

**ABSTRACTS**

**MASTER OF ARTS IN CO-OPERATIVE AND COMMUNITY  
DEVELOPMENT**

**2014**

**PARTICIPATION IN MEMBERSHIP AND LEADERSHIP IN RURAL  
KILIMANJARO: A CASE OF TWO SELECTED CO-OPERATIVES IN HAI  
DISTRICT**

**Gustav Eustack Chami**

This study investigated Agricultural Marketing Co-operatives Societies (AMCOS) and Women participation in membership and leadership in rural Kilimanjaro: A case of two selected co-operatives in Hai District. The general objective of the study was to assess role of Agricultural Marketing Co-operative Societies on women participation in membership and leadership in rural Kilimanjaro. The study employed interview schedule, survey and focus group discussion as data collecting instruments. Documentary data was used for checking reliability of primary data. The main conclusions of this study were; Constitutions of AMCOS are not sensitive, Agricultural marketing co-operative surveyed do not have special programs targeting the promotion of women participation and the availability opportunities for promoting participation is general and yet women have not used the available opportunities for enhancing their participation. This study made the recommendation to reduce female members restriction in areas like land ownership to enable women to join in agricultural marketing co-operative societies as members and leaders in order for them to participate fully in AMCOS.

**SAVINGS AND CREDIT CO-OPERATIVE SOCIETIES AND WOMEN  
ENTREPRENEURSHIP DEVELOPEMENT: A CASE STUDY OF UMOJA SACCOS  
IN MOSHI RURAL IN MOSHI DISTRICT**

**Mwedadi Awadhi Mindeme**

The study sets out to examine the role of Savings and Credit Co-operative Societies (SACCOS) to the development of women entrepreneurship. To achieve the set of study objectives, the study used a sample size of 50, whereby 46 respondents were women entrepreneurs from SACCOS, while three respondents were officials from SACCOS, and one respondent was a district co-operative officer. The study employed both simple random and purposive sampling techniques which enhanced the collection of data from the field by using interviews with open and close ended questions, as well as documentary review. Simple random was used to select women entrepreneurs from the SACCOS for the study while purposive sampling was used to select SACCOS officials and a district co-operative officer. Both quantitative and qualitative data were collected. Quantitative data were computerized and analysed using descriptive data analysis whereby data were presented in percentage, figures and charts; however SPSS and Microsoft Excel were employed to manage data. While qualitative data was analysed and manipulated manually using the content analysis method. The study concluded that SACCOS has empowered women economically and made positive changes to the economic development of women, although at a moderate level, by accelerating their positioning and participation in supporting the development of women entrepreneurs.

# **CONTRIBUTION OF WAREHOUSE RECEIPT SYSTEM IN HOUSEHOLD INCOME OF AGRICULTURAL MARKETING CO-OPERATIVE SOCIETY MEMBERS IN ROMBO DISTRICT**

**Given Noah**

This study aimed at assessing the contribution of Warehouse Receipt System in improving household income of Agricultural Marketing Co-operative Society members in Rombo District. Specifically the study aimed at identifying procedures and standards required for setting up of WRS and to determine the motives for AMCOS members to market coffee through AMCOS instead of private buyers. Moreover it aimed to find out the income of households as a result of Warehouse Receipt System and to examine the constraints facing key actors of Warehouse Receipt System and how can WRS be used to enhance household income. Interviews, questionnaire and documentary review were the techniques used for data collection. The findings shows that in establishment of WRS several procedures are followed including acquiring registration from board of license, securing Tax Payer Identification Number (TIN), lastly registration by Tanzania Warehouse License Board. AMCOS members are motivated by various factors to market their coffee through WRS, these include; need for stable market, payment modality and reliable agricultural input supply. Different constraints facing key actors of WRS have been found including; insufficient extension services, price fluctuation, impact of climate change. The study recommends that for improving WRS, deliberate intervention from government is necessary to enhance AMCOS members adopts modern agricultural technology for improved coffee production which meets the current market demand.

**THE IMPACT OF LAND REGULARIZATION IN ENHANCING COMMUNITY  
LIVELIHOODS: LESSONS FROM MIEMBENI UPGRADED NEIGHBORHOOD IN  
MOSHI, TANZANIA**

**Edmund Edward Zakayo**

The study centered on understanding the impact of the land regularization in enhancing community livelihood in Moshi Tanzania. Specifically, the study documents the land regularization process, and analyse the extent to which local communities acquire formal granted right of occupancy in the case study area. Similarly, the study determines factors influenced the success and limitations of land regularization process and lastly, it finds out the impact of land regularization process in improving community livelihoods. Interview, observation, mapping and documentary review are tools for data collection employed.

The results show that the land regularization process involves initiation, land use planning, cadastral survey, infrastructure provisioning, land registration and finally granting right of occupancy to landholders. Donor community, Local community Municipal Council and local leaders are planning institutions involved in the process. As such the approach was bottom up which show the role of social capital in land regularization process. It was revealed that among the total 621 landholders in the settlement only 89 landholders acquired title deeds, which keep more questions on the motive of land regularization of access financial services residents. However, the success of land regularization process factors noted includes the commitment of local leaders, existence of participation of actors and local government ownership and political will. Unwillingness of some local leaders to contribute resources, the reluctance of some landholders to attend community meetings and limited staff in Moshi Municipal Council to attend landholders' demand are limitations noted. The study shows various impacts which the community gained in the process of their involvement in land regularization. However, it recommend various areas to be considered by the government, donor community, neighborhood community towards improving land regularization process to enable resident to be granted their right of occupancy and thus reduce poverty. It provides areas for further research and for policy development agenda. The study concludes by arguing that capacity building in land regularization process is important and the government should emphasis the bottom up approach in improving informal settlement in context specific and to other settlements of the same elsewhere.

## **CONTRIBUTION OF SMALL BUSINESSES TO SOLID WASTE MANAGEMENT IN MOSHI MUNICIPALITY**

**Erick Humphrey Kimambo**

The objective of this study was to examine the contribution of small business firms on solid waste management in the Municipality of Moshi specifically in the central market, Mbuyuni market and Kiborloni market. The businesses targeted in this study were fruit, food and vegetable vendors. The study had the following specific objectives; to describe the socioeconomic characteristics of small businesses, to identify the roles of small businesses in managing solid waste, to determine the regulations available for solid waste management and to determine the factors that hinder small businesses from implementing solid waste management. The methodology used in this research was a cross-section design in nature to which interview, documentary review and observation techniques were adopted.

The findings of the study show that small businesses, were involved in controlling and managing waste production on a daily basis through putting waste in plastic bags, owning a dustbin, paying taxes for cleanliness, making sure the environment is clean at all times, talking to the leaders through meetings and creating a behaviour of cleanliness. When determining the regulations available for solid waste management, the following were found; do not throw waste anywhere, be clean in service provision and make sure your place is clean. The factors that hinder small businesses from implementing solid waste management are; lack of municipal recycling plan, lack of infrastructure, low education, low income and disunity among small business owners and hence, small business owners were not well aware of solid waste management and efforts should be made to create such awareness.

**LAND USE CHANGES AND ITS IMPLICATIONS ON LIVELIHOOD  
ACTIVITIES IN MSARANGA PERI-URBAN SETTLEMENT IN MOSHI  
MUNICIPALITY, TANZANIA**

**Gaudence Anselem Kapinga**

This study examines land use changes and its implications on livelihood activities of peri-urban settlements in Msaranga, Moshi Municipality. Specifically; it analyses the historical development of the settlement, her socioeconomic characteristics and land use changes over time. Likely, it finds out existing livelihood activities and how have been changing over time in the context of urbanisation and lastly highlights land use change implications on livelihood activities to residents. Interviews, observations, documentary reviews and mapping were data collection tools employed.

The study shows that Moshi and Msaranga settlement have developed since colonial era with different socioeconomic characteristics include increase in population growth over time and existence of different socioeconomic activities. The study shows that housing, urban agriculture, roads infrastructure, recreational, open spaces and institutions are some land use types existing in the settlement. On-farm and off-farm livelihood activities have been identified in the settlement. These include crop cultivation, livestock keeping, trading and formal employment and have been changing over time. However, urbanisation observed to be catalyst of change and affect livelihood activities over time. Resorting to off-farm livelihoods activities including engaging in retail business and seeking employment in formal and informal sector are some coping strategies documented.

The study wind up by pointing roles of different actors and issues of particular attention to different stakeholders towards reducing the impact of land use changes on livelihood strategies in the settlement. The study concludes that the impact of land use changes on livelihood activities need collaborative effort of different stakeholders as well as public private partnership in cities where land use is rapidly changing over time.

## **MICRO-CREDIT AND GROWTH OF MICRO-ENTERPRISES: A CASE OF VISION FUND TANZANIA**

**Andrew Peter Maungu**

This study sought to establish the impact of micro credit on growth of micro-enterprises with evidence from Vision Fund Tanzania. The study was aimed at identifying the link between access to micro-credit and business performance of micro-enterprises. A sample of 100 micro-enterprises constituted the total sample size of this study. Data collection methods involved were questionnaire, interview, documentary review and observation. Data were analyzed using statistical package for social science (SPSS). Descriptive statistics, which involve percentage, tables and figures were used to present the data collected. The study revealed that a number of the micro-enterprises benefitted from the micro-credit accessed from MFIs'. Interestingly, the majority of the micro-enterprises acknowledge positive contributions of micro-credit towards increasing their net cash flow, household income and sales volume thus placing them in the competitive arena. Also the study has revealed that clients have been addressing their household issues through taking business loans. This implies that using an umbrella of business loans, micro-enterprises were able to improved their household income. However, the study recognized that micro-enterprise confronted with some challenges, including complex in the formation of solidarity groups and inability to pay financial and non financial costs before and after loan disbursement. It is recommended that MFIs'should look on possibilities of reducing costs of micro-credit. Also micro-finance institutions have to diversify its credit services by providing not only working capital loan, but also in other area of investment to cater for the financial needs of household economic activities. MFI should give opportunities to progress any group which encounter drop out in the process.

# **FACTORS INFLUENCING VEGETABLE PRODUCTION AMONG SMALL SCALE FARMERS IN ARUMERU DISTRICT**

**Latifa Saidi Mashausi**

The study focused on the factors influencing vegetable production among small scale farmers in Arumeru District. Mixed research design was employed in this study in order to allow a wide chance in collecting information, variety of research instruments like interview guide and questionnaire was used. The study targeted all small scale vegetable farmers and the agricultural officers from Arumeru District. Sample was obtained by the relevant sampling methods whereby two wards were selected and from each ward forty small scale farmers were selected. One agricultural officer was selected purposively making a total of eighty one (81) respondents from all the selected wards which participated in this study. Simple random sampling and the purposive sampling was used. Climate, water for irrigation, markets, infrastructure, availability of inputs and water supply appeared as the main factors influencing vegetable production among the small scale farmers in Arumeru District while training, education, modern tools for agriculture and availability of capital addressed to be factors that hinder vegetable production among small scale farmers in Arumeru District.

It was therefore recommended that, the district agricultural officer/ government in cooperation with village farmers should organize frequent seminars and training to farmers on the modern farming, which can rescue the farmers from doing traditional farming and having modern successfully farming, this will help farmers to get more production than when they were using traditional farming hence the improvement and development of the National Economy.

# **DETERMINANTS OF RURAL YOUTH'S PARTICIPATION IN AGRICULTURAL ACTIVITIES: THE CASE OF KAHE EAST WARD IN MOSHI RURAL DISTRICT**

**Benson H. Moshi**

Though youth have desirable qualities that can promote agriculture, most of them have strong apathy toward it. This has resulted in mass unemployment and lack of sustainable livelihood among youth. With fewer youth into agriculture, the long term future of agriculture sector is in question. The study aimed at finding out on the role played by agriculture to rural youth socio-economic needs, types of agricultural activities which are engaged by rural youth and the factors which influence rural youth participation in agriculture. Data for this study were collected from Kahe East Ward in Moshi district through questionnaires and interviews. Qualitative data were subjected to thematic analysis and quantitative data processed through Statistical Package for Social Science (SPSS). The findings of the study revealed that youth in Kahe involved in agricultural activities such as cultivation of maize, beans, groundnuts, vegetables and rice. They participate in agriculture through selling their labour power, investing in own farms and working in family farms. However, majority of them were attracted to invest more in their own farms rather than being employed as labour or involved in family farms. The findings of the study also revealed that rural youth in Kahe are provided with their socio-economic needs through their participation in agriculture. These include food, education and health services. Furthermore the study found out that age, sex, marital status, education level, family background, availability of rural credit facilities, land, agricultural knowledge, lack of job alternatives and perceptions are important factors associated with rural youth participation in agricultural activities.

## **WOMEN BANANA VENDORS BUSINESS: CHALLENGES AND PROSPECTS FOR GROWTH IN MOSHI RURAL DISTRICT**

**Helen Peter Mushi**

This study Specifically focused on identifying socio-economic characteristics of women involved in banana vending business, exploring factors influencing women involvement in banana vending business in Moshi rural district, examining challenges facing women banana vendors business and finding out the prospects for growth of women banana vendors business in the study area. The study employed cross-sectional research design. Probability and non probability sampling techniques were used to get the respondents of the study. Questionnaire, interview guide, review of secondary data and observation were used as tools and methods for data collection. The study revealed factors influencing women involvement in banana vending business includes: little yield obtained from farming activities, income earned from the business, motivation from friends/relatives and income earned from the business.

The findings revealed the following challenges facing women banana vending business; difficulties in transportation, unreliable market, high tax, inadequate capital, harassment from tax collectors, lack of space and unstable price. The study revealed the following prospects for the growth of women banana vendors business: expansion of market, increase of capital, access to financial services, access to entrepreneurship training, reliable market environment and access to transport. Finally, the study recommends that women banana vendors should be encouraged to save and there should be a linkage with external market for the banana vendors products. The study calls upon the government and other stakeholders need to improve training regarding the importance of processing banana, time management skills, book keeping, business plan, entrepreneurial skills and ensure value addition for improving their living standards.

## **FACTORS HINDERING KNCU PERFORMANCE IN REDUCING MEMBERS' INCOME POVERTY: A CASE OF SELECTED PRIMARY CO-OPERATIVE SOCIETIES IN SIHA DISTRICT**

**Martin David Masaki**

This study sought to determine factors leading to poor performance of Kilimanjaro Native Co-operative Union (KNCU) in reducing members' income poverty. The primary co-operative societies in Siha district were a Case Study. Specifically, the study had three specific objectives: To identify factors hindering KNCU performance, to identify factors for the declining production of coffee among the members of KNCU and to assess the effect of trade liberalization on the performance of KNCU.

A total of 204 respondents were randomly selected. Primary data and secondary data were used in this study. Data were collected using interviews, discussions with key informants and documentary review. The data were analyzed using an SPSS version 16 software. Findings show that some of the factors which hinder KNCU performance in reducing member income poverty included; the non-availability of agricultural inputs, politics, climate change, poor management, trade liberalization and incompetent officials at the primary co-operative society. In addition, the inability of members to buy agricultural equipments was reported as a major constrain which led to the poor production of coffee. This has led to an increase in poverty among members of primary cooperative societies that are members of the KNCU.

With this study, it is therefore recommended that KNCU should assist its members to get fertilizers, insecticides and other agricultural inputs so as to increase coffee production

**THE ROLE OF COMMUNITY ON STUDENTS' EDUCATION  
PERFORMANCE: A CASE OF SELECTED SECONDARY SCHOOLS IN  
KISARAWA DISTRICT**

**Mkuu Omari Kajogoo**

The study focused on analysing the role of Community on Students' Academic Performance: A Case of Selected Secondary Schools in Kisarawe District. The objectives of the study were to identify the factors contributing to existing students' academic performance in selected secondary schools. Secondly, to identify how the community contributes to the student's academic performance in selected secondary schools. Lastly, it examined the extent to which the community contributes to students' academic performance in secondary schools.

From the findings and discussions, several factors contribute to students performance includes; students attitudes towards education, family supports, school environment and community participation on matters concern education. Apart from having all factors in place, students also need community active participation for their better performances. Communities did not play active roles in making sure that academic performances of students are enhanced by the provision of teachers in core subjects, provision of free accommodation to teachers within the community, provision of scholarship for indigent students, and counselling to students.

Teachers complained that communities equally need to play important roles in the provision of certain amenities like pipe-borne water, library services, light and provision of furniture to the students. It is hoped that active community involvement in the development of secondary schools in Kisarawe district will go a long way in elevating the status of secondary schools in the District.

**ASSESSING THE CONTRIBUTION OF MOTORCYCLE TAXI BUSINESS  
TO YOUTH'S WELL-BEING IN TANZANIA: A CASE OF TEMEKE  
MUNICIPAL**

**Shada Deusdedit Kilambo**

Transport infrastructures are important for the development of any society. Currently, in most cities and towns has emerged a new form of public transport known as motorcycle taxi. Motorcycles as a commercial public transport mode offers transport advantages in the form of easy maneuverability, ability to travel on poor roads, and demand responsiveness. Following the fact that motorcycle taxi business has attracted many youth, the study tries to assess the impact of this commercial motorcycle business into youth's well-being in both social and economic status of youth. The study examined the characteristics of the motorcycle taxi operators, benefits attributed from the business, the challenges facing youth in the business and the strategies to overcome the challenges. The study used descriptive survey as a method of collecting information by administering questionnaires to a sample of individuals. Both the quantitative and qualitative data analysis techniques were used in the presentation and analysis of the data. The results showed that, the group is characterized by unskilled labour force with limited access to capital. Youth involved in the motorcycle taxi business find the business attractive, profitable and dependable. Thus, youth have managed to generate savings, invest in other business and improving their living standard. The challenges involved include accident risks, difficulties in accessing loans, increased competition and restrictions posed in some areas not to operate. In view of the above results, the study recommends that policy and development planners should take note of this peculiar area on its flexibility to provide transport service and its ability to provide employment opportunity to the operators particularly youth and see how best they can accommodate this new part of transportation.

**CORRUPTION IN HIGHER LEARNING INSTITUTIONS STUDENTS'  
ELECTIONS: A CASE OF UNIVERSITY OF DAR ES SALAAM AND  
TUMAINI UNIVERSITY DAR ES SALAAM COLLEGE**

**Joseph Francis Mbwambo**

The focus of the study was to scrutinize corrupt practice behavior in higher learning institutions students' elections. Study specific objectives were to identify forms and types of corruption existing in the study institutions, to determine factors that influencing corruption in higher learning students' elections, to examine higher learning students' awareness on corruption during elections and to identify the effects of corruption to higher learning students' elections. It was not only the general population who were interviewed but also the selected respondents who have access to understanding that the University Staff and Student organization leaders. Then data analyzed by using descriptive and interpretative analysis, whereas results were presented in tables, and some of them described graphically for more clarification and precision. This sample has been taken for each case of study. Responding to the problem, the researcher came out with the following recommendations; the findings presented in the study are the results of a study conducted in two higher learning institutions in Dar es Salaam. The Major limitation of this study is that it cannot be represented of the total population of Tanzania. In this case there is a need for more studies on the subject in another part of the country to enable generalization of the observation. Also, there is a need for higher learning institutions to review their strategies and corruption policy to enable students' governments to have a fair and transparent election for future leaders.

**FACTORS INFLUENCING COMMUNITY PARTICIPATION IN FOREST  
RESOURCES MANAGEMENT IN RAU FOREST RESERVE MOSHI  
MUNICIPALITY**

**Delvina Daud Shirima**

The study centred on investigating factors influencing community participation in forest resources management in Rau Forest Reserve within Moshi municipality. Specifically, it examines the influence of age and gender for residents who participate in forest resources management. Moreover, it explores the relationship between proximity to forest and community participation in forest resources management and lastly, it examines the challenges facing communities in forest resources management. The study used interview, documentary reviews and observations as tools for data collection.

The study has found that women are more involved in management activities as they perceive forest resource a provider of the necessary needs for their domestic use. It has been affirmed that youth are reluctant to participate in managing and protecting forest resources. Living near the forest is an opportunity as there are personal benefits. People living near the forest reserve are more conscious to take part in securing the forest than those living far away. However challenges exist. The noted challenges on side of the community including the bureaucracy involved in securing permission to carry out activities in the forest like bee-keeping and harvesting animal feeds. On the other hand the management encounters the challenge of people going to the forest and harvesting the resources illegally.

Community participation in the management of forest resources is essential in forest conservation. More effort to increase understanding of conservation issues and awareness of the sort of activities that can be undertaken is important. The following is also recommended that communities surrounding the Rau forest reserve need more education on forest, increase the communication between the management and the community, formation of a community interest group that would link the community and the management of the forest, design programmes together with the community and reach out to those who are interested to participate in the programmes, involve community in activities such as bee keeping, mushroom cultivation, sale of traditional products and other activities that they can undertake to earn some income whilst conserving the forest.

It is an undeniable fact that both immediate community to Rau forest reserve and Moshi forest service agency need the forest reserve for both material and environmental gains, now and in future. Hence it is important that in the management of the resource, the communities are not left out because it is when their present needs are addressed that the conservation of the resource can be guaranteed.

**LEADERSHIP AND BUSINESS PERFORMANCE OF COOPERATIVE  
SOCIETIES IN KARAGWE DISTRICT: A CASE OF KAFURO AMCOS  
TUWAKA AND KANDEGESHO SACCOS**

**Vicent Binamungu Mulungwana**

The aim of the research was to assess leadership and business performance of cooperative societies in Karagwe district. The study was conducted in three cooperative societies, namely; Kafuro Cooperative Society Limited (AMCOS), TUWAKA SACCOS LTD and Kandegesho SACCOS Cooperative society in Karagwe District. These organizations were categorized into SACCOS and AMCOS. The design of the study was methodological triangulation. Data collection employed the interview by self-administered questionnaire, rickets scale by Institutional analysis/assessment table, and checklist, documentary review and focus group discussion by using checklists. The study revealed that the leadership in cooperative societies in Karagwe district was still at the infancy stage. Where out of three cooperative societies involved in the study one seem to be well governed, that is TUWAKA SACCOS LTD. The concept of leadership and business performance was yet to be concisely conceived. The leadership strategies and plans in the majority of the cooperative leaders were either very weak or nonexistent at all. Owing to the fact that cooperative societies were instrumental to the economic and social wellbeing of the nation, the researcher recommended that, leaders in cooperative society should listen to members at AGM. While discussing the matters of cooperative business and not to work on their own knowledge or for their own benefit. The strategies should incorporate attractive incentive schemes that would encourage members to lead their societies. In most developing countries leadership and managerial skills are not easily available and the Co-operative Movement is of no exception. For a co-operative to succeed it is important that proper leadership be identified from its inception. It is the quality of leadership that is displayed at the committee or board level, which determines the success or failure of the co-operative business.

## **CONTRIBUTION OF LAWATE-FUKA WATER SUPPLY PROJECT IN REDUCING HOUSEHOLD POVERTY IN SIHA DISTRICT**

**Ruth Elifest Malisa**

Access to clean and safe water is one of the factors which can help the rural poor to get out of poverty. The study focused on assessing the contribution of a rural water project towards poverty reduction. The design used to undertake this study was cross-sectional design whereby interviewed, observation and documentary review instruments were used in data collection. Under this study 100 households from 10 villages, project manager and chairman of the board of trustee were population sample.

The study findings show that, the presence of the project has led to the improvement on water sources whereby people are able to access clean and safe water which contributed to the poverty reduction in the household. The project enabled household members to participate in productive activities, increasing income which formerly was invested in treating water related disease; also water has become an asset for productive use in the household.

However, there were few challenges which faced by the community towards completion of sustainable water supply for the project. The study concludes that, having improved and reliable water supply in the household promotes the wellbeing of the household because water touches many factors in household wellbeing. The study recommends community to protect water sources, the government to support donor funded projects, women to participate in project management and to other researchers to conduct further studies on social cost benefits in accessing water from private and public taps.

**SOCIO-ECONOMIC IMPLICATION OF PUBLIC PRIVATE  
PARTNERSHIP IN DELIVERING HEALTH SERVICES: AN EXPERIENCE  
FROM KCMC-DUKE COLLABORATION PROGRAM**

**Pius John Kirenga**

The study centered on studying the KCMC-DUKE Collaboration/partnership to understand the implication socially and economically. Specifically the study took a look at the nature of partnership between KCMC-Duke collaboration program. Moreover it studied the socio-economic implication of the partnership. Lastly it intended to found out the challenges facing the implementation of the KCMC-DUKE partnership/collaboration.

The study employed case study design where it allowed the researcher to use interview, questionnaires and documentary review as methods to collect data. Natures of data collected are qualitative and quantitative. Qualitative data were analysed by using content analysis, through thematic approach. Quantitative data were coded and analyzed through the Statistical Package of social science (SPSS) program. The presentation of the data is in form of texts, tables, plates, and percentages. The study shows the existence of strong relationship between KCMC and Duke University. On implication it has been experienced increase on knowledge on health, cost reduction as well as timely delivering of health services. Budgetary constraints have been minimized; employment opportunities have as well increased as the increase of more fields for research. On challenges it has found out the delay in the approval of research permits from regulatory body that is NIMR, tipping/bribing is another constraint identified that hinder smooth implementation of the collaboration.

The study concludes by recommending that to embrace more on such partnership as well as proposed areas for future researches, as the Public private partnership approach is still new.

**SMALL SCALE COFFEE FARMERS AND HOUSEHOLD WELLBEING: A  
CASE OF GROWERS IN MWEKA AND SUNGU VILLAGES, MOSHI  
RURAL DISTRICT**

**Aretha D. Alicia**

The central objective of this study was to examine the contribution of small scale coffee farming to farmers' household well-being. Coffee growers in Mweka and Sungu villages in Moshi Rural District were used as a case in point. The specific objectives were; to identify the socioeconomic characteristics of small scale coffee farmers, to examine the household well-being status of the small scale coffee farmers in Mweka and Sungu villages, to identify the challenges facing small scale coffee farmers in Mweka and Sungu villages. A sample of 104 respondents was approached using purposive and simple random sampling techniques. Data were collected using interviews, observation and documentary review. The findings show that there is a substantial contribution of coffee farming to farmers' household well-being. Coffee farming has contributed to the following areas: accessibility to health care, education, income, food consumption, and social networking. Challenges that facing coffee farmers include inadequate market, coffee price instability, lack of capital, farming challenges, labour supply, minimum number of extension services which significantly hinder the performance of coffee production. The study concludes that small scale coffee growers highly depend on coffee for sustaining their life. Lastly, the study recommends that in order for small scale coffee farmers' well-being to be sustainable, there should be improvement on the availability of coffee plant, price stabilization, coffee safety scheme, subsidies and provision of inputs.

## **SOCIO-ECONOMIC FACTORS FOR THE PREVALENCE OF CHILD LABOUR IN SINGIDA MUNICIPALITY**

**Ainesi Kedimond**

Child labour is one of the major socio-economic issues in the global world. Children have historically been a part of the labour force, especially with advent of industrialization. There are considerable efforts by the ILO for addressing this issue. Tanzania also has been concerned with this situation by ratifying ILO conventions pertaining to children and young people. Primary data were collected through face-to-face interviews, observations and self administered questionnaires. Fifty children and 30 key informants were interviewed, a Cross-sectional and descriptive design were applied; respondent were selected from two bus stands in the Municipality. Snow balling method used to ensure the possibility of getting necessary information. Also purposive sampling was used to collect information from key informants. The study revealed that, majority of children engage in child labour live with their parents and participate in business because they have been sent by their parents. Most of them come from poor families who are small scale farmers. They also come from families with low education level of which they do not see the significance of education to their children. Children run small business because of household poverty, lack of parental care and illiteracy. There are efforts done by different actors to abolish child labour but there some challenges they face like lack of cooperation, lack of awareness and commitment of parents. Therefore parents, Government and other stakeholders should work together and understand child's right and responsibilities to the children.

# **MICROFINANCE INSTITUTIONS AND FINANCING OF MICRO AND SMALL ENTERPRISES: A CASE OF HAI DISTRICT**

**Anthony Jonas Itemba**

This study focused on examining the role of Microfinance Institutions (MFIs) in the financing of Micro and Small Enterprises (MSEs) in Hai District taking TAI SACCOS and PRIDE as a case study. The study aimed to identify the factors influencing MFIs finance MSEs, to find out the procedures and conditions applied by MFIs in offering of loans to customers and to identify the characteristics of MSEs. The research applied purposive and simple random sampling in selecting the respondents. Data were collected by using open ended and close ended questionnaires, key informant interviews and documentary reviews. Data analysis involved the use of descriptive methods and content analysis.

The study revealed that factors influencing MFIs to finance MSEs include business location and influence of social capital, lack of interests from commercial banks, higher profitability and business growth opportunity. The financing of MSEs in the study area depended on business location, business industry, business age, business ownership and keeping business records. It is concluded that the emergence of MFIs has brought transformation in MSEs in Tanzania. The study recommends that the MFI practitioners should provide regular training to management and customers and flexibility in loan policies

**MOBILE MONEY TRANSFER SYSTEM AND THE QUALITY OF  
FINANCIAL SERVICES IN SACCOS: PERCEPTIONS OF TANESCO  
SACCOS' MEMBERS AND STAFF**

**John Aloyce Moshy**

Mobile Money Transfer (MMT) is the transferring of money from one person to another through the use of mobile phones. MMT was initiated in 2003 in Kenya but gained popularity around 2007 and spread to other East African countries including Tanzania, where it has been adopted by financial institutions and other service-oriented organisations.

The main objective of this study was to assess the use of MMT by looking at how it affects the quality of financial services, especially by looking at four selected quality indicators which are accessibility, security, cost and timeliness. A survey design was used and data was collected using questionnaires and face to face interviews. A total of 93 members and 3 SACCOS' staff were interviewed to obtain the data. The data collected was analysed qualitatively using reflexive and interpretive techniques and quantitatively using SPSS.

The findings indicate that in the opinion of members of TANESCO SACCOS, the use of MMT has greatly improved the quality of financial services by improving accessibility and security, and reducing costs and time to access financial services while blurring geographical barriers by making financial services available anywhere at any time.

It is recommended that other financial institutions in Tanzania, especially those operating in rural areas should also consider adopting MMT as a medium of transferring money and encourage the members to use this system as it is cheaper, safer, less costly and quicker than other methods available today.

## **ISHING ACTIVITIES BAN AND ITS IMPLICATION ON HOUSEHOLD INCOME: A CASE OF NYUMBA YA MUNGU FISHING COMMUNITIES**

**Edwin Edward**

Sustainable management of fisheries resources has been a focus for many research studies because of its contribution on employment opportunities, food security and income. Different management measures have been undertaken to protect and conserve fisheries resources at the Nyumba ya Mungu reservoir; this included the formation of BMUs, regular operations to collect illegal fishing gears and ban of fish activities. The objective of the research was to study the impact of the fishing activities ban on the household income of Nyumba ya Mungu fishermen and their coping strategies.

Both primary and secondary data were collected by use of questionnaires, focus group discussion and interview from 51 respondents who were purposefully and random selected. The study findings were analysed by using both qualitative and quantitative analysis techniques. It was found that 64.4% of respondents depend entirely on fishing activities for their income since they had no any other alternative sources of income; only 35.6% of respondents had alternative sources of income. In that case, imposition of fishing ban had a significant effect on household income of fishermen and subsequent effects on household livelihood. It included income loss, loss of purchasing power, inability to afford the cost of different social services and food insecurity. The coping strategies that were employed were mainly migrating to other areas, casual work, selling of firewood or charcoal and livestock, use of savings and taking loans.

Based on the research findings, this study recommended that. Firstly, to adopt a combination of management measures for sustainable utilizations of fisheries resources at Nyumba ya Mungu. Secondly, any management measure adopted should put into account people who depend on fisheries as their main source of income because most of them do not have other source income. Thirdly, it is necessary to create alternative sources of income to Nyumba ya Mungu inhabitant to reduce over dependence on fishing activities as the main source of livelihood.

# **CONFLICT MANAGEMENT IN NATURAL RESOURCES UTILIZATION: THE CASE STUDY OF NGORONGORO CONSERVATION AREA, ARUSHA**

**Caroline Allen Samboko**

Conflicts over natural resources are the important recurring features in conservation areas worldwide. These conflicts are inevitable due to multiple, and very often incompatible interests held by various actors and competition among the actors and different land uses. Community-wildlife conflicts around the world are basically conflicts about exclusion or inclusion of wildlife into a particular landscape as is the case of Ngorongoro Conservation Area (NCA). This case study research design used eight focus group discussions (FGDs) data collection approach to local communities, in-depth interviews (IDIs) to 18 key informants among Ngorongoro Conservation Area Authority staff and desk review of existing documents on conflict management in the study area. The three main identified sources of conflict in NCA on the side of indigenous communities included land utilization because of denial of the rights of indigenous Maasai to cultivate and use land for grazing cattle in the conservation area. The other source of conflict was inadequate cooperation among indigenous Maasai and NCAA management. The third one was human-wildlife interface. On the side of NCAA staff, apart from land utilization, unequal access in resource utilization was prominent together with benefit-sharing conflicts. The use of force to resolve conflicts was seen as a catalyst creation of more conflicts than a resolution to existing conflict on natural resource utilization in NCA. This is aggravated further by poor participatory approaches to conflict management. Also, poor knowledge on the legal status of the NCAA among indigenous communities was further a stumbling block to conflict resolution on natural resource utilization in the NCA.

The success of mitigation efforts regarding human-wildlife conflicts lies on the ability of wildlife managers to address the causes of the conflicts and to both evaluate and implement appropriate solutions in the short and long-term. This study assessed the approaches used in resolution of human-wildlife conflicts in NCA.

# **CAPITALIZATION IN SAVINGS AND CREDIT CO-OPERATIVE SOCIETIES: THE CASE OF FIVE SELECTED SACCOS IN MOSHI MUNICIPALITY TANZANIA**

**Sophia Michael Kangozi**

This study assessed the capitalization of SACCOS in Tanzania using Selected SACCOS in Moshi Municipality as a case in point. Specifically the study intended to: Identify characteristics of SACCOS in the study area; determine capitalization procedure of the selected SACCOS and challenges facing SACCOS in adhering to capital adequacy requirements and their coping mechanisms. The study employed cross-sectional research design where, purposive sampling technique was applied in selecting a sample. Data were gathered using questionnaire, documentary review and observation and were analysed using descriptive statistics and multiple response techniques. The study found that generally SACCOS had low capitalization and capitalization ratio. The study also found that mismanagement of SACCOS's funds; huge debt burden, member's lack of SACCOS's knowledge and lack of proper government policy towards SACCOS's growth were key challenges obstructing SACCOS's sustainability. It is recommended that corporate governance is enhanced in SACCOS; the principles of corporate governance as advocated by the institution like World Council for Credit Union (WOCCU) are implemented and enforced all times. SACCOS's board members should ensure that members get copies of relevant documents availed to them for monitoring of the SACCOS activities. It is important that Board members be qualified as unqualified board members may be unable to make proper decisions regarding capitalization of the SACCOS. In order to attain capital adequacy, SACCOS are supposed to improve profitability and retain adequate earning and attract permanent and non withdrawal shares through increasing membership.

# **FACTORS AFFECTING THE VISUALLY IMPAIRED PUPILS IN INCLUSIVE EDUCATION IN TANZANIA: THE CASE OF UHURU MCHANGANYIKO AND MWERENI PRIMARY SCHOOLS**

**Suzan Dickson Machilika**

This study aimed to establish the magnitude of inadequate facilities for visually impaired pupils in inclusive education setting. The study was carried out at Uhuru Mchanganyiko primary school in Ilala Municipality in Dar es Salaam region and at Mwereni primary school in Moshi Municipality in Kilimanjaro region. Specifically the study identified learning environment of pupils with visual impairment, determined the effectiveness of the existing facilities towards special needs in inclusive education, and examined the capacity of the governments in enhancing education for visually impaired pupils. Literature related to the study was reviewed including conceptualization of the visual impairment, role of government for people with disabilities in Tanzania and community perceptions towards people with disabilities. A total of 70 respondents, were sampled through purposive and simple random sampling techniques. Data were generated by using the structured questionnaires for the collection of primary data while documentary review was applied to collect secondary data. The findings revealed that most of the existing facilities for pupils with visual impairment are ineffective since most of them are outdated, worn out and irrelevant. Furthermore, it has been revealed that great role of facilitating learning and teaching of the pupils with visual impairments had been played by the NGOs and to a large extent by religious institutions. The study recommends on the urgent measures to increase the budget that finances inclusive education in all schools with pupils with visual impairment. A similar study is strongly recommended to be conducted in a wide scope and utilizes qualitative approach for generalization purposes and policy implication.

## **EFFECTS OF CLIMATE CHANGE ON SMALL FARMERS' LIVELIHOODS: A CASE OF NGARENAIROBI AND NAIBILI IN SIHA DISTRICT**

**Alex C. Kileo**

The overall objective of this study was to assess the effects of climate change on small farmers' livelihood in Siha district particularly in Ngarenairobi and Naibili villages. Specifically the study sought to: evaluate the farmers' level of knowledge on climate change, identify evidence of climate change, assess the effects of climate change on small farmers' livelihoods activities and examine the main adaptive and mitigation measures to climate change effects.

A descriptive survey design was opted for the study of all two villages of Ngarenairobi and Naibili in Siha district of Kilimanjaro region. Various methods were used for data collection such as interviews, questionnaires, and documentary review. The information was collected from small farmers, village officers and agriculture extension officers from the two selected villages.

The findings revealed that small Farmers had wider knowledge in climate change as they were able to point out evidences of climate change such as drought, unpredictable rainfall and crops and animal diseases. Farmers reveal that, crop farming and livestock keeping had been affected negatively by climate change. As a result farmers have opted different adaptation and mitigation measures to reduce climate change effects

Based on the findings, it was recommended that farmers need more education on how to deal with climate changes. Specialized education on climate change can help increase farmers knowledge and help them in adapting to climate change.

# **COMMUNITY POLICING AND ITS IMPLICATION ON CRIME PREVENTION: EVIDENCE FROM MOSHI MUNICIPALITY**

**Janeth Kasanda Irangi**

The study focused on understanding community policing in Moshi municipality. The main objective of the study was to assess community policing and its implication on crime prevention. The specific objectives were to; identify types of crimes reported in Moshi municipality, examine police officers involvement in community policing activities and identify constraints and opportunities for citizen participation in community policing.

Results showed that the major categories of crimes committed are those against social values, getting properties and against humanity. The citizens are aware of community policing and are participating in its activities like; night patrols, reporting crimes to police force and formation of security groups. Incidences of crimes have been reduced because of community policing as evidenced by the citizens. However, it faces constraints of lack of ownership of the process for some police officers and citizens. For the citizens it appears that lack of incentives for those participating in community policing erodes their spirit. On the other hand the police lack skills on community engagement.

The study recommends capacity building for the police and adequate resource allocation so that it can effectively carry out its duties. The other is to enhance the partnership between the police force and citizens in community policing. The study ends by recommending areas for future research in community policing.

# **CONTRIBUTION OF PROCUREMENT FRAMEWORK CONTRACT TOWARDS VALUE FOR MONEY ACHIEVEMENT: THE CASE OF SELECTED DISTRICTS IN MOROGORO REGION**

**James Moses Logga**

The objective of carrying out this study was to assess the contribution of procurement framework contract towards the value for money using a case area of selected Districts in Morogoro region and to come up with particular issues that need to be addressed in order to improve their effectiveness and efficiency in their procurement activities.

The research used the comparative study to compare the phenomena under study in the three selected district councils of Morogoro Municipality, Mvomero District and Morogoro Rural District with a view to discover the application, costs savings and the challenges of procurement framework contracts when procuring CUIS. The study used a sample size of 32 respondents who were purposively and conveniently selected. Self administered questionnaires and interview guides as the main instruments of data collection and data were analysed using frequencies, percentages and charts.

Findings on the roles of framework contract in costs reduction and time were that when PEs use framework contract to procure CUIS benefited from economies of scale with bulk purchase, value for money through optimal utilization of public resources, and shorter lead time.

Findings on the challenges encountered when using framework contract were, inadequate awareness by some key players in the system, inadequate information on the supply market, potentiality to support functioning of the system, rapid changing technology which makes it difficult to determine and incorporate future developments or specifications to some items or services, GPSA is not adequately structured and facilitated in terms of human resources, finance and ICT infrastructure to perform this function, inadequate dispute resolution, substandard quality of goods and services, presence of un-updated list of suppliers or service provider, payment delays, price fluctuations, unclear list of specifications of call off orders prepared and submitted by procuring entities in respect of framework agreements signed.

Findings on the setup and application of framework contract in Local Government Authorities was that PEs follow procedures in preparing call off orders as directed by GPSA and approved by the accounting officer or any delegated officer before placing orders to suppliers or service providers.

To improve the system the study recommends that, there should be updating the list of suppliers and service providers, provision of training on CUIS, framework contracts and value for money, liquidated damages should be charged to suppliers or service providers who delay the delivery of goods and services to the PE and increasing inspection of goods and services to ensure quality of items delivered.

# **“SECONDARY EDUCATION DEVELOPMENT PROGRAM AND PROVISION OF QUALITY EDUCATION IN TANZANIA, A CASE OF COMMUNITY SECONDARY SCHOOLS IN RUNGWE DISTRICT”**

**David Kibopile Mwaipopo**

This study focused on investigating the factors influencing the performance of medical stores department in service supply chain management taking Kilimanjaro as a case. It dwells on understanding how medical service delivery in government health institutions performed. It examines the Medical Stores Department functions and procedures used, level of achievement and capabilities, factors influencing product quality and performance as well as determining the performance gaps existing.

The study result shows that procurement of drugs and equipments is among the MSD core functions and is done through bidding. This found to be slowest procurement method which affects Government Hospitals. The lead time of 150 days experienced, which affect the distribution process, and the ordering at central store, which also found strictly performed on an annual basis. However, the performance of MSD in service supply chain management at MSD is not good. Most of retailers and customers do not get required medicine in Mawenzi and KCMC hospital timely. This situation makes customers to buy medicine in private pharmacy. This may discourage donors who finances NHIF who aims to reduce cost of drugs and equipments in public hospitals.

The study wind up by establishing the need for continuous training for the health facility and MSD staffs, roles of different interested stakeholders in improving Service Supply Chain Management of MSD in delivery of drugs and equipments to meet customer demands.

# **ECONOMIC SUSTAINABILITY OF VILLAGE COMMUNITY BANKS IN TANZANIA: THE CASE OF MOSHI AND HAI DISTRICTS**

**Patrocline Paulo Annaay**

This study is centered in Economic Sustainability of Village Community Banks (VICOBA) in Moshi and Hai districts. The study examined the current status and funding sources of VICOBA, determined varieties of products/services offered by VICOBA and their respective beneficiaries. In addition the study identified challenges and prospects of VICOBA to economic benefit of members. The study employed case study design using methods such as focus group discussion, interview and documentary review in collecting data. The analysis of data was done through qualitative analysis by the use of content analysis and quantitative through descriptive statistics by the help of Microsoft excel software. The study results show that most of the members of VICOBA are the marginalized women; however, few men participate. VICOBA is currently undergoing transformation in which it is gradually shifting from informal to semi-formal MFIs. They heavily rely on their internal mobilized funds through members contributions. The main product/service offered by this organization is loan; however members access other social services that cater for social requirements such as; wedding ceremonies, burial ceremonies, and sickness. These institutions operate in a limited capital base due to the socio-economic status of their members and because they technically and professionally operate in an informal system, economic sustainability is still uncertain. In addition, the study found out that VICOBA face challenges such as limited cooperation at family and group level, financial constraints, technical knowhow, lack of physical offices, multiple borrowing and unclear regulatory frameworks. This study recommends that, development of policy and formation of clear regulatory framework on VICOBA operations should be emphasized to reduce the risk on members' savings and give guidance on the supervision and effective operational regulations that will gain trust of the members on their savings to the organization.

**WOMEN PARTICIPATION IN AGRICULTURAL MARKETING  
CO-OPERATIVE SOCIETIES; CASE OF MARANGU EAST AND MWIKA AMCOS IN  
MOSHI RURAL DISTRICT**

**Doreen E. Moshi**

Rural women play a significant role in domestic and socio-economic life of the society such that national development is not possible without developing this important and substantial segment of our society. This paper examined the participation of women in agriculture marketing cooperative development activities. According to data collected it was discovered that the socio-economic characteristics of the women farmers significantly affect participation of women in agriculture marketing cooperative development in Marangu East and Mwiki. However, other factors militating against women in their participation in agricultural production are many, some of which are socio-cultural and economic in nature.

The findings in this study indicate that though women contribute much of the labour in agriculture marketing cooperative development, they are constrained in terms of access and control over productive resources. These constraints are perpetuated by inequalities that are constructed by societal norms that rigidly embrace male dominance. The study further reveals that policies to reduce inequalities face implementation challenges due to institutions that are guided by these male dominated norms. Women's participation is revealed to be an important dimension towards poverty reduction which is the first millennium development goal. This is the case because agriculture is one of the major strategies towards achieving the goal and women's contribution basing on their participation cannot be overlooked.

**PERFORMANCE PREDICTORS OF WOMEN OWNED MICRO AND SMALL FOOD  
VENDING AND HAIR DRESSING SALON ENTERPRISES IN MOSHI  
MUNICIPALITY**

**Martha R. Lyimo**

Micro and Small Enterprises (MSEs) play an important economic role in many countries particularly in achieving economic development. Contribution of women to the economy is significantly recognised especially in MSEs. Despite the large volume of literature on contribution of women owned enterprises in the economy, little attention has been addressed in assessing performance predictors of their enterprises. This study therefore, assessed performance predictors of women-owned MSEs in Moshi Municipality with special emphasis to food vending and women hair dressing salons. A cross-sectional analytical study design using both quantitative and qualitative approaches was conducted whereby 140 owners of food vending and hair dressing salons enterprises and five key informants in Moshi Municipality were taken as sample size. Three Focused Group Discussions (FGD), each comprising 8-10 participants were conducted. Documentary reviews were done to complement field findings. A structured questionnaire was used to collect quantitative data and an interview guide for FGDs. Quantitative data was analysed using SPSS, data summarised using descriptive statistics for numerical data and frequency distributions for categorical data. Statistical tests were done at 5% level of significance while regression analysis was used to determine the performance predictors. Level of profits generated per day was used as proxy for assessing performance. Thematic analysis was used to analyse qualitative data. It was found out that start-up capital of more than Tanzanian Shillings (TAS) 200,000 and location at the centre of the municipal were statistically significant performance predictors for women-owned MSEs. Main barriers of performance for women-owned enterprises were family responsibilities, low capital, poor business environment and inadequate entrepreneurial skills. For women-owned enterprises to realize high performance levels, sustainability and growth, provision of skill and start up capital by Government and other agencies is recommended.

## **STATUS OF WATER, SANITATION AND HYGIENE FACILITIES IN SELECTED PRIMARY SCHOOLS IN MUFINDI DISTRICT**

**Neema Sadick Rajab**

This study aimed at assessing the status of SWASH facilities in primary schools and how different stakeholders adhere to the guidelines provided by the Government in Mufindi district. The study was designed as a cross-sectional research, with a sample of 20 primary schools. Structured interview method was used for data collection from pupils, teachers, community members and Village Executive Officers (VEO). Data were analysed using qualitative and quantitative techniques where narratives and SPSS were applied respectively.

The findings show that the status of SWASH facilities in 20 surveyed primary schools is poor. Latrines are of poor standard with a ratio of more than 40 pupils per drop hole contrary to national standard of 20 drop holes for girls and 25 for boys. There is no water system in 18 surveyed schools. Further, different stakeholders don't adhere to guidelines set. In fact, other stakeholders don't even know if the guidelines exist. Community members are left out. About 70% of them don't even know the importance of improved SWASH facilities.

The study recommended that, more education should be provided to the community on SWASH guideline and the importance of improving SWASH facilities in primary schools, Different stakeholders should be reminded of implementing the guideline.

# **WOMEN AND LAND OWNERSHIP RIGHTS IN MOSHI DISTRICT**

**Julieth T. Maina**

Rights to land determine the bargaining power of women in the society and the household, as well as determining their economic condition. Control to land and efficient use of the land is determined by the availability of resources and existing social and institutional structures. This study was aiming at assessing the importance of land for the economic, social and empowerment change of women, and the women's access to resources and control over land and produce of land. The study was carried out in Kilema South ward. A qualitative research methodology is the main tool for generating research materials during the research process. Emphasis in this is laid on research interviews, field observation and a study of secondary research sources has also been used in situations where it is preferred. From the study it was revealed that the distribution of land is done unequally, men are the ones that have the authority over the land. Women only use the land and the outcome from the land belongs to men. Policy decisions must be made at the national level to implement the laws that guarantee women's right to own land. Much progress would be achieved, for example, by obligating parents to provide for their female children. Existing laws must also be enforced so as to override the cultural barriers that militate against women's exercise of their land rights.

# **NON GOVERNMENTAL ORGANISATIONS AND POVERTY REDUCTION AMONG RURAL WOMEN: A CASE STUDY OF KILIMANJARO WOMEN INFORMATION EXCHANGE AND CONSULTANCY ORGANIZATION (KWIECO) IN SIHA DISTRICT**

**Rahma Sallu**

The study assessed the contribution of Non-Government Organizations (NGOs) in poverty reduction among rural women in Siha district. Simple random sampling and purposive sampling were applied to get the targeted respondents. The study applied questionnaires, documentary review in-depth interviews and direct observation to obtain both primary and secondary information. Generally, different types of supports were mentioned namely: incentives, credit, study tour, legal aid and training. Types of income generating activities identified were poultry keeping, livestock rearing, food vendors, selling local brew, kiosk, selling vegetable, selling charcoal and farming.

Moreover the study showed improvement of income generating activities and household income after accessing loan from women groups formed by women themselves under supervision of Kilimanjaro Women Information Exchange and Consultancy Organization (KWIECO). Other improvements are observed particularly on the ability to establish new business, ability to buy house equipments and ability to incur health expenses.

Among the challenges mentioned by respondents were insufficient skills of running business, and failure in attending trainings that are conducted during the weekdays when women have a lot of household chores. The study recommended on provision of training at appropriate time and place where women can reach easily, and learn freely.