourse of policymakers, is that women play a fundamental role in development. The gender gap in education, political participation, and employment opportunities should therefore be reduced not only because it is equitable to do so, but also because it will have beneficial consequences on many other society-wide outcomes. It should be done, in other words, to increase efficiency. Accordingly, in the same report, Kofi Annan argues that gender equality is in fact a “prerequisite” to achieving the other MDG.

Tanzanian Government by recognizing the importance of entrepreneurial activity and especially those carried out by women, it has created the conducive environment for the both privileged and none privileged groups. Among unprivileged women are included. The Small and Medium Enterprise Development Policy 2002 is a major step taken by Tanzanian government on its effort of making SMEs development. The reason for this policy formulation was based on SMEs problems solving. The problems mentioned in the policy are the persistent culture that has not recognized the value of entrepreneurial initiative in improving the lives of the people. Other factors include complex, bureaucratic and costly legal, regulatory and administrative environment where SMEs are at a greater disadvantage than their counterparts that are larger in size. There is also an insufficient competition and inadequate information on the credit markets of Tanzania, banks are discouraged and not willing to lend to SMEs. Legislation and regulation on collateral exclude movable assets as mortgages, thereby putting smaller businesses that own more of these assets into a disadvantaged position vis-à-vis their larger business counterparts. SMEs have lower demand for business development services such as training, counseling, advising and consultancy due to cost considerations and lack of knowledge about the benefits of external services in improving competitiveness.

Despite good and tangible strategies adhered in the policy less has been achieved generally and specifically to women. These are some of the strategies of 2002 SMEs policy and these strategies are allocated in areas of SMEs development. The first considered area is Legal and Regulatory Framework where the set strategies are:-

- i. Simplify business registration and licensing procedures.
- ii. Simplify tax system and introduce tax incentives to nurse SMEs.
- iii. Review Government Procurement procedures to facilitate SMEs' participation.
- iv. Establish a window within the commercial court for handling SME business disputes.
- v. Train and sensitise SMEs on intellectual property rights.

The second area that has been looked at in SMEs developing policy is Physical Infrastructure under it again some strategies are set which include;

- i. Local Authorities to allocate and develop land for SMEs
- ii. Develop industrial clusters and trade centres
- iii. Identify and allocate underutilised public buildings to SMEs.

Other areas include Business Development Services (BDS), Business Training, Information, Technology, Marketing, Access to Finance just mention few. Under each area of improvement some strategies were set to achieve objectives and goals of SMEs development policy. Likewise the Tanzanian SME policy of 2003 has in depth analyzed areas of improvements in SME development. Among many policies is that which look on an disadvantages and unprivileged groups of women, youth and people with disabilities. The preamble of the policy reads like this:-

3.4.1 Gender and the Disadvantaged Groups

Women are a significant part of the Tanzanian labour force and as such any meaningful development effort must mainstream women. Unfortunately, they have less access to productive resources such as land, credit and education due to cultural barriers. As such, it

is clear that man and women stand on uneven ground and thus the need for specific measures for promoting women entrepreneurship. The same applies to youth and people with disabilities. Due to these facts there is a need to rectify the situation by facilitating their involvement in the economic activities through participation in the SME sector.

(i) Policy Statement

- **Government will ensure that gender mainstreaming is enhanced in all initiatives pertaining to SME development**

(ii) Strategies:

This policy focuses at encouraging women and other disadvantaged groups' participation in SME activities through the following strategies:

- i. Facilitate SME service providers to design special programmes for women and disadvantaged groups.
- ii. Identify factors inhibiting women and other disadvantaged groups from going into business and design programmes which will address those factors.

However with its goodness and relevancy, this policy was not properly set hence difficult in its implementation. The effectiveness of the policy is always based on its formation process. The participatory policy formation process makes policy ownership by the stakeholders which result into commitment in implementation and finally impact positively the beneficiaries it was made for. Some of the shortfalls of this policy are:-

(a) Participatory in Formation

All stakeholders at their levels are not well informed of the policy. This group of weaving women in Magugu is not excluded in this problem of not being informed.

(b) The Implementation Scope

However good the policy is; its implementation carries the higher score. With all the areas identified and the strategies set still implementation is not realized effectively. In Gender and the Disadvantaged Groups area for example one of the strategies was to facilitate SME service providers to design special programmes for women and disadvantaged groups something which is not known therefore not even felt at the very primary level like that Magugu weaving women. This is very clear that no any efforts are planned and given to the women weavers at either level of village or district. The policy implementation has to be fulfilled by this group of women.

3.5 Literature Review Summary

The gap observed in the empirical literature is that none of the case study countries had organized marketing channels for women entrepreneurs' especially weaving activity. Some studies like the one done in Greece showed how weaving activity was included in textile cooperative as the way of getting reliable market. This literature in Greece has globally revealed how handcraft activity is still lagged back in a sense of market availability. Part of this literature says, "The basic outlet of handicraft women is the local market, despite the fact that foreign markets appear to be interested in handicraft products. Their ability to penetrate new markets is non-existent with complete lack of knowledge concerning the means that can be used in order to approach the consumers (Phillipoulis, 1996).

Although, the marketing system is not well organized but there is a lot of opportunities for women weavers to sell their handicrafts in outside Magugu big market, tourist hotels, supermarkets and urban market provided they are organized in groups and trained in good technologies to have better quality and presentable handicrafts which could fetch higher prices.

In Tanzania women entrepreneurs have been struggling while faced by adverse situation and conditions. Financial problem, Curios or shelters, raw material are the shortfalls. This is one of the studies revealed this condition; The first group is called Mgungani and is composed of 46 members, all of which are Maasai women. Their shop is based less than a kilometer from the entrance gate to TAR and they sell beaded goods such as bracelets and necklaces. In addition, they have recently expanded to include other products such as woven baskets. Their products are kept in a small shed built by Tarangire National Park and next to the main road to the park (Dylan, 2012)

Good policies and strategies are available if the implementers are to adhere to them for political support of varied projects regarding Organizing the group of women legally and marketing of handicraft products. Good example is the National entrepreneurship policy 2002 and 2003 which has very goods objectives and strategies. Many people including women do not know policy opportunities available to them for their development. Implementation of this particular project will fill this gap through awareness creation and mind shift of the community because they will be seeking information as an important prerequisite in due course of implementing the project.

CHAPTER FOUR

4.0 PROJECT IMPLEMENTATION

4.1 Introduction

This chapter details the process of implementing a sustainable intervention as realized by the community needs assessment. The main goal of the project is to Organize Magugu Weaving Women activity of Magugu village so as to increase household income. The chapter further documents the project plan through a logical frame work analysis, outputs, inputs, the budget and the actual implementation that took place.

4.2 Products and Outputs

The following are the products and outputs accomplished by end of the project in December 2012;

- (a) Women Weavers highly motivated on forming an Organized group of weavers
- (b) An Organized group Magugu weaving women with 50 weavers is established.
- (c) Initial group formation meeting held and leaders elected for further functioning
- (d) Leadership and group dynamics training conducted to the weaving members
- (e) Constitution, bylaws are developed and group bank account opened.
- (f) The village authorities are aware of the existence of the weaving women group and registration process is underway
- (g) A project report

4.3 Project Planning

The main objective of the project was to organize weaving activity of Magugu women weavers in order to increase household income by the end of 2012. The following is a log

frame analysis matrix indicating the planning and the outputs expected from the project by end of December 2012. The project specific objectives are:

(i) To formulate group of weaving women with title, constitution, leadership, registering the group to the village authority and opening bank account to attract loans from financial institutions by October 2012.

(ii) To disseminate training on marketing strategies to 50 women weavers hand crafts products to increase household income by the December 2012.

Table 11: Logical Frame Analysis

	Description	Indicators	Source of Verification	Assumption
Goal	To improve household income of Magugu weaving women by organizing their weaving activity.	Improved of income for Magugu weaving women Community by 20 % hence raised living standards by the end of 2012.	<ul style="list-style-type: none"> - Household survey - Evaluation report 	Income generating activity improves income
Outcomes	Magugu weaving women practicing reliable and improved entrepreneurship skills	<p>Formulated legal and registered group of weaving women members, women enrolled by 100% by the end of the year 2012.</p> <p>Increased number of women by 20 % in weaving activity by the end of 2012.</p>	<ul style="list-style-type: none"> - Evaluation report - Field survey - Observation - Focus Group Discussion - Key informant interview 	Participation of community of women members with knowledge on entrepreneurship
	1.1 Registered group of weaving women to the	Name and group membership fees paid to the village	<ul style="list-style-type: none"> - Certificate of registration 	Increased ownership status to the women

Output	village administration.	authority by June 2012.	displayed	weavers
	1.3 Enhanced market skills to community members	Number of weaving women members demonstrated market skills by August 30 th	- CBO records - Field Visit	
	1.1.1 Sensitization of 50 community weaving women on importance of group formation	Number of women sensitized on public meetings	- Training report - Observation	Active participation and total commitment by community members
	1.1.2 Facilitate formation and titling of 1 weaving women groups in Magugu villages	Groups of women weavers formed	- Field visit	
	1.1.3 Train 50 community of women weavers members on marketing skills	Number of women trained on marketing skills	- Training report	
	1.2.1 Facilitate the community of weaving women on writing their constitution	Constitution written that reflect weaving women	- Copy of constitution s written	
	1.2.2 Facilitate 50 community of women weavers members in selecting their leaders	Number of leadership position filled	- Field visit - Observation	
	1.3.1 Train 50 community of women weaving members on handcraft quality assurance	Number women weavers community trained quality assurance	- Training report	
Activities				

	1.3.2 Facilitate 50 community of women weavers members in opening their bank account	Number of banks visited for selecting most suitable one.	- Bank account opened	
	1.3.3 Support the skill to 7 CBO members on marketing of handicraft products	Number of community members trained on marketing skills	- CBO record - Observation	
	1.3.4 Monitoring of the project activities	Number of trip made in the village	- Monitoring report	

4.3.1 Implementation Plan

4.3.2 Inputs

Projects are a subset of processes. As the work of a project is executed, it consumes economic resources, generically identified as inputs. For convenience in the discussion of this sub-topic, resources are divided into two categories of labor or non-tangible things and purchased physical materials. Therefore to carry out this project inputs needed includes; Constitution developing expert, Marketing skills trainer, endorsing personnel who will come from the village leadership team. Other physical inputs includes stationeries, venue for training, venue for leaders election, training manuals and financial resources as allowances for trainers and other related facilitators.

4.3.3 Staffing Pattern

This sub-section will identify the skills required for each role within the project structure and the person-day estimates and start and end dates for each role.

Table 12: Responsibility of activities

Code	Activities description	Responsible	Accountable	Consulted
1.1.1	Sensitization of 50 women weavers on importance of group formation	-Village Government leaders	Village chairperson	CED Student
1.1.2	Facilitate formation of group of women weavers of Magugu village (Titling)	-Village Government leaders - PAGMSC (CBO) members	Village Executive Officer	CED Student CBO leaders
1.1.3	Facilitate group weaving women in developing their group constitution	-Village government leaders -Invited expert	Village Executive Officer	CED student Layer/expert in constitution Development
1.2.1	Facilitate women weavers on creating self awareness of their constitution.	-PAGMSC CBO Leaders	Women weavers groups chairperson	CED student PAGMSC Facilitators
1.3.1	Support a group of weaving women on opening their Bank Account	-PAGMSC CBO members	PAGMSC chairperson	CED student PAGMSC Facilitators
1.3.2	Empowering women weavers on marketing skills	-Village government leaders -Invited expert	Village Executive Officer	CED student Marketing experts Facilitators

Code	Activities description	Responsible	Accountable	Consulted
1.3.3	Monitoring of the project activities	-PAGMSC CBO members -Village Government Leaders	PAGMSC chairperson	CED student Village Bibi Maendeleo
1.3.4	Meeting with group of women weavers	Women weavers chairperson	CED Student	Village Executive Leaders
1.3.5	Meet with CBO and village government leaders	-PAGMSC chairperson & Village Chairperson	CED Student	Compassion Tanzania
1.3.6	Collection of data	Group of women weavers members,	CED student	Village Chairperson
1.3.7	Data analysis	CED student	CED student	Supervisor Dr Felician Mutasa
1.3.8	Writing report	CED student		Supervisor Dr Felician Mutasa

4.3.4 Project Budget

The cost of implementation of this project is approximated at Tanzania shillings 2,650,000/= as outline in Table ix of the budget below. Inputs needed for fulfilling the objectives include stationeries, venue, meals & refreshment, training manual/materials, facilitation cost, experts hiring cost, enumerators and transportation activities.

4.4 Project Implementation

Project Title: Organizing Weaving Women Activities to Improve Household Income

Table 13 - Budgeting for January 2012 to December 2012

Code	Activity description	Resources required	Cost						Tshs
			Jan-Feb	Mar-Apr	May-Jun	Jul-Aug	Sep-Oct	Nov-Dec	Total
1.1	Sensitization of 50 women weavers on importance formation & of group	-Transport cost, meals			300,000				300,000
1.2	Facilitate Women weavers on titling & constitution developing	-Transport cost, meals - Layer Facilitation cost				300,000			300,000
1.3	Facilitate on the opening of Bank account & awareness of the formed constitution	- Transport cost, meals, stationeries, venue & -Facilitation cost.					250000		250,000
1.4	Train 50 group members on marketing skills	- Transport cost, meals, stationeries, venue, -Facilitation cost					500,000		500,000
1.5	Monitoring of the project activities	Transport cost, paper, monitoring forms							400,000
1.6	Meeting with group of women weavers	- Meals		200,000					200,000
1.7	Meet with CBO and village government leaders	- Meals & Venue				300,000			300,000
1.8	Collection of data	Transport cost, meals enumerators cost.	150,000						150,000
1.9	Data analysis	Analysis report.	150,000						150,000
1.10	Writing report	CAN report, Project report.		100,000					100,000
TOTAL									2,650,000

Table 14: Project Implementation

Region: Manyara District: Babati	Priorities: Formation of Organized group of women weavers	Total Budget: Tshs. 2,650,000/=
Start: Jan. 2012 End: Dec 2012	Theme: Household income improvement Marketing Skills Development Participatory Development	Description: The goal of this project To Organize the weaving women activities of Magugu women weavers to improve household income through group formation, titling, constitutions developing, opening Bank account and selecting leaders: This is to be achieved by building the capacity of the targeted women (community) to jointly plan and manage development
Expected outcomes	Outputs	
Magugu weaving women are practicing entrepreneurship skills	Outputs 1.1 Knowledgeable weaving women on marketing skills.	
	90% of Magugu women weavers community members/ are exhibiting marketing skills techniques	
	50 Women weaving group members are selling their product in reliable returns	
	One formed group of women weavers are openly selling their products due title and registration acquired.	
	Outputs 1.2 Empowered on means of getting loans from financial institutions & within group.	
	75% women weavers applied for business loans from nearby financial institution	
	50% women weavers are paying their loans in timely manner.	
	Output 1.3 Empowered women on handicrafts quality assurance.	
	100% of women weavers are applying acquired knowledge to manufacture the good quality handicraft products	

4.4.1 Project Implementation Report

The CNA done to the community of women weavers of Magugu and the analysis revealed the evidence of the series of interventions. The organization of the women weaving activity was seen as the means of improving women weavers' household income. The term organization here meant formation of the known group with title and registration, developing group constitution, opening group bank account and selecting group leaders. In doing these series of activities therefore implementation steps were formed and followed to achieve each goal and outcomes.

(a) Sensitization of 50 Women Weavers on Importance Formation & of Group

This was the first step taken by CED student in collaboration with village chairperson. The village leader has the task of inviting all women weavers in Magugu through their ten cell leaders. The Community Based Organization which was P.A.G Magugu Student Center was selected to cooperate in this activity for former secondary data on income generating activity where 50 women weavers were identified. The group of women weavers was then invited to attend the sensitization meeting held at the village hall to be introduced to the CED student and the task ahead to organize their activity.

(b) Facilitate Women Weavers on titling and Constitution Developing

This was the second step taken after the women sensitization. Here again the process was participatory where CED Student, village leaders and women weavers came together. This time a layer was hired to facilitate the formation of group constitution. Guidelines and constitution were then set where discussion was double sided to capture all the ideas. Having done this then the name of the group was chosen to be known to members themselves and the village leaders for recognition and registration.

(c) Train 50 Group Members on Marketing Skills

Having developed their constitution and title; training on marketing skills was planned and conducted. Here again village leaders, CBO leaders, CED student, Skilled trainer on marketing skills and the group of women weavers came together. The training was then conducted in a passionate manner and all the expected contents were covered. The

intended topics were;- market strategy, courtesy in the market, centralization of product to raise price and market timing. One of the most outgoing market strategies was formation what was so called business village. Here all the women weaving handicrafts were centralized in one place to set agreed paying price to limit disorganization selling habit among group members and controlling middle men.

(d) Established Earning Process

Having developed their constitution and title; training on marketing skills was planned and conducted. The community of women weavers had their earning process by buying shares and giving loans to each other in monthly basis. In every 100 shillings the loaner has to pay back 10 shillings meaning 10%. In long run this will reflect positively on project sustainability.

(e) Monitoring of the Project Activities

Monitoring is ongoing process from the beginning to the end. This step was then introduced where means and mechanism was set in place. The monitoring forms were developed and scheduled was fixed to conduct monitoring. Enhance monitoring then scheduled meeting of women weavers, CBO leaders and village leaders was held. This off course is the way of participatory monitoring.

4.4.2 Project Implementation Gantt Chart

S/N	Activity	Period					
		Jan-Feb	Mar-Apr	May-Jun	Jul-Aug	Sep-Oct	Nov-Dec
1	Collection of data						
2	Data analysis						
3	Meeting with group of women weavers						
4	Sensitization of 50 women weavers on importance formation & of group						
5	Meet with CBO and village government leaders						
6	Facilitate Women weavers on titling & constitution developing						
7	Facilitate on the opening of Bank account & awareness of the formed constitution						
8	Train 50 group members on marketing skills						
9	Monitoring of the project activities						
10	Writing report						

CHAPTER FIVE

5.0 PROJECT PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Introduction

“Participatory monitoring and evaluation is not just a matter of using participatory techniques within a conventional monitoring and evaluation setting. It is about radically rethinking who initiates and undertakes the process, and who learns or benefits from the findings.”(Institute of Development Studies, 1998)

In recent years ‘Participation’ has become a critical concept in development. Internationally, Donors, government and NGO’s are insisting upon participatory approaches in assessing needs in implementing programs. In his recent book, ‘Whose reality Counts?’ (Robert, 1997) describes a new approach, which starts with peoples knowledge as the basis for planning and change. With increased emphasis on the importance of participation in development, there is also recognition that monitoring and evaluation of development and other community- based initiatives should be participatory.

In execution of this project, monitoring and evaluation has been a very important. In its wholesome these are very crucial steps for; it helps to know how the project is doing well or is in truck to reach its intended objectives. For these processes to be productive it has to be conducted in a participative ways. Monitoring and Evaluation are to be conducted in different levels of implementation to solve the shortfalls and carryout in a right truck. In this project of Organizing Magugu weaving women activity this has been carried out in full engagement of women themselves. Involvements of women in monitoring and evaluation therefore calls for project sustainability where women are conversant of every implementation at every step and problems faced and resolved during implementation.

5.2. Participatory Monitoring

Monitoring is either ongoing or periodic observation of a project's implementation to ensure that inputs, activities, outputs, and external factors are proceeding according to plan. It focuses on regular collection of information to track the project. Monitoring provides information to alert the stakeholders as to whether or not results are being achieved. It also identifies challenges and successes and helps in identifying the source of an implementation problem (Peace Corps, 2002). In doing implementation of this project of Organizing weaving activity of Magugu women; monitoring was done where all stakeholders were involved. In this project the stakeholders includes Community of Weaving Women of Magugu Village, CED student, CBO leaders and Village administration where every stakeholder will measure their own performance and reflect on it to make decisions to move or to rectify a situation accordingly hence creating a sense of ownership to the project and its progress. The monitoring system in the CED project was in built throughout the implementation of the project. In monitoring and evaluation, the logical framework analysis matrix used in chapter four was the benchmark instrument where the monitoring plan and performance indicators were derived from it.

Discrepancies were detected during monitoring and evaluation from the actual plan and decisions were made to resolve the situation to meet the set objectives within the time frame. As it entails this was the project step that calls for details of all that has planned and see the prepared recourses being human resources, financial resources, and time resources are properly utilized. The utilization process goes as it was planned and if not what is not going very well and how to reset it while focusing on the project objectives.

5.2.1 Monitoring Information Systems

Monitoring as the process needs to be done aligning with the project implementation. Failure to develop what is to be monitored and demarcation of each area will result into putting the whole effort to the single point of reference. Again without having areas of reference will lead to deviate from the project objectives. To avoid all these confusion during monitoring therefore the following question were developed to keep the task on truck. These are the questions be asked to make the overall task derived towards project objectives.

- i. Are the planned activities done timely as indicated on schedule?
- ii. Are inputs available as expected and planned?
- iii. Are there any obstacles and gaps faced at implementation?
- iv. How are we going to address and overcome them?
- v. Are there any opportunities aroused during implementation?

Reports were written and kept by all parties during the process of implementation these included the PAG Magugu Student Center (CBO), the community of women weavers leaders, and CED student. Various forms were used to keep including hard copies files and computer for the typed reports which were also filed later. The information was harmonized during feedback sessions to update status of implementing an activity. Here shortfalls were openly discussed and discouraged if they are arising from within. Strength were recognized then praised and encouraged to continue. Finally all parties return back on implementation while it is on truck reaching project objectives.

5.2.2 Participatory Monitoring Methods

Since monitoring was conducted in a regular interval the objectives was to be reached due to enrich the implementation process, a time frame was identified. Information collection was done regularly and information was compiled in the progress reports which were produced in monthly basis. Monitoring was done twice a month through the means discussed below. The project log frame analysis matrix was also mainly used to monitor the attainment of activities and outputs as planned. The matrix was therefore used to develop a monitoring plan. Natural observations were done for reasons of knowing what was actually taking place. The observations were systematically recorded and compiled for further analysis. Through natural observations it was easy to immediately note activities that were being accomplished on time and those not accomplished soon after time as well as the delayed one. This also helps to physically observe what inputs were available as planned. Regular meetings for the community of Magugu weaving women were conducted to receive and give feedback on the ongoing activities. During field visits, on spot checks were also done to ascertain the agreed roles and activities being carried out as expected. The entire process of project implementation was documented by both the facilitator and the community of Magugu weaving women members on a weekly basis. This was done by documenting minutes of the meetings, progress reports, attendance list, and list of inputs received. This method gave a quick insight of what has happened when and what was not able to take place as planned necessitating readjusting the plan before the next meeting where possible to keep instant project on track focus. Since inputs which were budgeted for were also being used, an inventory was maintained by the organisation of weaving women leadership. The weekly expenses and the materials used will be recorded by the group leadership for compilation and report writing. The reports indicated the trend of resource use as well as the pending need and if the need was increasing or declining or goes as

estimated. During the meeting feedbacks on what has been accomplished was shared. The monitoring reports were also shared to elicit response and modification of the plan. This was done to ensure that each planned activity still had a chance of implementation even with the time delayed. Explanations were also given to understand the status of the report presented to the members. Monitoring enhanced the ability of the project to adapt to changes in order to finally meet the intended objectives.

5.2.3 Participatory Monitoring Plan

Table 15: Participatory Monitoring Plan

S/ N	Categori es	What to monitor	What records to keep	Who collects data	Who uses data	How to use information	What decisions to be made
1	Work plan activities	i. Timing of activities ii. Implementation of activities iii. Availability of required personnel, participants and other resources	i. Attendance list/register ii. Progress reports iii. Weekly reports	i. PAG Magugu Student Center staff ii. CED student	i. Project Leaders	i. Ensure timely availability of resources needed	i. Rescheduling activities and availability of resources
2	Costs and expenditure	i. Budget in comparison with actual spending on each activity implemented	i. Receipts ii. Financial reports	i. PAG Magugu Student Center staff ii. CED student	i. CED student ii. Project Leaders	i. To ensure funds and inputs are available on time.	i. Ascertain need for budget revision or not. ii. Determine need for other sources of funds
3	Staff and supervisor	i. Knowledge, experience and skills ii. Job performance	i. Resume ii. Job description iii. Activity/progress reports for work done	i. CED student ii. Field/Project Leaders ii. Experts	i. CED student ii. Project Leaders	i. Motivation of staff	i. Training needs assessment
4	Commodities	i. Procurement of inputs Stationery, transport,	i. Invoices ii. Project Leaders	i. CED student ii. Project leader	i. Project leaders	i. Ensure availability of commodities and their	i. Quantity to order at a particular time ii. Amount reserved for

				s		distributi on for use	emergency
5	Results	i. Number and type of services conducted. ii. Number of persons served	i. Attendance register ii. Activity reports iii. Progress reports	i. CED studen t ii. Invite d expert s iii. Projec t leader	i. Proje ct leade rs ii. CED stude nt	i. Assess quality of services impleme nted ii. Ensure objective s are realistic	i. Revise objectives ii. Revise project strategy and approach

Table 16: Showing Budget Allocation

Objectives	Indicators	Data Source	Data Collection Methodology	Frequency of Data Collection	Who is responsible	Budget (Tsh.)
Knowledgeable women formed a group of weaving weavers.	Number of women joined the group of women weavers by June 2012	Group report	Observation Leaders/Key Informants	Quarterly	Group leaders CED student Training Facilitator	300,000
	Group of women weavers with Constitution by July 2012	Group report	Observation Leaders/Key Informants	Quarterly	Group leaders CED student Training Facilitator	300,000
	Group of women weavers with bank account by July 2012	Group report	Observation Leaders/Key Informants	Monthly	Group leaders CED student Training Facilitator	250,000
Empowered group members on handicraft quality assurance	Number of quality handicraft produced Sept 2012	Group report	Observation Leaders/Key Informants	Monthly	Group leaders CED student Training Facilitator	1,050,000
	Number of group members having knowledge on quality handicraft by the end of August	Group report	Observation Leaders/Key Informants	Monthly	Group leaders CED student Training Facilitator	250,000
Enhanced market skills to the group members	Number of group members applied marketing skills by August 2012	Group report	Observation Leaders/Key Informants	Quarterly	Group leaders CED student Training Facilitator	250,000

5.3 Participatory Evaluation

This is applied systematic inquiry for the purposes of making judgments about the merit and worth of programs or supporting program decision making. Evaluation that involves trained evaluators working in partnership with non-evaluator stakeholders, (Brad 2004) While Monitoring needs to know if the project implementation is carried out accordingly and the resources allocated are spent as they are expected, Evaluation seeks to know if the project objectives are reached and how well they are attained.

Evaluation is a systematic examination of a project to determine its efficiency, effectiveness, impact, sustainability, and the relevance of its objectives (Peace Corps Volunteers, 2002). Evaluation can be the last thing in the project cycle however the effectiveness at each stage of the project life cycle can be evaluated. Evaluation is different from monitoring. Monitoring checks whether the project is on track; evaluation questions whether the project is on the right track. In this project therefore evaluation was done in a time interval. To have good evaluation time interval the project life cycle was divided into four phases. The first phase was the first three months of the project life cycle. The interval therefore was fixed to three months each to have evaluation session. The fourth evaluation was considered as summative while the first one was formative. Evaluation was mainly done to answer the following questions

- i. What was done yet?
- ii. What was achieved?
- iii. What was learned?
- iv. What else is needed?

Unlike outsider oriented evaluation which often tends on giving little recognition to local expectations and the potential for stakeholder contributions, in participatory evaluation

stakeholders were the objects of evaluations –rather than key participants. These are involved from the frame work setting where the following questions will be asked.

- What will be evaluated?
- Who will be involved?
- When activities will take place?
- What methods will be used?
- How findings will be consolidated and results shared?

5.3.1 Performance Indicators

Simply put, performance indicators are measures that describe how well a program is achieving its objectives. Performance indicators are measures of inputs, processes, outputs, outcomes, and impacts for development of projects, programs, or strategies. When supported with sound data collection—perhaps involving formal surveys—analysis and reporting, indicators enable managers to track progress, demonstrate results, and take corrective action to improve service delivery. As indicated they tend to indicate how well or not the project is performing. Therefore this is an important tool on measuring progress and enables actual results achieved over time to be compared with planned results, they also help in making performance-based decisions about program strategies and activities.

5.3.2 Participatory Evaluation Methods

Participatory evaluation is a partnership approach to evaluation in which stakeholders actively engage in developing the evaluation and all phases of its implementation. Those who have the most at stake in the program — partners, program beneficiaries, funders and key decision makers play active roles. Community based public health Policy & Practice, (2002). Participation occurs throughout the evaluation process including:

- ❖ identifying relevant questions;

- ❖ planning the evaluation design;
- ❖ selecting appropriate measures and data collection methods;

In this project of Organizing Magugu women weaving activity the selected evaluation methods are records reviews, direct observation and focused group discussion. By reviewing all Records stakeholders were able to indicate actual milestones reached against the set objectives. The records included minutes of the various meetings, monitoring reports and progress reports. Others reports included, Magugu Weaving Women constitution, by laws and application letters for the newly weaving who wanted to join the group.

Focus group discussions were held using a set of questions used to guide discussions with the groups to collect data related to establishment of a group and capacity building initiatives undertaken. A variety on information especially on the perceived importance group formation was collected. During the discussions members were very enthusiastic about their new community group formation so related issues were discussed in harmonious manner. It was evident that some new hope had been brought in this community of Magugu weaving women and they were always looking forward to their next weekly meeting.

5.4 Project Sustainability

The project was formed by members initiatives and there was little outside financial resource in implementation of its activities. It is envisaged that with the set systems, the group will be able to sustain its projects in the manner that will facilitate the attainment of its goals and objectives. The group was strongly formed and is support by the village leadership, by laws and it falls in line with the government policies and strategies that entail the Tanzanians to curtail poverty through working together and utilize resources sustainable. Human capacity building will be conducted in

recommended schedule of the group and in collaboration with PAG Magugu Student Center (CBO) to ensure continued effective and efficient performance of the set targets. Financial capacity will play sustainable role in acquisition of more funds from financial institutions when needed for group active growth.

It is anticipated that the group will capitalize on its renewed collaborative support with the government as well as village authorities and CBO leaders to properly manage its projects, but also to use appropriately the technologies and legal rights provided for the progressive growth. It is also anticipated that the members of the group will engage themselves into larger scale income generation projects (for example increased production of goods of the same nature like tie and dye, embroidery, candle making and in long run tailoring activities) so as to enable them sell more and afford the creation of more subprojects for individual as well as those who will be joining the group. Support provided by the CED student will continue as long as it is needed and well utilized by the group for he is dwelling in the core-habitation.

5.4.1 The Group will have to Abide with the Demanding Options for Financial Sustainability.

It is necessary to attain sustainability of outcomes if we are to attain transformational development of the overriding goal. During mainstreamed the project will collaborate with financial institutions around to gain loans and repay them in agreed timely manner. To facilitate this good governance in the community of weaving women is very crucial. The group has been registered, titled, bank account, constitution and bylaw for its existence. Another component of services delivery will be micro-credit services. This will be attained through micro-credit services that emphasize savings through SACCOS /VICOBA; currently there is 1 SACCOS and 6 legally known VICOBA operating in the project area.

The CBO leaders for their concern of these women have already prioritized the important areas of work as far as this aspect is concerned. The chosen areas include gender equality and equity, child rights, campaigning against harmful cultural behaviours such as FGM, early marriages and girl child education. This CBO has been devoted its time in campaign, so it will continue campaigning in these areas so as to eradicate those behaviours and practices that cause problems to the community. Policy change and implementation will also be of paramount importance in Group operation. The programme will support CBO leadership in the area of lobbying and advocacy. These activities will surely assist the CBO in advocating against those policies that have proved a burden to smooth implementation of development activities.

Ultimately all what is happening through project interventions and community based organisations should lead to a community that is ready to pick important innovations that will hasten positive changes in the community. Surely Organizing Magugu Weaving Women activity is the right project implemented to improve these women's household.

CHAPTER SIX

6.0 CONCLUSION AND RECOMMENDATION

6.1 Introduction

This chapter consists of a summary of the whole project, focusing into two main parts which are conclusion and recommendations. It briefly explains Community Needs Assessment (CAN) and its findings, and proposed recommendations which led to the implementation of the project, literature review, project implementation, monitoring, evaluation and its sustainability. It also gives recommendations to the host organization and future intended stakeholders to perpetuate the same ideals advocated in this project report. Recommendations are aired out by the researcher to anticipate project smooth implementation and strongly focus on project sustainability for long lasting benefits of the Magugu Weaving Women Group.

6.2 Conclusion

The Community Needs Assessment (CNA) has contributed tremendously in the birth and implementation of this project. The exercise revealed that weaving is the main economic activity for 50 women in Magugu village. In combination for those who seems this as their permanent source of earning are 96%. These are those engaged in this activity for more than three years. Of all women weavers interviewed on market where they sale their hand crafts, 68% said they sale their products in a local market. It was revealed that weavers are still selling their handicrafts products in the simplest form and not properly furnished therefore they get a minimal marginal returns. Inadequate marketing skills and knowledge acquisition inhibit their individual abilities to tap into new markets, access marketing information, provide value added products and are therefore exposed to stunted prices as

well as middle men. This trend does not pay their labour and time used to produce their handicrafts products and also ties them to market locally within the village, giving middle men and buyer's opportunities to access their products at low prices.

The literature review also indicates that economic growth at macro level does not necessarily mean the same at micro and household levels. Isolated women entrepreneurs are vulnerable and prone to unfair pricing since the liberalization of markets. In Africa, the opening of markets had the most adverse consequence on poor women, most of whom are involved in the informal sector of the economy and are engaged in what, (Massow, 1999), calls survival-oriented enterprises, or the largest group of micro-entrepreneurs that produce the lowest value. Further, the adverse effects on women have become more pronounced as women are not just out to seek a livelihood, they also assume responsibility for the household survival. Generally, women perform multiple roles: as producers, wives, mothers, home managers, community and political leaders, etc. (Emeagwali, 1995). Various examples have indicated the power of togetherness in fighting poverty and improving livelihoods. However Studies have attempted to isolate significant variables for successful microfinance, and business skills and household income are the strongest correlates, while education is non-significant (Tundui, 2012). Empirical evidence show that among the organized members income has increased, children have gone to school, women's attitude and confidence has increased, women are co owners of resources and assets like cattle and land, access to credit, and promote better production through access of inputs. However literature has also indicated that there are challenges faced by these microenterprises such as weaving handicraft. "Empowerment" is a key component of microfinance but results show that the only real factors are economic growth and poverty reduction,(Sigalla and Carney, 2012). In other words, "empowerment" continues to serve as a strong buzz word but it is not a focal point for microfinance. Previously, they were monopolized by the

government which crippled down the ability to perform for the benefit of the members. They are also affected by inadequate capacity building of leaders and their members, stiff competition, inadequate extension services, most need to be managed as business ventures.

Policies have therefore been enacted to support these virtual organizations and provide a vision for their survival. In Tanzania the microenterprises sector has been reforming to provide proper and timely guidance to various actors in the development arena. In its formation the national policy of SMEs of 2002 has clear consideration though familiarity of it may remain a main problem to the women weavers.

The main reasons for choosing to form women weaving group in Magugu village is because all the above mentioned challenges are hitting a mass of individuals who are willing to work together and improve their livelihoods. Among the recommendations given by the CNA Organization of Magugu weaving women activity was the main instrument needed to bring the needed change in this society. Of all responded who were interviewed on their opinion on formation of group of weaving women all meaning 100% said they need to form group. Again of all responded who were interviewed on what is their point of consideration in forming group of weaving women, 20% said there should be a name of the group, 16% said they need to have group constitution, 8% said they need to have group bank account number, 24% said there should be a group leadership, 20% said they need to have expert who will help them in group formation, while the remained 12% said there is a need of training on group formation before forming it.

The need for Organization of Magugu weaving women activity was shared with both the host organization and the village leaders for support in the implementation process. The implementation process was guided by a log frame matrix developed as an implementing, monitoring and evaluation tool. The main outputs are conducting first sensitization of women, formation of group and election of group leaders that would be in charge of the

initial activities of monitoring of day to day group activities. The invited experts conducting trainings for the leaders and entire group, brainstorming the legal documents guiding formation and implementation of micro-entrepreneur groups in Tanzania. The participatory monitoring and evaluation results indicate that most of the planned activities took place. Attendance during meetings was also increasing hence the number of people exposed to the various discussions and trainings were also increasing. The collaboration between the Women weavers, CED student and the village leaders was strong. Village leaders were able to participate in almost all the meetings assignments were given to the members that were followed up in the next meeting. 90% of the members attended the establishment meeting and the farmers officially presented their application letter to the group leaders.

The project went as intended and all parties took their responsibilities as assigned though there was a bit of delay in some months of April, May and June. This is the peak rainy months where nearly every person in the village is engaged in the farm activity whether doing casual labour or having a small piece of land for cultivation. The end term evaluation will be conducted after one year of implementation. In brief the two objectives of the project were met for this establishment phase.

6.3 Recommendations

The following recommendations are meant to guide other stakeholders intending to implement a similar project and the host organization which is PAG Magugu Student Center for continuity of supporting Magugu weaving women group;

- i. During CNA it is it seemed vital that no shortcuts should be sought when involving a community in project design especially during needs assessment. This is because

information at the community level makes very strong and important insight in establishing sustainable transformational development.

- ii. Organization in any activity seemed something lacked before. This is main door gate for getting in financial and legal support. The financial institutions are willingly giving loans to the women group who are organized in such a way that they are legal to get loan and recommended to pay their loans on time for continuous loan attraction.
- iii. The paramount important role of capacity building cannot be over emphasized. Since capacity building has been done to ensure the markets are identified and marketing skills acquisition given. A detailed needs assessment should be conducted to establish areas of capacity building for sustainability purposes too.
- iv. Quality of goods produced is the base in market. It seemed very crucial to have all handicraft made properly to meet market quality demand. Therefore handicraft quality assurance training which was should continue in scheduled manner to keep it going.
- v. Although it might not be possible to conduct an end of term evaluation, it should always be part of the original plan that should be carried on by the host organization in strong collaboration with group leaders.
- vi. It is important to establish networking and collaboration associations with other likeminded organizations that add value on women weaving activities. Some suggestions include Small Industries Development Organization (SIDO).
- vii. Monitoring and evaluation is also important during implementation. It should therefore be useful to set up quarterly or bi-weekly meetings to monitor and evaluate activities and output progress.
- viii. Any community based organization should aim to be legally recognized for continuity and leverage during competition.

- ix. Women weaving activity should be run and operated as viable business ventures indicating that members should be exposed to and ready to compete by providing ample quantity and quality products.
- x. Finally literature review should guide the implementation of the project. Success stories and gaps identified are useful information and lessons needed to complement the CNA findings during implementation process.
- xi. The host organization should see the way to include like natured activities such embroidery, tie and dye, tailoring and the like to make program so intensive hence more rewarding to the women educational activities.
- xii. The host organization therefore is recommended to train women and their husband on the women's work load as indicate by some studies such as (Fami, 2000). Time limited due to multiple roles. A rural woman helps to prepare farm, and then plows, harvests, weeds and transplants, while she does milking and acts as a shepherd. Also, she weaves carpet, tries to make tools and handicrafts, bakes bread, cook, does housekeeping duties, fetches water from water sources that are far away, fetches firewood, cares for children, spins wool and makes curd, buttermilk, yogurt, butter and oil. In addition to all these, she is a mother and family supervisor too. Magugu weaving women are not excluded of these duties

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APPENDICES

APPENDIX 1: QUESTIONNAIRE FOR HOUSEHOLD SURVEY

ORGANIZING GROUP OF WEAVING WOMEN TO IMPROVE HOUSEHOLD INCOME IN MAGUGU VILLAGE-BABATI MANYARA.

GENERAL INFORMATION:

Questionnaire number: Date of interview:
 Division Ward
 Group Name Enumerators' name.....

1A. SOCIO-ECONOMIC HOUSEHOLD CHARACTERISTICS

1A. Sex of the respondent (Put \checkmark) 1. Male ☐ 2. Female ☐

1B. Age of the respondent

- 1. 18-25 years ☐
- 2. 26-35 years ☐
- 3. 36-50 years ☐
- 4. Above 50 years ☐

1C. Marital status of the respondent

- 1. Married ☐ 3. Separated/divorced ☐
- 2. Single ☐ 4. Widow/Widower ☐

1D. what is the highest level of formal education reached- (Put \checkmark once)

- 1. Primary ☐
- 2. Secondary (form IV) ☐
- 3. Secondary (form VI) ☐
- 4. Certificate ☐
- 5. Diploma ☐
- 6. University ☐
- 7. Never gone to school ☐
- 8. Adult education ☐

1E. For how long you have been engaged in this income generating activity (Put \checkmark once)

- 1. One year ☐ 2. Two years ☐ 3. Three years ☐ 4. Four years ☐

3. Five years 6.Six years Seven Years Eight Years

9. No finite time

1F. Women weavers' household composition (including relatives, house girls, e.t.c)

Age group	Number of household members	No. of members disaggregated by sex	
		Male	Female
1. Adults (≥ 18 years)			
2. Children (11-18 years)			
3.Children (< 10 years)			
Total			

1G. Mention main household sources of income

Source of income	Rank
1. Sale of crop products	
2. Sale of Rice products	
3. Sale of livestock products	
4. Off farm – petty business (Kiosk, mining, carpentry, masonry	
5. Employed (Teachers, ext., health,	
6. Casual labour	
7. Sale of hand work products	

1H. What is the daily average income in weaving women household?

- (i) 500 to 1000
- (ii) 1000 to 2000
- (iii) 2000 to 3000
- (iv) 3000 to 5000
- (v) Above 5000

2. WEAVING MATERIAL COSUMPTION**2A.** How much weaving material do you use daily? (Put ✓ once)1.1 - 3 bundles ☐2.3 - 5 bundles ☐3.5- 10 bundles ☐**2B.** How much do you pay for one bundle in average (Put ✓ once)1.500 to 1000 ☐2.1000 to 1500 ☐3.1500 to 2000 ☐**2C.** Are you using your own capital 1. Yes ☐ 2. No ☐**2D.** If **No** how do you get money to buy weaving materials? (Put ✓ once)1. Loan ☐2. Borrow from relatives ☐3. Asking ☐4. Borrowing from friends ☐5. Both borrowing and loan ☐6. Other means ☐**3. MARKETING INFORMATION****3A.**Where are you selling your products?i) In local market ☐ii) Middle men ☐iii) In Magugu town ☐

iv) Other specify.....

4. TRAINING HISTORY TO MAGUGUWEAVING WOMEN**4A.** Did you receive any training in accordance to your economical activity? Yes ☐No ☐**4B.** If yes, what type of training did you receive among of these.(i) Technical training ☐ (ii) marketing training ☐ (iii) liquid control training ☐(iv) Others ☐

4C. Who conducted the mentioned training. Village leaders ☐ Invited technical experts ☐

CBO ☐ NGO ☐ Others ☐

5. WHAT IS THE MOST CHALLENGE FACING MAGUGU WEAVING WOMEN

5A i).Capital ☐ ii. Raw material ☐ iii. Market ☐ iv. Marketing skills v. ☐
Others. ☐

5B. Rank these challenges from the major to the minor

1	Capital	
2	Raw material	
3	Market	
4	Marketing skills	
5	Others	

6. WHAT ARE THE STEPS TAKEN TO OVERCOME CHALLENGES

6A. Training ☐ **6B.** Money borrowing ☐ **6C.** Loaning Capital ☐

6D. Others ☐

7A. Do you need an organized group? Yes ☐ No ☐

7B. If yes how; say at least 3 things

(i).....(ii).....(iii).....

APPENDIX 2.**CHECK LIST FOR FGD FOR 9 MEMBERS WWMV****A. CONSTRAINTS OF MARKETING OF HAND WORK PRODUCTS**

1. What are the major problems facing hand work weaving products(circle 3 maximum)

- a) Disease
- b) Source of improved raw material
- c) Theft
- d) Lack of market
- e) Lack of knowledge
- f) Low products price
- g) Curio shop
- h) Store
- i) Other.....

2. What strategies are in place to combat these problems?

.....

.....

.....

3. During which month do the price of hand work weaving products is higher(circle one)

- a) January to March
- b) April to June
- c) July to September
- d) October to December

4. Who has the last say in hand work weaving products price (circle one)

- a) Seller (b) Buyer (c) Seller and buyer compromise

5. (i) Do you need an organized group with name, constitution and bylaws? Yes ☐ No ☐

(ii) Suggest the name of the group.....at least three words

6. Do you have any comment/ suggestion

.....

.....

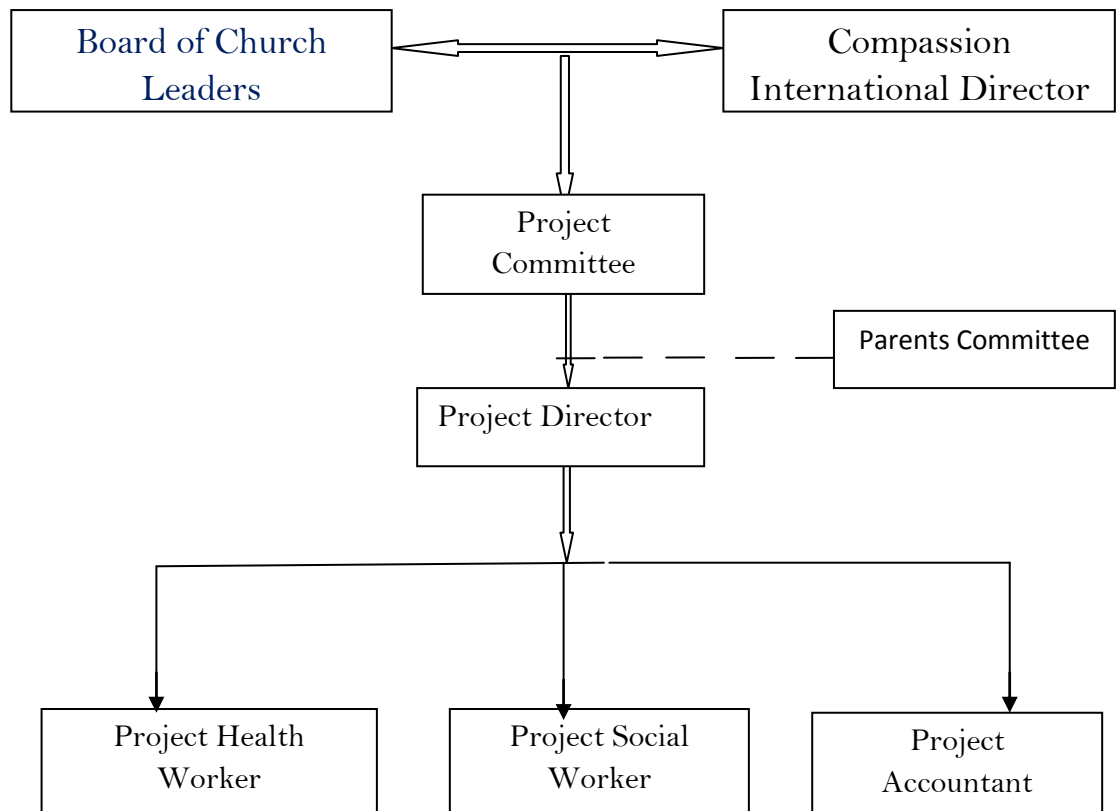
.....

B: CHECK LIST FOR FOCUS GROUP DISCUSSION


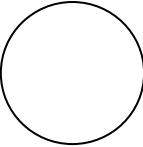
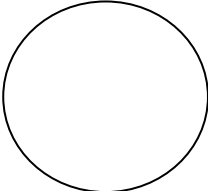
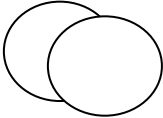
1. What are the major problems of hand work weaving products in the village
2. What are your source of capital
3. What is the contribution of each source
4. Where do you normally sell your products
5. Do you have a legally organized group in the village
6. Do you think that you are getting needed support from your village?
7. Is there any problem in marketing the produce?
8. What do you normally do to overcome the problems

C: CHECK LIST FOR FOCUS GROUP DISCUSSION FOR CBO LEADERS

1. What is the existing systems of marketing products
2. What are current activities that gives income to members of the community and their families that was trained
3. Which other organization are involved in hand work activities in the area
4. What extent do group members know about hand work (weaving) as a source of increased income?
5. What types of creative innovations training are available for communities in the area?
6. What measures have been taken to disseminate them?
7. What are the existing markets for the products?
8. Who are the potential buyers for the weaving hand work and products
9. What are the potential and constraints in implementing an organized manner in doing this project
10. What other comments/advice do you have about weaving as an income generating activity?

APPENDIX 3. PAG MAGUGU STUDENT CENTRE ADMINISTRATION CHART

Appendix 4: Key for Venn diagram relationship and importance

S/N		KEY		
1.	Importance	Less important 	Important 	More important 
2.	Relationship (Distance between the circles in relation to the centre of the village circle)	High relationship 	Less relationship 