

**THE CONTRIBUTION OF MAMA LISHE ACTIVITIES TOWARDS
HOUSEHOLD POVERTY ALLEVIATION IN MOROGORO MUNICIPALITY,
TANZANIA**

BY

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF ARTS IN RURAL
DEVELOPMENT OF SOKOINE UNIVERSITY OF AGRICULTURE.
MOROGORO, TANZANIA.**

2011

ABSTRACT

Mama Lishe makes one of the largest sources of employment for women in the informal sector. Like other women, they contribute significantly to the capacity of the male members of their households to function effectively in the labour force. Women undertake Mama Lishe activities so as to supplement household income to meet family needs, the income generated from women income generated activities in most cases is small, but it plays a significant role in buying clothes for babies and children, paying school fees and health care. This study was conducted to determine the contribution of Mama Lishe's income to household poverty alleviation. Specifically, the study identified the nature of Mama Lishe activities in Morogoro Municipality, assessed the income generated from these activities and identified factors limiting these activities. The study was conducted in Morogoro Municipality; about 15 places where Mama Lishe carry their activities were selected. From each area six women were selected randomly (simple random sampling) for the study and hence 90 women were interviewed. Also more detailed information was obtained by interviewing selected key informants such as the Municipal Economist, Health Officer, Tax Officer, Trade Officers, Town Planners and Ward Executive Officers. Data were collected using structured questionnaire, Focused Group Discussions and by reviewing secondary data from several sources. Descriptive and multiple response statistics such as mean, frequencies and percentages were used. Qualitative data from Mama Lishe and key informants were summarized and reported. The findings indicate that 57.8% of respondents contributed between 3 000 – 4 000 Tshs and food from their business per day to the household, 22.2% of respondents contributed between 5 000 – 6 000 Tshs and food per day, 15.6% of respondents contributed between 1 000 – 2 000 Tshs and food per day, 1.1% of respondents contributed between 7 000 – 8 000 Tshs and food per day and 3.3% of respondents contributed food only from their business to the household. It was noted that Mama Lishe business has an important contribution to the household; the findings from

study shows the generated income from these business helps the household to buy and pay for their different needs such as food, clothes, school fees and other needs. Moreover the factors that hinder the performance of Mama Lishe businesses are lack of enough capital, business record keeping, lack of entrepreneurship skills and lack of business license. The study recommended improvement in the capacity of the women to run business by training Mama Lishe on the financial management, quality of the services they provide and business opportunity. Government should encourage Non-Governmental Organizations and micro-finance institutions to provide capital to these women with low interest rate.

DECLARATION

I, **AMINA HASHIM MILANZI**, do hereby declare to the Senate of the Sokoine University of Agriculture that the work presented here is my own original work, and has neither been submitted nor being concurrently submitted for a higher degree at any other institution.

Amina Hashim Milanzi

(M.A candidate)

Date

The above declaration confirmed;

Prof. Z.S.K Mvena

(Supervisor)

Date

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ACKNOWLEDGEMENT

I sincerely thank my Supervisor Prof. Z.S.K Mvena for the guidance, patience and constructive criticisms throughout the research period. A word of gratitude is also extended to the staff and students (MARD 2010/2011) of Development Studies Institute for the smooth and friendly communication throughout my study period; their comments were instrumental in shaping my study, especially during the preparation of the research proposal.

I also wish to express my sincere gratitude to my beloved husband, Dickson B. Nchimbi for his untiring love, moral and material support. This man is the one who laid the foundation stone of my education. I am grateful to my daughters; Myra and Marion and my parents; Mr. and Mrs Hashim Milanzi.

Lastly, I extend my sincere appreciation to friends, colleagues and all other individuals who, in one way or another, assisted me at different stages of my study. Their contribution is in no way being belittled by not acknowledging each one by name. I say thank you all.

DEDICATION

This study is dedicated to my lovely Grandmother, the late Amina Salum Nzelekela.

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LIST OF ABBREVIATIONS

BNA	Basic Needs Approach
FAO	Food and Agriculture Organization
IFAD	International Fund for Agricultural Development
IGAs	Income Generating Activities
NGO	Non- Governmental Organizations
SNAL	Sokoine National Agriculture Library
SPSS	Statistical Package for Social Sciences
SUA	Sokoine University of Agriculture
TGNP	Tanzania Gender Network Programme
UDEC	University of Dar es Salaam Entrepreneurship Centre
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
URT	United Republic of Tanzania
WID	Women in Development

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background Information

Women are the primary actors within the economy and social services of Tanzania. Women are the third worlds' powerhouse. In addition to that they play an important role in caring for the families and homes. Women's work is often critical to the survival and security of poor households (URT and FAO, 1992) but the poorest of the poor are usually women because discrimination cuts off their escape from poverty, education, health services, equal pay employment, and access to land and finance (Third World Women, 1993).

It is clear that women are very important in the development process; they are playing a great role in this world. Also as members of society, they play active roles in the production of goods and services. In most cases, the main burden of children rearing, feeding, caring, including household chores belong to women. Most women assume a great burden of domestic work and they have limited time for leisure. There will only be sustainable development in the third world when women play an equal part in decision making. No developing country can afford to ignore women's' existing and potential economic contribution, or their pivotal role in determining the health and welfare of a nation's children. Growth and improvement in the quality of life for everyone is faster in areas where women's status is higher (Third World Women 1993).

Food vendors, commonly referred to as "Mama Lishe" in Tanzania are women who are local entrepreneurs with small capital doing small business of selling cooked food in non-conventional eating places such as at street corners, in temporary shelter or construction

sites instead of hotels or restaurants. Holt and Ribe (1992) reported that due to capital constraints most women are engaged in small business and usually they start the business with low initial capital. They cook a variety of foods which are considered to be delicious and favourable to all customers, but due to their business area conditions, most of high income or status people are reluctant to eat Mama Lishe's food. Mama Lishe are very important to low and middle income people in the urban areas because they offer reasonable prices, this is due to the fact that their price of dishes ranges from 500 Tsh to 1 000Tsh (Daily News 1st May 2010) as opposed to average price of over 2 000 in the restaurant and 4 000 and above in reputable hotels.

Most of these women are poor and uneducated (Olomi, 2001). They are under the informal sector; also they participate in this business individually or in a group. "Mama Lishe" make one of the largest source of employment for women in the informal sector. This business helps women to create employment, raise food security for themselves and their family, raise household income and pay school fees for their children. Minde (1988) reported that, income generating activities are important in their contribution to food security through the income generated from selling the products. These activities sometimes act as the main occupation for women who belong to communities where married women are forced to support themselves and their children when their husbands cannot provide for the family. In addition to that, women's income is more strongly associated with improvement in children's health and nutritional status than those of men (Quisumbing *et al.*, 1995).

Food vendors face constraints like poor regulatory framework for informal sector activities and the incessant crackdown by municipal authorities. They face serious problems in terms of working premises and harassment to them when operating in premises that are not meant

for business hence are insecure about their future and become less motivated to expand their business. Due to lack of proper business premises and harassment cause these women to move from one area to another hence they lose their customers and properties and endanger their business survival.

These activities are not done by women only but also done by men, but there are problems which hinder equal opportunities between men and women. Such problems are economic and social development efforts had not benefited women as much as men (Koda and Makaranga, 1997; UDEC, 2002). Also there are problems such as lack of direct access to resources such as land, capital, credit, information which affects their productivity, low education levels, the knowledge and skills on how to manage their time and work and their reproductive roles. Those constraints mentioned above made a large number of women compared to men to be found in informal sector operating small eating places or Mama Lishe.

1.2 Problem Statement

Reports show that women account for only 25% of those employed, and are occupying the lower positions (Mosha and Johnson, 2000). Therefore poverty is higher among women than men; women are more affected by poverty than men although they have a broad perception of poverty. Women face several constraints, the major ones include, lack of direct access to resources such as land, capital, credit, information which affects their productivity, and lower education levels. Due to this, many women engage themselves in selling cooked food in different locations in order to improve their living standards. To cement on that, research done by Nchimbi (1999) revealed that there are some factors which affect women choice of business activities like limited knowledge/skills, limited start up capital and limited access to credit for working capital. However, there is lack of

adequate information on the nature of Mama Lishe activities and the contribution of these activities toward poverty alleviation. Therefore this study will provide some information to fill the existing knowledge gap by determining the nature and contribution of Mama Lishe activities to poverty alleviation.

1.3 Justification

This study will generate empirical information on the nature and contribution of Mama Lishe's activities to poverty alleviation. Such information will therefore inform policy makers on how to improve these activities and hence improve the incomes of women and men who are engaged in such activities. Also this study is in line with Government policies such as The Tanzania Development vision 2025, The National Poverty Eradication Strategy, National strategy for Growth and Reduction of Poverty Strategy and other alike. This study will help policy makers, planners and donors to incorporate women's projects in the planning process. Apart from that, this study will help the government to come up with a good regulatory framework for the informal sector activities.

1.4 Objectives

1.4.1 Overall objective

The overall objective of this study was to determine the contribution of Mama Lishe's income to poverty alleviation.

1.4.2 Specific objectives

- (i) To identify the nature of Mama Lishe activities in Morogoro Municipality
- (ii) To assess the income generated from these activities
- (iii) To identify factors limiting these activities

1.5 The Conceptual Framework

The conceptual framework binds facts together and provides guidance towards collection of appropriate data or information (Katani, 1999). Without theoretical framework to bind the facts together, knowledge is fragmented into discrete segments.

The conceptual framework proposed by this study is presented in Figure1. The framework shows a set of relationships between dependent and independent variable that will be used in the study. The conceptual framework focuses on the relationship between Mama Lishe activities and poverty alleviation. In the study Mama Lishe activities are influenced by education level, entrepreneurial skills, used technology, business premises, market, ability to work and capital.

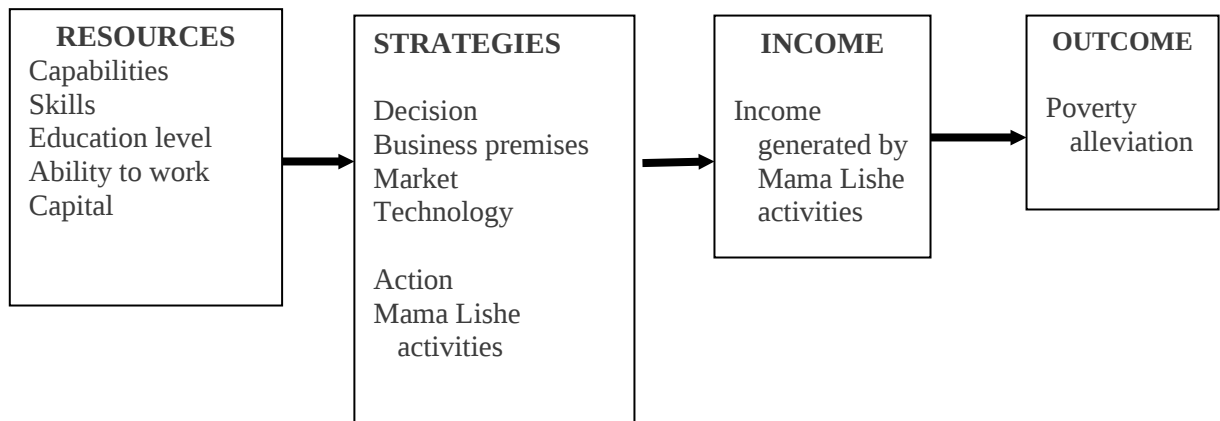


Figure 1: Conceptual framework of the study

1.6 Research Questions

- (i) What is the nature of Mama Lishe activities in the study area?
- (ii) How much income is Mama Lishe generating from these activities?
- (iii) What factors limit Mama Lishe activities performance in the study area?

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 The Concept of Poverty

Poverty has persisted and deepened in most parts of the world especially in third world countries. Studies show that more than one billion people in the world especially in developing countries live in the state of deprivation of a decent life. They have limited capacity and capability to procure human necessities and wants. Most of these people are women.

Chambers (1993) described poverty as the situation that emanates from the lack of necessary capabilities and entitlement to satisfy human needs. Also Tanzania defines poverty as a state of deprivation of a decent human life (URT, 1999). Poverty is a result of many and mutually reinforcing factors, including lack of productive resources to generate material wealth, illiteracy, and prevalence of diseases, discriminative socio-economic and political systems and natural calamities such as floods, drought and manmade calamities such as wars (ibid). The World Bank report (2000/2001) also redefines poverty as encompassing not only low income and consumption but also low achievement in education, health, nutrition and other area of human development and base on what people say poverty means to them; including powerlessness, voicelessness, vulnerability and fear.

Poverty is a global issue, despite changes in development paradigms in the half of the 20th century, the promise to bring well being remained unfulfilled. More than 100 million children of primary school age never stepped inside a class room; about 29 000 children die each day from preventable malnutrition and diseases; more than 1.2 billion people in the

world are struggling to survive at the margins of human existence on under a dollar a day (Latifee, 2003). Poverty in Tanzania is characterised by low income and expenditure, high mortality and morbidity rates, poor nutrition status, low educational attainment, vulnerability to external shocks and exclusion from socio-political processes (Issa, 2004) Poverty exists in both urban and rural areas but it is largely a rural phenomenon whereby Women are much affected compared to men. The concern for women including Mama Lishe in poverty alleviation in Tanzania is important because women continue to be the most disadvantage group (Misana, 1995; URT/UNICEF, 1990).

2.2 Categories of Poverty and its Measurement

2.2.1 Categories of poverty

Poverty can be grouped into two categories: absolute and relative poverty. A practical and commonly used definition of absolute poverty is the inability to attain a specific (minimum) standard of living (World Bank, 1990).

The definition focuses on the absolute economic well-being of the poor in isolation from the welfare distribution of the entire society. It implies knowledge of the minimum standard of living, commonly referred to as the poverty line. The poverty line is commonly expressed in real terms, is normally held constant in the short run, but is adjusted in the medium to long term to reflect changes in a country's priorities and level of development. The advantage of using the absolute poverty approach is that changes in the welfare position of the poor can be traced and the extent of poverty eradication can be measured. Thus many studies on poverty, have adopted this approach (Semboja, 1994).

The relative poverty approach focuses on the economic well being of the poorest of the population. It takes into account the welfare distribution of the entire society. The

population share of the poor is held constant, as the average level of welfare changes. This approach is appealing, both socially and politically, because individuals related to others at all levels of economic well-being, implying that poverty is dynamic concept which changes with time and space as well as the level of education and communication. Improved education and communication expand the poor's reference group by raising awareness of the standard of living in the societies. And the poor may refuse to live on the basic minimum necessary for physical survival. However, the concept of relative poverty suffers from two obvious weaknesses. It determines "priori" the extent of poverty and makes its elimination impossible and ignores mobility into and out of poverty (Bagachwa, 1994).

2.3 Indicators of Poverty

Various indicators have been used to measure the standard of living. When poverty is defined in terms of a single broad indicator of economic resources two indicators can be used. The standard of living can be measured by using total consumption/expenditure (including home produced goods and services). Alternatively total income can be used. There are justifications for preferring income over consumption in measuring living standards. Firstly, current consumption and income measuring may not necessary be the same. This may arise if individuals decide to save, borrow or share consumption with others to avoid a decline in consumption or; if the structure of the market forces individuals to reduce consumption through rationing. The use of permanent income to avoid seasonal fluctuations may minimize problem associated with the former difficulty. The second justification for using income rather than consumption is based on the appropriateness of the former as an indicator of resources. In dealing with measurement of poverty, it is more appropriate to focus on the budget constraints and opportunities open to individuals rather than consumption choices.

2.4 Poverty Alleviation

Poverty alleviation refers to lifting the poor out of poverty. Poverty alleviation is sometimes known as attacking poverty. According to Mtatifikolo (1994) there are two approaches towards poverty alleviation that have received the attention of those concerned with poverty issues. One is poverty alleviation through growth and second is through redistribution. In the growth approach it has been assumed that government should concentrate on growth policies and the results of growth will “trickle down” to the poor through primary and secondary income hence alleviate poverty. In the redistribution approach poverty will be alleviated through special programmes and donor projects. As for the effectiveness of the two approaches, the practical problem of growth and its “trickle down” effect makes the redistribution strategy to be more practical for alleviating poverty (Makombe *et al.*, 1999)

2.4.1 The role of Mama Lishe activities in household poverty alleviation

Women food vendors (Mama Lishe) in Tanzania are women who are local entrepreneurs with small capital doing small business of selling cooked food in non-conventional eating places such as at street corners, in temporary shelter or construction sites instead of hotels or restaurants. Due to capital constraints most women are engaged in small business and usually they start the business with low initial capital (Holt and Ribe, 1992). Women were found to operate on activities with lower barriers to entry; that is, activities which require little capital investment and those that do not require a specific business premise (Rutashobya, 1991).

Mama Lishe activities play a key role in their societies. They are an important source of labour, source of savings and capital accumulation. Mama Lishe makes one of the largest sources of employment for women in the informal sector. Apart from that, like other women,

they contribute significantly to the capacity of the male members of their households to function effectively in the labour force. Women undertake Mama Lishe activities so as to supplement household income to meet family needs, the income generated from women income generated activities in most cases are very small, but it plays a significant role in buying clothes for babies and children, paying school fees and health care (IFAD, 2000) . Mama Lishe sometimes is forced to support themselves and their children when their husbands cannot provide for the family. Income generating activities for women in third world countries arose in the context of the basic needs approach (BNA) within the dominant concept of Women in Development (WID) which emerged in the early 1970s (Mbuguni, 1994).

Mama Lishe are thus of critical importance for poverty alleviation. Their contribution to the labour force as workers contributes to the national welfare and income, although a significant part of their contribution is uncounted (Fonchingong, 2005). Mama Lishe activities are very important to low and middle income people in the urban areas because they offer reasonable prices, this is due to the fact that their price for a plate of food ranges from 500 Tsh to 1 000 Tsh (Daily News 1st May 2010). Majority of urban dwellers who receive low pay have managed to survive on cheap food prepared by women under this arrangement (Swantz, 1988).

Women food vendors (Mama Lishe) continue to play a crucial role in securing livelihood by guaranteeing access to food in rural, peri-urban and urban areas. A survey done by Fonchingong (2005) of university of Kent at Centerburg, UK on food vendors, evaluates women's input through informal earnings, the coping strategies devised to stave off poverty occasioned by the economic meltdown, the travails of meeting the daily demands of family survival and influence on gender relations. Women in Tanzania have for quite a long time

now been encouraged to undertake income generating activities (IGAs) so as to realize cash income of their own for supplementing their household income and improve their standard of living (Makombe *et al.*, 1999).

2.5 Summary

There has been a growing tendency for women to engage in Mama Lishe activities in urban areas. These activities are often the leading source of employment opportunities for people with limited access to formal sector wage employment, women in particular. Mama Lishe not only the source of employment, it is also a device against poverty and its goods and services are very important to people with low income especially in urban areas. The literature review has exhausted on the issue regarding the concept of poverty that it is a global issue whereby more than one billion people in the world especially in developing countries live in the state of deprivation of a decent life. They have limited capacity and capability to procure human necessities and wants, most of these people are women. Poverty is categorized into two groups such as absolute poverty and relative poverty. It is measured by two means, one is through by means of basic and social needs that use non-monetary indicator and the second is through by means of poverty lines defined in monetary terms. Also the concept of poverty alleviation has been explained in this chapter. Poverty alleviation is conceived as a strategy for achieving a sustained increase in productivity and integration of the poor into the process of growth. According to Mtatifikilo (1994) and Makombe *et al.*, (1999), two approaches toward poverty alleviation concerned with poverty issues were developed. One approach was through growth and second is through redistribution. In addition to that, the role of Mama Lishe activities in household poverty alleviation has been included in this chapter. It is quite true that the concern for women including Mama Lishe in poverty alleviation in Tanzania is important because women continue to be the most disadvantage group. Mama Lishe activities

particularly for women are very important to developing countries due to their ability to create jobs and raise incomes in environment where economic opportunities are otherwise scarce.

CHAPTER THREE

3.0 METHODOLOGY

3.1 Description of the Study

This study was conducted in Morogoro Municipality, in Morogoro region. The Morogoro Municipality occupies a total area of 260 square kilometres; it is divided into 19 wards. It has a population of 228 860 (census 2002) with a growth rate of 4.5% per annum. Major economic activities in Morogoro Municipality include trade (wholesale, retail, food vending and petty trade), industrial, farming as well as transport and communication. The research was conducted in the area where there are large numbers of Mama Lishe whereby 15 areas were chosen.

3.2 Research Design

A cross sectional study was used in which data was collected at one point in time. Data which was collected was used for the purpose of simple descriptive statistics and interpretation and also make it possible to determine relationship between different variables specified for this study. Also the selection of this design was based on the limited resources which include time and money which the researcher has. Both primary and secondary data were collected during the study period.

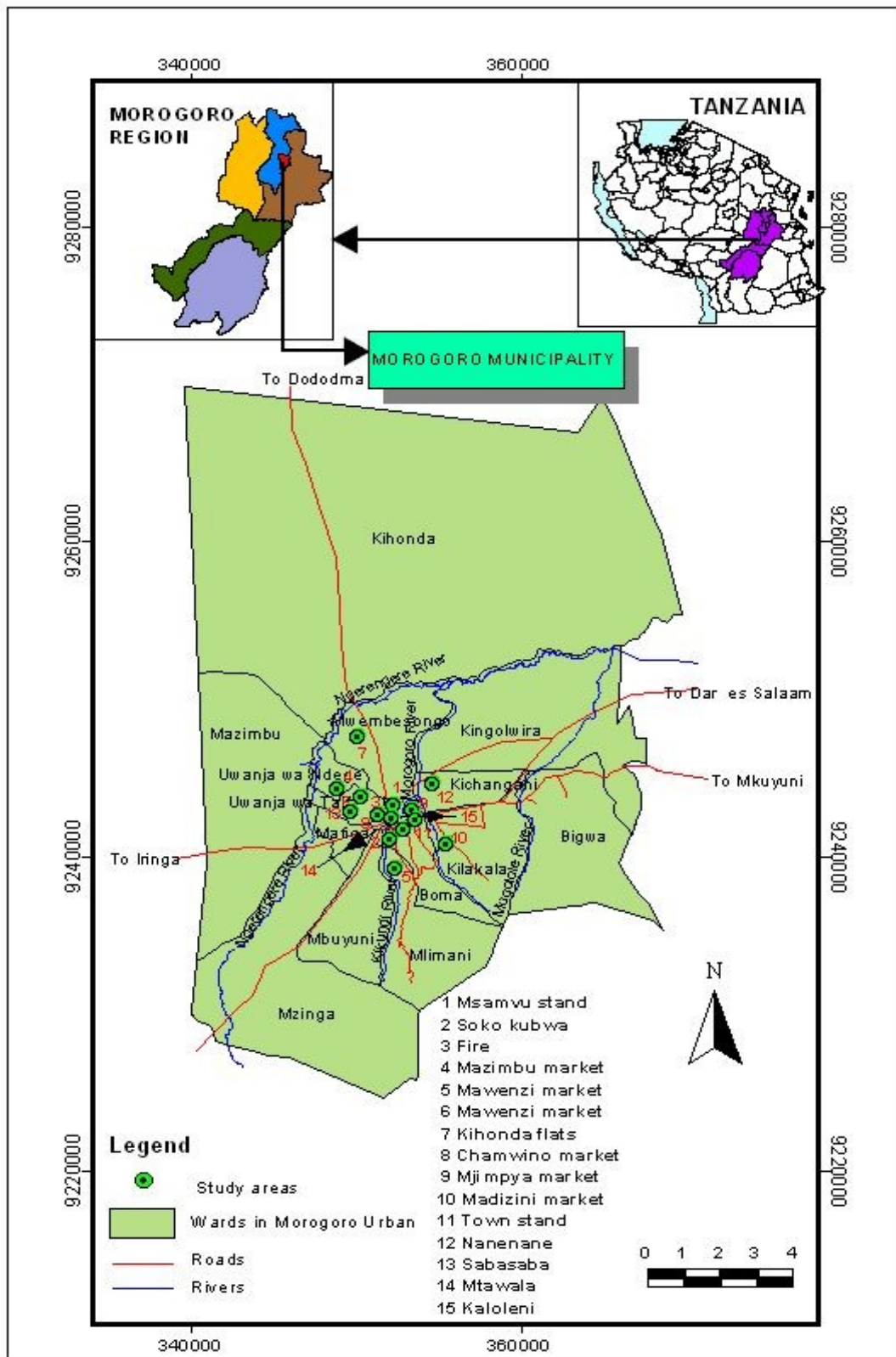


Figure 2: Showing a map of Morogoro Municipality and the selected sites

3.4 Data Collection Methods

Both quantitative and qualitative data collection methods were used. For the quantitative data, questionnaires were administered to selected respondents considered to be representing the Mama Lishe in the study area. As for the qualitative data collection methods, the researcher used focus group discussions (FGDs) and key informant interviews as well as observations.

3.4.1 Quantitative data collection methods

Primary data was collected from respondents through the use of a structured questionnaire having open ended and closed ended questions. The questionnaire essentially focused on respondents' socio-economic factors and their participation in alleviating poverty. The type of information that was collected was on education level, entrepreneurship skills, technology, business premises and access to market while doing Mama Lishe activities, the constraints they face, their income and how to improve their working places. The questionnaire was pre-tested to check its reliability and validity. This enabled the researcher to make the necessary corrections to the instruments in the light of the experience gained during pre-testing.

Purposive sampling technique was used to obtain places where Mama Lishe carryout their activities. The most popular areas for Mama Lishe in Morogoro Municipality are around bus stations namely Msamvu, Morogoro town centre, Kihonda, Mazimbu, Nanenane, Mtawala and others. Also other areas are around markets such as the main market, Chamwino market, Mazimbu market, Saba Saba market and areas with large concentrations of people for example around shopping centres, garage areas and construction sites.

Purposive sampling technique has been recommended in social research by Kothari (2004) as it focuses directly to the area intended to be studied. About 15 places where Mama Lishe carry their activities were selected. From each area six women were selected randomly (simple random sampling) for the study and hence 90 women were interviewed as it is shown below.

Table 1: Name of the area where “Mama Lishe” operate their business

Variables	Frequency	Percent
Name of the place	6	6.7
Msamvu stand	6	6.7
Soko kubwa	6	6.7
Fire	6	6.7
Mazimbu market	6	6.7
Kikundi	6	6.7
Mawenzi market	6	6.7
Kihonda magorofani market	6	6.7
Chamwino	6	6.7
Mjimpya market	6	6.7
Madizini market	6	6.7
Hiace stand (town center)	6	6.7
Nanenane	6	6.7
Sabasaba	6	6.7
Mtawala	6	6.7
Kaloleni	6	6.7
Total	90	100

3.4.2 Qualitative data collection methods

3.4.2.1 Focused group discussions

Focus group discussions were done with women on the constraints they face and what should be done in order to improve the situation. Groups were formed by picking four women randomly from Mama Lishe places, whereby four women were selected from three places to form one group hence five groups with twelve people each were formed.

3.4.2.2 Key informant interviews

More detailed information was obtained by interviewing selected key informants such as the Municipal Economist, Health Officer (3), Tax Officers (3), Trade Officers (3), Town planners and Ward Executive Officers (6). The key informants provided information about education level, entrepreneurship skills, technology, business premises and access to market, problems and how to improve working places Mama Lishe in the study area.

3.4.2.3 Observations

Apart from the data collection methods described above, the researcher also collected additional data by observing what was being done by the Mama Lishe in the study areas.

3.4.3 Secondary data collection

Secondary data particularly on Mama Lishe, poverty and poverty alleviation were is obtained from various sources including written documents from the Municipal Offices, internet, journals news papers and Sokoine National Agriculture Library (SNAL).

3.5 Data Analysis

Both quantitative and qualitative methods of data analysis were used to achieve the study objective and to give meaningful results and interpretation. Quantitative analyses for data from the field were verified, compiled, coded, summarized and analyzed using the Statistical Package for Social Sciences (SPSS) computer program which helps to make analysis of data easier and quickly. In this descriptive statistics such as means, standard deviation, percentages, and frequencies were used. Qualitative data, on the other hand was analyzed by summarizing and doing content analysis.

CHAPTER FOUR

4.0 RESULTS AND DISCUSSION

The researcher's plan was to collect data on the nature of Mama Lishe activities, assessment of the income generated from these activities and the identification of factors for failure or success. The researcher began by studying the research questions and then developed questions that could serve as a questionnaire guide that provided answers to the research questions.

In relation to the proposed methods of data collection, in this case the researcher was able to collect relevant data from ninety (90) respondents for the whole study as a population. The Tables shows response of the respondent towards the questions addressed to them.

Therefore in this chapter the findings of the study and discussions are presented. Section one presents socio-demographic characteristics of Mama Lishe. Section two presents information on the nature of Mama Lishe activities, Section three presents the assessment on the income generated from these activities and Section four presents' factors for failure.

4.1 Social Characteristics of the Respondents

In this research, social characteristics of the respondents are presented in Table 2. The parameter for social characteristics includes age, marital status and education level.

Table 2: Social Characteristics of the respondents (N=90)

Social characteristics	Frequency	Percent
Age distribution		
20-29	13	14.4
30-39	52	57.8
40-49	20	22.2
50-59	5	5.6
Marital status		
Single	25	27.8
Married	38	42.2
Widow	16	17.8
Divorced	11	12.2
Education		
Informal	11	12.2
Primary	60	66.7

Secondary	11	12.2
Adult Education	8	8.9

4.1.1 Age of the respondents

The results in Table 2 present age of respondents which is categorised into four groups based on their ages (that is 20 to 29 years, 30 to 39 years, 40 to 49 years and 50 to 59 years). The results reveal that 57.8% respondents undertake Mama Lishe activities at age 30 - 39 years followed by 22.2% of respondents at age 40 – 49 years and 14.4% of respondents at age 20 -29 years. At the age of 50 – 59 the percentage drops as it is only 5% of women conducting Mama Lishe activities. Thus the findings imply that majority of women who are doing Mama Lishe business are in the middle age of 30 - 39. Children and the old tend to be less active in economic activities than those in the middle age (Rutasitara, 2002b). This means that the respondents were in the economically active group, whereby in this age people are very active, aggressive and motivated by needs of their family and caring of their aged parents and grandparents.

4.2.2 Marital status

The results show that about 42.2% of the respondents were married while 27.8% were never married, 17.8% were widower and 12.2% were divorced. Married women are likely to be engaged in Mama Lishe activities than other categories. This is because married women engage themselves in Mama Lishe business as a means of reducing financial problems facing their families, and in addition to that they do so as the way of reducing the tendency of depending on their husbands in their everyday life.

4.1.3 Education level

Education is a key for human development. It is the only principal mechanism for developing human skills and knowledge (URT 2002).The results on education levels

indicate that 12.2% of the respondents had never attended any formal school, while 8.9% of the respondents had only attended adult literacy classes. Also 66.7% had primary level of education and 11% of the respondents had secondary education level. Due to that, it is evident that most of the respondent had the basic education, that is, they know how to read and write. Primary education is regarded as important tool in development activities. Makauki (1999) found also that knowing how to read and write was sufficient in adoption of technologies whose dissemination demand simple leaflets, pamphlets, posters, newspapers or other simple written materials. On the other hand, as it was observed by Mbilinyi (1997) women's limited access to education in comparison to men means that the majority of them end up in jobs that require minimal skills. These jobs that require minimal skills are like Mama Lishe business as many respondents appears in this study had only basic education. All in all, Mama Lishe business as like other business needs a capable person with education to make better decision. This result indicates that most of Mama Lishe are not competent in business, which is an obvious constraint to their performance.

4.2 The Nature of Mama Lishe Activities

4.2.1 Activities done by respondent before starting Mama Lishe business

Before starting Mama Lishe activities, these women engaged in different activities, in this study the respondents were asked to mention their past activities. Table 3 shows the activities done by respondents before they engaged themselves in Mama Lishe" business

Table 3: Activities done by respondent before stating Mama Lishe activities

Type of activities	Frequency	Percent
House work	69	76.7
Employed	10	11.1
Small business	9	10.0
Others	2	2.2

Total	90	100
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The results from the activities done by respondents before starting Mama Lishe activities indicates that 76.7% of the respondents were only at home doing house work such as taking care of the house, children, husband and other members of the family. This is due to division of labour in the household which affect their ability to participate in paid employment. , 11% of the respondents were employed by different sectors, 10% of the respondents were doing small business like selling local brew, water and sweets and 2.2% of the respondents doing other business like farming and prostitution. Tanzannatos (1999) reported that the division of labour in the household in most cases tends to affect women's ability to participate in paid employment, access to education and training, and influences their choice of productive activities. This study is attributed to the fact that, due to the economic hardship faced by these respondents in their families, they decided themselves to start Mama Lishe business as a means of reducing household poverty. Also they decided to start Mama Lishe business because they believed that it will help them to get sufficient meals in their family by taking a little part of food from their business.

4.2.2 Initial capital for doing Mama Lishe activities

One of the most critical problems facing local entrepreneurs is an acute shortage of working capital with which to start up or improve their businesses. In this study respondents were needed to report how much capital they used to start their business, this was done in order to know how much capital is needed for starting Mama Lishe business.

Table 4 shows initial capita for starting Mama Lishe activities

Table 4: Initial capital for doing “Mama Lishe” activities (n=90)

Amount of money	Frequency	Percent
10 000 – 14 000 Tshs	36	40.0

15 000 – 19 000 Tshs	16	17.8
20 000 – 24 000 Tshs	12	13.3
25 000 – 29 000 Tshs	1	1.1
30 000 – 34 000 Tshs	8	8.9
35 000 – 39 000 Tshs	4	4.4
40 000 – 44 000 Tshs	3	3.3
45 000 – 49 000 Tshs	1	1.1
>49 000 Tshs	9	10
Total	90	100

The study shows that 40% of the respondents started with 10 000 - 14 000 Tshs as initial capital for their Mama Lishe, 17% of the respondents started with 15 000 - 19 000 Tshs, 12% of the respondents started with 20 000 – 24 000 Tshs, 1.1% of the respondents started with 25 000- 29 000 Tshs, 8.9% of the respondents started with 30 000 - 34 000 Tshs, 4.4% of the respondents started with capital of 35 000 – 39 000 Tshs, 3.3% of respondents started with capital of 40 000 - 44 000 Tshs while only 1.1% of the respondents started with 45 000 – 49 000 Tshs and 10% of the respondents started with >49 000 Tshs as their initial capital for Mama Lishe activities.

According to these findings attributed to the fact that Mama Lishe business is operated by poor women with small capital as the study shows that many respondents about 40% started with capital of 10 000 – 14 000 Tshs. Holt and Ribe (1992) reported that due to capital constraints most of women are engaged in small businesses and usually they start the business with low initial capital. Lack of capital is a major constraint to Mama Lishe's development; this is due to the fact that adequate financing is a prerequisite to properly organize production and purchasing raw materials. Apart from that, Mama Lishe business is very cheap business for most of them because the capital is only for buying commodities but utensils used in these businesses are borrowed from their houses, and they use locally available materials such as charcoal for preparing food, buckets and pots for preserving

foods, local huts covered by old iron sheets, old clothes, local benches instead of chair and tables like in the hotels.

4.2.3 Source of initial capital and source of savings

Mama Lishe business is operated by poor women with low capital, in the study area these women were asked to mention where did they get their initial capital, whereby most of these women mentioned own saving as the source of their initial capital. Due to that, these women were asked to analyze what were the source of their saving. Table 5 shows source of initial capital and source of savings of respondents.

Table 5: Source of initial capital and source of savings (n=90)

Source of capital	Frequency	Percent
Own servings	37	41.1
Borrow from husband/friends/relative	35	38.9
Government institution	2	2.2
Given by husband/relative/friends	16	17.8
Source of savings		
Sale of assets	9	20.9
Sale of crops/livestock's	15	34.9
Inheritance	10	23.3
“Upatu”	9	20.9
Total	90	100

The study findings show that major source of initial capital was from their own saving, which was reported by 41.1% of the respondents, followed by 38.9% borrowing from husbands/relative/friends, 17.8% of the respondents were given by their husbands/relatives/friends and 2% of the respondents obtained the capital from government institutions. Also their source of saving observed in this study whereby 34% of respondents

sold their crops such as maize, cassava, rice etc, 23% of respondents inherit after the death of their husbands/fathers and other relatives, 20.9% of respondents played “upatu” and 20.9% sold their assets such as land, radio, phones etc. These findings from the research area are consistent with what was identified by Mayoux (1997) that women entrepreneurs start up their business using their own funds, either from their personal savings, borrowing from friends, neighbour or from traditional groups. Also the study done by Buckley (1997) and Kayunze (1998) found that over 50% of IGAs were started largely with self generated own savings and assistance from friends and relatives.

4.2.4 Reasons for doing Mama Lishe business

During the survey it was found that Mama Lishe businesses are operated in the areas where it is easy to get customers, such areas include bus terminals, markets, street corners and construction sites. The respondents were asked as to what reasons that made them to engage in Mama Lishe business, Table 6 shows reasons which made them to engage in the business.

Table 6: Reasons of doing Mama Lishe business (n= 90)

Reasons for doing business	Frequency	Percent
To earn an income after retrenchment	3	3.3
To earn own income and become less dependent on husband	17	18.9
To assist husband financially in supporting the family	15	16.7
To earn own income	55	61.1
Total	90	100

The reasons which makes them to do Mama Lishe business are shown in the table, whereby 61.1% of the respondents who are the majority operate Mama Lishe in order to earn own income so as to cover their daily expenses, while 18.8% of the respondent operate Mama Lishe business in order to earn own income and become less dependent on the husband, followed by 16.7% of the respondents who are doing this business in order to assist the

husband financially in supporting the family and 3.3% of the respondents operates the business in order to earn an income after retrenchment. Apart from that, these findings contribute to the fact that Mama Lishe activities are very important to all women who conducts these businesses because it acts as the source of employment hence increases their household income. Also a study done by Mbuguni (1994) shows that income generating activities for women in third world countries arose in the context of the basic needs approach (BNA) within the dominant concept of Women in Development (WID) which emerged in the early 1970s. The income generated from Mama Lishe business is used for buying household needs such as food, clothes, water etc, also paying school fees, electricity bills, house rent and other alike. A survey done by Fonchingong (2005) evaluated women's input through informal earnings, the coping strategies devised to stave off poverty occasioned by the economic meltdown, the travails of meeting the daily demands of family survival and influence on gender relations. Also (Makombe *et al.*, 1999) identified that women in Tanzania have for quite a long time now been encouraged to undertake income generating activities (IGAs) so as to realize cash income of their own for supplementing their household income and improve their standard of living.

4.2.5 Rent payment for Mama Lishe business premises per month

In the field study it was found that majority of respondents pay rent for their businesses while few of them do not pay rent, therefore those who pay rent were asked to mention how much do they pay rent per month. Table 7 shows the amount of money paid by the respondents per month.

Table 7: Rent payment for Mama Lishe business premises per month (n=90)

Amount of money	Frequency	Percent
1 000 - 10 000 Tshs	22	34.4
11 000 – 20 000 Tshs	18	28.1
21 000 - 30 000 Tshs	11	17.2
31 000 – 40 000 Tshs	12	18.8
>40 000 Tshs	1	1.6
Total	64*	100*

*Less than “n” due to non-response

The study shows that 71.1% of the respondents pay rent for the premises of their business and 28.9% of the respondents do not pay rent for their business whereby they carry food in the buckets and follow their customers where they are. Also those who do not pay rent are those who conduct business to their home premises. For those who pay rent, this study shows that 34.4% of the respondents pay between 1 000 – 10 000 Tshs per month, followed by 28.1% who pay between 11 000 – 20 000 Tshs per month, 18.8 pay between 31 000 – 40 000 Tshs per month, 17.2% pay between 21 000 – 30 000 Tshs per month and 1.6% pay more than 40 000 Tshs. The result shows that, rent paid by respondents to the owners of the business premises are not much expensive compared to those who conduct their business in hotels within Morogoro Municipality. This is because most of these premises are very simple huts with inexpensive furniture. Therefore it is very easy to operate Mama Lishe business because the business can be done even in the simple and inexpensive premises, and this is the main reasons for many women to undertake Mama Lishe business.

4.2.6 Employment status and labour shortage in Mama Lishe activities

Mama Lishe business is a kind of small business which consists of small number of workers employed. This study shows that, majority of respondents (66.7%) depended on unpaid family labour to help in running their businesses; these include children, sisters and other relatives. This study shows the fact that even other members of the respondent's family participates in one way or the other in raising household income. Also in this study there are 26% of the respondents hired paid labours while 4.4% of the respondents did all business activities themselves.

In addition to that, the information from the field indicates that 60% of the respondents faced labour shortage and most of these respondents depend on family unpaid labour and those who are doing the business all alone. This is due to the fact that it happens when their children and relatives are sick, they have gone to attend their activities and hence the delay in giving help or it happens when the respondents are sick or there are other circumstances that happen to them. Also 40% of respondents had not faced any labour shortage at any point in time. For Mama Lishe who were married, 16% who are the majority did not get any assistance from their husbands because of different reasons such as: may be their husbands have their own businesses, they see Mama Lishe business as a job for women only, they believe that their women are capable of solving their business problems, and others do not know why their husbands did not give them help. But 14% of respondents got assistance from their husbands in case of labour shortage.

4.3 Assessment of the Income Generated from Mama Lishe Activities

4.3.1 Amount of money used to buy Mama Lishe requirements per day

Mama Lishe obtains resources for their business from different sources. Survey results show that most of these women purchase items used into their business from different areas such as markets, shops and directly from the farmers, while others obtain some of the items such as maize flowers, rice, beans and vegetables from their farms and other items such as cooking oil, sugar, charcoal etc purchased from different places. Table 8 shows the amount of money used in buying resources per day

Table 8: Amount of money used to buy Mama Lishe requirements per day (n=90)

Amount of money per day	Frequency	Percent
5 000 - 9 000 Tshs	1	1.1
10 000 -14 000 Tshs	8	8.9
15 000 -19 000 Tshs	10	11.1
20 000 - 24 000 Tshs	12	13.3
25 000 - 29 000 Tshs	26	28.9
30 000 - 34 000 Tshs	24	26.7
>34 000 Tshs	9	10.0
Total	90	100

Findings from the study show most of the respondents about 28.9% used 25 000 – 29 000 Tshs per day to buy items for their business, followed by 26.7% of the respondents using 30 000 – 34 000 Tshs per day to buy items for business, 13.3% of respondents use 20 000 – 24 000 Tshs per day, 11% of respondents use 15 000 – 19 000 Tshs per day, 10% of respondents use more than 34 000 Tshs per day, 8.9% of respondents use 10 000 - 14 000 Tshs per day and 1.1% used 5 000 – 9 000 Tshs per day. The results of this study show that Mama Lishe” business is a kind of business done by poor people with small capital because of small amount of money used to run these businesses. Rutashobya (1991) reported that

women were found to operate activities with lower barriers to entry; that is, activities which require little capital investment and those that do not require little capital and areas where there are customers.

4.3.2 The income generated from Mama Lishe activities per day

Women undertake Mama Lishe activities so as to supplement household income to meet family needs and daily meal for their family, the income generated from these women in most cases are very small, but it plays a significant role in buying clothes children, paying school fees and health care. Table 9 shows amount of money generated from Mama Lishe activities per day

Table 9: The income generated from Mama Lishe business (n=90)

Amount of money per day	Frequency	Percent
1 000 – 4 000 Tshs	4	4.4
5 000 – 9 000 Tshs	24	26.7
1 0000 – 14 000 Tshs	39	43.3
15 000 – 19 000 Tshs	18	20.0
20 000 – 24 000 Tshs	3	3.3
25 000 – 29 000 Tshs	2	2.2
Total	90	100

This study shows that most of the respondents, about 43.3% gets 10 000 – 14 000 Tshs as a profit from their business per day followed by 26.7% of respondents gets 5 000 -9 000 Tshs per day, 20% of respondents gets 15 000 – 19 000 Tshs per day, 4.4% of respondents gets 1 000 – 4 000 Tshs per day, 3.3% of respondents gets 20 000 – 24 000 Tshs per day and 2.2% of respondents gets 25 000 – 29 000 Tshs per day. It is evident that, profit of Mama Lishe business depends on quantity of food Mama Lishe cook per day, area where the respondent is doing her business and business skills. In addition to that, the profit obtained from Mama Lishe activities is very important to these women and their family because it

helps them to alleviate their financial problems. Women’s work is often critical to the survival and security of poor households (URT and FAO, 1992).

4.3.3 The contribution of Mama Lishe activities to the household per day

A household is a self-sustaining co-residential unit, comprising of persons who are usually related by family or marital ties (Aarnink and Kingman, 1990). It is a socially recognized unit headed by one person, either a man or woman who controls its economic and social management. Table 10 shows amount of money generated from Mama Lishe business contributed to the household per day.

Table 10: Amount of money and food from “Mama Lishe” business contributed to the household per day (n=90)

Amount of money and food contributed to the household	Frequency	Percent
1 000 – 2 000 Tshs	14	15.6
3 000 – 4 000 Tshs	52	57.8
5 000 – 6 000 Tshs	20	22.2
7 000 – 8 000 Tshs	1	1.1
Food only	3	3.3

Less than “n” due to non-response

The findings show that 57.8% of respondents contributed between 3 000 - 4 000 Tshs and food from their business per day to the household, 22.2% of respondents contributed between 5 000 – 6 000 Tshs and food per day, 15.6% of respondents contributed between 1 000 – 2 000 Tshs and food per day, 1.1% of respondents contributed between 7 000 – 8 000 Tshs and food per day and 3.3% of respondents contributed food only from their business to the household. From the data Mama Lishe business has an important contribution to the household welfare ; the findings from this study show that generated income from these

business helps the household to buy and pay for their different needs such as food, clothes, school fees and other needs. Minde (1988) reported that, income generating activists are important in their contribution to food security through the income generated from selling the products. The activities assure the household food security, this is due to the fact that Mama Lishe family also depends on the food from their business, and most of them provide daily meals to their family from what remains after selling , also the activities act as a source of employment to these women. Women’s incomes are more strongly associated with improvement in children’s health and nutritional status than those of men (Quisumbing *et al.*, 1995).

4.3.4 Major sources of income for Mama Lishe’s family

In this study respondents were asked to report their major source of income for their families. The purpose was to investigate which source of income they depend on for daily expenditure in their household. Table 11 shows the major sources of income for respondent’s family.

Table 11: Major source of income for Mama Lishe’s family (n=90)

Source of income	Frequency	Percent
Salary	15	16.7
Farming	2	2.2
Mama Lishe activities	70	77.8
Total	90	100

The results show that most of respondent’s families depend on Mama Lishe activities as a source of income which is 77.8%, followed by salary which is 15%, other businesses such as carpentry, operating small shops; selling local brew which is 3% and 2% depends on

farming activities. Due to these findings, Mama Lishe activities contributed significant income inflows for household expenses. IFAD (2000) reported that the income generated from women income generated activities in most cases are very small, but it plays a significant role in buying clothes for children, paying school fees and health care. Also another study done by Minde (1988) and UDEC (2002) reported that apart from creating employment, these activities are important in their contribution to food security and raising household income through selling of products.

4.3.5 Income earned by other members of respondent's family

During the survey it was found that only 39 out of 90 respondents, part of their family expenses depend on other sources of income from other members of their family. These family members such as husbands and relatives are employed and others are engaged in different businesses. The income earned by these members is used to support these families, and most of these members are the heads of these families. The income earned by these members is analyzed in the following table.

Table 12: Income earned by other members of respondent's family (n=90)

Amount of money	Frequency	Percent
50 000 – 90 000 Tshs	11	28.2
100 000 – 140 000 Tshs	8	20.5
150 000 – 190 000 Tshs	5	12.8
200 000 – 240 000 Tshs	1	2.6
250 000 – 290 000 Tshs	3	7.7
300 000 Tshs and above	11	28.2
Total	39*	100*

* Less than the “n” due to non-response

This study shows that most other members of respondents' families about 28.2% earned 50 000 – 90 000 Tshs per month followed by 20.5% earned 100 000 – 140 000 Tshs per month, 12.8% earned 150 000 – 190 000 Tshs per month, 7.7% earned 250 000 – 290 000

Tshs per month, 2.6% earned 200 000 – 240 000 Tshs per month. Apart from that only 28.2% earned 300 000 Tshs and above per month. The result shows that Mama Lishe business still play a great role to these families because the evidence from the study shows that only part of income earned by these members is used to support the household's expenses. Women are the ones mostly buying basic needs of the family especially food. Respondents revealed that, their income from the businesses was mostly used in buying food, clothes, paying schools, medication etc. Also the income earned by these other members is not quite enough to cover all expenses of the respondent's household needs hence Mama Lishe's income is needed to support the family.

4.4 Factors Limiting Mama Lishe Activities

Although there is increasing number of women in small enterprises sector in Tanzania, women entrepreneurs including Mama Lishe are still found predominantly in low growth, low profit and informal. There are number of constraints to the performance of Mama Lishe business as detailed below.

4.4.1 Lack of enough capital

The evidence from the field shows that, the study shows that 40% of the respondents started with 10 000 – 14 000 Tshs as initial capital for their Mama Lishe, 17% of the respondents started with 15 000 – 19 000 Tshs, 12% of the respondents started with 20 000 - 24 000 Tshs, 1.1% of the respondents started with 25 000 – 29 000 Tshs, 8.9% of the respondents started with 30 000 – 34 000 Tshs, 4.4% of the respondents started with capital of 35 000 - 39 000 Tshs, 3.3% of respondents started with capital of 40 000 - 44 000 Tshs, 1.1% of the respondents started with 45 000 – 49 000 Tshs and 10% of the respondents started with >49 000 Tshs as their initial capital for Mama Lishe activities". Most of Mama Lishe businesses are conducted by poor women; most of these women depend on

their own servings which force them to start business with low capital. Also, these women come from very poor family backgrounds, they have no enough resources such as land, and other assets to meet the requirements for credits from different financial institutions, and hence they start up the business with low capital which makes them to have low profit. This result is supported by the study done by Oludimu (1991) reported that adequate financing is a prerequisite to properly organise production, purchasing low materials and capital for investing in manufacturing. In addition to that, low capital lead them to use low technology in preparation of the food such as wood and wood charcoal, in food preservation they use local pots and buckets instead of hot pots and refrigerator, and poor quality utensil such as plastic plates and cups which are harmful to people's health if they are not well taken care of, also the low capital made them to run their business into poor premises which are not attractive to high income people hence the limited number of customers.

4.4.2 Business record keeping

Keeping record is very important to the development of business because it helps to know if they are actually getting any reasonable profit from their business. By keeping records, it will be easy for Mama Lishe to see the actual profit or losses in business; hence they will be encouraged to take their business more seriously. Entrepreneurs who keep financial record of their business are more likely to be successful than those who do not (UDEEC, 2002).

The findings from this study shows that majority of respondents (73%) do not keep their business records and only 17% of the respondents keep records, this is contributing to the fact that by not keeping the records, Mama Lishe do not take in a serious way and plan for the future. The reasons for not keeping records also were observed in this study, whereby majority of respondents (54.1%) do not keep the record because they do not know if it is

important, 31.1% they do not have time to write because of several reasons such as being very busy due to many customers, they do not have assistants in their business etc, and 14.9% of respondents they do not know to write and read.

4.4.3 Lack of entrepreneurship skills

Entrepreneurship skills is very important to Mama Lishe because it helps them to know how to organize and run the business effectively, to handle customers and hence the growth of their business. This is due to the fact that, by calculating the profit, they will be able to separate and maintain the working capital, analyzing records for business decision making, effective method for debt control, setting prices, setting and pursuing business plan, saving and investment plan and marketing strategies. Most of the respondents (88.9%) did not participate in any business training while 11.1% participated in business training but just for a few days. Due to this finding, the study shows the fact that Mama Lishe lack entrepreneurship skills hence it is not easy for them to develop. Entrepreneurs and managers of small enterprises frequently lack experience of formal training in either technical or financial management of their enterprise and often lack basic literacy (World Bank 1993).

For example, the evidence from the field shows that majority of respondents (35.6%) are not able to analyze records for business decision making followed by 27.8% of respondents who have low knowledge of analyzing records for business decision making, 23.3% of respondents have medium knowledge and only 13% of respondents have mastery knowledge for analyzing records for business decision making. Also majority (32.2%) of respondents are able to set and pursue business plans, 28.9% of respondents has low ability, 26.7% of respondents has medium ability and only 11% of respondents have mastery in setting and pursuing business planning. In addition to that 34.4% of respondents have

medium effective method for debtor control, 30% of respondents has low effective method for debt control, 25.6% of respondents has effective method for debt control and 10% of respondents have no effective method for debtor control. Most of them have local knowledge of running their business, for example 57% of the respondents got knowledge of running Mama Lishe business from their household activities, 34% of the respondents got from their friends/relatives who has already has Mama Lishe business”. Also the reasons which made them not to participate in business training was observed in this study whereby most respondents (75%) were not aware of where they could get training and knowing if the business training is important for their business, 16% of the respondents did not get the chance because of several reasons such as training cost, their business is too small etc, and 8.8% of the respondents had no time for business training due to several reasons such as household responsibility, economic activities like farming and other alike.

4.4.4 Lack of business license

The results from the study show that most of respondents (68%) did not register their business, and most of them are those who conduct their business at the improper areas such as streets, around their homes etc, those who carry the food in the buckets and follow their customers where they are, and those who are conducting business in temporary areas while 22% of respondents registered their business. it is a constraint to them because by not registering their business, it is not easy for them to get credit support from any financial institution because they don't have license for doing business.

Also the respondents face incessant crackdown by municipal authorities because they did not register their businesses. In addition to that, these women are very poor, they always look for areas they don't have to pay anything such as around their homes and in the streets because they cannot afford the costs for proper areas and registration fees, also they do

business at their homes so that they could perform their household responsibility at the same time hence depend only on local market which lead them to the limited number of customers. Shayo (1998) report that women's business tends to be informal, small scale, home-based and dependent on local markets.

4.4.5 Size and nature of Mama Lishe activities

The evidence from the field study shows that Mama Lishe like other women in Tanzania have limited access to physical and human resources, their business tends to be small and have low profit. For example, most of these women about 40% of the respondents started with 10 000 – 14 000 Tshs as initial capital. The problem of engaging themselves in smaller and low profit activities act as an obstacle to Mama Lishe to get enough credit from big financial institutions like banks. The nature of women business affect their access to credit because women have limited to resource, their business tend to be small and have low profit margin which makes them have bigger credit risks (Lycette and White, 1989).

4.5 Summary of the Major Findings of the Study

The major objective of this study was to determine the contribution of Mama Lishe income to household poverty alleviation. It was observed that Mama Lishe business has an important role in alleviating household poverty, this is because the generated money from these activities are used in covering most of household expenses such as buying food, clothes, paying for school fees, electricity and water bills etc. In addition to that, Mama Lishe business is very important because it acts as the source of employment to these women. Also the findings from the study show that Mama Lishe businesses are operated by poor women with low capital, these businesses are located in places where it is easy to get customers; such areas include bus terminals, markets, street corners and construction sites or even garages. Most of these businesses depend on family labour; also most of these

businesses are not registered. Apart from that, this study identified the factors limiting Mama Lishe activities such as lack of enough capital, lack of business record keeping lack of entrepreneurship skills lack of business license and size and nature of these activities.

CHAPTER FIVE

5.0 CONCLUSIONS AND RECOMMENDATIONS

The main objective of this study was to determine the contribution of Mama Lishe income to household poverty alleviation in Morogoro Municipality. This study specifically intended to identify the nature of Mama Lishe activities in Morogoro Municipality, assess the income generated from these activities and identify factors contributing to the success or failure of these activities. In addition to that, this study provides recommendations on how to improve Mama Lishe business so as to ensure their fight against poverty in their households is successful.

5.1 Conclusions

Mama Lishe business is instrumental in poverty alleviation even though it is mostly done by women. Activities done by Mama Lishe require low working capital as findings show that many respondents about 40% started with capital of 10 000 - 14 000 Tshs but this informal sector contributes significantly towards poverty alleviation. This business helps women to reduce poverty at the household level, this is due to the fact that this business acts as the source of employment to these women, for example the findings show that 57% of respondents contribute between 3 000 – 4 000 Tshs and food from their business per day to the household which is evident that Mama Lishe contributes sufficiently on poverty alleviation as per capital expenditure per day is now above poverty line. Also another example from findings show that 76.7% of respondents who were doing house work engaged in Mama Lishe business, the generated money from these business helps to cover most of the household expenses due to the fact that most of Mama Lishe's family depend on this business as the source of the income, for example the findings from this study show that only few respondents depend on other source of income from other members of their family, whereby most of these members about 28% earned 50 000 – 90 000 Tshs per month, this is quite true that without Mama Lishe business the family could have faced a

serious poverty indicators. The family of Mama Lishe does not sleep hungry because the remaining food from these activities is used to feed the family. Also these women face some of constraints to the performance of their business as follows:

- i) Lack of enough capital which leads them to use appropriate technologies such as the use of wood charcoal, preserving food, poor quality utensil etc. Also lack of enough capital leads them to conduct their business in inappropriate business areas and in poor buildings because they do not have enough money to pay for rent.
- ii) Lack of entrepreneurship skill which leads them not to have proper knowledge on organizing and running the business effectively.
- iii) Lack of business records which hinder them to know the actual profit or losses of the business.
- iv) Lack of business license which hinder them from getting financial support from different institutions and face incessant crackdown by municipal authorities because they did not register the business.
- v) Size and nature of Mama Lishe activities which act as an obstacle to Mama Lishe to get enough credit from big financial institutions like banks.

5.2 Recommendations

In order to improve the Mama Lishe business in Morogoro Municipality, the following recommendations which have been derived from the empirical evidence from this study and the above conclusions, are as follows:

5.2.1 Improvement in the capacity of the women to run business

There is a need to offer training to Mama Lishe on the financial management, quality of the service they provide, and business opportunity. This will help women, to provide service of high quality which will attract more customers, improve their capital and invest in other

business which will help them to increase their income. Also, this will help women to get exposure to learn new business strategies and raise their entrepreneurship spirit hence their business will survive longer.

5.3.2 Capital improvement

The Government should encourage NGOs and micro-finance institution to provide capital to these women with low interest rate. This will help them to improve their business in terms of business premises, appropriate technology such as the best way of preserving food, and appropriate utensils used in serving the customers; also it will be easy for them to pay for appropriate short courses to enhance their skills.

5.2.3 Business registration

Mama Lishe should be motivated to register their businesses; this should be done by their local government and NGO's. By registering their businesses, it will make Mama Lishe to be known in terms of their number, what and where they do their businesses. There for it will be easy for government, NGO's and Individuals to provide assistance such as financial, training, proper business premises etc hence their business will be improved to some extent.

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APPENDICES

Appendix 1: Interview Schedule for Mama Lishe

Questionnaire design on;

**THE CONTRIBUTION OF MAMA LISHE ACTIVITIES TOWARDS
HOUSEHOLD POVERTY ALLEVIATION IN MOROGORO MUNICIPALITY,
TANZANIA**

Date of interview..... Name of interviewer.....

Questionnaire number.....

A: General information

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

1. Name of the division.....
2. Ward..... Street.....
3. Age of respondent.....
4. Level of education.....
(a) None (b) Adult literacy classes (c) Primary education
(d) Secondary education (e) Post secondary (f) I don't know
5. Marital status
(a) Never married (b) Married (c) Widowed (d) Divorced (e) Separated
6. What work were you doing before you started Mama Lishe activities?
(a) House work (b) Employed. Please specify
7. What is the major source of income for your family?
(a) Salary (b) Farming (c) Off-farming income generating activities
(d) Others (specify)

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

- (a) Myself (b) Husband (c) Others (specify)

B: Income generated by Mama Lishe activities

(In this section let us discuss on the income generated by Mama Lishe activities)

9. When did you start engaging yourself in Mama Lishe activities?

- (a) One year ago (b) Two years ago (c) Three years ago
 (d) Four years ago (e) Others (specify)

10. What are other sources of your income?

- (a)..... (b)

 (c)..... (d)

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

	Type of activities	If daily (Tshs)	If weekly (Tsh)	If monthly (Tsh)	If yearly (Tsh)	Total Cash (Tsh)	Total cost
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							

13. What was the initial capital (Tshs) of your business used to start Mama Lishe

.....

14. What was the major source of your initial capital?
 (a) Own savings (b) Borrow from husband/ relative/ friends
 (c) Government Institution (specify) (d) others (specify)

15. If own savings, what was the source of savings?
 (a) Sale of assets (b) Sales of crops/ livestock (c) Inheritance

16. Do you make any contribution to the household's monthly income?
 (a) Yes (b) No

If the answer yes, go to question 17

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

18. Give income earned by other members in your household

No	Members	Type of activities	If daily (Tsh)	If weekly (Tsh)	If monthly (Tsh)	Total Cash Tsh	Total Cost Tsh

19. Who is the owner of Mama Lishe business that you engage in?

20. (Check business premises) Premises: Where do you operate your Mama Lishe business?

(a) Proper business premises (b) Improper business premises

21. Do you pay rent for your business?

(a) Yes (b) No

22. If you pay rent, how much is it?..... Per shillings per week/ month/.....
Year.....

23. Why have you located your business at the place where it is now?

.....
.....

24. Why did you engage yourself in business?

- (a) To earn an income after retrenchment
- (b) To earn own income and become less dependent on husband
- (c) To assist husband financially in supporting the
- (d) Others. (Please specify)

25. Where did you get business skills before starting *Mama Lishe*?

.....
.....

26. How did your husband contribute to the take off the business?

- Provided the whole capital as loan
- Provided part of the capital as loan
- Provided part of the capital free

Give insight on how to run the business

Did nothing

Don't know/ Remember

Others (specify)

27. Employment status in *Mama Lishe* activities

(a) Unpaid family labour

(b) Paid labour

(c) Others (specify)

28. Are there times when you face labour shortage in your activity?

(a) Yes

(b) No

29. If yes, does your husband give a helping hand

(a) Yes

(b) No

30. If no, why do you think your husband does not help you?

.....
.....

What is the main source of income of your husband?

(a) Wage employment

(b) Farm

(c) Others (specify)

C: Mama Lishe licensing and Registration.

31. Did you formally register your business?

(a) Yes

(b) No

32. Is it easy to obtain a license?

(a) Yes

(b) No

D. Mama Lishe’s capacity to run their business.

34. Did you participate in any entrepreneurship training programme?

(a) Yes (b) No

35. If no to question 34 where did you get the knowledge to run Mama Lishe business

.....

36. If yes to question 34 for how long?

.....

37. If you were not able to participate what were the reasons?

.....

.....

38. Mama Lishe’s management skills

Scale	No	Low	Medium	Mastery
	0	1	2	3
(a)Ability to calculate profit				
(b)Separation and maintenance Of working capital				
(c)Ability to analyze record for business				

Decision making				
(d)Effective method for debtors control				
(e)Ability to set prices				
(f)Setting and pursuing practical business Plans				
(g)Saving and investment plan				
(h)Marketing strategies				

E: Resource into business (*In this section let us discuss on the resource into business*)

39 Where do you get the items sold in your business?

- (a) Purchase from somewhere (b) Farm (c) Others (specify)

40. If you do purchase from somewhere, how much on average do you spend on buying the item for your business each day/week/month.?

.....

.....

.....

.....

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

.....

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

.....

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

- (a) Own savings (b) Borrow from husband/ relative/ friends
- (c) Government Institutions (specify) (d) Others (specify)

- 44. If own savings, what was the source of savings?
(a) Sale of asserts (b) Sale of crops/ livestock (c) Inheritance

- 45. What is the estimated monthly income from your income generating activities?
(a) Less that 10 000 (b) between 10,000 – 50 000
(c) Between 50 000 – 10 000 (d) Above 100 000

- 46. Do you make any contribution to the household’s monthly income?
(a) Yes (b) No

- 47. If the answer is yes; please state the amount of your contribution to the household’s monthly income after starting business
(a) Less than Tsh 30 000 (b) Between 30 000 – 50 000
(c) Between 50 000 – 100 000 (d) Above 100 000

- 48. Do you keep record of your business?
(a) Yes (b) No

- 49. If yes give reasons
.....
.....
.....
.....

- 50. If no give reasons

.....
.....

51. Is there a reliable market for your business?

(a) Yes (b) No

52. If yes, who are your customers?

.....
.....

53. What are your objectives in doing business?

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

54. What is estimated expenditure of the household from generated income per week?

Appendix 2: Checklist for Focus Group Discussion (FGD)

Item Amount spent (Tsh)/Week

1What major difficulties do you face when starting your business?

2. What major problems are still prevailing in your business?

3 What issues do you think need to be looked at in order to help you run your business more successful?

Checklist for key informants

1. What factors constrain Mama Lishe activities?
2. What are the procedures of starting Mama Lishe activities?
3. Does Mama Lishe follow the proper procedures?
4. What issues do you think need to be looked at in order to help Mama Lishe run their business more successful?