

**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE AWARD OF MASTER OF ARTS IN CO-  
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# **MICROCREDIT AND SMALL BUSINESS GROWTH: THE CASE OF AKIBA COMMERCIAL BANK (ACB), MOSHI BRANCH**

**(Alex Julius Ngowi)**

## **ABSTRACT**

This study assessed the role of microcredit to Small Businesses (SBs) growth using Akiba Commercial Bank (ACB), Moshi branch as a case study. The study was guided by the following research questions; what are the conditions and criteria used in evaluating SBs creditworthiness? What are the contributions of ACBs microcredit to SBs growth? How do the small businesses use microcredit funds? What are the challenges faced by SBs and ACB in managing microcredit?

The study has revealed that microcredit is an essential ingredient for promoting SBs growth. It shows that the ACB's microcredit has played a great role to SBs growth in capital growth, sales and purchases improvement, changes in types of businesses, increase in number of businesses, increment in varieties of products and growth in profit. The study findings also show that majority of the SBs face different challenges in managing microcredit such as lack of financial and business management skills, price fluctuations, small amount approved by bank, stiff competition, stealing of commodities, price fluctuation due to high cost of living and high loan interest rate charged by the bank.

ACB also faces challenges in managing microcredit client like multiple loans, cheating on collaterals and businesses information, poor/weak securities or collaterals, poor business records, low level of clients' knowledge and understanding of banking matters, high rate of defaulting, poor cash flows and lack of permanent residence which lead to some of the clients to vacate and disappear without making full payments of the loans.

This study concluded that despite the challenges, microcredit has a great contribution to SBs growth and recommends for policy changes and improvement.

**ECONOMIC FACTORS PERPETUATING FEMALE GENITAL MUTILATION  
AMONG PASTORAL COMMUNITIES: A CASE STUDY OF SIMANJIRO DISTRICT,  
MANYARA REGION TANZANIA**

**(Asifiwe J. Malya)**

**ABSTRACT**

This study was conducted to explore economic factors that perpetuate female genital mutilation in Simanjiro district, in Manyara region. The specific objectives were: (i) to analyze economic factors that motivate Ngaribas to perpetuate the practice in pastoral communities. (ii) to examine the to which extent parents and children benefit from this practice and (iii) to find out the alternative income generating activities to female genital mutilation practitioners. Interviews, questionnaire, and focus group discussion were employed to collect the data, supported by formal discussion with key informants. Both simple random and purposive sampling techniques were used for 104 respondents which included males and females. The study was conducted in Orkesmet, Naberera, and Terrat villeges in which 50 girl students from Orkesmet and Terrat secondary schools, 12 village and traditional leaders, 42 women including traditional birth attendants and Ngaribas. The findings show that economic factors are the major reasons for Female Genital Mutilation (FGM). The ngaribas perpetuate FGM for their employment, also dowry payment motivates parents to perpetuate the practice. Girls benefit from gifts and recognition by the society which influence them to search for being mutilated.

The study also recommends that, there is need to introduce an alternative ceremony for rites of passage for girls, in which non-cutting ceremony for girls after training that covers such topics of health, sexual behavior, marriage, and behaviour towards the elderly instead of practicing FGM.

# **SOCIO-CULTURAL CONSTRAINTS AND ACCESS TO SECONDARY EDUCATION AMONG PASTORALIST MAASAI COMMUNITIES: AN ANALYSIS OF EXISTING CHALLENGES IN SIMANJIRO DISTRICT**

**(Beatrice Judica Kimaro)**

## **ABSTRACT**

The Government Tanzanian has been making various attempts to provide basic social services to the pastoralists and other mobile communities. However, in the pastoral community this situation is limited due to the challenges that they face in accessing secondary education. In spite of the government and NGOs efforts to address the issue, the problem is still persistent throughout pastoralist areas. The overall objective of this study was to find out the Socio-Cultural Constraints influencing Access to Secondary Education among Pastoralist Maasai Communities in Simanjiro District. A cross-sectional research design was used during data collection. The study involved a sample of 75 respondents, composed of 35 parents, 35 children (students), 2 District Education Officers, 3 Village and Maasai leaders. Data were collected by using questionnaire instrument; interviews, observation and documentary review. Data collected were computed and analyzed using Statistical Package for Social Sciences (SPSS) and summary information analysis.

The findings show that pastoral communities face myriad of challenges that are against accessing secondary education such as: migratory nature of Maasai, early marriage, genital mutilation, parents' low support, early pregnancy, and little pressure exerted from girls' education and differences in life style and perception. Based on the findings, it is recommended that creation of awareness on the importance of education to pastoralist parents is crucial in order to boost the support of parents' on education. The government should develop special policies, programmes and strategies to solve challenges facing pastoralists in accessing secondary school education in Simanjiro District.

**PASTORALIST COMMUNITIES COPING STRATEGIES TO CLIMATE CHANGE  
INDUCED FOOD INSECURITY: A CASE OF MFEREJI VILLAGE IN MONDULI  
DISTRICT**

**(Eugene Isaya)**

**ABSTRACT**

The study intended to examine pastoralists communities coping strategies to climate change induced food insecurity. The study was conducted in Mfereji village in Monduli district. The cross-sectional technique was used to collect data. Purposive and Simple random sampling methods were used to obtain 100 respondents. Both structured and unstructured questionnaire were used in data collection, supplemented by focus group discussion and key informants. Data were statistically analyzed using computer programmes and content analysis method. The descriptive statistics such as frequencies, and percentages were computed. The finding from this study reveals that people have experienced the presence of climate change; the chronic food insecurity and the pastoralists have developed different coping strategies to address the situation. The most used coping strategies included: rural urban migration, engaging in off-farm activities, reducing number of meals per day, crop cultivation during rainy season, selling animals to buy food, diversification of animals kept, herd splitting, and selling labour (casual labour). The dependence on animals products for food and lack of food storage facilities were identified as the main contributing factors to food insecurity to the pastoralist. The study concluded that, there is a need for improving the coping capacity of the pastoralists by strengthening their coping strategies to improve food availability and stability. It is recommended that long term development measures such as training (extension education) on crops and animals' husbandry, construction of quality dams that can store water over a long period, food processing and storage techniques should be provided to the pastoralists so as to ensure food security in their households.

# **CONTRIBUTION OF SAVINGS AND CREDIT COOPERATIVE SOCIETIES IN REDUCING INCOME POVERTY IN MOSHI MUNICIPALITY, TANZANIA**

**(Denis Robert)**

## **ABSTRACT**

This study was undertaken to analyze the contribution of savings and credit cooperative societies in reducing income poverty in Moshi municipality, Tanzania. In Tanzania there has been a different strategy in fighting poverty, among which is the National Poverty reduction strategies and the millennium development goals 2025. In fighting poverty microfinance institutions has come as an alternative for the people who cannot be covered by the commercial banks. SACCOS as among types of microfinance has been found as best institution for all kind of people who are in rural areas and also in urban areas. SACCOS are institutions which are member based; thereby members are the one who amend regulations to administer their society. This study pays concentration of urban SACCOS in finding out the contribution of SACCOS in reducing income poverty.

The studied sample comprised of 92 respondents. Purposive sampling was used to select participants which are SACCOS' leaders. Simple random sampling was used for members of the SACCOS. To establish the findings, questionnaires, personal interviews, and focus group discussions were applied to collect data from active participants of selected societies. Data analysis was done by using SPSS, while the findings were presented by charts, tables and figures.

Major findings revealed that people who had joined SACCOS their life had improved, that means SACCOS contribute in reducing income poverty.

The study recommended for many Tanzanians who are in urban and in rural areas to join/ establish SACCOS in their locality so as to fight poverty especially income poverty. Also the Government should continue support credit cooperative societies.

# **FACTORS IMPEDING THE PROVISION OF COOPERATIVE MEMBER EDUCATION IN TANZANIA: A CASE STUDY OF MOSHI RURAL DISTRICT**

**(Joash Mbonea Kavuta)**

## **ABSTRACT**

This study examined factors hindering the provision of effective co-operative education to members in Moshi Rural Co-operative Societies. It had the following objectives: To identify institutions involved in the provision of co-operative education, and their performance, to examine how training content is formulated and administered and lastly to examine whether societies allocate budget for member education during annual general meetings and how it is used. The study applied case study research design and the data collection tools were questionnaires and check lists.

The study found that the institutions involved in the provision of training in co-operative societies were Moshi University College of Cooperative and Business Studies (MUCCoBS), Co-operative Department and Agricultural Extension Service. Moreover, findings showed that the course contents were Bookkeeping, Management and Leadership and Members' rights and responsibilities. In addition, findings revealed that the majority of the respondents disagreed that cooperative societies set aside the funds for the purpose of implementing co-operative training.

On the other hand, the findings showed that inadequate funds for training; unawareness of members towards the importance of training; inefficient trainers and improper allocation of funds in the study areas have been identified as the factors hindering provision of effective cooperative education to members in Moshi Rural District. The proposed recommendations were improvement of financial matters, all societies to abide by the cooperative regulatory documents and provision of short and long term cooperative training to cooperative members.

**CONTRIBUTION OF EMPLOYEE-BASED SAVINGS AND CREDIT COOPERATIVE SOCIETIES ON WORKERS' HOUSEHOLD SUBJECTIVE WELL- BEING: THE CASE OF KILIMANJARO CHRISTIAN MEDICAL CENTRE IN MOSHI MUNICIPALITY TANZANIA**

**(Aloyce M. Kisoli)**

**ABSTRACT**

Savings and Credit Cooperative Society (SACCOS) is regarded as one of the most important and effective means for improving social and economic household well-being which leads to household subjective well-being. This study is about the contribution of employee based SACCOS to the household subjective well-being. The objective of this study is to assess to what extent the services provided by Employee Based SACCOS have been able to contribute to the subjective well-being of members' households. In the light of this research objective, research questions were developed. The sample chosen based on convenience and purposive techniques from Kilimanjaro Christian Medical Centre (KCMC) SACCOS in Kilimanjaro region. The people selected were given questionnaires to fill in. The accuracy of the analysis heavily relied on the data provided by the people who filled in the questionnaires.

From the analysis and discussion of data, it was found that a few of the respondents were satisfied with SACCOS' services in contributing to their household members' subjective well-being, while the majority were not satisfied with the SACCOS' services on improving their household members' subjective well-being. The findings show that the members who were satisfied are those who had a privilege to attend entrepreneurial training. They reported to acquire entrepreneurial skills which enabled them to spend their loans for income generating activities. This provided them with more income for supporting their households' members' socio-economic activities which lead to the improvement of their subjective well-being.



# **THE ROLE OF CO-OPERATIVE UNIONS IN FACILITATING PRIMARY CO-OPERATIVE SOCIETIES: A CASE STUDY OF KNCU (1984) LTD**

**(James S. Makyao)**

## **ABSTRACT**

Co-operative contributes to national economic development in many countries Tanzania being one of them. This study examined the role of Cooperative Unions in facilitating primary cooperative societies in the economic development of its members. The study focused at examining the extent to which KNCU can effectively improve its coordination role in order to strengthen the primary societies still affiliated to the Union.

The research examined the contribution of co-operative unions during the colonial period and after the colonial period; in strengthening primary cooperative societies. It is worth mentioning that co-operatives functioned well during the colonial period than they did after the colonial period; as after independence was achieved in 1961 some decisions were taken by the government vitally affecting co-operative negatively. For example, was the decision by the government to embark on a crash programme for the organization of co-operatives in vast sections of the country which until then were largely untouched by the movement. This more established primary co-operative societies and co-operative unions which were not created by the members but by the government. These were doomed to fail as co-operatives can only thrive when they are member based. As the needs of effective co-operative unions continue to remain, KNCU need to reorganize its self and provide the primary societies the support they need.

**THE CONTRIBUTION OF AGRICULTURAL MARKETING CO-OPERATIVE SOCIETIES (AMCOS) ON THE LIVELIHOOD OF THE MEMBERS THE CASE OF THE SELECTED AGRICULTURAL MARKETING CO-OPERATIVE SOCIETIES IN MOSHI RURAL DISTRICT**

**(Maximillian Joseph Munishi)**

**ABSTRACT**

This study aimed at finding out about the contribution of Agricultural Marketing Co-operatives (AMCOS) in improving the livelihood of the members in Moshi rural district. The study was mainly guided by several objectives including the assessment of members' awareness about co-operatives and their importance in their day-to-day lives; goods and services offered by the AMCOS to the members and identification of various challenges facing as AMCOS in improving the livelihood of the members.

As for the methodology used, case study design was employed, involving four AMCOS namely; Marangu West AMCOS, Kirua West AMCOS, Uru central Mawella AMCOS and Kibosho Central AMCOS. From these areas both primary and secondary data were collected using questionnaire, interviews and focus group discussion and later analyzed by using SPSS.

According to the findings of this study, the operation of AMCOS in these areas has helped to a great extent to the improvement of the livelihood despite some shortcomings noticed in the course of the study.

Most of the members and leaders of AMCOS appreciated the efforts being made by their AMCOS in collaboration with other stakeholders so as to improve their livelihood. KNCU health plan was observed as an effective strategy in ensuring accessibility of health services by members almost in all areas covered in the study, though with slight difference in terms of strength of service. Other common benefits identified included access to education for the children of the members who proved unable to pay the school fee, access to quality seedlings as well as other agricultural inputs and the assured market for their produce.

# **THE CONTRIBUTION OF KILIMANJARO NATIONAL PARK IN IMPROVING THE LIVELIHOODS OF ADJACENT COMMUNITIES: A CASE OF LYASONGORO, MBAHE, AND MSHIRI VILLAGES**

**(Peter E. Megiroo)**

## **ABSTRACT**

The study aimed to show the contribution of KINAPA in improving the livelihoods of adjacent communities of Lyasongoro, Mshiri, and Mbahe, what benefits the community is getting from this protected area for their survival in terms of employment, business, tourism and mutual relationship. Lastly but not the least their attitudes towards KINAPA.

The objective of this study was to assess the contribution of KINAPA in improving the livelihoods of adjacent communities. This included identification of various opportunities (social, cultural and economic gains) resulting from wildlife conservation and which directly or indirectly contribute to the community livelihoods and ecological sustainability.

The study employed a case study research design. Data were collected through semi-structured interviews, focus group discussions (FGDs), documentary reviews, questionnaire surveys and observation and the data analyzed using Microsoft Excel and simple descriptive statistics.

The findings of the study indicated there is awareness of the contribution of KINAPA to the community livelihoods through tourism, employment opportunities, training, environmental conservation, business opportunities, source of water and social services like schools, dispensaries, and firewood from the forest. The study concluded that there is a positive relationship between KINAPA and adjacent community and the contribution of KINAPA to the studied community is appreciated for what they are getting.

The study recommended communication as an important tool of maintaining relationship between partners in the process of development. Also in order to reduce the demand for wood and wood products from the montane forest on Mt. Kilimanjaro, an extensive afforestation programme should be developed and the government should try to harmonize conflicting development policies.

# **CONTRIBUTION OF SACCOS MICROLOANS TO INCOME POVERTY REDUCTION: A CASE STUDY OF E.L.C.T SACCOS IN MOSHI-NORTHERN DIOCESE**

**(Hermence Robert Natai)**

## **ABSTRACT**

SACCOS are seen as engines that can reduce poverty firstly, through employment creation and income generation by offering direct salaried employment, self-employment to members who borrow and invest money and also through spillover effects on non-members whose income-generating activities are viable through cooperative ventures.

The main objective of this study was to assess whether or not members of SACCOS are really reducing income poverty and hence raising their standards of living through joining SACCOS.

To meet the study objectives, data was collected from one hundred seventy nine (179) members of E.L.C.T (ND)-SACCOS with wide coverage (covering both rural and urban settings) with members of varied backgrounds and thus could serve as a good case on the chosen topic.

Questionnaires were prepared and distributed to 179 individual members. Data collected was entered and analyzed using Statistical Package for Social Sciences (SPSS) computer program. Descriptive analysis was done and summarized in frequency distributions and charts. Various significant tests, where applicable were done and tested at 5% level of significance.

Micro loans contributed to positive impact in assets creation, shifts in income levels, shifts in consumption levels, and shifts in access to education and in saving culture. Specifically, the benefits gained by members include; acquisition of household assets both consumptive and investment, housing improvement, diet improvement and personal savings.

My study found that use of loan, number of loans taken, length of membership and amount of savings were significant factors that influenced income poverty reduction. However, multivariate analysis showed that amount of member's savings in the SACCOS was a single significant determinant of poverty reduction among E.L.C.T. (ND) SACCOS members. The study recommends that, SACCOS members be educated on the importance of their active participation in SACCOS through accumulation of savings/deposits, frequent loan acquisitions and prompt loan repayment. If they are educated as recommended, they will benefit more.

# **THE ROLE OF MICROFINANCE INSTITUTIONS IN MICROENTERPRISE DEVELOPMENT: A CASE OF MOSHI MUNICIPALITY**

**(Noela B. Msanya)**

## **ABSTRACT**

The main objective of this thesis was to identify the role of microfinance institutions in microenterprise development. Specifically, the research was to examine the need for promoting microenterprise by microfinance institutions and to identify the type of economic activities undertaken by the micro entrepreneurs in areas serviced by microfinance institutions. Relevant literatures were reviewed to bring out salient issues on the subject matter of this thesis. The main source of information for this write up is secondary method of data collection. In order to accomplish the thesis, data were gathered from primary and secondary sources in the study areas. The primary sources were from questionnaires and interviews. The sample was drawn from the members of Ecumenical Church Loan Fund ECLOF and the Staff. The use of closed and open ended questions was applied and the responses were analysed using percentage frequency tables. From the analysis of data, it was found that microfinance had the positive impact on the development of the members businesses providing them with financial and social intermediation services to help improve their businesses. This thesis recommends among others, further establishment of micro finance institutions to serve the grass root financial needs and sensitization of the general public on how to access funds for SMEs development.

# **IDENTIFICATION OF INTERNAL AND EXTERNAL FACTORS LIMITING CO-OPERATIVE AUTONOMY AND INDEPENDENCE: THE CASE OF SELECTED CO-OPERATIVES IN MOSHI RURAL DISTRICT**

**(Rose Anael Mtei)**

## **ABSTRACT**

The identification of internal and external factors limiting co-operative autonomy and independence is the study that was conducted in Moshi Rural District. In the study, five societies namely Uru Kati Mawela, Uru North, Uru North Msuni, Uru North Njari and Manushi Sinda were surveyed. The general objective of the study was to identify internal and external factors that limit co-operative autonomy and independence and therefore contributing to their poor performance. The study revealed that 64 % of members do not attend meetings regularly, 42 % does not know their leaders, and 100% of the studied co-operative societies had neither a strategic, contingent nor a business plan. Of the studied societies 60 % of the board members were primary school leavers and 100 % of the secretary managers did not attend any training. It was also revealed that 76% of the societies depend on coffee as their main source of fund which is not reliable due to decline of production and price fluctuation. The study concluded that there are factors inherent to co-operative societies that limit their autonomy and independence. Among the internal factors were member's ignorance, poor leadership by the board members, weak management resulting from lack of training by the management and failure of the organization to raise enough capital from within which limits their financial autonomy.

The study recommended that there should be a solid program for educating members, the boards and the management, the societies should think of other sources of fund apart from coffee and at the same time, the co-operative societies should make sure that they hire the competent managers who can run the organization more effectively.

# **SOCIAL EXCLUSION IN ACCESS TO PRIMARY EDUCATION IN TANZANIA: EVIDENCE FROM SINGIDA RURAL DISTRICT**

**(Anderson Gregory Rwela)**

## **ABSTRACT**

The study examined the existence of social exclusion in primary education provision in Tanzania. The survey was conducted in Singida Rural District and four Wards of Mang'onyi, Msisi, Puma and Ilongero was used as sample survey which represented the all district of Singida Rural. The specific objective were: i) To identify groups that were socially excluded in primary school education, ii) To examine economic and none economic factors influencing/ affecting primary education access and iii) To determine challenges facing marginalized communities in accessing primary education. The Study design was survey. Data were collected using questionnaire, focus group discussion and documentary Reviews methods. The study based in four wards purposive selected from Singida Rural District. The study involved 94 responds from community, pupils, head teacher, and other education stakeholder. Groups who where socially excluded primary education access were identified as orphans, pupils from poor family, pastoral community. Factors for social exclusion were identified as economic factor ( family income) and Socio- culture factors ( early marriage, FGM, Parents education and cattle herding by pastoral community) and Challenges for accessing primary education were identified as cost of schooling, school infrastructure and long distance from home to school and verse versa. The study recommended to the government and other stakeholder to come with appropriate strategy to combat inequalities in education.

# **NON-TIMBER FOREST PRODUCTS AND WOMEN HOUSEHOLD ECONOMY: THE CASE OF MUFINDI DISTRICT**

**(Thecla Makoye)**

## **ABSTRACT**

The study aimed at assessing the contribution of non-timber forest products in the improvement of women household economy in Mufindi District in Iringa Region. Therefore the study aimed at examines the benefits of the non-timber forest products in the women household economy and the challenges women get when they collect non-timber forest products in rural areas. The study employed the simple random and purposive sampling techniques which enhanced the collection of data from the field by using open and close ended questionnaires as well as interviews with respondent. The collected data were analyzed and presented using statistical techniques to extract and clarify information from observed data. Data were analyzed using Statistical Package for Social Science (SPSS version 16.0) (2007) computer programs, descriptive statistics frequencies, means, percentages, table and proportions were employed for determining the relevance of the information gathered.

The finding from the study revealed that, even if most of the women (about 94.6%) are engaging in agriculture activities still they need to supplement their family household income such as selling non-timber forest products. However, remains a need to help the rural women overcome the various challenges that constrain successful non-timber forest products commercialization, including securing a sustainable resource supply, accessing market information and developing ways of overcoming uneven power and barriers to market entry. The findings and recommendations of this work will help policy-makers direct their work and target their resources to improve women's business environment.



# **IMPACT OF SACCOS ON WOMEN IN ACHIEVING FOOD SUFFICIENCY: A CASE OF UMOJA SACCOS IN SIHA DISTRICT**

**(Zainabu Abubakar Ghuhia)**

## **ABSTRACT**

The study was conducted in Siha District specifically from Umoja SACCOS. Study aims to examine impact of SACCOS on women in achieving food sufficiency. The study involved 60 respondents from members (women) and staff of Umoja SACCOS. In data collection the structured interview was applied to draw information from the SACCOS's staff and members (women) using the structured questionnaires that were distributed.

The major findings of this study are; the uses of micro loans by women in achieving food sufficiency are managing agro-business, buying agricultural inputs, investing in business, buying food and employing labor to work in farms. Role of women in ensuring food sufficiency include preparing food budgets, planning in getting food sufficiency, buying food, conducting agriculture and food reserve. Women in ensuring food sufficiency face different challenges like climate change, inadequate agricultural inputs, price fluctuation, unreliable market and limited business skills. Also the prospects of women to SACCOS's activities are increase of amount to loan provided supply of agriculture inputs at low price, establishing demonstration farm, and maintaining good customer care. The study recommends agricultural officers to provide extensional services to peasants and not staying in offices, SACCOS to learn from Banks on loan provision and investment and Members have to save more to SACCOS rather than concentrating in taking loan.

# **SOCIO -DEMOGRAPHIC CHARACTERISTICS OF CHILD STREET VENDORS IN MOSHI MUNICIPAL MARKETS**

**(Neema Samson)**

## **ABSTRACT**

Concern for children's safety and protection has become a global issue and has evoked a considerable debate. Tanzania is among the signatories of United Nations Conventions on the Rights of the Child and the African Charter who committed itself in ensuring the welfare and the protection of its children, but the problem is still persisting in Tanzania particularly in Moshi Municipality.

This study tries to ascertain the Socio-demographic characteristics of Child Street Vendors, it examined; (i) the gender- based business activities that child street vendors deal with; (ii) the nature and character of families that child street vendors come from; (iii) the extent in which child street vending add positive value to the personal development and survival of one's family. Primary data were collected in face-to-face interviews, observations, self administered questionnaires and electronic devices such as mobile phone. 91 child street vendors were interviewed, a cross-sectional descriptive design was applied; subjects were recruited from four major markets in the Municipality namely Mbuyuni, Kiboroloni, King George Memorial and the main market. Children appeared to be very slippery this necessitated for a Snow Balling method which ensured the possibility of getting necessary information.

The study reveals that, 57.2% of the children who do not live with their parents engaged mostly in business due to lack of support from their relatives. 67.0% of the respondents come from very poor families and work in the market daily to earn something for them and their families, apparently many children choose to run businesses which were easy to manage and require low investment. This implies that, both parents and children were less informed with the risks of the child. Therefore, parents should devote all their efforts towards addressing this problem, if parents are not fairly committed these children will never be helped.

# **TOUR GUIDES LIVELIHOOD IMPROVEMENT IN TOURISM INDUSTRY: A CASE OF MOSHI MUNICIPALITY**

**(Joseph Paul Chikira)**

## **ABSTRACT**

The study was conducted in Moshi Municipality aimed to explore tour guides livelihoods improvement in tourism industry. The study was guided by three specific objectives, first assessing the improvement of tour guides physical assets through tourism, investigating the income level through tour guides participation in Tourism sector and examining challenges and prospects facing tour guides considering social economic factors.

The study found that tour guides livelihoods in Moshi Municipality have improved. The study realized that tour guide incomes have improve than before whereby 50% of tour guides their income has improve. It was also realized that tour guide work in tourism industry enables more than 50% of tour guides to own physical assets such as land, houses, livestock, and furniture. The study discovered that the saving ability of tour guides has improved. Numbers of challenges were acknowledged that hinder more achievement of tour guide livelihoods. Tour guides prospects toward livelihoods improvements were also acknowledged which includes owning their tour company and invest in other business.

The study has several recommendations to the government through the ministry of tourism and TANAPA to ensure that tour guides rights are observed including, pension scheme for the tour guides, health insurance, and emphasize on proper required payment to the tour guides. The study also recommend that tour companies should have regular talk with their tour guides and tourism stakeholders to understand challenges and prospects within the sector for livelihood improvement.

**CONTRIBUTION OF MICRO-CREDIT IN IMPROVEMENT OF WOMEN  
ECONOMIC LIVELIHOOD: THE CASE OF TUMAINI AND NDURUMO SACCOS IN  
MWANGA DISTRICT**

**(Kishari J. Shegella)**

**ABSTRACT**

The study intended to examine the contribution of micro-credit in improvement of women's economic livelihood. A total of 74 respondents were selected as sample by using stratified, simple random and purposive sampling. The study used documentary review, questionnaires, personal interviews and focus group discussion to obtain primary and secondary information.

As for the nature of the business run by women, study showed that the most preferred types of business activities by the respondents in the study area were selling crops, retail shops selling and second hand clothes.

About financing of women's income generating activities, findings revealed that majority of the respondents were satisfied by the loan given to them. Basing on the benefits of microcredit to women livelihood, findings showed that women who accessed loan and use it in a proper way were able to improve their livelihood. About challenges facing women during application and management of credit, findings revealed inability of accessing loan on time, shortage of credit guarantors, corruption, failure to get instalment on time, loss in business, and misuse of credit.

The study recommends on more savings, provision of training, self guarantor ship in groups and uplifting the capital of the SACCOS. The area for further study included SACCOS' autonomy and member's democracy in order to solve challenges facing majority of the members in the study area.