

**ASSESSMENT OF FACTORS INFLUENCING WOMEN PARTICIPATION IN
OFF-FARM INCOME GENERATING ACTIVITIES IN MKURANGA DISTRICT,
TANZANIA**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF SCIENCE IN
AGRICULTURAL EDUCATION AND EXTENSION OF SOKOINE
UNIVERSITY OF AGRICULTURE. MOROGORO, TANZANIA.**

2014

ABSTRACT

This study presents findings on the assessment of factors influencing women participation in off-farm income generating activities Income Generating Activities in Mkuranga district, Coast region. The overall objective of the study was to assess factors influencing women participation in off-farm income generating activities in the study area. The specific objectives were: To identify types of off -farm income generating activities undertaken by women in the study area, to identify socio-economic factors influencing women's participation in off-farm income generating activities, to determine contribution of women's off-farm income generating activities to the household income and lastly to determine factors affecting performance of women's off-farm income generating activities. The study adopted cross-sectional research design where a structured questionnaire with close and open ended questions and a checklist was used to collect primary information from a sample size of 120 respondents. Data analysis was done using Statistical Package for Social Science (SPSS). Descriptive statistics such as means, frequencies and percentage were computed. Findings from the study showed that the most Income Generating Activities undertaken by women in the study area is food vending others were selling of vegetables and fruits, fried fish, snacks, used clothes, cold drinks, shoes, mobile phone voucher, tailoring activities and hair dressing saloon. In this study, socio-economic characteristics of respondents examined were age, number of individuals in the household, level of education, marital status, and major source of income and land ownership these factors compelled women to engage in off-farm Income Generating Activities. The study furthermore identified that un-conducive business premises to be the major constraints for development of Income Generating Activities undertaken by women in Mkuranga district.

DECLARATION

I, CHARLESS MJEMA, DECLARATION, do hereby declare to the Senate of Sokoine University of Agriculture that this dissertation is my original work done within the period of registration and that it has neither been submitted nor being concurrently submitted in any other institution.

Charles Mjema
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Date

The above declaration confirmed

Prof. LYIMO – MACHA, J.
(Supervisor)

Date

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ACKNOWLEDGEMENTS

I avail myself of this opportunity, with pleasure to follow the good tradition of recognizing all those who in one way or another contributed to make my work a success. First thanks go to the almighty God who helped me in all ways of my studies.

I greatly value the incisive and constructive criticism I got from my supervisor Prof. Lyimo Macha of the Institute of Continuing Education, SUA. I'm heavily indebted for her assistance. I'm grateful to Sister Irene Irengi for her excellent secretarial skills.

My special thanks go to my dear wife Salome Imani and our children Jesca, John and Jeremia for their understanding and encouragement during my studies.

Acknowledgement is also extended to my employer Ministry of Agriculture, Food Security and Cooperative for granting my study to undertake Master's degree in Agriculture Education and Extension. Also my sincere appreciations go to all staff of Mkuranga district at headquarter and at the division, ward and villages level. Thanks to my research assistant Mr Edward Mkumbi for his assistance during data collection.

May I give thanks to the entire staff of Agricultural Education and Extension of SUA and all my fellow students for their tireless encouragement and assistances.

Lastly I give thanks to my respondents for the good work of being respondents and all others who in one way or another made this study successful. Whatever shortfalls encountered in this study are due to my own weakness and should not be attributed to any person acknowledged herein.

DEDICATION

This work is dedicated to the almighty God the provider of my life, my beloved parents: Ms. Nimwindael Mchome and my late father Jonathan Mjema, my brother Mr. Samwel Mjema who laid down the foundation of my education. May almighty God bless them, AMEN.

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LIST OF ABBREVIATIONS

DAEE	Department of Agricultural Education and Extension
FAO	Food and Agriculture Organization
FHHs	Female Headed Household
FINCA	Foundation for International Community Assistance
FSDT	Financial Sector Deepening Trust
GDP	Gross Domestic Product
HBS	Household Budget Survey
IFAD	International Fund for Agriculture Development
IGAs	Income Generating Activities
ILO	International Labour Organization
MFI	Micro-Finance Institutions
MHH	Male Headed Household
MSE	Medium and Small Scale Enterprise
NGO	Non- Governmental Organization
NSGRP	National Strategy for Growth and Reduction of Poverty
SACCOS	Savings and Credit Cooperative Society
SIDO	Small Industries Development Organization
SME	Small and Medium Enterprise
SNAL	Sokoine National Agriculture Library
SPSS	Statistical Package for Social Sciences
UDEC	University of Dar es Salaam Entrepreneurship Centre
UNDP	United Nations Development Programme
UNIDO	United Nations Industrial Development Organization
URT	United Republic of Tanzania

USAID United States Agency for International Development

USDA United States Department of Agriculture

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background Information

Agriculture is a principal source of livelihood for the Tanzanian population. It provides more than two-thirds of employment and almost half of Tanzania's GDP. Women play an essential role in agricultural production. The sector is characterized as female-intensive, meaning that women comprise majority 54% of the labour force in agriculture. Agriculture also comprises a greater part of women's economic activity than men's: 81% of women, compared to 73% of men, are engaged in agricultural activity. In rural areas, that number rises to 98% for women. In Tanzania, the share of adult population working in agriculture is higher than regional averages, especially for women: 81% of the female population works in agriculture in Tanzania, compared to 55% in the rest of sub-Saharan Africa (Ellis, 2007).

Due to economic crisis there has been a remarkable change in that women are now performing tasks which were previously within male domain. The different tasks for example, include supporting children for school fees, provision of food in the household and taking care of the families financially. This is especially in cases when men earnings are very little and therefore insufficient for remitting to their wives. Such situation becomes as push factor for women to engage in off-farm income generating activities.

Introducing off-farm income generating activities in rural areas as farm income dwindles due to myriad of reasons ranging from unreliable weather pattern, low farm gate prices for their produce and often flooding of the market as more farmer depend on rain fed

agriculture, introducing off-farm Income Generating Activities for women is becoming imperative in order to maintain sustainable livelihood of the rural farming communities.

Off-farm economy plays a major part in people's livelihoods across the developing world, as much as 25% of the rural population working full-time is employed outside agriculture, and accounts for about 40% of rural incomes (Haggblade *et al.*, 2007).

Time use studies consistently show that women spend more hours per day than men in both productive and reproductive activities (Matshe and Trevor, 2004). Decision making at the household level continues to be male dominated in all farming related activities even in those where women contribute the majority of the labour. Despite contribution of the women to the economy, they are less acknowledged by government because such contribution is undervalued, just because it is home based, unpaid and un-priced (Women Watch, 2005).

1.2 Problem Statement

Agricultural productivity has been declining or has remained stagnant in many countries in sub-Saharan Africa (IFAD, 2001). One of the greatest weaknesses of sub-Saharan agriculture is low productivity which is mainly caused by other deficiencies in the agricultural sector such as lack of finance for procuring inputs, limited access to support services such as extension, research findings, information on plant and animal protection services, un-reliable market and un-favorable weather condition leading the farmers to produce for subsistence. These unfavorable circumstances have compelled women to engage in off- farm income generating activities as coping strategies to increase household income. According to the study conducted by Kamugisha *et al.*, (2004) in Kagera region found that non-farm activities helped farmers to increase their incomes where by women play an important role in generating non-farm income. Further he revealed that in many rural areas, agriculture alone cannot provide sufficient livelihood opportunities

hence there is a need for the rural population to engage in off-farm income generating activities as a coping strategy to improve household livelihood and reduce poverty.

The amount of literature on off-farm income generating activities is more limited in Sub-Saharan countries (Araujo, 2003). In Tanzania no enough data on factors influencing women's participation in off-farm IGAs, hence there is a need to conduct study in Mkuranga district to assess the factors influencing women's participation in off-farm income generating activities.

1.3 Justification

The thrust of this study is to analyze social- economic factors that influence women's participation in off-farm income generating activities and recommend policy and intervention strategies. The result will therefore benefit the local and national planners on decisions aimed at empowering the rural women within the broad goal of poverty alleviation.

1.4 Objectives

1.4.1 General objective

To assess factors influencing women's participation in off-farm income generating activities in Mkuranga district.

1.4.2 The specific objectives are

- i. To identify types of off-farm income generating activities undertaken by women in Mkuranga district.
- ii. To identify socio-economic factors influencing women's participation in off-farm income generating activities.

- iii. To determine contribution of women's off-farm income generating activities to the household income.
- iv. To determine factors affecting performance of women's off-farm income generating activities.

1.5 Research Questions

- i. What are the factors influencing women participation in off-farm IGAs
- ii. What are the types of off-farm IGAs undertaken by women in Mkuranga district
- iii. What are the contribution of women's off-farm IGAs to the household income
- iv. What are the major constraints to women's business activities?

1.6 The conceptual Framework

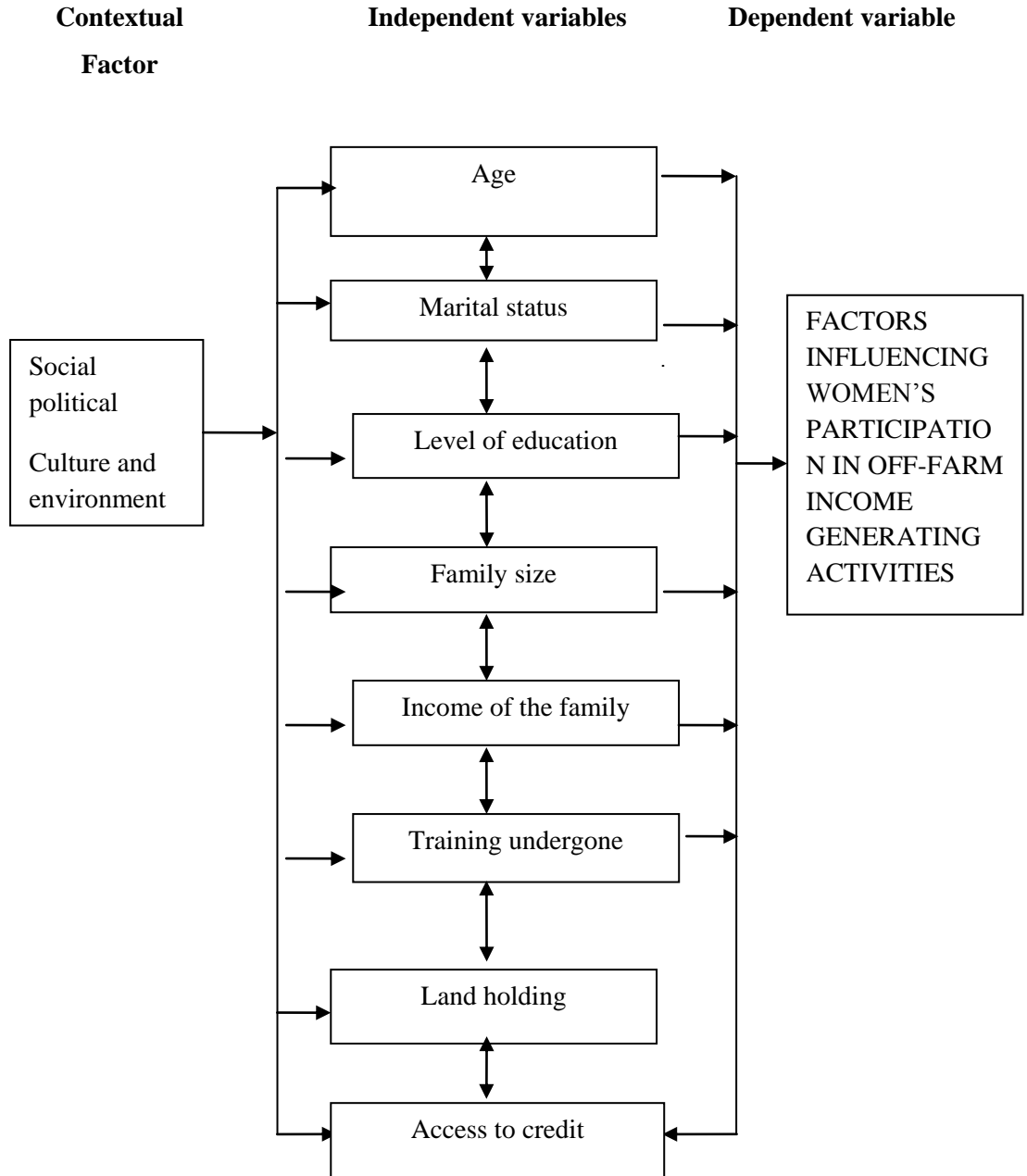


Figure 1: Conceptual framework on factors influencing women participation in off-farm IGAs.

CHAPTER TWO

2.0 LITERATURE REVIEW

Definition of some concepts

Income generating activities (IGAs)

Consists of all activities whether monetary or in kind (goods and services) that are received by the household or by individual members of the household at annual or more frequent intervals (ILO, 2003).

Off-farm activities

Off-farm activities, defined as the participation of individuals in remunerative work away from a plot of land. It has been seen to play an increasingly important role in sustainable development and poverty reduction, especially in rural areas. It has been considered as an alternative income source for the agricultural sector and as an essential way to increase overall rural economic activity and employment in many developing countries (Norsida, 2009).

Household

Is the basic residential unit in which economic production, consumption, inheritance, child rearing, and shelter are organized and carried out. The household is the basic unit of analysis in many social, microeconomic and government models. The term refers to all individuals who live in the same dwelling. In economics, a household is a person or a group of people living in the same residence.

Household Composition

Household composition is the number of individuals in a household and their ages and sex. Two major household composition categories are Male-headed households (MHHs) and Female-headed households (FHHs). FHHs generally have more constraints to achieving food security. They tend to have smaller farms, lower agricultural yields, less access to inputs, and less available labour.

2.1 Women Participation in off-farm IGAs

In many rural areas, agriculture alone cannot provide sufficient livelihood opportunities. Rural non-farm employment can play a potentially significant role in reducing rural poverty. In Tanzania, most women entrepreneurs engage in trading, informal food processing, textile and clothing. Other off-farm activities include food vending, tailoring/batik making, beauty salons, decorations, local brewing, informal catering, pottery, basket making and provide services for businesses (UDEEC, 2002). Women are involved in small-scale low-returns marketing and they trade only particular commodities (for example perishable fresh produce for domestic markets). Women traders are exposed to violence and harassment, Women street vendors are unorganized and isolated, and lack health, disability, unemployment and life insurance (Cotula, 2002). The development of women's non-farm economic activities in Tanzania is a way of finding alternative sources of income and as a means of supplementing low incomes from agricultural production (Mandara, 1998). Women play an important role in generating non-farm income: according to the Tanzania National Bureau of Statistics (URT, 2006), about 45% of women participate in off-farm IGAs in Tanzania.

2.2 Types of Off-farm Income Generating Activities Undertaken by Women

Off-farm income generating activities (IGAs) undertaken by women in Tanzania include selling ; vegetable and fruits, food vending, fried fish, snacks, used clothes, cold drinks, shoes, mobile phone voucher,tailoring activities and hair dressing saloon.

2.2.1 Food vending

Cooking and food sale ventures are the women's dominated activities. It is mainly an urban activity but currently practiced in rural area due to the growth of off-farm economic activities. Women in rural area sele; cooked food, fried fish, stiff porridge, beans, bread, fried cassava, potatoes, half cakes and rice buns. Unreliable business premises are the major constraint limiting good performance of women enterprise (Phillipo, 2008). In rural area women undertake this business mostly as an unregistered enterprise.

2.2.2 Selling agriculture related products

Women in the rural areas sell fruits and vegetables which are highly perishable. Careful and continual care is needed during marketing. Roadside stands are a simple way to sell directly to consumers. Produce may be sold from the back of a vehicle or on display tables, preferably in the shade of trees or a canopy (USDA, 2002).

2.2.3 Selling fish

In some parts of the world women entrepreneurs are dominant in the retail rather than the wholesale fish trade because large-scale transactions tend to be the prerogatives of men. In such countries, women exercise control over the marketing of low-value rather than high-value species (Rana, 2002). Women from fisher households in Southeast Asia, Africa and Latin America do actually sell fish as well as take part in many other fisheries sector activities and are often depicted as over worked, with their contribution

unrecognized, unvalued or undervalued; lowly-paid and exploited by employers; illiterate; undernourished and sickly, with poor productivity; lacking opportunities for skills upgrading and access to training (William *et al.*, (2006). Activities performed by women can be broadly categorized into four groups. Activities within the fisheries which comprises pre-harvest and harvest activities, post-harvest activities which includes the processing of the harvest, fishery resource management activities and support activities outside the fishery which ensures the stability of their fisher male counterparts (Sharma, 2003). In Tanzania women are predominantly involved in fish post-harvest activities (Medard, 2002).

Since women are engaged in fisheries, it is also interesting to see if women are also engaged in projects and planning processes. In Tanzania like in other countries fisheries development programmes and efforts have tended to discount the potential contribution of women to the economy. The fishing policies and programmes have focused mainly on the needs and interests of men neglecting women engaged in fisheries and not giving them respect as equal partners whether in production or development of the sector (Davis, 2003).

2.2.4 Tailoring

African clothing is known for its colorful fabrics and distinctive designs. The presence of textiles in Africa dates back to Phoenician times. In order of tradition and value, weaves, tie and dye/batiks and industrial prints represent the three types of cloth used for manufacture in Africa. Batiks are cotton fabrics with designs painted on them using a wax technique. Traditionally, clothing varies with ethnic group. Each society has its own name for different types of clothing. Styles vary from simple, plain shirts and wrap to the

intermediate in which there is the beginning of design and slight detail to complex more detail formal cloths (National Museum of African Art, 1998).

Apart from the mainstream dressmaking, there has emerged a strong desire towards garment Small and Medium Enterprises in tie and dye dresses, skirts, blouses, shirts and traditional dresses which are high quality dresses with international status. Batik materials are more expensive than tie and dye. Most customers of batik and tie and dye in Tanzania are tourists, political party and church choir members. Most materials for production of batik are bought in Dar es Salaam where they are cheap, but they are also found in textiles mills located in Kagera, Musoma and Mwanza (Mbwambo and Kuzilwa, 2002).

2.2.5 Home brewing

Home brewing is an important source of income for women, women are able to control the capital from brewing. Often the women will form cooperatives or agree that women from different households will not brew on the same day. Women are able to hire men to work as firewood gatherers and guards. However, men are gaining inroads as middlemen to affect women's to market their beer. Even though brewing is vitally important for women's income, it is unsupported by development interventions (UNDP, 2000).

2.3 The Contribution of Women IGAs to Poverty Reduction in the Household

Poverty in Tanzania is widespread and severe for about 36% of the population is estimated to live below the basic needs poverty line (URT, 2005). One of the strategies promoted in the National Strategy for Growth and Poverty Reduction (NSGRP) or MKUKUTA is to support the micro-, small- and medium-enterprise sector (MSME) which is believed to generate the potential to reduce poverty in the long-run. Although the

incidence of this sector varies across time and the data by the Tanzanian National Bureau of Statistics (URT, 2004) estimates that based on data from the Household Budget Survey (HBS) 2000/01 about 40% of household incomes in rural areas are derived from non-farm activities.

Rural non-agricultural employment is a potential income source and a possible pathway out of rural poverty, but it is important to understand under what circumstances it can lead to greater gender equality. Rural non-agricultural employment on average pays better than agriculture. It tends to be dominated by small-scale manufacturing (such as processing of food and other agricultural products), commerce and various forms of services (Haggblade *et al.*, 2007).

There is a widely held view that off-farm income in developing countries tends to reduce poverty, leading to the conclusion that policies should focus on further diversification of income options of rural households. However, much off-farm employment might be initiated rather as a survival strategy but as a sustainable way to reduce poverty in the long run. Women face several constraints when entering the labor market or starting a small business. Particularly the latter has been found to be difficult for women as access to finance is often limited and thus many small scale enterprises lack the potential for growth as own money does often not suffice to make productivity increasing investments (Holger, 2009).

While women are active in MSEs, they face problems and challenges in developing their businesses. In addition to those problems faced by all small-scale entrepreneurs, it is commonly asserted that women frequently face gender bias in the socio-economic environment in which they operate. They face additional or at least different social,

cultural, educational and technological challenges than men when it comes to establishing and developing their own enterprises, and accessing economic resources (Mayoux, 2001). IGAs are important for creating employment, production of locally needed commodities, income generation, growth of farm activities and poverty alleviation (Washa, 2002).

2.4 Women's Access to and Control over Economic Resources

2.4.1 Women access to land

The Tanzania government has used several strategies to improve the economic empowerment of women. The first strategy was to make access and equitable control of means of production possible for women. The Government therefore revised the National Land Policy of 1995 and enacted the Land Law Act of 1999 as well as the Village Act of 1999. This has enabled women to own clan and family land on equal rights with men. The major constraint lies in the traditional norms and culture. It is hard to change attitudes in the society. The main thrust is to embark on gender sensitisation to influence change attitude of the society.

Access to land, workspace, and productive resources is critical to unlocking the economic potential of women. Despite positive land reforms, land tenure in Tanzania continues to discriminate against women because of traditional practices and customary laws. This is particularly the case in relation to inheritance and in circumstances of the death of, or divorce from a spouse (IFAD, 2005). Women's rights to land have traditionally been neglected, and their access to land often depends on their relationship with men (Deininger, 2003). The weakness of women's land rights results in an inability to use land as collateral to obtain access to credit.

2.4.2 Women access to credit

Microfinance institutions around the world have been quite creative in developing products and services that avoid barriers that have traditionally kept women from accessing formal financial services such as collateral requirements, male or salaried guarantor requirements, documentation requirements, cultural barriers, limited mobility, and literacy. Nevertheless, in a number of countries and areas few or no institutions offer financial services under terms and conditions that are favourable to women. Together, the type of products offered, their conditions of access, and the distribution of an institution's portfolio among different products and services affect women's access to financial services. Much more can be done to serve poor women in certain cultural and economic contexts (Deshpanda, 2001; USAID, 2000).

Women access to credit in Tanzania is limited, mostly because women rarely own land. Microcredit, though available, is limited and only 6% of Tanzanians borrows from microcredit institutions. Group lending is an established practice in Tanzania, but effective individual lending that would allow small enterprises to expand is underdeveloped because of banking regulations. Access to financial services should be available to both men and women. In order to achieve gender equity in the delivery of services, it may be necessary to make special effort to incorporate features that make the services accessible to all (National Micro Finance Policy, 2000). Microfinance helps the poor, the majority of whom are women. Women have superior credit repayment records compared to men, and lending to women has a greater effect on household welfare than credit directed toward male borrowers (Stotsky, 2006). Women in the MSE sector face a number of serious obstacles. Among these are: gender-blind or gender-insensitive macroeconomic policies; complex tax policies and compliance procedures; gender-based

inequalities in employment policies and regulations; complex business registration and licensing procedures for the smallest micro-enterprises (UDE, 2002).

Women face a number of gender-related problems: a lack of property rights over assets; lack of confidence in women by bank officers; discouragement from men when starting or formalizing businesses; social restrictions regarding networking with men in business; and suppliers sometimes insisting that they deal with the entrepreneur's husband when decisions are being made (ILO, 2003).

Asset leasing is a particularly important financial product for those who do not have land to use as collateral, who have no banking history, or who have limited start-up capital. However, the provision and use of asset leasing are constrained in Tanzania for numerous reasons relating to judicial interpretation and enforcement of the law, unfavorable tax treatment, and lack of public awareness (FSDT, 2007).

2.4.3 Women access to extension services

Women's access to technological inputs such as improved seeds, fertilizers and pesticides is limited. In addition, women are not frequently reached by extension services and are rarely members of co-operatives, which often distribute government subsidized inputs to small farmers. According to Blackden *et al.*, (2003) targeting women for extension services resulted in higher yields. The weak technology diffusion and innovation in both Tanzania and Kenya was confirmed by the UNDP Technology Achievement where they were both listed as marginalized (UNDP, 2001).

2.4.4 Women access to business premises

Women still experience difficulties in obtaining ownership of and legal title to land and buildings, and this can be seen in the low level of ownership of business premises by the women. Women's SME in Tanzania face serious problems being able to access proper business premises. A large proportion of informal economy enterprises operate along the roadside. Women find it very difficult to acquire plots for constructing proper business premises because of bureaucracy, corruption, and the very limited number of surveyed plots (UDEEC, 2002). To address this market failure, "improved access to infrastructure by SMEs" is one of the priorities sub-programmed targeted for implementation in the SMEs development. In many communities, there are inadequate facilities and premises for women to expand their businesses. This applies to the expansion of manufacturing businesses, such as those in food processing, and to small producers who are unable to secure proper market stalls to present their products to buyers.

The ILO report of 2003 recommended that a collaborative effort be undertaken by the government to identify appropriate land, service it, and build affordable production facilities so that women in growth-potential sectors can set up formal enterprises and expand their operations. Women's enterprises tend to operate from inappropriate premises, if they have premises at all especially those operating in the informal economy, face significant problems in accessing appropriate and affordable premises. This is particularly so for certain sectors such as food preparation and food processing business activities where regulations require that business accommodation should meet specific hygiene standards, and in which women predominate. Report on MSEs in Tanzania estimated that 60 per cent of informal enterprises operated on the streets (ILO, 2000d).

The issue of premises had both overt and indirect gender issues for women per se. Women entrepreneurs, by the fact that they dominate the informal economy; suffer more than men regarding problems to do with appropriate business space and premises. More overtly, customary practices in communities often prevent or deter women from owning or leasing premises in their own right. For example, even where women have resources to rent premises, some landlords are reluctant to make legal agreements with the women without their families' approval (UDEEC, 2002; Zewde, 2002).

2.4.5 Women access to information and market

Women operating business that denies them access to markets as well as critical services, such as finance and training and confines them to a vicious cycle of low productivity, low income, and low access to resources. The limited access to market is the other main issue when comparing women to men. Lack of education and training superimposed on deep-rooted traditions and institutions arrangements help to create discriminating barriers for women to accessibility of markets.

Women's ability to penetrate markets outside their local area is affected not only by physical mobility issues, but also by the types of businesses women engage in (UDEEC, 2002). In Tanzania while male entrepreneurs can travel long distances to do business, most women are inhibited by traditional roles, domestic responsibilities and cultural values" Women's limited networks and information reinforce women's isolation as entrepreneurs and reduces their scope and opportunities for building market and business know-how and accessing other physical and financial assets.

Women also face disadvantages in accessing information, social networks, and other resources they need to succeed in business and in life. Women entrepreneurs operating

informally that denies them access to markets as well as critical services, such as finance and training and confines them to a vicious cycle of low productivity, low income, low access to resources (Olomi, 2001).

2.4.6 Women and Access to Education

The Beijing Platform for Action stresses that education is one of the most powerful and effective tool for women's empowerment in Africa, Beijing promotes equal opportunities for women's access to education and training in Africa. However, limited access to quality education and training opportunities continues to hinder women's equal participation in decision making, leadership and also in positively contributing to development in their countries. It is a well recognized and acclaimed statement that education is the most potent instrument for development and for mental and social emancipation (Ojo *et al.*, 2006).

The importance of the need for teaching and learning within and outside the school environment and the sudden rise in technological creativity in several developed and some under developed societies has brought distance education into limelight. These learning trends indicate that less effort is needed to ensure access to education for all especially for girls who are socialized to be more domesticated and docile while boys are encouraged to learning (Egwuasi *et al.*, 2006).

Female children, like male children, need quality education. But unlike male children several challenges which include poverty, cultural and economic issues, hinder the regular participation of the girl-child in education. Hence women and girls have been discriminated against and effectively denied education which is one of the fundamental human rights and a veritable tool for development and empowerment (Okoli, 2006).

Limited education and training for women who undertake IGAs limits their skills and ability to run business. It contributes to reducing the potential that their role as key economic contributors has for empowerment (Mbuguni, 2002).

2.4.7 Women IGAs and record keeping

Record keeping is a key practice used by successful entrepreneur. Accurate written IGAs records are helpful (Muhammad *et al.*, 2004). Record keeping warrants a situation where policy formulation, planning IGAs programmes, monitoring and evaluation becomes difficult because data collection from Income Generating Activities is practically impossible. It is imperative for policy-makers to convey information to producers by demonstration projects, technical assistance, and education programmes (Han-Hong-yun and Zhao, 2009). Farmers are likely not to keep farm records. However, it will be easier for experienced farmers to keep records of their farm activities (Adekoya, 2005).

Some business owners do not keep records because they perceive their businesses to be too small to be managed with the help of records. That is to say, small business owners who do not keep records feel that they are capable of correctly computing revenue and expenditure by recalling from memory. However strong one's memory may be, one cannot hope to remember all the details regarding all these transactions. Level of education, nature of business ownership, training and size of business are the main factors influencing accounting record keeping. Despite this importance of accounting records, most small enterprises do not maintain proper records the influence of records on business performance has not been well documented (Mairura, 2000).

2.5 The Effects of Women's IGAs on Household Welfare

Women IGAs in rural areas accounted for 40 per cent, on average, of total In Latin American countries. A similar trend was also observed in sub-Saharan Africa, where non-farm income contributed from 30 to 42 per cent of total household income. In Asian countries however, the shares were lower but still significant around 29 to 32 per cent (Reardon and Winters, 2002). In Tanzania the rate of women off-farm labor participation is high and out of total off-farm employment 48.8% pursued by women (Holger, 2009). Although women entrepreneurs often run enterprises that exhibit low productivity, they provide important supplements to household income. More than 39% of those women who are employed in IGAs as the main activity report that they do this in order to generate additional income to their household.

CHAPTER THREE

3.0 METHODOLOGY

3.1 Description of the Study Area

3.1.1 Geographical Location (map)

The research area is Mkuranga District. Mkuranga is one of the six districts in the Coast Region. The area is located at 7° South and 39° East. It is bordered to the north by Dar es Salaam, to the east by the Indian Ocean, to the south by Rufiji district, and to the east by Kisarawe district. The district was thought to be ideal for studying off-farm activities due to its high market accessibility to Dar es salaam city.

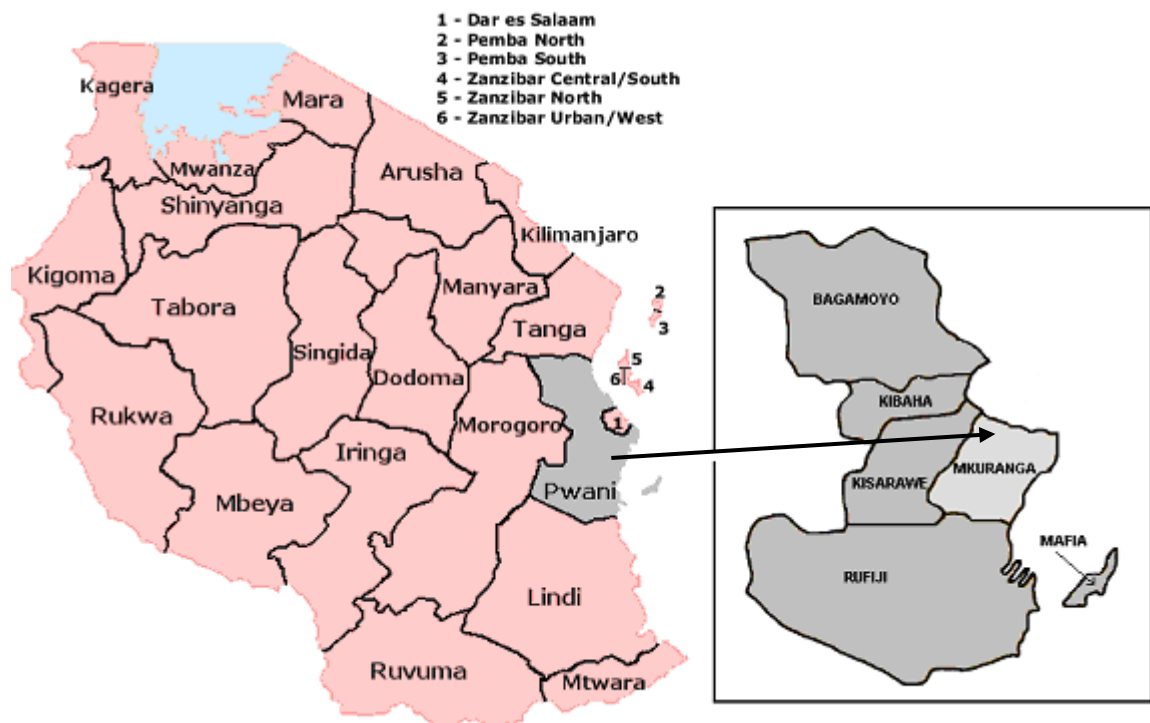


Figure 2: Map Showing the Location of Mkuranga District.

Source: Decentralization Perspective on Districts (2003)

3.1.2 Population, land and administration units

According to URT, (2005) Population and Housing Census, Mkuranga District has a population of 187 428 where by 95 714 are females and 91 714 males. The District has a total area of 2432 km². Administratively the District has 4 divisions, 12 wards and 101 villages, an average household size of 4.4 with 42 937 households.

3.1.3 Economic activities

Dependency on natural resources is high, with over 90% of the households being dependent on natural resources for medicinal plants, fuel wood, charcoal and building poles. Agriculture is the principal economic activity, with over 90% of the households being engaged in farming. The most common food crops are cassava, rice and beans. Major cash crops are cashew nuts, coconut, pineapples and oranges. Mkuranga district is one of the largest producers of cashew nuts in Tanzania, with over 35 000 hectares under the crop and close to 3 million trees.

Production of cashews peaked in the early 1970s, but a combination of factors (mildew disease and world market price decline) caused production decline. Production started to increase again during the mid-1990s, when extension services improved and farmers began controlling mildew disease by spraying the trees with sulphur dust. A socioeconomic baseline conducted in 2005 found that the average income per household was about Tsh 600 000 (less than US \$600 per year). This means less than US \$150 per person per year.

3.2 Research Design and Sampling Procedure

This study employed a cross-sectional design whereby data were collected at a single point in time from a sample selected to represent a large population. The design is favourable due to limited resources including time available for data collection. Purposive sampling technique were used to get three divisions and six wards within the study area where as Simple Random Sampling technique was used to get respondents from six villages. Twenty respondents selected from each village. The study was proposed to use a total sample size of 120 respondents and 12 key informants; 6 extension officers and 6 village executive officers.

3.3 Data Collection Procedure

Two phases of data collection involved. Phase one involved reconnaissance survey of the study area while the second phase involved administering the questionnaire.

(a) Reconnaissance survey

It involved prior inspection of the area to be surveyed in order to get the general picture of the study area. During this phase, a permit for data collection was obtained from the office of Mkuranga district council and in this phase the six villages from three wards were identified. The exercise commenced in mid September, 2011 and was completed by the middle of October, 2012.

(b) Pre-testing of survey instruments

Preliminary draft was cross -checked before pre-testing it, in order to check the missing items in the questionnaire and improve its validity. Validity is the ability of the instrument to measure what is intended to measure. Twenty women who undertake off-farm income

generating activities were involved in pre-testing of the questionnaire and those women were excluded from respondent's sample that was used in the final study.

3.3.1 Primary data

A structured questionnaire and interview schedule was used to collect data from respondents within a limited time. The survey instrument was designed specifically for women who are participating in off-farm IGAs with a focus on their socio-economic characteristics and their participation in off-farm income generating activities.

(a) Structured interview

Structured questionnaires were used to obtain primary data from the selected respondents. The questionnaire contained both close and open-ended questions. Open-ended questions were used to grasp information from the respondents while the close-ended questions required the respondents to choose an answer given in the questionnaire. Data collection started on the first week of November, 2011 and ended on the fourth week of November, 2011. Questionnaires were translated in Tanzania National language 'Kiswahili' for easier communication and understanding by respondents. The principle researcher and two trained assistant researchers assisted to administer the questionnaires. At the end of the field work the completed questionnaires were checked for clarity and accuracy of answers.

(b) Key Informants

In order to get detailed information, the selected the following key informant were interviewed: 6 Village Extension Officers, 6 Village Executive Officers a 3 ward Executive Officers. The key informants gave information about the social-cultural factors constraining women's on farm-enterprise.

3.3.2 Secondary data

Includes information from previous studies on off-farm income generating activities from SNAL, various reports on women off- farm IGAs from Mkuranga district and websites were used.

3.4 Data Processing and Analysis

Based on the objectives of the study both quantitative and qualitative analysis were used. Data were sorted, code, summarized and analyzed by using statistical package for social sciences (SPSS version 12) computer software. Descriptive analysis included frequencies, percentages and means. Data processed from respondents questionnaire statistically analyzed by using SPSS computer soft ware. Descriptive statistics such as frequencies, percentages and means calculated to determine the distribution of the variables. Data from extension agent, interview schedule, researcher's diary and checklist were analyzed by using content analysis.

3.5 Limitation of the Study

- i. It was a single student investigation, which placed limitations on time and financial resources which obviously lead to the purposive selection of the locale of the study.
- ii. The study is based on the expressed opinions of the respondents, which may not be free from their individual perception and bias in spite of the researcher's efforts to get them as objectively as possible.

CHAPTER FOUR

4.0 RESULT AND DISCUSSION

4.1 Socio-economic Characteristics of Respondents

In this study, the Socio-economic characteristics of respondents examined were age, number of individuals in the household, level of education, marital status, and major source of income and land ownership. The purpose of choosing these characteristics was to determine whether they have any influence on women participation in off-farm income generating activities. According to (UDEEC, 2000) the participation of women in IGAs varies according to age, religion, ethnicity, wealth, education level, literacy, marital status, social status, experience and social economic position.

4.1.1 Age

Findings from the study shows that the age groups of the women participating in income generating activities (IGAs) ranges from 18 years to 50 and above years old (Table 1). The majority (48.3%) of the respondents were aged between 29 and 39 years. Thus the results imply that majority of respondents in IGAs are between 29 and 39 years old. Showing that most of the women interviewed are of an age where they are economically active and also likely to be involved in undertaking family care responsibilities as wives, mothers and daughters. This finding is consistent with the results from the study conducted by (UDEEC, 2002; Makombe, 2006) the result revealed that most of the participants in informal economic activities were between 20 and 49 years of age. The study by (ILO, 2003) found that slightly more than 70 per cent of women entrepreneurs were between 31 and 50 years of age. The study by Rahman and Momen (2009) found

that as age of both female and male increases, income of the household increases; but after a certain level it starts dropping, it is assumed that by that age household responsibility increased including number of children one have.

Table 1: Respondents distribution by age (n= 120)

Age (year)	Number	Percent
18-28	46	38.3
29-39	58	48.3
40-50	15	12.8
Above 50	1	0.8
Total	120	100.0

4.1.2 Household Size

The distribution of respondents by household size is presented in Table 2. The finding show that 60.8% of respondents come from household with between 1 to 5 members.

Table 2: Distribution of respondents by household size (n=120)

Number individual In the house hold	Number	Percent
1-5	73	60.8
6-10	42	35.0
11-15	4	3.4
More than 15	1	0.8
Total	120	100.0

The finding from this study is in line with the study by Arthur, (2002) who found that 50.7% of the respondents are committed to small family size of 1 to 4 members, an indication of consciousness of giving birth to numbers they could easily cater for. Various reasons were given for the choice of small family size including health, education, income and accommodation. Study results are also supported by Gayatri Devi, (2000) who claimed

that small family size might be due to the practice of small family norms, their awareness regarding the increased cost of living and difficulties in maintenance of big family. They might have found it beneficial to have small families to lead a better and comfortable life. In that regard, given cultural traditions in Tanzania where women are primary household careers, it would seem likely that many of the women interviewed have significant domestic workloads alongside running their own businesses

4.1.3 Education level

Respondents were asked to state their level of education which ranged from illiteracy to secondary education. According to study findings 71.7% of the respondents have attained primary level of education (Table 3). It can be concluded that majority of the respondents have low level of education and this can be a disadvantaged in relation to access to economic resources such as credit facilities and market information. Similar observation was made by (Katapa, 1999) who found that about 90% of women operators in the SME sector had primary level of education. However, the findings in this study are higher than those reported by (ILO, 2003). who found that 33% of microenterprise and small enterprise owners had primary level of education.

Table 3: Education level of respondents (n=120)

Education level	Number	Percent
None	20	16.7
Adult literacy classes	4	3.3
Primary education	86	71.7
Secondary education	10	8.3
Total	120	100.0

4.1.4 Marital status

The result indicated that 50.1% of the respondents were married. Marital status of the women in this study indicates that 50.1 per cent of the women were married because most of the women belonged to the age group of 29 to 39 years. Reason for it is, according to Saradha, (2001) in the villages, the age at marriage for the women are generally low.

Table 4: Distribution of respondents by marital status (n=120)

Marital status	Number	Percent
Never married	31	25.0
Married	58	50.1
Widowed	5	4.2
Divorced	21	16.5
Separated	5	4.2
Total	120	100.0

This finding is consistent with the result from Rutashobya and Nchimbi, (1999) who found that most female entrepreneurs in Africa are married with extended families. Further study by Zewde (2002) showed that women business owners are or have been married and this was also the case for this study, with halve of the women married. This tends to show that often women become entrepreneurs in order to support their family because of the responsibilities they shoulder as married women, as well as due to the problems they face when they are divorced and widowed.

4.1.5 Source of income

Off-farm income generating activities help women earn some income to cover for their household expenses. In this study respondents were asked to mention the major source of income for their families and their responses are summarized in Table 5. The result

revealed that 65% of respondents were engaged in farming and off-farm income generating activities. However 28.3% get their income from farming only 6.7% from off-farm income generating activities.

Table 5: Major Source of income for the family (n=120)

Source of income	Number	Percent
Farming and off-farm IGAs	78	65.0
Farming only	34	28.3
Off-farm IGAs	8	6.7
Total	120	100.0

This finding indicates that majority of respondents combine and IGAs and farming while few depend on off-farm IGAs only. The probable reasons for diversification could be to reduce enterprise risk. This result is in line with that of Christaensen and Boisvert, (2000) Ferreira and Lanjouw,(2001) who show that diversification of income sources allows for a more stable income stream and thus functions as an informal insurance which reduces vulnerability to exogenous shocks, as illness, drought, or death of a household member.

4.1.6 Land ownership by respondents

Respondents were asked about ownership of land, their responses are indicated in the Table 6. The result shows that 65% of respondents are landless and only 35% of respondents had land. More than half of the respondents (65.0%) belonged to landless category; the reason could be due to the social economic factors that deny women rights to access and control economic resources. That could be the reason to force the women to engage in income generating activity for livelihood. Similar results have been reported by (Usharani, 1999).

Table 6: Ownership of land by respondents (n=120)

Ownership of land by respondent	Number	Percent
Landowners	42	35.0
Landless	78	65.0
Total	120	100.0

This finding is supported by (IFAD, 2005) showing that access to land, workspace, and productive resources is critical to unlocking the economic potential of women, but despite positive land reforms, land tenure in Tanzania continues to discriminate against women because of traditional practices and customary laws. This is particularly the case in relation to inheritance and in circumstances of the death of, or divorce from a spouse. Further study by (Agarwal, 2003) confirms that biased inheritance rights often bestow land to male relatives, leaving both widows and daughters at a disadvantage. It was also found that even in countries where laws do protect women's land rights, these laws tend to be loosely regulated and implemented (Parada, 2008; Morrow Richardson, 2004).

4.1.6.1 Land Size

It is referred to the unit area of land possessed by the respondent. Out of 120 respondents 42 respondents had ownership to land then were asked about size of land they own the results are indicated in Table 7. About 44.2% of the respondents had land size between 1.0 and 2.5 acres, whereas 39.5% had land size of less than 1 acre. This result is supported by the study of IFAD, (2005) who found that women plots are of 0.5 to 0.8 with small size of land this may be the reason for women to engage in off-farm IGAs.

Table 7: Land Size owned by the respondents in acres (n=42)

Size of land owned in acres	Number	Percent
Less than 1	17	39.5
1-2.5	19	44.2
2.6- 4.0	4	9.3
Above 4	2	7.0
Total	42	100.0

4.1.6.2 Source of land

Respondents were asked to about source of the land they own, their response are summarized in the Table 8. Majority (48.8%) of the respondents had bought the land from others. This finding is in line with the one reported by IFAD, (2003). In that study it was revealed that when they have surplus income, women tend to accumulate assets so as to protect themselves and their families against times of hardship. Ideally they accumulate productive assets such as land.

Table 8: Source of land owned by respondents (n=42)

Source of land owned	Number	Percent
Customary own	17	39.5
Bought from others	21	48.8
Given by husband	2	4.7
Inherited after the death of husband	2	7.0
Total	42	100.0

4.2 Types and Characteristics of Off-Farm Income Generating Activities

Development of women's non- farm economic activities in Tanzania is a way of finding alternative sources of income and as a means of supplementing low incomes from agricultural production. Respondents were asked their main IGAs, the types of IGAs most women are engaged in are those that can be conveniently operated around their

homestead. Income generating activities undertaken by women in the study area include selling of; vegetables and fruits, food vending, fried fish, snacks, used clothes, cold drinks, shoes and mobile phone voucher. Others are tailoring activities and hair dressing saloon.

Result showed that majority (45.8%) of respondents engaged in food vending (Table 9). A result from the study is consistent with what was reported by (UDEEC, 2002) who found that in Tanzania most women entrepreneurs engage in selling food vending. Those women mentioned that they faced significant problems in accessing appropriate and affordable premises. This result is in line with report by ILO, (2000d) on MSEs in Tanzania who estimated that 60 per cent of informal enterprises operated on the streets. This is particularly so for certain sectors such as food vending and food processing businesses activities where regulations require that business accommodation should meet specific hygiene standards, and in which women predominate.

Table 9: Types of off-farm Income generating activities undertaken by respondents (n=120)

Off-farm IGAS	Number	Percent
Food vending	55	45.8
Selling vegetable and fruits	14	11.7
Selling fried fish	10	8.3
Selling snacks	8	6.7
Selling of soft drinks	7	5.8
Hair dressing saloon	7	5.8
Tailoring activities	6	5.1
Mobile phone voucher selling	5	4.2
Selling used clothes	4	3.3
Selling of shoes	4	3.3
Total	120	100.0

4.3 Business Characteristics

4.3.1 Business ownership

Result shows that most (93.3%) of the respondents own the business they operated (Table 10). It is concluded that most women operate their business on individual basis the reason could be for easy management of the enterprise. This finding is supported by (UDEEC, 2002) who revealed that most women operating business prefer individual ownership of IGAs due to easy establishment and ownership.

Table 10: Business ownership by respondents (n=120)

Owner of business	Number	Percent
Self	112	93.3
Children	4	3.3
Husband	4	3.3
Total	120	100.0

4.3.2 Location of the business

From this study it is found that 77.7% of respondents operated their business away from household premises whereas 22.5% operated their business within the household premises. The study recognized that women in most societies carry the added burden of family and domestic responsibilities, and this has a detrimental or limiting impact upon their ability to generate income outside of the home.

Table 11: Location of business premises (n=120)

Business premises location	Number	Percent
Residential premises	27	22.5
Non-residential premises	93	77.5
Total	120	100.0

About 77% of the women complained of problems in finding or building their own working premises, and have to rent at what they regard as a very high cost. Only 22% of the women sell outside of their immediate local markets, therefore much has to be done to improve access to wider and more lucrative markets.

4.3.3 Reasons for business location by the respondents

Respondents were asked to give reasons as to why they located their business at the place where it was and their responses are summarized in Table 12. Majority (64.2%) of respondents operated their business where it was easy to get customers.

Table 12: Reasons for locating business in the area

Reasons for business location	Number	Percent
Easy to get customers	77	64.2
Have to do both business and house work	31	25.8
Inherent from parents	7	5.8
I don't pay rent	5	4.2
Total	120	100.0

The result showed that women's enterprises tend to rely on potential customers in the immediate vicinity or neighborhood of their enterprises, and may be an indication that women are more restricted in their mobility than male entrepreneurs. The mobility of women entrepreneurs can be restricted due to their multiple responsibilities as homemakers and entrepreneurs, which makes it difficult for them to penetrate into markets that are beyond their local areas in line with ILO, (2003).

4.3.4 Payment for business premises

The result shows amount of the money paid for the business premises. Majority of women entrepreneurs do not own their own working premises, about 62.5% of women enterprises carry out their activities in rented premises while 37.5% of respondents did not pay rent for their business premises. About 49% of respondents paid between 11 000 and 15 000Tshs per month while 37.5% of respondents paid nothing for their business premises (Table 13)

Table 13: Payment for business premises (n=120)

Amount of money(Tshs/month	Number	Percent
No payment	45	37.5
Less than 10,000	6	5.0
11,000-15,000	59	49.2
16,000-30,000	10	8.3
Total	120	100.0

The survey revealed that majority (62%) of women entrepreneurs run their businesses from rented premises, but the relatively high rent poses critical problems for them and can hinder their expansion and diversification.

4.3.5 Business employment status

In this finding respondents were asked to indicate type of employees who helped in running the business and their responses are shown in Table 14. About (75.8%) of respondents use un-paid labour to run their businesses. This finding is contrary with the study in Dar es Salaam by Katapa, (1999) who pointed out that about 69 per cent of women enterprises in the MSE use un-paid labour. The reason could be due to the small size of enterprise they run that influenced by limited initial capital.

Table 14: Distribution of respondents by type of employee (n=120)

Employment status	Number	Percent
Un-paid family labour	91	75.8
Business owners	20	16.7
Paid labour	9	7.5
Total	120	100.0

4.4 Resources into Business

The result indicates that majority (93.3%) of respondents purchased their items sold in the business from shops and markets while only 5.8% get their items from own farm (Table 15).

Table 15: Source of items sold in the business (n=120)

Source	Number	Percent
Purchase from shops and markets	112	93.3
Own farm	7	5.8
Others	1	0.8
Total	120	100.0

In this finding, respondents who were buying the items from shops and markets were asked to indicate how much they spent daily on buying the items. About 32.5% of women entrepreneurs spent between 61 000-100 000 Tshs per month on buying the items they sell (Table 16). The study shows that about 64.2% of the respondents spent up to 100 000 Tshs per month on buying items they sell. In that sense it is revealed that small amount of money spent on buying items it proves the small business running by the women.

Table 16: Money spent on buying items (n=120)

Amount spent per month (Tshs)	Number	Percent
Below 60 000	38	31.7
60 000 - 100 000	39	32.5
101 000 - 200 000	21	17.5
201 000 - 300 000	22	18.3
Total	120	100.0

Respondents were asked to indicate how much money they were earning per month from business and their responses are indicated in Table 17.

Table 17: Business earnings per month (n=120)

Amount earned (Tshs/month)	Number	Percent
Less than 30 000	2	1.7
31 000-50 000	9	7.4
51 000-100 000	29	24.2
Above 100 000	80	66.7
Total	120	100.0

The result shows that 66.7% of respondents got above 100 000Tshs per month as their earning from the business .Respondent were asked to indicate whether they contribute to the household expenditure. About 98.3% of the respondents make contribution to the monthly household income while only 1.7% of respondents do not contribute. The study by Bradshaw, (2004) who found that men and women tend to spend their income differently, women use almost all of their income to satisfy the food needs of the household and improve its wellbeing, while men is often used cash income for other purposes.

Table 18: Contribution of respondents to the household's (HHs) monthly income and Respondents household expenditure per month (n=120)

Contribution of respondents to the HHs monthly income	Number	Percent
Yes	118	98.3
No	2	1.7
Total	120	100.0
Respondents household expenditure (Tshs/month)		
Less than 30 000	1	0.8
31 000-50 000	7	5.8
51 000-100 000	56	46.7
Above 100 000	56	46.7
Total	120	100.0

Respondents were asked to indicate their expenditure per month in their household. Majority (46.7%, 46.7%) of respondents expend between (51 000-100 000, above 100 000) per month respectively (Table 18) on buying food, clothes, education and health services.

Women who were married indicates the contribution of their husband to household expenditure per month. The result is summarized in Table 19.

Table 19: Contribution of husband to household expenditure per month (n=58)

Husband contribution to household Expenditure (Tshs/month)	Number	Percent
Less than 30 000	10	17.2
31 000-50 000	11	19.0
51 000-100 000	30	51.7
Above 100 000	7	12.1
Total	58	100.0

The result show that 51.7% of married women got between 51 000 – 100 000 Tshs per month from their husband for buying food, clothes, education and health services . About 12% of respondents got above 100 000 Tshs per month. The result shows that about half of the married women got between 51 000 – 100 000 Tshs per month from their husbands to meet the household expenditures. It can be concluded that since the household expenditure per month is above 100 000 Tshs per month only 12% percent of husband contributed above 100 000 Tshs per month for buying food, clothes, education and health services, married women 50% in the study area make contribution of about 87.9% in their household for buying food, clothes, education and health services. This result is consisted with the study by URT, (2006) in that research it was found that, although women entrepreneurs often run enterprises that exhibit low productivity, they provide important supplements to household income.

4.4.1 Capital

The result indicates that the women entrepreneurs required a wide range of differing levels of capital to establish their businesses. About halve 51.7% of the respondents started their business with capital less than 50 000 Tshs. Only 35.8% of respondents started their business with capital above 50 000 Tshs. Low initial capitals forced women entrepreneurs to undertake small business.

Table 20: Initial capital (n=120)

Capital used to start IGAs (Tshs/month)	Number	Percent
Less than 50 000	62	51.7
50 000-100 000	43	35.8
101 000-150 000	6	5.0
Above 150 000	7	7.5
Total	120	100.0

This finding is supported by the study of Olomi, 2001 who found that despite significant improvements in macro-economic management and positive policy reforms in Tanzania, majority of women start their enterprise with low capital, forced them trapped in the informal sector where they operate micro and small enterprises earning low incomes and sustaining poor quality jobs. Respondents got their capital from different sources (Table 21).

Table 21: Major sources of initial capital (n=120)

Source of capital	Number	Percent
Personal saving	83	69.2
Borrow from husband	25	20.8
Government institution	1	0.8
Others	11	9.2
Total	120	100.0

The main sources of start-up capital for women entrepreneurs in the surveyed area included personal savings (69.2%). This finding is in line with the study by ILO, (2003) which reported that about two-thirds of women entrepreneurs used their own savings to start their businesses. The survey indicated that the main resources for start-up and expansion of women operated enterprises come from the women's own personal savings and family support. It was felt to be a constraint for the women when they were trying to mobilize adequate working capital and plan for the expansion of their businesses. Savings alone were not always sufficient for running and expanding the business, and many felt that there is a need for credit that is appropriate to the needs of a growing business.

4.5 Reasons for respondents engagement in off-farm IGAs

The women were asked why they had chosen to run their own business as opposed to pursuing another economic option such as seeking employment.

Table22: Reasons for women engagement in off-farm IGAs (n=120)

Motivating factors	Number	Percent
Don't have a husband (Female Headed Household)	53	44.2
To assist husband financially in supporting the family	38	31.7
To earn income and become less dependent on husband	26	21.7
To earn income after retrenchment	2	1.7
Others	1	0.8
Total	120	100.0

The research confirmed that the major motivating factors for women to start their own businesses were because 44.2% were the female headed household, for the married women the main reason were to assist husband financially in supporting the family (31.7%). This finding is consistent with the one reported by Hyuha and Turiho Habwe, (1999). Evidence from Africa shows that negative push factors such as the desire for independence, husbands low wages that cannot meet all household needs, capital limitation and training on marketability of the product.

For respondents who were married asked to indicate husband's contribution to the take-off of the business. About 38% of respondents indicated that their husband contributed to the take-off of the business by providing part of capital for free, while 31.7% of respondent's husband contributed nothing. About half of married women in this study used own capital to the take-off of their business.

Table 23: Husbands contributions to take-off of the business (n=58)

Husbands contribution	Number	Percent
Provide part of capital as free	23	38.3
Did nothing	18	31.7
Provide part of capital as loan	10	18.3
Provide the whole capital as loan	7	11.7
Total	58	100.0

4.6 Training on Business Operation

Women in the study area were asked to indicate whether they received any training on their business operations (Table 24). Findings indicate that 82.5% of respondents had not received any training and only 17.5% of respondents received training on how to operate their business. Respondents who had received training got it from SIDO and FINCA. When asked why they don't received any training they mentioned that they did not know where to get such training.

Table 24: Training status on IGAs (n=120)

Respondents	Number	Percent
Received no training	99	82.5
Received training	21	17.5
Total	120	100.0

The outcome of lack of training had negative effect on the women's enterprise as in line by Rwanshane, (2003) who concluded that lack of training is associated with business failure. She also found that women entrepreneurs become more confident, motivated, and organized after training. As far as greater percentage of respondents did not received any training on how to operate their business, they were then asked to indicate on how did they acquire skills of operating their businesses.

Table 25: Source of skill used on IGAs (n=120)

Source of skill	Number	Percent
Friend	37	30.8
Parents	19	15.8
Self	57	47.5
Husband	5	4.2
Others	2	1.7
Total	120	100.0

Larger percentage (47.5%) of respondents got their skill in business operation through self initiative, whereas 30.8% of respondents gained their skill from their friends (Table 25). In that study Makombe, (2006) reported that with respect to skill training, most women entrepreneurs in the MSE sector did not have any formal skills training; instead they learned on their own or by working with small scale enterprises. In terms of business development support, the result showed that the women entrepreneurs mainly depend on their own skills and experience, as well as drawing support from friends and family when starting up and expanding their businesses. The women entrepreneurs' use of external formal support was very limited.

4.7 Business Records

Without written records women entrepreneurs have to depend on their memory when making decisions to modify their IGAs. Memory can become unreliable particularly after few days. Respondents were asked if they keep business records and to give the reasons for keeping and not keeping records and then for those keeping records asked on how they use such records (Table 26).

Result indicates that 68.3% of respondents were not keeping records while 31.7% of respondents were keeping records. The study by Minae and Dixon (2003) that was

conducted in Zambia, Tanzania, Uganda, Namibia, Swaziland, Malawi, Ghana and Kenya was found that small-scale entrepreneurs rarely keep record. Further study by Devonish and Ragbir (2000) also found that record keeping is independent of level of formal education.

Table 26: Record keeping and reasons for keeping and not keeping IGAs records and uses of Records (n=120)

Category	Number	Percent
IGAS record keeping		
Keep record	38	31.7
Not keep record	82	68.3
Total	120	100.0
Reasons for keeping IGAs records		
For credit purposes	27	71.1
To know profit and loss	3	7.8
To know revenue and expenditure	8	21.1
Total	38	100.0
Reasons for not keeping IGAs records		
I don't have skills on record keeping	40	48.8
I don't see importance	14	17.1
No reason	28	34.1
Total	82	100.0
Uses of records kept		
To know profit and loss	21	56.8
For credit purposes	2	2.7
To know revenue and expenditure	10	27.0
Others	5	13.5
Total	38	100.0

Respondents who were keeping records asked to indicate reasons for keeping such records and 71.1% said they kept records for easy access to credit (Table 26). This result is supported by Chapman, (2003) who found that an entrepreneur who has well-kept records is in a more favorable position to borrow needed funds than one who has no records.

Respondents who did not keep record were asked to give reason for not keeping records and results reveal that 48.8% of them do not have skills on record keeping. (UDEEC, 2002) once in business, women entrepreneurs express a strong need for training in marketing, product quality, financial management, record keeping and business planning. But access to this business and management training is limited. Further study by ILO (2003) supported that according to research on women entrepreneurs in Tanzania and interviews with key informants indicate that women tend to have low levels of business and technical skills, and often do not value the importance of business training.

When asked on how they used the records they kept respondents who were keeping records 56.8% said kept records for the purpose of calculating profit and loss of their business, this is due to the basic training were provided by these financial institution. It can be concluded that most respondents kept records for the purpose of computing profit and loss account. Although the records kept were not in strict sense accounting records, with note books and receipts as the main records.

4.8 Loan Status

Women entrepreneurs require different levels of financing interventions at various periods during the growth of their IGAs. Respondents were asked to mention about their loan status, whether received loan, purposes of loan and from who loan received (Table 27).

4.8.1 Loan recipient

Result revealed that 84.2% of respondents had not received any loan; only 15.8% of respondents had received loans to enable them run their business. However those who received loans complained that the terms and conditions of sources of credit tend to be exploitative and therefore put the sustainability of these young enterprises at stake. It is difficult for women to access formal sources of credit, which are mostly required land as collateral. This result is in-line with FSDT (2007) who identified that only about 5 percent of Tanzanian women are estimated to receive loan from bank. Further study by Fletschner (2009) and Diagne *et al* (2000) revealed that; detailed studies from Latin America, South Asia, and Sub-Saharan Africa consistently indicate that rural women are more likely to be credit constrained than men of equivalent socio-economic conditions.

Women entrepreneurs also expressed the view that they find it very difficult to access credit from banks due to the fact that they often do not have access to the type or levels of collateral required by the banks. Credit through MFIs also presents difficulties in that MFIs were not always able to meet the credit requirements of the businesses that are they offer limited loan sizes and short repayment terms.

4.8.2 Purposes of the loan

About 68.4% of the respondents who had received loan reported to obtain loan for the purposes of expanding the existing IGAs. The type of income generating activities women received loan for expansion of their existing enterprise are food vending and selling of soft drinks. Microfinance helps the poor, the majority of whom are women, to borrow for business expansion, and to save and buy other relevant products. Research on microcredit initiatives targeted at women shows that improving access to credit for

women in developing countries enables them to improve their standard of living (Stotsky, 2006).

4.8.3 Sources of the loan

Most 70.5% of respondents got their credit from Savings and Credit Co-operative Societies (SACCOS), about 19% from FINCA and only 10.5% of respondents received credit from SIDO (Table 27). However most respondent, who received credit from these financial institutions, complained that they get their loan through group whereby financial management becomes difficult hence they propose to get loan as individual rather than group.

Table 27: Accessibility of loan (120)

Category	Number	Percent
The Loan Status (n=120)		
Received loan	19	15.8
Not received loan	101	84.2
Total	120	100.0
Purpose for receiving Loan (n= 19)		
To start new business	6	31.6
To expand existing business	13	68.4
Total	19	100.0
From whom Loan received (n=19)		
SIDO	2	10.5
FINCA	7	19.0
SACCOS	10	70.5
Total	19	100.0

4.9 Major Constraints to Women's IGAS

Women face several constraints when entering the labor market or starting a small business. Respondents were asked to mention constraints facing them in their IGAs (Table 28)

Table 2188: Constraints on IGAs (n=120)

Lack of customers	Number	Percent
Constraints when starting (n=120)		
Lack of customers	51	42.5
Lack of business premises	23	19.1
Insufficient capital	21	17.5
Un-conducive business premises	14	11.7
Lack of reliable market	11	9.2
Total	120	100.0
Constraints still prevailing (n=120)		
Lack of customers	33	27.5
Un-conducive business premises	30	25.0
Lack of reliable market	22	18.3
Lack of capital	19	16.0
Lack of business skills	16	13.2
Total	120	100.0

4.9.1 Constraints when starting business

Most new business when starting no matter how simple or complex, face some challenges during the process of starting up. When asked about such challenges, the women entrepreneurs stated a number of problems they had encountered during the start-up phase. 42.5% of respondents reported that when starting business they had no customer (Table 28). This constraint leads them to spoilage of commodity such as cooked food and perishable goods like fruits and vegetables. However studies on women's IGAs in

Tanzania by ILO (2003) also indicate that their outcome is constrained to some degree by women's lack of customer, access to capital, skills and technology, lack of free time, restricted mobility and misuse of resources by husbands.

4.9.2 Constraints facing women's IGAs

Women entrepreneurs face and deal with a diverse range of challenges and problems on a day-to-day basis, and these have hampered their growth and the potential contributions they could make towards creating meaningful and sustainable employment and a vibrant small business base.

Women entrepreneurs were asked to mention the main obstacles they faced in developing their IGAs. As Table 28 shows, there is a wide range of factors which inhibit their business development. Most respondents 27.5% mentioned un-conducive business premises as their main constraint, followed by lack of customer 25%. The respondents insisted that this constraints made them remain at the lower level.

This finding is in line by Zewde (2002) who found that, the issue of premises is gender issues for women per se. Women entrepreneurs, by the fact that they dominate the informal economy suffer more than men regarding problems to do with appropriate business space and premises. Customary practices in communities often prevent or deter women from owning or leasing premises in their own right. For example, even where women have resources to rent premises, some landlords are reluctant to make legal agreements with the women without their families' approval.

4.9.3 Future plan for business improvement

Respondents were asked to mention their future plan for business improvement. 51.7% of respondents proposed availability of credit facilities as the one way of improving their business (Table 29). While (25.8%) of respondents had views on improving business premises.

Table 29: Proposed areas for business improvement (n=120)

Issues	Number	Percent
Availability of credit facilities	62	51.7
Government policies	6	5.0
Business premises	31	25.8
Reliable infrastructure	16	13.3
Others	5	4.2
Total	120	100.0

This finding is supported by ILO (2003) who found that although women entrepreneurs have consistently proven to be good credit risks, limited access to credit for both new and growing women-owned firms is confirmed by researchers and key informants as a major constraint. Two-thirds of women entrepreneurs used their own savings to start their businesses. In this regard, they requested financial institutions to assist them.

4.9.4 Summary of the chapter

Findings showed that most women undertaken IGAs are of middle age, married and have primary level of education. The chapter also shows types of IGAs undertaken by women in the study area which include food vending (mama lishe), vegetable and fruits, fried fish, snacks, used clothes, cold drinks, shoes, mobile phone voucher. Others are tailoring activities and hair dressing saloons.

The chapter further revealed that women engaged in IGAs because they don't have husband due to divorced, widowed and not married, to assist husband financially in supporting the family, earn income and become less dependent on husband and earn income after retrenchment. The chapter also shows that most women started their IGAs with the start-up capital of less than Tshs. 50 000. Furthermore, it was found that women contributed significant amount of income to the household on buying food, clothes, and school and health services compared to husband. It was then identified that with respect to skill training, most women entrepreneurs in the IGAs did not have any formal skills training; instead, they learned on their own or by working with other small scale enterprises. The chapter showed that most of women undertaken IGAs were not keeping records for the reasons that they did not have skills on record keeping, others they did not see the importance of keeping records and some did not indicate reasons for not keeping business records.

Finally the chapter identified some constrains for development of IGAs undertaken by women in the study area as premises, customers, and market, capital and business skills. The women insisted that this constraints forced them remain at the micro level.

CHAPTER FIVE

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

Income generating activities undertaken by women in the study area include selling of vegetables and fruits, food vending, fried fish, snacks, used clothes, cold drinks, shoes, mobile phone voucher, others are tailoring activities and hair dressing saloon. The study found that Socio-economic characteristics of respondents such as age, number of individuals in the household, level of education, marital status, major source of income and land ownership influenced women to participate on off-farm IGAs.

The study concluded that majority (98.3%) of the respondents make contribution to the household income and they use their income to provide family with food, clothes, and education and health services. Result also revealed that major challenges facing the women's IGAs are lack of customers and un-conducive business premises

5.2 Recommendations

Pertinent to the analysis presented above, it is being increasingly realized that women's income in a family is very important in relation to the nutritional, economic and educational wellbeing of the family. In that light the following recommendations are made which will be useful to the development agencies and policy makers for improvement of economic activities undertaken by women in Mkuranga district and the National level. **National level**

- (i) The Local Government should give special emphasis to the allocation of land and premises to women entrepreneurs at reasonable rates.
- (ii) The government through relevant departments should abolish the issue of stringent collateral requirements by introducing credit guarantee schemes. The government should allow professional institutions, NGOs to mobilize savings from the small entrepreneurs who should in turn support them. Interest rates should be reduced to attract borrowing by the small businesses.
- (iii) The business owners should be encouraged to form associations which can assist them with finance.
- (iv) Government should ensure women's ownership of land and other properties through national policy formulation reform, revision of the legal systems and changing customary practices.

5.2.1 Local level

- (i) Community should increase participation of women in the labour force as a prerequisite for improving the position of women in society and self-employed women by the entry of rural women in micro enterprises.
- (ii) Community should fight against customs and traditions which oppress and deny women access and ownership to economic resources like land, credit, business premises, education and skill training.
- (iii) Community should identify and prepare land and premises for women IGAs since it was found in this study that huge majority of the respondents worked outside the home and paid relatively high rent.

5.3 Further Research

Since this study was cross-sectional, the findings do not give detailed information on factors influencing women participation in off-farm income generating activities over time. Accordingly, longitudinal research on the subject in other parts of the country is recommended.

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APPENDICES

Appendix 1: Respondents questionnaire

Questionnaire design on;

Questionnaires design on;

**FACTORS INFLUENCING WOMEN'S PARTICIPATION IN OFF- FARM
INCOME GENERATING ACTIVITIES IN MKURANGA DISTRICT.**

PART ONE: BACKGROUND INFORMATION

Date of interview.....Name of respondent.....

Questionnaire number

A: General information

(In this section let us discuss on the personal information)

1. Name of the Division.....

2. Ward..... Village.....

3. Age of respondent.....

4. Number of individuals in the household

5. Education level of respondent

1= None

2= Adult literacy classes

3= Primary education

4= Secondary education

5= Post secondary education

6. Marital status of the respondent

1= Never married

2= Married

3= Widowed

4= Divorced

5= Separated

7. Do you own any land?

1= Yes

2= No

8. If Yes, how much land do you own.....Acres

9. What work were you doing before you started your business?

1= Housework

2= Employment

3= Others. Please specify

PART TWO: MAJOR SOURCES OF INCOME

10. What are the major sources of income for your family?

1= Salary

2= Farming

3= Off-farm income generating activities

4= Others. Please specify

11. Who is the major income earner in the family?

1= Myself

2= Husband

3= Others. Please specify

PART THREE. Income generating activities undertaken by women

(In this section let us discuss on the women's income generating activities)

12. Which income generating activities are you engaged in?

1.....

2.....

3.....

13. When did you start engaging yourself in income generating activities?

1= One year ago (2010)

2= Two years ago (2009)

3= Three years ago (2008)

4= Four years ago (2007)

5= Others. Please specify

14. What are other sources of your income?

1.....

2.....

3.....

4.....

5.....

15. How much do you earn from your income generating activities mentioned above?

No.	Type of activities	If daily (Tshs)	If weekly (Tshs)	If monthly (Tshs)	If yearly (Tshs)	Total cash (Tshs)	Total cost (Tshs)
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

16. What was the initial capital (Tshs) of your business used to start your IGAs?

.....

17. What was the major source of your initial capital?

1= Own savings

2= Borrow from husband

3= Government Institutions (specify)

4= Others. Please specify

18. Do you make any contribution to the household's monthly income?

1= yes

2= No

If the answer is Yes, go to question 19

19. Please, state the amount of income that you contribute to the household monthly from your IGAs

20. Give income earned by your husband monthly?

21. Premises: Where do you operate your IGAs?

1= Residential premises

2= Non-residential premises

22. Do you pay rent for your business premises?

1= Yes

2=No

23. If you pay rent, how much is it?per shillings per month

24. Why are you located your business at the place where it is now?

.....

25. Why did you engage yourself in business?

1= To earn own income and become less dependent on husband

2= To earn an income after retrenchment

3= To assist husband financially in supporting the family

4= Others. (Please specify)

26. Where did you get business skills before starting IGAs?

.....

27. What are the contributions of your husband in your business?

1= Provided the whole capital as loan

2= Provided part of the capital as loan

3=Provided part of the capital as free

4= Did nothing

5= Other's (Please specify)

28. Employment status in IGAs

1= Un-paid family labour

2= Paid labour

3= Other's. (Specify)

PART C: BUSINESS RESOURCES

(In this section let us discuss on the business resources)

29. Where do you get the items sold in your business?

1= Farm

2= Purchase from some where

3= Others (specify).....

30. If you do purchase from somewhere, how much on average do you spend on buying the item for your IGAs each month?

(1) IGAs (Tshs/month)

(2) Amount spend (Tshs)

.....

.....

.....

.....

.....

.....

31. How much do you earn from your business per month?

(1) Business

(2) Income(Tshs) per month

.....

.....

.....

.....

.....

.....

32. What was the initial capital (Tshs) of your business used to start your business?

.....

33. What was the major source of your initial capital?

1= Own saving

2= Borrow from husband

3= Borrow from friends

4= Government Institution (specify)

5= Others (Specify)

34. If own savings, what was the source of savings?

1= Sale of assets

2= Sale of crops

3 = Sale of livestock

4= Inheritance

5= Others (Specify).....

35. What is the estimated income from your IGAs?

1= Less than 50,000/=

2= Between 50,000/= - 90,000/=

3= 100,000/= - 150,000/=

4= Others (Specify).....

36. Do you make any contribution to the household's monthly income?

1= Yes

2= No

37. If the answer is yes; please state how much you contribute to the household's monthly income after starting business?

1= Less than 50,000/=

2= Between 50,000/= - 80,000/=

3= Between 90,000/= - 120,000/=

4= between 130,000/= - 150,000/=

5= Others (Specify).....

38. Do you keep record of your IGAs?

1= Yes

2= No

39. If Yes, give reasons

(1).....

(2).....

40. If No, give reasons

(1)

(2)

(3)

41. How do you use such records?.....

42. Is there a reliable market for the sale of your products?

(1) Yes

(2) No

43. If Yes, who are your customers?.....

44. Have you ever received credit?

(1) Yes

(2) No

45. For what purpose this credit received?.....

46. From whom you received?

47. What are your objectives in doing business (in order of priority)?

1.....

2.....

3.....

48. Are there any business you would like to engage yourself in, if you would have the chance?

(1) Yes

(2) No

49. If yes, please indicate the type of business and resources required?

Business

Resource required

.....

.....

.....

.....

PART D: enterprises bottlenecks

(In this section let us discuss about the enterprises bottlenecks)

50. What major difficulties do you face when starting your enterprises?

.....
.....
.....

51. What major problems are still prevailing in your enterprises?

.....
.....
.....

52. What issue do you think need to look at in order to help you run your enterprises more successfully?

1= Availability of credit facilities

2= Government policies

3= Business premises

4= Reliability infrastructure

5= Others (Specify)