

**MAINSTREAMING GENDER ISSUES IN POVERTY ALLEVIATION
INTERVENTIONS: A CASE STUDY OF MISSUNGWI INCOME AND FOOD
SECURITY PROJECT IN MISSUNGWI DISTRICT, MWANZA**

BY

SEKUNDA KASESE



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ABSTRACT

This study presents mainstreaming gender issues in poverty alleviation interventions. The overall objective was to assess gender-mainstreaming issues in poverty alleviation interventions by Cooperation Assistance Relief Everywhere in Tanzania (CARE (T)). The specific objectives were to examine if CARE (T) mainstreams gender issues in its poverty alleviation interventions, to identify factors influencing participation of women and men in CARE (T) supported poverty alleviation activities, to compare the levels of women and men participation in CARE (T) supported activities for poverty alleviation and to determine the well-being of project members contributed by Missungwi Income and Food Security project in Missungwi District. A cross sectional research design was used to collect data using structured questionnaires administered to both project and non-project members. A representative sample of 114 respondents was drawn from the sampling frame. The data collected was analyzed using Statistical Package for Social Science (SPSS) computer software. Study results reveal that MIFOSE project was the major contributor to the improvement of members and their families' well being. Some of the contributions by MIFOSE project include improved income of the members through savings mobilization and credit delivery and more awareness and knowledge towards development issues. Further more, the results show that MIFOSE project involved both women and men in poverty alleviation initiatives mainly through savings mobilization and credit delivery, training on improved farming and on selection, planning and management of small businesses. Participation of women and men in project activities was significantly associated with their awareness in poverty, income and food security. Men and women who were involved in poverty alleviation initiatives participated at all levels but the participation of women was very minimal. Based on the current study the following

conclusion and recommendations were made; MIFOSE project mainstreamed gender in its interventions by involving both women and men but the participation of women in decision making, planning, implementation, monitoring and evaluation of project activities was very minimal. It is recommended that the MIFOSE project should adopt process planning that ensures equal participation of intended beneficiaries in designing/planning, implementation, monitoring and evaluation of poverty alleviation initiatives. The project should ensure full and equal involvement of both men and women in relevant training. The training should be backed up with confidence and self-awareness building. MIFOSE project and other rural development agencies should assist rural people to secure capital or loans to enable them to join the project. One way of doing this can be by offering credits with substantial reduction of collateral needs, low interest levels and soft repayment terms.

DECLARATION

I, SEKUNDA KASESE do hereby declare to the Senate of Sokoine University of Agriculture that this dissertation is my own original work and has not been submitted nor is it concurrently being submitted for a higher degree in any other University.

Signature.....*Sekunda Kaseke*.....

Date.....*15/11/2004*.....

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LIST OF ABBREVIATIONS

AAEU	Adjusted Adult Equivalent Unit
AEU	Adult Equivalent Unit
BoT	Bank of Tanzania
CARE	Cooperation Assistance Relief Everywhere
CBO	Community Based Organization
FemACT	Feminist Activist Coalition
GAD	Gender and Development
HIV/AIDS	Human Immuno Deficiency Virus/Acquired Immune Deficiency Syndrome
IFAD	International Fund for Agriculture Development
ILO	International Labour Organization
MARD	Master of Arts in Rural Development
MIFOSE	Missungwi Income and Food Security
MMD	Mata Masu Dubara
NGO	Non Governmental Organization
NPES	National Poverty Eradication Strategy
NPMs	Non Project Members
NS	Not Significant
PMs	Project Members
PPA	Participatory Poverty Assessment
PRSP	Poverty Reduction Strategy Paper
PUSH	Program Urban Self Help
RDS	Rural Development Strategy

REPOA	Research on Poverty Alleviation
SNAL	Sokoine National Agricultural Library
TACOSODE	Tanzania Council for Social Development
TANGO	Tanzania Association of Non Governmental Organization
TASAF	Tanzania Social Action Fund
TAS	Tanzania Assistance Strategy
TGNP	Tanzania Gender Networking Programme
TSh	Tanzanian Shilling
UN	United Nations
UNDP	United Nations Development Programme
UNEP	United Nations Environmental Programme
UNFPA	United Nations Population Fund
UNIFEM	United Nations International Fund for Women
URT	United Republic of Tanzania
UWT	Umoja wa Wanawake Tanzania
WAD	Women and Development
WID	Women in Development
WRI	World Resource Institute

CHAPTER ONE

INTRODUCTION

1.0 Background

Poverty is defined in terms of inadequacy of income or more generally of disposable resources to support a minimum standard of decent living. Poverty is also explained as a state of deprivation and prohibitive of decent life that results from many mutually reinforcing factors, including lack of productive resources to generate material wealth, illiteracy, prevalence of diseases, discriminative socio-economic and political systems and natural calamities, such as drought, floods, HIV/AIDS and wars (URT, 1998). Poverty is more persistent in rural areas than in urban areas. This results in unbalanced rural-urban development associated with the absence of basic physical, economic, social and financial institutional infrastructures and services, which prevent the poor from taking initiatives towards non-farm income generating opportunities and from gaining access to productive assets. Soon after independence in 1961 the government of Tanzania declared war against three enemies, namely ignorance, disease and poverty. National efforts to tackle these problems were critically channelled through centrally directed mid-term and long-term development plans. This resulted in improvement in per capital income, access to education, health and other social services until the end of 1970's. The trend however, started declining thereafter due to various domestic and external shocks and policy weaknesses (URT-PRSP, 2000). Consequently in Tanzania poverty remains pervasive.

Forty years after independence, poverty is still a major challenge facing the country. Tanzania is now considered one of the poorest countries in the world. The real situation

could be somehow worse because some findings reveal a far poorer situation. Bagachwa (1994) for instance advocated that the use of UNDP's Human Development Index per head, life expectancy and educational attainments does not necessarily imply that the welfare of Tanzania is high, thus placing Tanzania in a far poorer position. By 1988, about 60 percent of Tanzanians were considered poor that is they were living below the poverty line of 1 US \$ per day (World Bank, 1990). Some 10 percent of the total population were living under abject poverty (Jazairy *et al.*, 1992). This means that they were struggling with the acquisition of the basic needs of life: food, shelter and clothing (Bagachwa, 1994). The trend has been further increasing. Today almost a half of Tanzanians are considered poor with more than a third living in abject poverty (URT, 2000). However, the government efforts to combat poverty have not ceased.

Currently, there are a number of strategies and official guidelines to curb poverty. These include the Vision-2025, National Poverty Eradication Strategies (NPES), Tanzania Assistance Strategy (TAS) and the Poverty Reduction Strategy Paper (PRSP), which are the major ones. These are also national strategies of economic and social development encompassing joint concerted efforts of government and International community.

Since the mid 1980s Non Governmental Organisations (NGOs) have increasingly been playing major roles in influencing rural development (Braton, 1989). It is further argued that Non Governmental Organisations possess the ability to reach the poor and while working more closely with marginalized communities. They thus become an instrument of empowerment of the poor that will eventually enable them to take control of their political and economic decisions (Braton, 1989). This empowerment is achieved through

strengthening of community-based institutions or 'peoples organizations' (Fowler, 1991). In the same vein, Non Governmental Organisations have been seen as being in a forefront to promote gender equity (Clarke, 1996) in which men and women are equally seen as managers of natural resources and are able to determine and participate in the development process (Panda and Lund, 1998). In Tanzania, Non Governmental Organisations have been playing major roles in areas ranging from basic education to health care and from social welfare to agricultural extension (Marche and Ruvuga, 1994).

In recent years Tanzania has witnessed the mushrooming of local Non Governmental Organisations with different objectives such as rural development, gender sensitisation and equity and environment conservation. On the aspect of rural development these local Non Governmental Organisations in collaboration with, and in many quarters funded by foreign Non Governmental Organisations, have been engaged in poverty alleviation activities in different rural areas in Tanzania. One of such areas has been Missungwi district in Mwanza region where numerous local as well as International Non Governmental Organisations responded to poverty alleviation activities. Among these many Non Governmental Organisations is Co-operation Assistance Relief Everywhere (CARE) International. This NGO has been co-ordinating and carrying out activities in Missungwi district with an overall objective of improving the standard of living of the rural communities. To realise this broad objective it has been undertaking among others, promotion of energy saving rural technology and increasing participation of women in development activities through gender sensitisation and training.

1.1 Problem statement

There is evidence that Tanzanian women's influence on decision-making has been eroded in all spheres of life and at all levels (Mbuguni, 1993). This had started a long way during the colonial period when colonial authorities were interested in buttressing male authority in order to control the population; and in the process, women's authority and the power bases become invisible or suppressed. There is a danger that development interventions continue this trend (Mbuguni, 1993). Gender mainstreaming is an alternative development strategy, which aims at integrating or incorporating equal opportunities for men and women into all community politics and activities. The strategy emphasizes the need of differentiating needs and concerns of men and women in a development process because the needs of men and women are different. The strategy therefore, seeks to identify the ways in which existing systems and structures facilitate or impair access to equal opportunities for men and women. Gender mainstreaming also implies the identification of potentially different effect of programs and projects on men and women, and the provisions necessary to ensure that the program have positive effects on gender equality.

Recent analysis reveals that poverty and other development interventions are likely to bypass women, unless they are designed to address the more set of constraints which differentiate women's access to resources and opportunities. Unless both government and NGOs are organised to accommodate these, the poverty alleviation strategies are unlikely to achieve equity for men and women in their outcomes. However, experience with most government institutions indicate that it will take a long time to transform the existing institutions in a way that will make them take account of the logic of women's lives. The onus is on the poverty alleviation policies and strategies to address the issue of

institutional mechanisms that can help to bridge this gap (Kabecr, 1995). This means the underlying structural conditions that generate and sustain inequality must be addressed for the strategy to succeed.

Although NGOs in the developing countries have been appreciated for being major instrumental agents in poverty alleviation initiatives as well as in promoting rural development (Vivian and Ghai, 1994). The participation of women has been questionable. Even though these organizations have been adopting participatory approaches, which guarantee full involvement of target beneficiaries in the development project planning and implementation (Clarke, 1996). However, this widely held assumption tends to take for granted what people's participation naturally involves women and men. But experience has shown that very often what is termed people's participation has in many instances focused on men, thus lacking gender sensitivity.

Quite often women who are the most affected people (poor) have not adequately been involved in designing and implementation of development projects probably due to prevailing socio-economic/cultural factors in a given social setting or mobilizational (on the part of change agents) factors. Some or all of the factors may or may not influence gender mainstreaming in poverty alleviation interventions in rural areas of Tanzania and Missungwi district in particular.

1.2 Justification

NGO's have been involved in poverty alleviation activities in some rural areas in Tanzania for a long time, however, little is known on mainstreaming of gender in poverty

alleviation. There is conspicuous lack of empirical information on the link between gender and poverty alleviation in some rural areas, which may determine the sustainability and non-sustainability of the development activities. The study aims to address this shortcoming. Differences in gender relations have often provided conflicting management issues about how to use and allocate resources, and in most cases men remained the controllers of the resources. Therefore, there is a need to investigate the participation of women and men in MIFOSE project activities to find out the factors, which influence participation of women and men in the project. Findings from this study will be a benchmark to NGOs and other development institutions in formulating gender sensitive strategies that will ensure gender mainstreaming into poverty alleviation programs in the study area and elsewhere in Tanzania.

1.3 Objectives

1.3.1 General objective

The general objective of the study is to assess gender mainstreaming by CARE (T) in its poverty alleviation interventions in Missungwi District in order to generate information that ensures gender equality in project planning and implementation.

1.3.2 Specific objectives

Specifically the study intended to: -

- a) **Examine if CARE (T) mainstreams gender issues in its poverty alleviation interventions**

- b) Identify factors influencing participation of women and men in CARE (T) supported poverty alleviation activities
- c) Compare the levels of women and men participation in CARE supported activities for poverty alleviation in the study area.
- d) Determine the well being of project members as contributed by the MIFOSE project in Missungwi.

1.3.3 Hypothesis

Null hypothesis

- The number of women and men participating in CARE (T) supported poverty alleviation interventions does not differ significantly
- Social economic factors have no influence on the levels of women and men participation in poverty alleviation activities under CARE (T).

CHAPTER TWO

LITERATURE REVIEW

2.0 The concept of poverty

Poverty can be viewed from an economic point of view as well as from a holistic comprehensive understanding. In explaining poverty, some scholars have taken an economic approach while others have taken a comprehensive one. In Tanzania, the economic approach of the study of poverty has been dominant (Mascarenhas, 2000). However, today poverty is increasingly viewed from a comprehensive understanding. Socio-economic dynamic such as vulnerability, voicelessness and powerlessness are considered. The World Bank for example conducted the first comprehensive poverty study in Tanzania in 1991 where some 10,046 households out of 4.3 million were surveyed and found that some 51 percent of Tanzanians are classified as poor (World Bank, 1993). The World Bank report (2000/2001) thus redefines poverty as encompassing not only low income and consumption but also low achievement in education, health, nutrition and other areas of human development and base on what people say poverty means to them; including powerlessness, voicelessness, vulnerability and fear. The International Bank for Reconstruction (1996) also supports this understanding that poverty is a sociological phenomenon that is multi- dimensional and multi-dynamic both on its cause and effects.

Poverty exists in both urban and rural areas but it is largely a rural phenomenon where the poor are concentrated in subsistence agriculture. Even in the rural set up the intensity of poverty differs appreciably. The 1991/92 Household Baseline Survey and 1998 REPOA Rural Survey showed that poverty incidences for households whose heads work in own

farms is 51 percent and that the farmers that grow cash crop have higher incomes than those who do not have, holding small farm size, education and other factors constant. The old and large households are more likely to be poorer than the younger and smaller ones (REPOA, 1998). Although female-headed households are not necessarily poorer than the male-headed households, women are generally perceived to be poorer than men. Women account for 51 percent of the population in Tanzania and only 14 percent of households are headed by women, and an estimated 45 percent of these households live in poverty (URT, 2002). According to Participatory Poverty Assessment (PPA), women perceived themselves to be poorer than men owing to their vulnerability, lack of asset ownership (including land and livestock) and low level of education (URT, 2000).

2.1 Gender

Gender is a social cultural concept that defines the relationship between men and women in a specific social setting (Panda and Lund, 1998). It further identifies the roles that men and women play in socio-economic development process. In most African societies, gender reflects unequal relationships of power between men and women, manifested in labour division, access to and control over resources and participation in decision making and subordination of women by men at both household and community levels. It has been reputed that these unequal relations between men and women emanate largely from and are wholly perpetuated by customary and statutory laws, belief systems and religious ideologies. Dirasse (1990) describes gender as social relations between and among women and men, usually asymmetrical divisions and attributes, reflecting relations of power domination and rule. Therefore, gender relations can be socially constructed or deconstructed as the result of the behaviour of women and men themselves. It is a

relational concept that denotes the manner in which men and women are differentiated and ordered in a given socio-cultural and political context. Gender relations are therefore, historical, changeable and subject to transformation through everyday happenings as well as periodic moments of crisis.

2.2 Gender mainstreaming

Gender mainstreaming is the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in any area and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic, and societal spheres so that women and men benefit equally and inequality is not perpetuated (UNDP 1997).

The concept of gender mainstreaming refers to the need to include a gender approach and concern for women's needs and concern in all sectors and areas of programming and decision-making. The need for mainstreaming has become more apparent as economic analysis increasingly reveal the extent to which gender blind macro-economic policies and sectoral programmes have exacerbated and feminized poverty in many countries in recent years. The State of World Rural Poverty (Jazairy, *et al.*, 1995) reported that the incidence of poverty among women was increasing at the global level. This must be attributed in part to the impact of gender-blind structural adjustment programmes in many countries.

Women tend to fare poorly in relative term compared with men even at the household level. Moreover the gender-based inequality is evident not only in the lack of opportunities

for women to develop skills and talents, but also in more fundamental areas such as nutrition, health and survival. However, there are also more subtle and widespread practices that have aggravated the plight of women to this brutal extent. The persistence of extremely high levels of gender inequality and female deprivation and the emerging feminization in agriculture are among the most serious social and economic problems in developing countries (IFAD, 2003).

Mainstreaming of gender is seen to be part of the reorientation of methods to ensure holistic approaches to the empowerment and well being of people. Gender mainstreaming is not an end in itself but a strategy for bringing about gender equality and change in countries (UNDP, 1998). The human development paradigm, putting people at the center of its concerns, would have little meaning if it were not fully gender-sensitive.

2.3 Gender and poverty

Women are the Third World's powerhouses. They produce a staggering 60 percent of all food, run 70 percent of small-scale businesses and make up a third of the official labour force - in addition to caring for families and homes. Yet their status rarely reflects this enormous and vital contribution. By any measure - income, education, health, land ownership, legal rights or political power - women get a raw deal. The poorest of the poor are usually women because discrimination cuts off their escape routes from poverty - education, health services, equal pay employment, access to land and finance (Third World Women, 1993).

It is becoming increasingly clear, however, that 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. All the evidence points to one conclusion: economic growth and improvement in the quality of life for everyone is faster in areas where women's status is higher (Third World Women, 1993).

Though both men and women live in poverty, more women than men live in poverty and the disparity has increased over the past decade, particularly in developing countries. Reducing the "gender gap" in health and education reduces individual poverty and encourages economic growth. While economic growth and rising incomes reduce gender inequality, they do not break down all barriers to women's social participation and development. There must be specific action to ensure that social and legal institutions guarantee women's equality in basic legal and human rights. Women need access to or control of land and other resources, equitable employment and earnings, as well as social and political participation (UNFPA, 2002). Power, nutrition, health and time allocation may be more important than income in determining the differences in well being between men and women. Surveys show that women work longer hours than men in nearly every country and that at least one half of women's total work time is spent on unpaid work (UNFPA, 2002). Much of this work is not included in national accounting systems. This invisibility translates into incapacity: what countries do not count, they do not support (ILO, 2001). Women in developing countries are a tremendous force for change in their families, villages, cities and countries. They CAN and DO make a difference - when they

get a chance. They must therefore be given every opportunity to play a fruitful role in the community.

2.4 Feminization of poverty

The number of households headed by women is sometimes regarded as an indicator of the feminisation of poverty. However, although women on average earn less than men, it is by no means automatic that households headed by women should be poorer than those headed by men. Their relative poverty will depend heavily on the reasons for female household headship and the general status of the female headship in the particular society (UNIFEM, 2003). If, as in South Asia, the only women likely to live in female-headed households are those who have no choice, through the death, desertion or outmigration of the male head, and such households are completely marginalised because of their female headship, then female-headed households are likely to be poorer than male-households. However, even in such cases, women in poor male-households may actually be even poorer than those in female-households due to discrimination in intra-household distribution of resources (Lorraine, 1997). Women are more likely than men to be enumerated as economically inactive or to work as unpaid family workers. Even women in paid employment, a higher proportion of women than men are concentrated in low wage jobs. The International Fund for Agricultural Development estimates that in developed countries women in agriculture are paid only 54 percent of the male wage (48% in non-agriculture) (Jazairy, *et al.*, 1995). Extensive studies also show that women producers have limited access than men to all resources, from land to credit and technology. All these factors suggest that women are likely to comprise the majority of the poor and constitute a compelling case for accepting that the feminisation of poverty is quantitatively a reality

(Lorraine, 1997). However, studies on the informal sector show that women who are running small or micro enterprises, or trying to start a business activity face a wide range of problems including lack of start-up and operating capital, competing demands on times, and lack of basic business skills. In the rural areas, access to markets is an additional problem (URT, 2002). The involvement of rural women in other economic sector is minimal.

Rural women are not only the majority of the rural poor, but their poverty is likely to be aggravated by factors and processes that do not affect men. Due to cultural factors, intra-household distribution of food and other resources is far from equal. In the distribution of food, women tend to give priority to their husbands and other adult males and to their children (UNIFEM, 2003). In the context of poverty and food shortages, this results in higher levels of malnutrition, anaemia and related health problems among poor women than among poor men. Although cultural norms require men to fulfil the role of breadwinner, the reality when men are unable to provide sufficient income it is the women who are ultimately responsible for ensuring the survival of the children with or without the income that the husband is expected to provide, women are responsible for feeding, clothing, sheltering and educating their children. Thus, poverty threatens women's primary role as mothers (Lorraine, 1997). Poor women struggle to ensure survival in a variety of ways: by accepting the lowest paid and most arduous jobs as a last resort and by substituting their own time and effort to provide extremely low productivity.

2.5 Women as change agents for poverty eradication

Rural women play a key role in their societies at three levels. At the aggregate level, as members of the labour force (Whether counted or under-enumerated), they are an important source of labour. Through their domestic role, they contribute significantly to the capacity of the male members of their households to function effectively in the labour force. At the household level, they are producers of both marketed and unmarketed goods and services, much of which is either under-enumerated or not included in the national accounts. Due to their vulnerability, women particularly value security. As a result, they are also an important source of savings and capital accumulation and more often effective savers than men. At the inter-generational level, as the bearers and rearers of the next generation of workers and citizens, they are critical change agents assuming the primary responsibility for children's health and nutrition and most of the early processes of socialisation (UNIFEM, 2003).

Women are thus of critical importance for poverty alleviation at all the above three levels. At the national level, their contribution to the labour force as workers contributes to the national welfare and income, although a significant part of their contribution is uncounted (Waring, 1988), and much of the rest is under-counted. Various estimates suggest that, if women's productive and reproductive activities were fully incorporated into the national accounts, women would be found to contribute between 30 and 40 per cent of Gross National Product (Lorraine, 1997).

At the household level, their role is particularly important because poverty is typically, among other things, a consequence of the low productivity of the main income earner. As

a result of their lack of education and skills, the poorest households often need more than one income merely to survive. The role of women in contributing directly to the income of poor households is important both quantitatively and qualitatively. In terms of quantity, the income provided by women is often either the mainstay of poor households or a substantial component of total income. Resource-poor households are even more dependent than others on women's labour in the subsistence food sector and/or their earnings from wage labour or non-farm enterprises (Jazairy *et al.*, 1995): In term of quality, numerous micro-studies show that most of the income earned by women goes directly toward meeting the needs of their families, particularly their children. Very little if any is used to meet women's personal needs. By contrast, even in the poorest households, a portion (sometimes a large part) of men's earnings is used for personal needs such as cigarettes, alcohol and other social activities (Lorraine, 1997).

In their roles as mothers, poor women may be the instruments through which their own poverty is transmitted to their sons and daughters (particularly the latter) (UNIFEM, 2003). Women who are struggling to ensure the survival of their families may be forced to neglect the nutrition and health of young children and often experience higher levels of infant mortality.

2.6 Gender issues as an obstacle for poor women

Poor women in particular are seriously constrained in their capacity to contribute to family income and to act as change agents by the impact of gender roles and stereotypes. Gender affects women's participation in development in three basic ways. First, the specific gender roles of each sex affect their needs and priorities. For example, because of their

gender roles as wives and mothers, women have a greater need than men do for convenient access to clean water, health clinics and inputs such as efficient stoves and electricity to improve the productivity of their domestic work. Men, because of their role as family breadwinners, are likely to give higher priority to good roads to provide access to markets and to agriculture. This situation is made worse as women particularly poor women suffer from the lack of attention and low priority given to women's needs as a result of women's low level of participation in decision-making (Lorraine, 1997). It is argued that poor women would benefit more than most other women from inputs to improve access to clean water and health care and from the public provision of facilities such as electricity that improve the productivity and reduce the drudgery of domestic work. Children, particularly daughters, benefit most from the public provision of basic education, since they are unlikely to have access to alternative sources of education. The public provision of water, electricity and other public services, which particularly benefit women and families, is highly correlated with poverty reduction.

The second way in which gender affects women's participation in development is through the effect of gender stereotypes on the assumptions made by development programmes about their clients. For example, departments of agriculture expect that farmers will be men and design extension services accordingly. Despite the fact that a significant and increasing proportion of farmers are women, it has been estimated that less than 1 per cent of extension agents are women (Lorraine, 1997). Gender stereotypes also lead policy-makers and development programmers to assume that women are primarily housewives who stay at home and do not perform productive work. Thus, health and family planning programmes fail to adjust clinic times or radio programmes to the reality that most of the

poorest women in villages are out working in the fields or engaged in off-farm work. Gender affects women's participation in development because the heavy burden of domestic and reproductive work, particularly childcare, is often an obstacle to women's participation in employment and programmes of development and their access to services. High fertility and the consequent burden of the associated gender roles for women particularly handicap poor women, who tend to have the highest levels of fertility (Lorraine, 1997). Poor women in particular suffer from the burden of gender roles and stereotypes and the impact of certain gender-blind policies. They also benefit least from gender-blind development programmes (UNIFEM, 2003).

2.7 Struggles for feminist movements in Tanzania: Historical overview

Civil society is the space that the citizenry has carved for itself to enable it to learn more about their rights and how to exercise them at micro and macro level and thus be in a position to protect their interests, make claims and contribute to community development. Overtime, different sections of the civil society have changed mandate depending on the conditions created by prevailing economic and political conditions in order to bring about civil and political organisational forms capable of making African countries transcend the existed colonial and neo-collonial arrangements (Chachage, 2002). The Women's movement was part and parcel of these struggles, with a distinct two prolonged mission: articulation of women's concerns and perspectives; and resisting the male supremacist social structure and knowledge base. Women's resistance was two fold in colonial era, opposing racism and the colonial state on one hand, and the patriarchal institutions it's used to control and contain the subject in the other. For example, it is documented that women had organised resistance against 'Mbiru'; a levy introduced in Pare district by the

colonial government. However, It is reported that there is a dearth of documented experience of women in navigating civil space in the course of resisting repression by formal and informal patriarchal institutions. This is part of the omission of women's history in the context of independence struggles. This formed a historical context under which the Feminist Activist Coalition (FemAct) evolved: as part and parcel of popular demands for organised space outside state control; and struggle for women to mobilize an independent activist agenda, is –a vis state sponsored organisations such as the national women's movement, Umoja wa Wanawake Tanzania (UWT). Radical research, documentation groups documented state supports of the oppression and exploitation of women and called for legal reform and social change.

With collective actions, state efforts to orchestrate the representation of women's / gender issue was provoked in the United Nation's (UN) 1985 Nairobi conference for women. A significant and tangible outcome was the creation of strong women's networking programme within a major umbrella organisation 'Tanzania Non Governmental Organizations' as an active participant in facilitating concerns of women in the country. This facilitating group was known as Tanzania Gender Networking Programme that assumed conceptual and methodological leadership in an independent reflection process that culminated the production of the publication, Gender Profile in Tanzania 1993, which was the tremendous milestone in the history of gender development in Tanzania. It also ushers a new discourse, which spearheaded the formation of TGNP after Beijing World conference for women in 1997, and later on, the Feminist Activist Coalition (FemAct). FemAct have broadened their scope of analysis and actions beyond a position in which challenges male supremacy in isolation. It exists as a strategy for activism aimed at

building a broad base participation in emancipatory politics and social action. Its analytical framework recognises how gender, class, empiricism and ethnicity conspire push large sections of the people (mostly women, and poor men, especially those who are younger or vulnerable) furthest from sites of power (TGNP, 2003). It seeks to contribute to the building of social movement strong enough to transform society into a more humane social space where there is equality and social justice for all.

2.8 Approaches to women and poverty

2.8.1 Trickle down approach

Initially, before the International Decade for Women and the First World Conference on Women began to draw attention to the situation of women, it was generally assumed that the benefit of development would be shared equally between women and men. In this version of the “trickle down” theory, no specific attempts were made to direct programmes or projects towards women and there was no recognition, beyond the obvious areas of family planning and maternal and child health, that women’s needs or concerns might be different from those of men. Anti-poverty strategies such as the transmigration programmes in Indonesia initially made little provision for women and children but focussed on the family unit, assuming that all members would benefit equally. At that time, social and economic data were typically provided to planners and policy makers only for population aggregates, except in the case of variables thought to be related to fertility (Lorraine, 1997).

2.8.2 Women in development

Gradually, during the UN Decade for Women, governments and development agencies began to recognise the role of Women In Development (WID) as a special issue of policy concern. However, the general perception of WID as a development strategy was one of women as a “disadvantaged group” in need of improved welfare through project targeting and involving women only. Such projects were quite marginal in the overall scheme of policy-making and programming, attracting a very small share of the total budget of agencies, donors and government-less than one percent in most cases. They typically related to women tradition gender roles as wives and mothers, providing women with clean water, health and family planning education and services and basic literacy to help them provide better for their family’s basic needs. Where income generation was included in WID strategies, it also tended to focus on tradition areas of work for women such as food preparation and processing, sewing, weaving and handcrafts (Lorraine, 1997).

In some countries, the responsibility for WID projects initially rested with these agencies. In others, their role was more in terms of co-ordinating and monitoring the WID projects of the line departments in the various sectors. The perception of women’s issues as welfare issues was reflected in the tendency in many countries to locate women’s machinery in Ministries of welfare and social affairs. Sometimes later in 1970, WID approach was criticised for not challenging the root causes of gender-based inequalities, it only led to the establishment of welfare projects, which increased women’s workload. In brief, it did not lead to women’s empowerment.



By the mid 1970s, a critique of the WID approach gave way to another development approach called Women and Development (WAD). The WAD approach concentrated on provision of women's practical needs that is provision of basic needs such as food, shelter and healthy services. Less attention was given to strategic needs such as provision of education and resource ownership, which are focusing at empowering women to take control over their own needs through providing them with tools for decisions on issues affecting them and the society. Though WID and WAD approaches had the women as their centre of analysis, yet their strategies did not focus essentially on the means and way of empowering women and also looked at women as a separate social entity.

2.8.3 Gender and development strategy (GAD-Strategy)

The Second World Conference on Women in 1985 reviewed the approach on the role of women in development and found out that the impact of projects and programmes on the lives and problems that women faced was marginal (Lorraine, 1997). The conference document, the Nairobi forward looking strategies, women's role in development in more positive terms, emphasises their actual and potential contribution to development rather than their welfare needs. Development practitioners and theorist began to realise that the essence of the problem was not women per se, but the differences between women and men. It was also increasingly recognised that the causes of these differences were to be found in relationships between women and men – that is, in the prevailing socially and culturally determined relations. As this paradigm shift took hold, the WAD approach was gradually replaced, at least in terms of rhetoric, by the Gender and Development (GAD) or gender approach (Lorraine, 1997).

The main emphasis of the GAD approach is on empowerment of disadvantaged men and women through addressing their practical needs and priorities determined by themselves to improve their own socio- economic conditions. Within GAD approach, there has developed several gender analysis tools (frameworks), which are commonly used to test different gender issues in the development initiatives. These tools include Harvard Analytical Framework and Gender Analysis Framework (Panda and Lund, 1998). Harvard Analytical tool looks mainly at three major profiles namely; the activity profile which provides all productive and reproductive tasks and duties of men and women and also different age- groups, the access to and control profile which identifies the resources used and who has the control over them and associated benefits and influencing factors which outline the factors such as economic and political that perpetuate gender differentiation in a given society. The weakness of this tool is that it overlooks diversity and conflicts of interest among women. Gender analysis framework looks at the impact of any development intervention upon men and women at household and community levels. The methods consider gender-based division of labour, time resources and socio- cultural factors as parameters of analysis in development projects process. The major weakness of this is that it focuses broadly on project rather than policies (Panda and Lund, 1998). Thus, this gender analysis tool is essential building blocks for effective gender sensitive project planning as they reveal how a gender difference defines people's rights and responsibilities.

2.9 Tanzania's efforts to reduce poverty

The early 1970s were characterised by heavy government expenditure in social services. Many primary schools, health centres and dispensaries and water schemes were

constructed. By 1974 masses of rural population had been relocated to villages under the giant villagization campaign. The argument for this campaign was that it would be easier to provide social services mainly water, education and health care to people in village settlements. The provision of education and health services and agriculture was backed by slogans “Elimu kwa wote”, “Mtu in Afya”, “Siasa ni kilimo” and “Kilimo cha kufa na kuona” respectively. In mid 1970s to early 1980s, the country was faced by serious economic instability. This was followed by the draught of 1973 and 1974, the oil crises of 1973 and 1974. Later it was compounded by another draught in 1975, then the break of the East Africa Community in 1977, then the war with Uganda in 1979, the oil shock and depression in export prices in 1979/80. These events distracted the deliberate attempt to poverty alleviation and worsened the situation. Most of the internal factors revolved around the wrong choice of development policies and strategies, and of resources. More specifically, they included neglect of the agricultural sector, over emphasis on large scale and capital-intensive industries excessive expansion of the public administration, forced villagisation, and excessive government intervention in the economy (Bagachwa *et al.*, 1995). “Ujamaa” was contentious and inefficient, state transport and marketing caused agriculture to stagnate. Industrial development had been over-emphasised at the expense of agriculture; and government intervention in the economy had been excessive. All this produced a gloomy outlook by the 1980s. Although official inflation was less severe than in a number of other African countries, much of the economy was operating via the parallel market network and here there was a 90% decline in the real purchasing power of the minimum wage during the 1980s. Earlier investment in social infrastructure meant that Tanzania ranked thirty-fourth in the UNDP’s Human Development Index (Bagachwa *et al.*, 1995). The growing economic problems resulted in a re-orientation towards more

market –oriented policies from the early 1980s onwards, aided by a change of political leadership in 1985. Two home-grown programmes were launched, The National Economic Survival Programme in 1981 and the Structural Adjustment Programme in 1982. However, these failed to mobilize sufficient external resources. Therefore a donor-sponsored recovery programme was agreed in 1986 and continues, with modification, to the present. Tanzania is at present heavily dependent on aid for instance, Up to 2002 official development assistance accounts for 75% of government development expenditure and external debt equates to 1.3% of Gross Domestic Product (BoT, 2003).

The Government of Tanzania presently, has a number of strategies and official guidelines to curb poverty. The Vision-2025, National Poverty Eradication Strategies (NPES), Tanzania Assistance Strategy (TAS), the Poverty Reduction Strategy Paper (PRSP) and Rural Development Strategy (RDS) are the major ones. These are national strategies of economic and social development encompassing joint concerted efforts of government and International community. The Tanzania Vision-2025 is a long-term government dream calling for social economic betterment mainly through improved quality livelihood, good governance, well-educated and learned society and a competitive economy capable of providing sustainable growth and shared benefits. TAS is a strategy document seeking to eradicate poverty through various supports from the donors. NPES, like Vision-2025, focuses on various interventions. Such interventions include water, health, education and nutrition. The water strategy aims at increasing community access to clean water to 90% average within 400 metres and to discourage unnecessary tree cutting. On health, the strategy aims at reducing incidences of diseases and increasing access to health centres and reduces average distance to health facilities. In education it seeks to achieve universal

primary education, expand secondary schools, and increase number of people who can read or write and in nutrition the goal is to reduce under-five malnutrition. PRSP mainly focuses on education, health and water as the basic social services that are inevitable in addressing issues of poverty. The government has also established the Tanzania Social Action Fund (TASAF). TASAF is a project or financial facility designed to address community social needs. In particular, TASAF supports activities intended to improve basic social and economic services and protect the vulnerable groups.

Adopting targeted poverty alleviation programs has mainly been implemented by donor agencies, NGOs and religious organizations. This approach has gained dominance particularly in recent years. Following the major reforms adopted since the mid 1980s, direct involvement of the government in various social and economic activities has been minimized and limited to policy formulation, coordination and monitoring. Most of the agencies/organization are thus replacing government activities by among other things, engaging in poverty alleviation initiatives by addressing issues, which they conceive as being important to them.

Donor agencies have mainly concentrated on provision of financial and technical assistance in various distinct sectors including, health, education, infrastructures, agriculture, industry and environment. Non-governmental organizations on the other hand have played an important role in provision of education, health care, environmental protection and support of micro-enterprises. Gender and age status (mainly with the bias towards women and youth) are among the predominant criteria to qualify for assistance from these targeted poverty alleviation programs.

Despite all these efforts a number of Tanzanian groups remain poor. The overall economic growth has not been high enough to guarantee high per capita incomes. The existing pattern of income distribution and resource allocation manifest itself into mass poverty and this will persist into the foreseeable future unless targeted and colossal measures are taken. This calls for special efforts not only for ensuring success in the designed programs but also evaluation of the methodologies so far adopted and observe if they have reduced poverty or they can really alleviate poverty in future.

2.10 Overview of NGOs development in Tanzania

Poverty alleviation in Sub-Saharan Africa has long been accepted as a development goal, and is implemented by various stakeholders. More recently, there has been a growing number of NGOs working with wider civil society and donors in tackling poverty. Today poverty is the major challenge facing Sub Saharan Africa. Today, there is a rapidly growing proportion of overseas and local NGOs working on poverty alleviation some of them are focused on social services provision. Resources in term of expertise, material and finance are now flowing through indigenous NGOs in Africa, Asia and Latin America. Sahley (1995) claims that throughout the past two decades, many development agencies based in Europe and the United States of America have gradually moved away from the direct operation and implementation of overseas programmes and are now working in partnership with local NGOs. Similar shifts have been occurring more recently in the funding patterns of official donors. Southern NGOs, once marginalized by official donor, are now perceived as viable local partners that offer many comparative advantages over traditional government-to-government channels of aid distribution.

The number of NGOs in Tanzania is increasing rapidly and they fall into three main categories. The first category are grass-root/community based NGOs that are normally unstructured or non-formal and usually unregistered with the government registrar or societies. The second category is the National NGOs, some of which have out reach to the grass-root, normally registered with the registrar of societies in the Ministry of Home affairs. The third category are those NGOs that are associated with organisations/umbrellas like TANGO (Tanzania Non Government Organisations) and (TACOSODE) Tanzania Council for Social Development. The recent number of NGOs registered with TANGO is 288 and the majority of these over 160 are located in Dar es Salaam because it is a city centre with a lot of facilities that are required by these NGOs.

According to URT (2000), between 1961 and 1980, there were only 25 registered NGOs. By 1990 25 registered NGOs rose to 41, between 1990 and 1993 the number shot to 224 and from 1996 there has been more than 6000 registered NGOs. According to the registrar of societies, Tanzania had 8499 NGOs (including Community Based Organization (CBO)) as of September 1998. By December 2000, there were more than 10000 registered NGOs (Vice President office NGO calendar). Most of these NGOs are concerned with issues of environment, religion, education, gender, poverty alleviation and interest on livelihoods. It is inherently true that even after having been provided with financial support and technical advice, some local NGOs still fail to flourish and finally collapse and this is due to under laying organisation weaknesses and management constraints.

2.11 Roles of NGOs in integrating gender into poverty reduction

The rise of NGOs on the world scene is an important phenomenon that has implications for the development prospects of poor people, for the future of these organisations themselves, and for wider political economy of which they form a small but growing part (Hulme *et al.*, 1997). In many countries in the world NGOs have become very important and they are now part and parcel of the vehicles for development. The NGOs have mainly emerged in response to the felt needs, economic, social, cultural and political and advocacy questions overlooked, ignored or unable to be adequately undertaken by the other official organisations, particularly the government. These NGOs have been working directly with the marginalized poor sections of the populations i.e. women, children, youth, the disabled, the land-less and slum dwellers. Recently quite a large number of the NGOs have tended to target poor women with the aim of achieving some poverty reduction results. Muir *et al.*, (1992) evaluated the impact of NGOs in rural poverty alleviation in Zimbabwe. The evaluation varied from a 15-year project to a valuation of an 18-month old project. In the study it was found that there was more rhetoric from the NGOs about the role, importance and participation of women in their projects compared to many other developing countries. It revealed that generally women have not participated with men on an equal footing in the various case study projects. The evaluation revealed that in practice there has been a strong bias against women that arises in part as a result of NGO approach of working through existing lack of structures and male cultural bias. Regarding credit and its economic impact and cost-effectiveness it was found that credit reaches a minority of communal land farmers, and only those confident enough to take the risk of borrowing, whether it is a soft NGO loan or a seasonal loan at 13% interest.

It has been argued by many researchers that governments that wish to implement anti-poverty programs with constrained budgets should seriously consider targeting female maintained families (Buvinic and Gupta, 1994). Women in general and rural women in particular are disadvantaged in terms of access to social services and gaining entry into non-agricultural income generating activities. But in some instances cited in Ghana and Bangladesh in 1998, men, as in other credit schemes in these countries, hijack resources targeted at women. Targeting resources to poor women it is argued may help to direct the projects beneficiaries but the underlying causes of female poverty-deep-rooted inequalities in control over assets, pervasive gender discrimination in labour markets, and lack of voice in the power structures controlling resource allocation remain un-addressed. It is therefore advanced that anti-poverty interventions should be gender – aware, both in need identification and project design. Beyond the basic needs which form the focus of many ant-poverty interventions are further set of ‘needs’ which arise from gender-specific constraints and which require innovative institutional practices to bridge the gap (Kabeer, 1995).

The Gender Profile of Tanzania as presented by the Tanzania Gender Networking Programme (TGNP, 2002), gives highlights on women’s NGOs in Tanzania. According to the report, the orientation of women groups in Tanzania tends to be welfarist and non-transformative. Most of the grassroots groups that are economically oriented to a minimal returns to members, and do not challenge the status quo, leading to long-term changes. A common explanation is that economic crisis causes grassroot women and their allies to prioritise income-generation projects, but according to the profile report, the existences of political and social incentives including; solidarity, respect, dignity, resistance against

patriarchal oppression has also motivated women groupings. The profile also examines the impact of various social economic policy programs of Tanzania. In assessing the impact of universal primary education programme it reveals that female enrolment to primary level increased from 42% in 1974 to 49% in 1984. These efforts are cited to have enabled provision of land, hoes and other productive resources required for education support. The report on the other hand regards the existing system of introducing fees, other cost sharing scheme under the structural adjustment programs to be likely to limit progress in this sector. In many cities where local government have failed to represent their constituencies or deliver basic needs, NGOs have come to play a critical role in community development. These have been the principal sources in both mobilising community resources and building coalitions to create linkages among communities and wider political process. According to the report these organisation have played a key role in helping slum dwellers resist eviction and negotiate land settlements, in gaining basic human and political rights for the poor, and in establishing community organisations. These NGOs on the other hand are challenged for focusing more in rural areas and rarely on the needs of low-income urban communities.

While there is a substantial number of NGOs among other providers, providing financial and technical assistance to the poor, the state of poverty remains alarming (Musonda, 2000). There have not been many comprehensive evaluating studies that observe and analyse the NGOs activities especially in poverty alleviating programmes. Experience has shown that it is normally difficult to identify the poor, as:

- Potential recipients of assistance are likely to misrepresent their true condition for example their income level.
- The NGOs might be misinformed hence identifying the actual poor may involve large administrative costs.
- In places where influences of corruptive practices have developed roots, it is difficult for those concerned with allocation of assistance not to fall under the influence of corruptive practices, or just favouritism.
- When assistance is provided to the non-poor it makes the program less credible and this may hamper its sustainability.

The emphasis on gender-differentiated intervention has been defended on the grounds that poverty in Tanzania has a gender dimension. Women are poorer than men in almost all factors of comparative analysis although they are the major actors in productive and reproductive activities; In addition women make significant part of the economically active rural population (about 54 percent). However, they are faced with limited access to resources and lack of control over output because of traditional and customary practices. These practices place men in greater control as a result of discriminatory laws of inheritance. In addition women are disadvantaged due to illiteracy and poor education, which has effects on access to resources. There exists further under representation of women in decision- making. At the end of 1994 there were approximately 56 women NGOs in Tanzania but now the number has increased significantly (Musonda, 2000). Some of these NGOs were targeting at alleviating poverty of women and their families.

It has been recognized that inequality is not simply a women's issue but is, in fact, an organizational and societal issue (UNDP, 2002). NGOs like many other organizations are often the mirror of the society in which they emerge. The way power and resources are shared between men and women in a specific social context is often reflected in organizational structures, vision and management styles. Depending on their mandates, organizations determine and influence power and resources allocation within themselves and the community they serve. They decide on who gets what resources, who benefits from which services and who participates in decision making. However, organizations are expected to foster social transformation. Despite this social role and the power they have, NGOs like many organization pay little or no attention to existing structural inequalities between men and women. Consequently, their programs tend to perpetuate and entrench gender inequalities and further marginalization of women and less powerful groups (TGNP, 2002). Narayan and Shivji (2000, 2003) found that there are hardly any examples of NGOs addressing underlying social inequalities by actively supporting either poor's people organizations or social movements. Cultural practices across most Africa contribute to women's poverty being deeper than men's because women's' ability to exercise right of ownership and use of resources, including labour, is dependent on relationships with men. A poverty alleviation initiative that does not lead to this context, or at least try to manipulate it, is not likely to realize the planned outcome.

Recent studies have shown that poverty reduction strategies that target resources to poor women without institutional change are not sufficient themselves to bringing lasting benefits and may reinforce existing gender inequalities (Kasente, 1997). As a result, the World Bank's new poverty agenda has come under criticism for not being adequately

gender sensitive. Considering that the framework for poverty reduction for African countries that have been implementing structural adjustment programme are modelled on a the World Bank's new poverty agenda, they are likely to have a similar problem of not being gender sensitive enough and targeting resources to the poor without the necessary institutional change, unless a deliberate effort is made to ensure it does not happen. The fact that the poor are highly stratified not only by remoteness from the town but also by gender, will make it difficult, if not impossible for poor women, especially in remote parts of the country side to access any of the poverty alleviation arrangements. It is unclear whether NGOs are more successful than formal institutions at reaching the poorest areas. They tend to reach people who live close to passable roads and miss the very poor (Narayan, 2000).

While insufficient geographic coverage is one aspect of not reaching the poor, another aspect is lack of cooperation between program design and the needs of poor. For example, the presence of women in production in Africa region is still invisible or overlooked because of gender aggregated data (World Bank, 1994). As a result they are not planned for and they do their work without access to training or loans (UNIFEM, 1994). Moser *et al.*, and AWEAPON (1995, 1996) found that there is also evidence to show that social costs of adjustment on women are very high, leading to diminished women's access to several productive and social resources. In Zambia, the PUSH (Program Urban Self Help) program involves a number of national and international NGOs. The program aims to build urban infrastructure by giving women food rations. An evaluation revealed that less than 3 percent of households benefited from these programs and reasons for non-participation varied (Kasente, 1997).

“Extremely arduous physical labour is resulting in some infrastructure gains but they would be minimal compared to the physical exertion demanded of women and the cost of their time”. Trade and market liberalization that have lifted import controls has led to destroying domestic production and jobs. For example, since importations were allowed into Tanzania in 1984, over 90% of the countries textile mills, which mostly employed women, have closed. Also privatisation of the state industries and retrenchment of government employees have led to a massive number of unemployed workers and most of them are women because they are concentrated in secretarial, teaching and primary care centres due to lack of formal education and technical skills (Kissake, 2001). Women have also reported increased violence against them due to high level of frustration and stress in the household caused by reduced income and intense financial pressure on men. From these, and several other example not mentioned here, it is evident that if poverty alleviation strategies are to be effective, they should target specific groups of society after careful analysis of who will benefit and what they will benefit.

It is also reported that, as with the other institutions NGOs are not immune to mismanagement, corruption, nepotism and lack of respect (Kissake, 2001). Most NGOs lack transparency and accountability with regard to their activities and capacity (Shivji, 2003). Such problems leads to heavy criticism and mistrust by the public.

Women's poverty is reflected and maintained by their relative marginalization from the decision-making process and their lack of access to and control over resources. Consequently, women suffer from discrimination in all spheres of life and at all levels. To

respond to this overwhelming situation, institutions with a clear and consistent vision, need to develop objectives and strategies for building sustainable processes for gender mainstreaming at the macro, meso and micro levels. The programme linkages at all levels address broader dimensions of sustainability and create a responsive environment for reducing gender disparity (UNDP, 2002). Mainstreaming gender into organizations in a sustainable manner through the development of human resources for gender re-distributive policies is the key area of focus. Within these, attention to women's' needs have not been a priority or even a consideration (Kabeer, 1995). If the condition of women is to change as well that of men, as a result of poverty alleviation efforts, all concerned institutions need to incorporate gender awareness into the formulation of the interventions and ensure women's' views and needs are included in the formulating and the planning processes. It is therefore necessary for NGOs to direct efforts towards developing and building a process for the development, implementation and evaluation of gender-responsive programmes.

2.11.1 The philosophy of participation

The term participation has been looked differently by different people and different institutions and many interpretations have been developed to explain what participation is or should be about. Oakley and Marsden (1991) describe participation as the involvement of a significant number of persons in situations or actions to achieve some predetermined goals or objectives. Other scholars view participation as a social phenomenon where beneficiaries influence the direction and execution of a development project (Alhback, 1992; Carter and Wilson, 1994; Sodeik, 1999). Participation in this sense occurs in the form of contribution towards a project in order to increase its chances of success and,

correspondingly, the social benefit (Williams, 1985; Mustafa, 1989; Shao, 1996). The 1999 World Resource Institute defines participation as a process through which stakeholders influence share control over development initiatives in decisions and resources which affect them (WRI, UNEP & UNDP, 2000).

Clearly, there are different views about what participation is. However, many authors often quote the United Nations Economic and Social Council Resolution (1979), which states that participation requires the voluntary and democratic involvement of people in contributing to development efforts. The United Nations resolution emphasizes on equitable sharing in the benefits derived therefrom, and decision making with respect to setting goals, formulating policies, planning and implementing economic and social development programmes (WRI, 1992).

Therefore, it can be concluded that any meaningful participation of people in development planning and implementation requires not only the involvement of all those affected by development decisions, but also the poorest groups in the community to ensure equal distribution of the project benefits (Zein, 1997). In this study, participation is defined as a process of involving women and men in decision making, planning, implementing, and sharing of benefits of development programme and their involvement in efforts to evaluate such project.

2.11.2 Concept for the promotion of equal participation by women and men in the development process

As the majority of the poor are women and as the causes of their poverty are rooted, in particular, in their gender-specific discrimination, consideration of gender roles is an essential prerequisite for successful and sustainable poverty alleviation. Gender equality calls for participation and target group orientation. Accordingly, the equality concept is closely linked with the concept on participation. Women and men, especially from poor population groups, should be the actors and supporters of development. In partner countries, reaching legal equality for women and overcoming all forms of discrimination are essential criteria for good governance and for enforcing fundamental democratic principles (Concept for gender equality, 2001). German development policy considers gender equality as part of the political dimension of development and thus deems it to be just as important as respect for human rights and the promotion of good governance and democracy.

Women and men are unequally represented in public life. Family responsibilities or traditional separation of the sexes prevent women from participation. The representation of women's interests is often so weak that even in cases of general democratisation and liberalisation it lags far behind the actual social and economic role of women. According to the Human Development Report (UNDP, 1995) the "critical threshold" for women to be able to exert their influence effectively is 30 % participation in the respective decision-making bodies. Opportunities for women to exercise influence in public life can be strengthened by institution-building and organisational development geared to specific gender needs.

The promotion of equal participation by women and men is integrated into all implementation and planning methods of development co-operation. This objective must therefore be given attention independent of any explicit declarations of intent made by the partner country. In addition, it is important to pursue women-specific activities or provide support with the predominant aim of achieving equality of women and men. Such projects may include advisory services to a national ministry of planning on a structural equality policy or enhancing the representation of women's interests. Such activities are offered both to governments and to civil societies (Concept for gender equality, 2001).

In the past, women were often targeted through special women's activities, although the integration of women in the overall development process was not necessarily addressed. More recent projects are tending to adopt a gender-mainstreaming strategy. In emphasizing gender, the approach recognizes the need to take account of existing socio-economic conditions, to acquire in-depth knowledge of the roles of men and women and to determine the needs of each before undertaking the design of projects. Targeting women means that projects must consider women's time constraints and lighten women's work burdens so as to assure their active participation in project activities. Equal participation by women and men thus helps to improve the quality of development co-operation. This is particularly so in African countries such as Tanzania where equal participation by women remains problematic.

CHAPTER THREE

METHODOLOGY

3.0 Overview

This chapter provides a detailed description of research procedures employed by the study. The first section describes the study area in terms of altitude, climate, population and economic activities. The second section describes research design, while the third section describes sampling procedures. The fourth section describes the data collection methods and instruments used. The fifth section describes the data processing and analytical procedures. The last section gives the limitations of the study.

3.1 Description of the study area

The research was conducted in Missungwi District in Mwanza Region. The focus of this study was the Missungwi Income and Food Security (MIFOSE) project under CARE (T). The area was selected because recently there has been increase in the number of NGOs in the area. These NGOs address various issues of community importance including poverty alleviation. Missungwi lies between 2⁰ and 3⁰ 30' degrees South of Equator, 31⁰.45' to 33⁰.30' degrees East of Greenwich. Missungwi district is divided into 4 administrative divisions, 20 wards and 78 villages. The total area of Missungwi district is 2,553 square kilometers whereby only 1,355 square kilometers are considered arable and suitable for agriculture. The area has a tropical type of climate with well-defined dry and wet seasons. The area receives less than 900 milliliter of rainfall per annum. The population of Missungwi district is 271,230 with annual growth rate of 2.7% (URT, 2003).

3.1.1 Economy of the study area

Major economic activities in the study area are agriculture and livestock keeping. About 90% of the residents in this area depend on agriculture and livestock for their livelihood. Major food and cash crops grown include maize, paddy, sorghum, cassava and sweet potatoes; cash crops are cotton and chickpeas.

3.2 Research design

A cross-sectional research design was used in this study where data was collected at a single point in time from a sample selected to represent some large population. This design was chosen because it is flexible; minimizes bias and maximizes the reliability of data collected and analysis (Bailey, 1994), economical and was deemed the best according to the nature of this study.

3.3 Sample size

The study population consisted of all men and women in Missungwi district. The total sample size was 114 respondents in which 84 people were project members and 30 people were non-project members. The sample was obtained from nine villages and these include Misasi, Ngaya, Mbarika, Mwangala, Nyanghomango, Ngudama, Kijima, Matale, and Nduha. In this study, households were preferred as the ultimate sampling unit of analysis, because a household is considered as a basic unit in poverty analysis studies. Non-project members were selected in order to determine the extent to which MIFOSE project has reduced poverty in Missungwi district.

3.3.1 Sampling procedures

To obtain the desired population sample, a multistage-sampling technique was employed. In the first stage a purposive sampling was used to select nine wards under CARE (T) MIFOSE Project from the sampling frame of 20 wards in the district. A simple random sampling was used to select one village from each ward to obtain a total of 9 villages. From each village 10 households were randomly selected where by 6 households were male-headed and 4 female-headed households. Thus a total of 84 households were obtained. By using the same method 30 households under non CARE (T) area of operation were selected, thus amounting to 114 households. Six CARE (MIFOSE) staff were randomly selected; 2 staff at the district level and 4 staff at the village level, as key informants, with the aim to supplementing information from the household survey.

3.4 Data collection

3.4.1 Primary data collection

Primary data collection was conducted through administration of the questionnaires. These questionnaires were pre-tested to project and non-project member respondents in Bulemeji and Ukiliguru wards. This helped to ensure validity of the instrument and enabled the researcher to make necessary corrections to the instrument. Two different structured questionnaires were used. One questionnaire was designed to interview female and male members in the households (that is female headed and male-headed households) where CARE (T) operates and where it does not operate in the selected villages. Another questionnaire was designed for CARE (T) staff in the study area. The whole exercise was undertaken by the researcher by visiting respondents in their homes. Field observations were also made in an effort to supplement the information from the respondents that related to what was being studied. Male and female-headed household questionnaire was

essentially focusing on respondents' socio economic characteristics and their participation in poverty alleviation initiatives. CARE (T) staff questionnaire covered generally the organization strategies employed in poverty alleviation with the view to discover how such strategies promoted gender mainstreaming into the project.

3.4.2 Secondary data collection

Secondary data was obtained from various relevant sources including Tanzania Gender Networking Programme (TGNP), Sokoine National Agricultural Library (SNAL), University of Dar es Salaam, Research on Poverty Alleviation (REPOA), Missungwi District Office, Missungwi Income and Food Security project (MIFOSE) office and other publications.

3.5 Identification of the poor and expression of values per adult equivalent

In order to identify the poor and less poor households, the income of respondents for the year 2002 in terms of net household product per adult equivalent per year were compared with the poverty line of Tsh 147,052/=, respectively, per adult equivalent per year in 2003 prices. The lines were obtained by inflating those of 1995 on which the World Bank (1996b) based the assessment of poverty in Tanzania despite the discontent that an official poverty line for Tanzania does not exist (World Bank, 1996b). The 1995 poverty line was Tsh 73,877/= per adult equivalent per year. The adjustment was done using average seasonally adjusted consumer price indices for Tanzania Mainland as given by the Bank of Tanzania (BoT, 2003). Poor households were those whose incomes were less than Tsh 147,052/= . Households with income equal to and greater than Tsh 147,052/= were taken to be of non-poor.

Since income per capita is a poor indicator of living standards as households differ in size, composition and individual requirements (Collier *et al.*, 1986, World Bank, 1996b), all monetary values were expressed per adult equivalent. The following equation was used to obtain the household Adult Equivalent Unit (AEU):

$$E = 1 + 0.7(NA - 1) + 0.5(NC) \text{ Where,}$$

NA=Number of adults and

NC=Number of children (McClements, 1997).

This was used, as a proxy because the data collected was not fitted to the recommended method. AEU of every household was multiplied by corresponding average cost factors to get adjusted adult equivalent units (AAEU) of each household. This step was important to take into account economies of scale since larger households need fewer resources per person due to sharing some facilities. Monetary values for whole households were divided by AAEU of the households to get corresponding values of per adult equivalent.

3.6 Data analysis

Data from field survey was coded and analysed using Statistical Package for Social Science (SPSS) computer software. Descriptive statistics such as mean, frequencies and percentages was computed. Chi-square was used to compare background variables, independent variables and participation of women and men project members in poverty alleviation initiatives. The hypothesis was tested at 0.05% level of significance. A logistic regression model was used to determine the well being of project members contributed by MIFOSE project in Missungwi. However, the decision to use the model was influenced by the fact that the logit model is based on the cumulative logistic probability function and

hence computationally easier to use than the other type (Pindyck and Rubinfeld, 1981).

The logistic regression model specified is as follows:

$$P(Y = 1) = G(X\beta) \text{ Where}$$

$P(Y = 1)$ is the probability that a household will be poor as a result of income and food insecurity; and

X is a vector of household characteristics.

After running a logistic regression step by step the following variables were retained:

Definition of variables used in the logistic regression

Name of variable	Description of the variable
Gender of household head	The hypothesis is that household headed by female is more likely to be poor, because women are limited to many opportunities in terms of access and control of productive resources and decision making. Female are denoted by a value of 1 and male by a value of 0
Participation in the project	Here the hypothesis is that non-project members are more likely to be poor, because they have no access to credit and training on how to improve their income as well as their life. A value of 1 is assigned to non project members and 0 to project members
Dependency ratio and number of people	The hypothesis is that households with larger size will spend more on food, but also it could be though that these households have more people to work and therefore have more income. But it should also be noted that these households are composed of elders and/or children who are dependants-cannot generate any income. This may imply that more mouth to feed and are more likely to become poor.
Household expenditure	The higher the money spent, the more risky the household becomes poor and vice versa
Value of crop produced	The hypothesis is that households with lower crop yield and value is more likely to be poor due to food and income insecure and vice versa
Location	Villages allocated far away from the market centre/main road are likely to be poor. Alternatively, it is possible that when a village is close to the highway is likely to be poor. Therefore, one could expect, household close to the road to benefit more from income generating activities brought about by traffic, hence likely to become non poor

3.7 Limitations of the study

- Availability of funds was a big problem since this research was done on a private sponsorship basis. Hence the intended sample size of 120 respondents was not achieved due to time and resources constraints hence it was only possible to get a sample size of 114 was studied for all respondents.

- Project members and non-project members were scattered in their respective villages so to trace and find them was very difficult. This was made more difficult due to the poor roads and at times some project members were not willing to be interviewed due to language barrier though the researcher was accompanied by field officers who were able to interview them using their local language (Kisukuma).

3.8 A case of Missungwi Income and Food Security project

CARE (T) through MIFOSE project is implementing activities, strategies and methodologies aimed at improving income and food security of 16,000 vulnerable households in 35 villages of Missungwi District. The project was designed to build on CARE's experience of community development work in Tanzania. It addresses problems of food insecurity and income poverty in the Missungwi District of Mwanza Region.

➤ **Project activities**

❖ **Technology transfer**

The technology transfer component employs participatory approaches to identify farmers priority production constraints, link farmers to technical sources for training and exposure to technology options and enable farmers to test technologies they have identified in their own field. Technologies include improved seeds, labour saving implements, pest and diseases management, post-harvest crop processing and handling.

❖ **Savings mobilization and credit support**

The component complements community savings with training in non-financial services such as business management and development, selection management and planning of income generating activities and commodity marketing.

❖ **Strengthening community based institutions**

The component undertakes to develop institutional capacities to ensure financial, technical and organizational viability of community development entities. Community institutions are given technical capacity to co-ordinate provision of technical extension services to community. These institutions make certain that the various community resource persons involved in various training and linkages are used by the community members.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.0 Overview

This chapter presents and discusses findings of the present study conducted in nine villages in Missungwi district. The chapter is divided into the following sections; social economic characteristics of the respondents, awareness on development project, gender mainstreaming in poverty alleviation, success of project members, institutional support provided by CARE (T) to MIFOSE project and poverty levels of project members and non project members.

4.1 General socio-economic characteristics of the respondents

Key respondent's profiles presented in this section include age, sex, marital status, education level, size of the household and type of economic occupation. These characteristics were considered important because they have a certain influence on development initiatives introduced in a given social setting (Howllet and Nagu, 1997).

4.1.1 Age

Age and sex denomination is an important parameter in social analysis (Overholt, 1991). About two thirds (67.9%) of the project members were between 28 and 47 years old (Table 1). The mean age of respondents was 38 years for both Project Members (PMs) and Non-Project Members (NPMs). According to the chi-square test the distribution of respondents was not significant ($p>0.05$) across the age groups. This means that, the respondents were in the economically active group and were involved in different farming

and non-farm activities. Different age groups perform different sets of activities in most societies. Since all people had equal chances of participation in this project therefore no age group had special treatment. This is also true because in Tanzania the economically productive class ranges between the ages of 15 to 64 years (Mandara, 1998) as cited by Makauki, (2000).

The availability of an active labor force has a positive influence on food availability in the household through productive activities. Within this group respondents less than 30 years old were only 16.0% of both PMs and NPMs. This small number is in line with the traditional customs and values of the study area, which do not allow youths to own land. In addition, very few youths were interested in farming and therefore preferred to work in non-farm occupations or to migrate out of the village to urban areas.

4.1.2 Sex

The study results show that out of the 84 project members interviewed, 44% were males and 56% were females. The composition of the non-project members was 40% males and 60% females (Table 1).

4.1.3 Marital status

Results from the study show that 64.2% and 76.7% of the PMs and NPMs respondents were married out of whom 20.2% and 61.1% were female respectively. However, 21% female were widows, slightly less than one quarter 22.8% female were single and 15.2% (2% female) were separated (Table 1). Nevertheless there was no statistical ($p>0.05$) difference in participation in project activities by the groups. The study results are in line

with situations in most rural areas of Tanzania where the majority of adult people are married. This is probably because of the belief that, marriage can offer a solution to possible hardship in life especially for most women. On the other hand marriage is one of the leading factors considered to be the cause of women lacking access to, and control over resources especially in rural areas, where majority of women live in marriage (World Bank, 1993). Therefore it can be argued that marriages influence women's access to and control over resources in most rural societies. Married women become subordinate to their husbands through many social arrangements such as patriarchal system in this society. In addition, men and women are two wheels of the chariot of life and the success in life depends on the stamina and steadfastness of both men and women.

Table 1: Distribution of respondents by socio economic characteristics

Characteristics	Project members (n=84)		Non project members (n=30)	
	Number	%	Number	%
Age				
18-27	5	6.0(4.3F)	3	10.0(15.8F)
28-37	25	29.8(19.1F)	7	23.3(36.8F)
38-47	32	38.1(44.7F)	13	43.3(26.3F)
48-57	15	17.9(23.4F)	6	20.0(15.8F)
58 and above	7	8.3(8.5F)	1	3.3(5.3F)
Sex				
Male	37	44.0	12	40.0
Female	47	56.0	18	60.0
Marital status				
Single	8	9.5(F)	4	13.3(F)
Married	54	64.2(20.2F)	23	76.7(61.1F)
Widowed	12	14.3(F)	2	6.7(F)
Separated	10	11.9(2F)	1	3.3
Education level				
No education	3	3.9(F)	11	36.7(26.7F)
Primary	81	96.4(54.3F)	17	56.7(33.3F)
Secondary	-	-	-	-
Adult	-	-	2	6.7
Household size				
1-5	32	38.1	10	33.3
6-9	39	46.1	14	46.7
10-13	10	11.9	5	16.7
14 and above	3	3.6	1	3.3
Economic occupation				
Farming&livestock keeping	50	59.6(29.8F)	10	33.3(16.7F)
Non farm business	6	7.1	-	-
Wage employment	4	4.8(2.4)	-	-
Farming only	24	28.6(16.7F)	20	66.7(43.3F)

(F) = Percentages of female

4.1.4 Level of education

Education is usually valued as means of liberation from ignorance, and enables one to perform/execute non-traditional roles. Data in Table 1 indicates that majority of respondents had attained primary education. It was observed that 96.4% (52.2% female) PMs and 56.7% (33.3% female) of NPMs had attained primary education, while 40.3% (26.7% female) NPMs and 3.9% female PMs had no formal education. About 6.7% of male project member interviewed attended adult education, also known as literacy classes. The high literacy rate indicates that, most of the respondents know how to read and write. Such a considerable high rate of literacy is an important input, which may enable local people to be aware, understand and adopt new technologies more easily hence creating necessary strategies for avoiding and fighting against poverty in their localities. Mandara (1998) and Shenduli (1998) as cited by Makauki (1999) who found that knowing how to read and write was sufficient in adoption of technologies whose dissemination demanded simple leaflets, pamphlets, posters, newspapers or other simple written materials. Formal education is also of great importance to women for it assist in changing or challenging their traditional roles, for instance women with formal education have been able to become pilots-something considered as a non-traditional work for women. On the contrary low formal education level is considered to foster negative attitudes towards changes and as such an indicator of underdevelopment. Chi-square test indicated a statistically significant ($p < 0.05$) association between level of education and participation in project activities that is project members had attained primary education and almost all non-project members had no formal education.

4.1.5 Household size

Household size was determined by considering all members present in each household, including parents, children and dependants. In Missungwi District the family is the main source of labour for agricultural activity. It was observed that 46.1% of PMs and 46.7% of NPMs, had between six and nine persons in their families, while 38.1% of PMs and 33.3% of NPMs, one and five members and 28.6% of PMs and NPMs, had between ten and thirteen (Table 1). Families with more than fourteen accounted for only 6.9% of PMs and NPMs. Actually 58% of PMs and 63.4% of NPMs of the sample had a family size of more than five people. Such a family size may have an influence on gender roles especially in the wake of economic pressure. The study further revealed through interviewees that it was uncommon in the past to see male member of the family washing dishes or cooking, however, nowadays in small families without female children, boys are assigned these tasks. In this respect, family size can be one of the factors determining division of labour. In the present study, family size had no significant ($p>0.05$) association with participation in project activities.

4.1.6 Major economic occupation

Study results show that 59.6% out of whom 29.8% were females of PMs were involved in farming and livestock keeping, while 28.6% (16.7% female) of PMs and 66.7% (43.3% female) of NPMs were involved in farming only. The major crops grown by most respondents included maize, paddy, cassava, sweet potato and tomatoes as food crops and cotton as a cash crop. Livestock kept included indigenous cattle and goats. Only a small percentage (11.9% out of whom 2.4% were females) of project member interviewed were earning a living from non-farm business and wage employment.

This type of economy confirmed the view held on policy and research articles that about 90% of rural people in Tanzania depend mostly on agriculture for their livelihood (Howlett and Nagu, 1997). This calls therefore for proper land conservation or else the economy in the study area may collapse. The study observed that respondents who were wage earners did not attend fully in all activities carried out by the project specifically in training sessions. Their participation was observed only at the level of attending, contributing ideas and shares in-group meetings. However, this observation was not statistical significant at ($p>0.05$) that is there is no association between wage earners and participation in project activities and attendance to training.

4.1.7 Sex of the household head

The study results show that about two thirds (67.8%) of PMs and (76.7%) of NPMs respondent's households were headed by males while 35.7% PMs and 23.3% NPMs households were female headed (Table 2).

Table 2: Distribution of household head by sex

	PMs (n=84)		NPMs (n=30)	
	Number	%	Number	%
Male headed	57	67.8	23	76.7
Female headed	30	35.7	7	23.3

As it is with most African traditions and cultures the head of household is the final decision maker on important matters including resource use and management. Generally, the results show that under traditional settings all households composed of couples would have a male as head of the household. There are several disadvantages of female-headed households as far as decision-making is concerned. As for the case of widows, although a

woman is an immediate head of the household, there is a man from the clan who conducts and oversees the cultural customary matters. They are not apportioned full powers to make decisions on developmental and welfare issues. It is therefore implied that men have the role of decision making over households' resources including human regardless of having a female-headed household.

4.1.8 Division of labor

Table 3 summarizes the average percentage of each sex responsible for labor input for some of the important activities carried out by the household members. It needs to be stressed that there are considerable variations from one household to another. There were households in which the wife took care of almost all tasks, apart from herding, which remains exclusively for men. However, in some households farm operations were equally shared.

Generally, nowadays men apparently participate in farm operations to a larger extent than in the late 60's (Nypan, 1991). In the present study 38.1% PMs and 40.0% NPMs reported that both wives and husbands were involved in land cultivation and 36.9% and 40.0% of PMs and NPMs respondents reported wives and husbands to be involved in planting. Despite the increase in participation of men, women undoubtedly still carry the large burden of activities.

Based on this argument, most of the reproductive roles were reported to be carried out by women and girl's 90% more than men for both of the PMs and NPMs. These activities included fetching water, firewood, cooking and food vending. These findings agree with a previous study by Bwana (1996) who reported that, women play key roles in most

agricultural systems as well as in domestic tasks. This situation is likely to limit the participation of household female members in agricultural innovations. Findings in this study also agree with findings reported by Makauki (2000) who carried out a study on factors affecting adoption of agro forestry farming system in Turiani Division in Morogoro rural district.

Table 3: Percentage distribution of household's division of labour and decision-making

Aspects	PMs (n=84)			NPMs (n=30)		
	W	H	B	W	H	B
Division of labor						
Land cultivation	21.4	4.8	38.1	6.7	13.3	40.0
Planting	23.8	4.8	36.9	10.0	10.0	40.0
Fetching water	53.6	-	2.4	53.3	-	-
Fetching firewood	57.7	-	1.2	53.3	-	-
Cooking	57.1	-	-	53.3	-	-
Herding	3.2	25.8	-	-	6.7	-
Selling sardines	37.5	62.5	-	-	-	-
Decision making						
Crop types	36.9	7.1	56.0	30.0	36.7	33.3
Planting season	36.9	6.0	57.1	30.0	33.3	36.7
Selling place	35.7	21.4	42.9	26.7	63.3	10.0
Income generating activities	38.6	39.8	21.7	30.0	70.0	-
Income distribution	36.9	20.2	42.9	26.7	70.0	3.3
W=Wife		H=Husband	B=Both			

4.1.9 Decision-making

Results from the study show that for certain activities, joint decision-making process was reported by a number of women and men. Data on whether it was wife or husband, who made decision regarding sales of produces, types of crops to be grown, income generating activities and income distribution, indicate some aspects of distribution of control between spouses (Table 3). There is no doubt that, twenty years ago, women had no right to handle

cash income and agricultural innovations were reserved for men. However, the control over produce and cash is becoming an issue of contention between wife and husband. Findings from the present study agree with Nypan (1991) that, although men were the main decision makers, a great proportion of farm operation decisions were made jointly. For example, more than 50% of project members contended that decisions on the type of crops to be grown, when to plant and income distribution were made by both husband and wife. Decisions regarding type of income generating activities were mainly made by men. Lack of women's involvement in decision making on type of income generating activities reduces the women's capacity to attain productive resources like cash income. This gender-based differences in decision-making on type of income generating activities can discourage women's participation in community programmes (like income and food security) because of lack of freedom to make decision on selection of income generating activities.

4.1.10 Right to inherit

Control over a productive asset or household property increases women's bargaining power as workers and could lead to changes in local production relations as well as power relations within the family. Study results show that 48.6% of male and 36.2% of female project members and 66.6% of male and 88.8% of female non-project members said that household properties were inherited by male children in instances where parents passed away. This is because female children are supposed to get married hence use properties belonging to their husbands. Some respondents also were of the opinion that women lack confidence hence they cannot decide on the use of the properties. However, 5.5% male

and 8.5% female project members mentioned that household properties were inherited by female children (Table 4).

Table 4: Percentage distribution of person with right to inherit properties

	PMs (n=84)		NPMs (n=30)	
	Male	Female	Male	Female
Male children	48.6	36.2	66.6	88.8
Female children	5.5	8.5	-	-
Both female & male children	45.9	55.3	33.4	11.2

Only about 45.9% and 55.3% of male and female project members and 33.4% and 11.2% of male and female non-project members mentioned that household properties were collectively inherited by both male and female children. These results suggest that there has been a change toward recognition and consideration to the right of female children to share with their brothers the household properties left behind by their parents, although no evidence was established to show that this cultural change had basically been promoted by CARE (T) in the study area. In Madagascar both sons and daughters are allowed to inherit land, although the plots for women tended to be smaller than those for men (Picard, 1996). However, a situation is contrary to what has been prevailing in most African societies where by females; both children and adults have no right to property inheritance. Nevertheless, this study did not establish that inheritance had any significant relationship ($p>0.05$) with participation of both female and male in poverty alleviation activities.

4.2 Awareness on development project

4.2.1 Awareness on the presence and initiator of the MIFOSE project

The study has revealed that 95.6% of female and male respondents both PMs and NPMs interviewed were aware of the MIFOSE development project, which was being carried out

in their location. No statistical evidence was gathered to show that, age, sex, marital status, level of education, household size and economic occupation had any relationship ($p>0.05$) with knowledge on the existence of development projects among the respondents. It was further shown that project members both males and females were aware of the Missungwi Income and Food Security (MIFOSE) project while all male and 61.1% female non-project members were aware (Table 5). Some of the female non-project members admitted to not have any information concerning the project in their areas. Others said that they heard about it and are in the process of either joining the existing groups or forming their own groups. Project members mentioned community members to be the initiators of development projects, followed by NGOs. In this particular case CARE International in Tanzania (CARE (T)) was mentioned. A small percentage (4.8%) of respondents mentioned the government to be the initiator of development projects in their areas. All six CARE (T) staff also mentioned their organization and community to have initiated the MIFOSE project. These results seem to suggest that development projects in this area had notably been left in the hands of NGOs, reflecting that, the government is inactive in initiating and running such activities probably due to lack of resources. Such a situation has been a tradition in Tanzania where development projects have been sometimes initiated and heavily funded by donors.

Table 5: Distribution of respondents by awareness of the project

Parameter	Project members (n=84)				Non project members (n=30)			
	Male(37)		Female(47)		Male(12)		Female(18)	
	Number	%	Number	%	Number	%	Number	%
Awareness of project								
Yes	37	44.0	47	56.0	12	100.0	11	61.1
No	-	-	-	-	-	-	7	38.9
Initiator*								
Government	2	2.4	2	2.4	-	-	-	-
Community	29	34.5	40	47.6	-	-	-	-
NGOs-	6	7.1	5	6.0	-	-	-	-
CARE (T)								

* Applicable for project members

4.2.2 Strategies of CARE (T) on poverty alleviation in Missungwi district

The study results showed that CARE (T) used the following strategies to carry out income and food security initiatives. These include transfer and adoption of technologies, economic development through saving mobilization, promotion of income generating activities and strengthening capacities of the Community Based Organizations.

4.2.3 Activities carried out by the project

The study results as summarized in Table 6 show that the MIFOSE project was involved in a number of activities. A remarkable large number of respondents (49) mentioned saving mobilization and credit delivery using Mata Masu Dubara (MMD) Model as the major activity that had been carried out. Another major activity that was mentioned by majority of male and female respondents (11) was gardening. Only 8 respondents mentioned dissemination of improved energy saving technology (improved charcoal

stoves). What the respondents reported was also confirmed by the MIFOSE staff. Based on the number of respondents, the results show that poverty reduction in the study area involved mainly saving mobilization and credit delivery program.

Table 6: Activities carried out by the project

Activity	Number of respondents (84)	
	Male	Female
Saving mobilization and credit delivery	16	33
Tree planting	3	4
Gardening	6	5
Burnt break making	9	-
Making improved charcoal stoves	3	3

4.3 Gender mainstreaming in poverty alleviation (MIFOSE project)

4.3.1 Participation of respondents

Findings of this study show that 37 male and 47 female project members reported to have been involved directly in MIFOSE project activities. 30 non-project members did not participate or adopt MIFOSE project activities. This difference between men and women who were involved in MIFOSE project activities was not significant ($p>0.05$). This implies that MIFOSE project had attempted to promote and involve women in such initiatives.

Generally this study found out that respondent's participation in MIFOSE project activities was highly associated ($p<0.05$) with their awareness and knowledge on poverty alleviation. This implies that, project members adopt technologies that solve known problems and due to expected benefits.

4.3.2 Level of participation and attendance in project activities

The study results reveal that men who participated in the project did it mostly at all levels of participation. The majority 97.2% to whom 40.4% were female project members said that more men participate in decision-making. Almost one-third 64.7% (40.4% female) project members said that more women participate in decision making, while 38% (19.1% female) project member respondents said that both female and male participate equally in decision-making. In planning, 64.9% male and 42.6% female project member respondents said that more men participate in planning slightly more than one-half (61.5%) of which 42.6% were female project member respondents said that more women participate in planning, while 31.1% (14.9% female) project member respondents said that they both participate equally in planning.

At the implementation level, respondents who said that men participated more were 64.9% male and 46.8% female project members, where as 57.8% (36.2% female) project member respondents said that more women participate in implementation, while 30.5% (17% female) project member respondents said that both female and male participate equally in implementation.

In Monitoring and Evaluation (M&E) of the project the study showed that women have not participated with men equally in the exercise. Almost one-third (64.9%) male and 48.9% female project member respondents said that more men participate in monitoring and slightly more than one-half (55.6%) to whom 34% were female project members said that more women participated in monitoring, while 30.5% (17% female) project member respondents said that both female and male participated equally in monitoring.

Results obtained in this study contradict findings from earlier studies, which argue that women do not participate in decision-making process (Mannathoko, 1992; Mbuguni, 1994; Matshalanga, 1998). The study has shown that women do participate in decision-making, planning, implementation and monitoring but their participation is minimal. Chi square test indicated that, participation in project activities was highly associated ($p < 0.05$) with sex, indicating certainly that there was still a gender disparity. Probable explanation could be that women were under-represented in the project because of the negative attitudes of some husbands, this made women to shy away from leadership position. Reports from the respondents revealed that it was not possible for a woman to contest for a chairperson position because of the cultural belief that women are not capable in the high posts. Also they lack self-confidence and ignorance to their leadership rights and this contributes to their under-representation. They have no decision-making power and control in planning and implementation of household and community activities.

The belief that women are less suited for leadership positions than men engenders discrimination, which is a greater barrier to women's participation in leadership positions. However, an overall assessment indicated clearly that involvement of men and women in decision making, planning, and implementation and monitoring of the Income and Food Security project in the study area had not well been adopted by the MIFOSE project; if the objective was to achieve what gender equity and sensitive planning of project advocates.

Based on the number of project member interviewed, findings show that both men and women had ample time to attend to project activities because they met once per week. Results show that 67.6% male and 74.5% female project members said that women

participated more in project activities as compared to men. This was because the project had attempted to promote and involve women especially those from female-headed households. The results from chi square test denoted statistical significant ($p < 0.05$) that the number of women and men participating in CARE (T) supported poverty alleviation interventions differ significantly.

Table 7: Level of participation of project members in the MIFOSE project

Level of participation	Male (n=37)		Female (n=47)	
	Number	%	Number	%
Decision making				
More men	21	56.8	19	40.4
More women	9	24.3	19	40.4
Both equal	7	18.9	9	19.1
Planning				
More men	24	64.9	20	42.6
More women	7	18.9	20	42.6
Both equal	6	16.2	7	14.9
Implementation				
More men	24	64.9	22	46.8
More women	8	21.6	17	36.2
Both equal	5	13.5	8	17.0
Monitoring				
More men	24	64.9	23	48.9
More women	8	21.6	16	34.0
Both equal	5	13.5	8	17.0
Attendance				
Men attend more	12	32.4	11	23.4
Women attend more	25	67.6	35	74.5
Both equal	-	-	1	2.1

4.3.3 Participation in project activities

MIFOSE staff reported that, at implementation level both women's and men's priorities were the same, they have access to credit/loans and they participate in issues related to

improvement of their income and food availability. On transfer and adoption of technologies, the project identify female and male farmers' priorities and production constraints, link female and male farmers to technical sources for training and exposure to technology options and enable female and male farmers to test technologies they have identified in their own fields. Also, develop the skills of selected community members (female and male) so that the rest of the community would have resident experts to help them. Innovative farmers disseminate the adopted knowledge of technology to female and male community members in the respective areas. On economic development through saving mobilization and credit delivery, promotion of income generating activities, the project mobilized female and male members so that they could have sources of capital for starting or developing off farm income generating activities, and/or training on selection, planning and management of small business for both female and male project members.

4.3.4 Contribution of ideas in project meetings

Project member respondents were asked whether or not they had been contributing their ideas in project meetings. The results revealed that majority (60.7%) of male members contributed ideas. About 39.3 % of female member respondents who had been attending project meetings did not contribute their ideas. Chi square results show that contribution of ideas in project meetings were highly associated ($p < 0.05$) with sex, indicating certainly that there was still gender disparity in contribution of ideas in project meetings. Probable explanation could be that, some women in the study area might still be inclined to traditional outlook of not speaking out in front of men or change agents had not yet created self confidence in and among women and they don't feel strong enough to take leadership position.

4.3.5 Non participation in MIFOSE project

Results from the study revealed that the reasons shown in Table 8 caused the non-project members to refrain from participating in MIFOSE project activities.

Table 8: Distribution of respondents by reasons for non-participation

Reason	Male (n=12)		Female (n=11)	
	Number	%	Number	%
Low income	4	33.3	9	81.8
Poor implementation	1	8.3	-	-
Bad leadership	-	-	1	9.1
Have other activities	6	50.0	1	14.3
Anticipation of no gains from the project	1	8.3	-	-

The primary reason, given by one third (33.3%) of male and more than three quarters (81.8%) of the female respondents was that, they have low income hence they cannot contribute every week into the cash boxes as saving when the project members met. Sixty four percent of both male and female respondents said that, they had other activities, which hindered them from participating in development project activities. Bad leadership and poor implementation of project activities was also mentioned by non-project members as reasons that hindered their participation in development project activities (Table 8).

Based on the number and proportion of the respondents, who were not involved in MIFOSE due to low income, results suggest that low income was significantly associated ($p < 0.05$) with knowledge on gender and poverty. This implies that CARE (T) in the study area still had not yet fully educated rural women on poverty alleviation. Relative low income as indicated by some respondents can partly be attributed possibly and most likely to lack of education. For instance out of 30 respondents interviewed, 11 respondents had

no education among those 11 respondents 8 were women. Such respondents had certainly minimal skills in issues related to poverty alleviation.

4.3.6 Factors that influence many people to join the project

During this study, a number of reasons/factors were mentioned. Before that, members of the MIFOSE project admitted that, working jointly increases the capability of people, and consequently they decided to do their activities jointly so as to enhance their capability. One of the factors that was mentioned by the respondents was to improve individual members' income and food security. They decided to join MIFOSE due to life hardships, therefore expecting to get some income in addition to what they had been earning. Another factor was to enable members to acquire skills and share experiences and knowledge among the female and male members of the project.

For an individual to decide to join the project (MIFOSE) there must be certain motivating factors, which can be either intrinsic or induced from the external situation. Survey results indicate that majority of female and male non-project members decide to join the project with the expectation that they will achieve many benefits from the project. It was found that the majority of people who currently belong to the project (MIFOSE) had once expected that they would either directly or indirectly improve their life standards just by becoming member of the projects.

Respondents were asked to mention the most important factors that influence people to join the MIFOSE project. The survey results revealed that, 68.8% (28.3% female) project member respondents said that, people join the project (MIFOSE) so that they could have

access to credit, saving and cooperation with others. The results also revealed that 42.3% (26.1% female) project member respondents reported that, people join the project so that they could have access to credit and other support from donors. 30.9% (17.4% female) project member respondents mentioned that, people joined the project so that they could acquire new skills and knowledge as well as access credits, while 58% (28.3% female) project member respondents reported that, people joined the project so that they could acquire skills and knowledge and share experience. Members of the MIFOSE project were found to have many opportunities of participating in different kinds of training and seminars provided to them by the project. The results of chi square test denoted statistical significant ($p < 0.05$) that socio economic factors have influence on the level of women and men participation in poverty alleviation activities under CARE (T).

Table 9: Important factors that influence people to join the MIFOSE project

Reason/factor	Male (n=37)		Female (n=46)	
	Number	%	Number	%
Access to credit, saving and cooperation with others	15	40.5	13	28.3
Accessing to credit and other support from donors	6	16.2	12	26.1
To acquire skills, knowledge and sharing of experience	11	29.7	13	28.3
To acquire new skills, knowledge and access to credit	5	13.5	8	17.4

4.4 Success of project members

4.4.1 Benefits gained so far by project members

Findings from the study show that 69.4% (52.3% female) project member respondents have accessed credit through their groups in the project. Study findings further show that 18.8% project members out of whom 4.5% were female have acquired knowledge and

skills on agriculture and business and they have also received some material benefits from the MIFOSE project, 41.6% (15.9% female) have acquired new skills and knowledge on selection, planning and management of small business, while 33% out of whom 15.9% were female had only benefited from the project by obtaining material things, which were building materials like corrugated iron sheets and treadle pumps for irrigation. More than one third (37.1%) of whom 11.4% were female have acquired new skills and knowledge on agriculture as shown in Table 10.

Table 10: Distribution of PMs by benefits gained so far from MIFOSE project

Benefits	Male (n=35)		Female (n=44)	
	Number	%	Number	%
Credit	6	17.1	23	52.3
New skills and knowledge on selection, planning and management of small business	9	25.7	7	15.9
New skills and knowledge on agriculture	9	25.7	5	11.4
Material benefits	6	17.1	7	15.9
New skills and knowledge on agriculture and business	5	14.3	2	4.5

Results from the field show that, project members were not only benefiting from the project by only increasing their individual income, but also through obtaining other production resources, for example acquisition of knowledge through training. A number of different studies reported by UNDP, have also found out that projects do not only promote income improvement of the individual members, but also benefit in many other things, including upgrading existing members' skills or teaching new ones, providing market assistance as well as raising awareness of root causes of poverty (UNDP, 2000).

The outputs obtained from the project activities were appreciated by the members in supplementing their basic needs. It was found that the cooperation among members of the MIFOSE project has also facilitated problem solving skills among themselves, hence leading to work simplification for both individual and group activities.

4.4.2 Benefits of becoming PMs as viewed by NPMs

Despite the majority of non-project members being interested in joining the project, it was also found that even some of those non-project members said that there were some benefits of becoming a MIFOSE project member. As it has been for many project members, non-project member respondents also said that, it is easy to get benefits such as credit, cooperation with others and training opportunities by being a member of the project. Many of the non-project members said that collective activity enables project members to get new friends and learn many of the relevant things for example new business and agricultural techniques. This is made possible through sharing experience and ideas among project members, which actually may not be easy for a person working on his/her own. Furthermore, many were found to have the idea that an organized group of people would be able to produce more than if people worked in isolation. Others said that groups enable members to experience life challenges that can help members to improve individual activities.

4.4.3 Project members satisfaction with the benefits obtained from the project

The study results show that all project members with an exception of one female member were satisfied with the benefits obtained from the project. However, the study further revealed that perhaps this member was not satisfied with the benefits obtained from the

project as she was a new member hence it was premature to realize the benefits of the project because for members to realize the benefits she or he has to stay in the group for one year.

4.4.4 Training attended by MIFOSE project members

Study results show that about two-thirds of the project member interviewed 63.8% male and 70.3% female respectively, have received some training in relation to what they are doing in the project. On the other hand 65.9% (36.2% female) respondents said that they have never attended any training related to what they are doing in the project.

Table 11: Distribution of PMs by whether/not they have attended any training

If attended training	Male (n=47)		Female (n=47)	
	Number	%	Number	%
Yes attended	30	63.8	26	70.3
Not yet attended	17	36.2	11	29.7

Studies show that project members, including managers of small enterprises, frequently lack experience of formal training in either technical or management of their enterprises and often lack basic literacy (World Bank, 1993). In this study in addition to illiteracy many members of the project especially women could not take time off from their families for off premises training and have failed to utilize existing opportunities. However, all respondents expressed the intention to know the new methods and skills that are currently adopted for income and food security activities.

4.4.5 Types of training provided to MIFOSE project members

It was found from this study that most of the training attended by respondents was largely emphasizing on savings and selection, planning and management of small businesses, and

also on agriculture. Some of the respondents reported that, they had benefited in one way or another from the training provided to them by the project. Most reported to have become more conscious in many issues related to selection, planning and management of small businesses. Some also admitted that training has enabled them as individual to utilize more effectively loans offered to them on more productive things.

Table 12: Distribution of MIFOSE project member by training provided

Training attended	Male (n=32)		Female (n=46)	
	Number	%	Number	%
Improved farming	16	43.2	23	50.0
Cookery	1	3.1	7	15.2
Selection, planning and management of small business	10	27.0	16	34.8

Table 12 show results on different training provided to the respondents, majority (93.2% to which 50% were female) of project member had attended training on improved farming (that is use of improved seeds, botanical pesticides, proper spacing, seed multiplication and use of farm yard manure), while 18.3% (15.2% female) project members had attended training on cookery, in this training members were trained on how to cook “maandazi” and to bake cakes using cassava and sweet potato flour. Respondents who had participated in training on selection, planning and management of small business were 61.8% (34.8% female) project members. However, some of the respondents also reported to have attended training as individual and that they have been sharing the knowledge with other members of the project.

4.4.6 Training with regard to activities performed by non-project members

Study show that 75% male and 94.4% female non-project members have never attended any training related to their income generating activities. However, 25.0% male and 5.6% female non-project members reported to have attended training related to their activities.

Table 13: Distribution of NPMs by whether/not they have attended any training

If attended training or not	Male (n=12)		Female (n=18)	
	Number	%	Number	%
Attended	3	25.0	1	5.6
Did not attend	9	75.0	17	94.4

Non-project members reported that they manage their activities using knowledge learned from their parents, relatives and friends. Although it is possible that some of them could have been learning some of the activities through people who have attended formal training, the results however, indicate that informal education is still important in many communities especially in the third world countries. It is therefore the role of NGOs, CBOs, government and the community in general to acknowledge and support some of the traditional cultures, which motivate the practice of informal education. Other non-project members said that, they were doing their activities through the experience that they have accumulated over years. This implies that new or improved skills may not be taken abroad if members rely on experience.

4.4.7 Important factors that make PMs to remain in the project (MIFOSE)

The present study has revealed that different factors mentioned by the project members motivate female and male respondents to remain in the MIFOSE project. Study results show that, 13.9% out of whom 8.5% were female said that cooperation and unity among

members was the main factor that makes them stay in the project. 34.4% (12.8% female) reported cooperation among project members and project staff and credits was the main factor that led members to stay in the project. 7% (4.3% female) reported training in selection, planning and management of small business, improved farming practices and savings to be the main factor that makes people to stay in the project. 40.7% (19.1% female) reported cooperation among project members and project staff and savings as the main factors that led members to stay in the project. 21.4% out of whom 10.6% were female reported credit and savings to be the main factors retaining members in the project. Moreover, 26.3% (12.8% female) reported, the main factors that make members to stay in the project to be training in selection, planning, management of small business, improved farming practices and cooperation among group members and project staff. Group cohesiveness was also as an important factor, influencing members to stay in the project Swai (1998) as cited by Sakafu (2002) reported that if members interests are met, it is obvious that, members will be motivated to stay longer as well as the groups will exist for longer time.

Table 14: Distribution of PMs by the factors that make them stay in the MIFOSE project

Factor	Male (37)		Female (47)	
	Number	%	Number	%
Cooperation and saving	8	21.6	9	19.1
Cooperation	2	5.4	4	8.5
Credits	2	5.4	2	4.3
Saving	-	-	2	4.3
Training on selection, planning and management of small business	1	2.7	2	4.3
Cooperation and credits	8	21.6	6	12.8
Training and saving	7	18.9	11	23.4
Cooperation and training	5	13.5	6	12.8
Saving and credit	4	10.8	5	10.6

4.5 Institutional support provided by CARE (T) to MIFOSE project

Almost all MIFOSE project officials interviewed reported that support provided by their organization had been mostly provision of working tools like cash boxes for saving and credit activities and treadle pumps for irrigation. Other types of supports include cost sharing to each technique provided and capacity building through training, also financial, and organizational support.

4.6 Poverty levels of project members and non-project members

To determine the extent which the MIFOSE project has reduced poverty in Missungwi, a logistic regression model was used. The model included one dependent variable (Poverty incidence) and 8 independent variables (sex of the household heads, participation in the project, number of people, dependency ratio, land size, household expenditure, value of crops produced and location of villages). Logistic regression results retained the following variables: sex of household head, participation in the project, number of people, dependency ratio, land size owned, household expenditure, value of crops produced and location of villages.

The model produced significant fit at 70 as indicated by the Chi square value (Table 15). Variables that were significant in explaining poverty are sex of household heads, participation in the project, dependency ratio, household expenditure and value of crops produced. Participation in the project was likely to influence poverty. The sign is negative; this implies that NPMs are more likely to be poor than PMs. This is probably that PMs have benefited from the training provided to them by the MIFOSE project hence that

training enabled them as individuals to utilize effectively their income into more productive things compared to NPMs.

Table 15: Logistic Regression: Predictors of poverty levels of MPs and NPMs

Variables	Coefficient	Standard error	Wald	P-value	Exp (B)
Sex of household head	-3.355	0.991	11.463	0.001***	0.035
Participation in the project	-2.680	0.988	7.354	0.007***	0.069
Number of people	0.904	0.232	15.128	0.605NS	2.470
Dependency ratio	0.123	0.237	0.268	0.000***	1.130
Land size owned	0.306	0.151	4.097	0.301NS	1.358
Household expenditure	-3.442	1.001	2.991	0.043**	0.177
Value of crops produced	-3.514	1.188	8.400	0.004**	0.032
Location	0.828	0.808	1.050	0.305NS	2.288
Constant	68.518	20.939	10.708	0.001	

Observation = 114

Wald Chi-square =70.978 (P- Value = 0.000)

Log likelihood = -52.178

* Significant at 0.1 level of confidence

** Significant at 0.01 level of confidence

*** Significant at 0.05 level of confidence

NS=Not Significant

Results show that the sex of the head of the household is very crucial to the poverty status of the household. There is a negative relationship between being poor and female-headed households. They have a significant probability of falling into poverty. This could be due to the fact that men may have more access to productive resources, including land, training, credit and technology. For example, after the death of her husband, the woman is left without access to resources that she had gained through the husband. As a result, widows' livelihoods are threatened and they are more likely to be poor. But sometimes women in poor male-headed households may actually be even poorer than those in female-headed households due to intra-household distribution of resource. In addition women are more likely to be illiterate and of low socio-economic status, and they have

fewer legal rights, which limits their access to resources and social services (Jazairy *et al.*, 1995).

Dependency ratio is however positive indicator of the probability of being poor. The higher the dependency ratio, the higher the probability of being poor. Results show that NPMs have high dependency ratio compared to PMs. The reason is that majority of their members are not working (children and elderly) which in the totality leads to reduction in the per capita expenditure. The proportion of the poor increases as the number of household members increases, while that of the non-poor decreases as the number of the household members increases, therefore the poor have relatively large household size when compared to the non-poor.

The results show that the number of people in the household was positive and insignificantly explaining the poverty level. Households with large number of people will spend more on food, but also it could be thought that these households have more people to work and therefore have more income. But it should also be noted that these households are composed of elders and/or children who are dependants-cannot generate any income. This may imply that more mouth to feed and are more likely to become poor.

High household expenditure increased the probability of a household to be poor. NPMs households are poor than PMs households when expenditure is used as a measure of socio-economic status regardless of whether expenditure is measured at the household adult equivalent level. NPMs households spent most of their income regardless of priorities due to inadequate knowledge on distribution of household income.

A close observation of results in Table 15 indicates that value of crops produced is likely to influence poverty. The sign is negative, this implies that the higher the value of crops produced the less likelihood of that particular household to fall below poverty, the lower the value of crop produced the higher the likelihood of that particular household becoming poor, the plausible explanation for this is, PMs have received training on improved farming on which they were trained on how to use botanical pesticides, use of improved seeds, proper spacing, use of farm yard manure and seed multiplication hence their crops were of higher value compared to NMPs

The coefficient of location is positive, contrary to a priori expectation that villages, which are far away from the market centre/main road, would likely become poor because they benefit less from income generating activities brought about by traffic. The positive effect could be explained by the fact that households near market centre/main road can be poor or rich.

Because land size is an indication of level of economic resources available to subsistence farmers (Akinola, 1987), probabilities of adopting improved varieties increases as this resource base increases (Polson and Spencer, 1992). Contrary to this theory, an inverse relationship was obtained in this study. Findings show that land size was positive and insignificantly explaining poverty level. This implies that land is not a constrain because every body can have access to it but its use differs from one person to another. Land can be acquired through inheritance, allocated by village government or illegally bought or sold.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

This chapter presents the conclusion and recommendations on findings of the study. These conclusions and recommendations are based on objectives of the study with the view of providing up-to date information on gender mainstreaming as a necessity for effective interventions in development programmes, especially in mainstreaming gender in poverty alleviation strategies.

5.0 Conclusions

Based on the study findings, the following conclusions are made:

- 1) The study indicates that some of the projects' benefits like technology gain, exchange of ideas and accessibility to credits have contributed to the improvement of project members' productivity and hence improving the livelihood of project members and the community.
- 2) The MIFOSE project has reduced poverty in Missungwi District because PMs were found to be well off compared to NPMs in terms of their income, education level and the value of their crops. This is so due to the fact that PMs have received training on improved farming and on selection, planning and management of small businesses resulting into improved farming, businesses and more access to credits.
- 3) It was found that project concentration in small-scale technologically and financially starved activities has strong implication for policy and development

assistance. The study also found that illiteracy rates are high among women, and this limits their access to various services. Their low level of education relative to men, along with cultural barriers, leads to women being underrepresented in community decision-making structures.

- 4) Study findings indicate that, most households had no productive assets such as land which is often sufficiently abundant to have little value and livestock which is not beyond a few cattle. Thus, the typical household of NPMs is very poor and has only the limited education of its members as an asset, which might be exploited to raise standard of health and diversify the opportunities for its labour resources to generate a higher standard of living.
- 5) It was also revealed that sustainability of poverty alleviation in the study area depends greatly on extent of awareness, training and full involvement of men and women in development activities.
- 6) MIFOSE project has mainstreamed gender in its interventions by involving both women and men but the participation of women in decision-making, planning, implementation, monitoring and evaluation was very minimal.
- 7) MIFOSE project has shown to be somehow successful as confirmed by the participation of both females and males in their activities for income generation and food security. In the MIFOSE project, contribution of ideas and participation of women in decision making, planning, implementation and monitoring is still minimal. Hence the hypothesis that the number of women and men participating in CARE (T) supported poverty alleviation interventions does not differ significantly was rejected and the hypothesis that socio-economic factors have no influence on

the level of women and men participating in poverty alleviation activities under CARE (T) was also rejected.

5.2 Recommendations

In order to ensure gender mainstreaming in projects and NGOs the study recommends the following:

- 1) Efforts to mainstream gender in MIFOSE project need to be further strengthened and institutionalized. It appears that there is a keen interest and desire among MIFOSE staff to incorporate gender issues in their activities, but due to a lack of a clear understanding of concepts and ways to mainstream gender concerns among majority of the staff, the project reflect incorporation of these issues in varying degrees. This suggests that guidelines and tools should be provided.
- 2) The MIFOSE project and other rural development agencies should assist rural people to secure capital or loans to enable them to join the project. One way of doing this can be offering credits with substantial reduction of collateral needs, low interest levels and soft repayment terms.
- 3) Participatory approach is essential in sensitizing the community, both women and men, since men may impede women's participation if they are not aware of the advantages stemming from the participation of women in project activities.

- 4) **Projects must include gender-sensitive monitoring and evaluation systems in order to avoid gender-biased outcomes.**
- 5) **NGOs and other rural development actors should create awareness of gender issues to the community so as to have sustainable development. Such education should be integrative with socio-economic needs of the people. Gender issues should be considered when planning and implementing poverty alleviation programmes.**
- 6) **MIFOSE should adopt process planning that ensures participation of intended beneficiaries in designing/planning, implementation, monitoring and evaluation of poverty alleviation initiatives, with full and equal involvement of both men and women.**
- 7) **Since women are disadvantaged in-term of education, relevant training in project management skills must be addressed to them. Failure to provide this kind of support can lead to failure in participation in project activities. Furthermore, while all poor women struggle with the lack of confidence, which comes with poverty, women are worse due to the added dimension of gender oppression. Therefore training for members especially women should be backed up with confidence and self-awareness building. Training of men should also not be lost sight of.**

- 8) Both the government and non-governmental institutions should provide leadership training and at all levels targeting the young women for ensuring sustainable involvement of women in community developmental programmes.
- 9) NGOs and other rural development agencies should focus on cultural practices in order to promote intensive participatory of women in poverty alleviation activities.
- 10) Modification of socio-cultural gender relations, which oppress females in rural communities, is a critical issue in development.
- 11) Sensitize people at all levels from the household, village and at the national levels on the need of involving women in decision making organs, especially to those dealing with community development issues like MIFOSE project.

This study has revealed findings regarding gender mainstreaming in project activities. For example, the unequal participation of males and females in project activities and training. Since gender issues appear not to be adequately covered in projects, further studies to determine gender mainstreaming issues in projects and institutions are required.

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APPENDICES

Appendix 1: Questionnaire for project members

Questionnaire for Household members

Please, you are kindly asked to provide accurate information on the following questions.

All information provided will strictly be treated confidentially.

Village.....

Ward.....

Division.....

Date.....

Respondent's name.....

A. Background information

1. What is your age?.....

2. Sex of respondent

1. Male

2. Female

3. Head of the household

1. Male

2. Female

4. What is your marital status?

a) Single

b) Married

c) Widowed

d) Separated

d) Divorced

5. What is your education level?

- a). No education
- b) Adult education
- c) Primary education
- d) Secondary education
- e) Post-secondary education
- f) Others (specify).....

6. How many people live in your household?

Number of people	Adult	Under five	Elderly

7. What is your major income earning activity?

- a) Wage employment
- b) Farming (specify)
- c) Livestock keeping (specify)
- d) Non-farm business (specify)
- e) Both 2 and 3.

8. Amount and value of crops produced

Crop	Amount produced(kg)	Value of crops produced

9. Who is responsible for the economic activity(s) mentioned above?

- a) Husband
- b) Wife
- c) Both
- d) Others (specify).....

10. What assets/property do you own?

Assets	Quantity	Value of asset	Possession
Land	(ha)		1. Inherited 2. Bought 3. Allocated by village government 4. Others(specify
House	(number)		1. Inherited 2. Bought 3. Others(specify
Ox-plough	(number)		1. Inherited 2. Bought 3. Allocated by village government 4. Others(specify
Hand hoe	(number)		1. Inherited 2. Bought 3. Allocated by village government 4. Others(specify
Bicycle	(number)		1. Inherited 2. Bought 3. Others(specify
Radio			1. Inherited 2. Bought 3. Others(specify
Livestock			1. Inherited 2. Bought 3. Allocated by village government 4. Others(specify
Tractor			1. Inherited 2. Bought 3. Allocated by village government
Others (specify)			

11. Do you have sexual division of labour in your household?

1. Yes
2. No

Activity	Wife	Husband	Both	Children		Both
				Girls	Boys	
Farming						
Planting						
Fetching water						
Cutting firewood						
Cooking						
Herding						

12. Do you consult your partner in decision making in your household?

1. Yes
2. No

Decision making on	Wife	Husband	Both
Type of crops to be grown			
When to plant			
Selling of crops			
Where to sell crops			
Type of income generating activities			
Distribution of income for home affairs			

If no why?.....

13. Who has cultural right to inherit your property/assets?

- a) Female children
- b) Male children
- c) Both
- d) Others (specify).....

Explain.....

B. Gender mainstreaming

14. Are you aware of any development project in your village/ward?

1. Yes
2. No

If yes mention them

.....

15. Who initiated the idea of the projects?

- a) Government
- b) Villagers
- c) CARE (T)

16. What influenced you to join in the project?

- a).....
- b).....
- c).....

17. What activities have been carried out by the project?

- a).....
- b).....
- c).....

18. Are you directly involved in the project?

- 1. Yes
- 2. No

19. If yes how did you participate?

- a) Participation in decision-making
- b) Participation in planning
- c) Participation in implementation
- e) Participation in monitoring

20. How do you rate the participation status between men and women?

Participation in	More men	More women	Both
Decision making			
Planning			
Implementation			
Monitoring			

21. Mention the project benefits that encourage more people to join CARE project

- a).....
- b).....
- c).....

22. What benefits did you expect from the project?

- a).....
- b).....
- c).....

23. What benefits have you got so far from the project?

- a).....
- b).....
- c).....

24. Have you noticed any change related to your annual income after joining to CARE (T)

- 1. Yes
- 2. No

25. If yes

- a) Amount increased
- b) Amount decreased
- c) Amount remain the same

26. What is your net income per year (2003)? TSh.....

27. How much did you expend for home affairs?.....

28. Have you ever attended any training concerning what you are doing in the project?

- 1. Yes
- 2. No

29. If yes

- a) Where? (Mention).....
- b) For how long?.....
- c) What was the training about?.....
- d) Does it help you?.....

30. If no why.....

31. Are you satisfied with the benefits obtained from the project?

- 1. Yes
- 2. No

32. If no. Why not (explain).....

33. Do you get enough time in attending the project activities?

- 1. Yes
- 2. No

34. If no why (give reason).....

35. What are the most important factors that keep you in the project? Give three most important reasons.

- a).....
- b).....
- c).....

36. How do you rate the attendance between men and women?

- a) Men attend more
- b) Women attend more
- c) Both attend equally

THANK YOU FOR YOUR COOPERATION!

Appendix 2: Questionnaire for non project members

Questionnaire for Household members

Kindly provide information on the following questions. All information provided will strictly be treated confidentially.

Village.....

Ward.....

Date.....

Respondent's name.....

A. Background information

1. What is your age?.....

2. Sex of respondent

- 1. Male
- 2. Female

3. Head of the household

- 1. Male
- 2. Female

4. What is your marital status?

- a) Single
- b) Married
- c) Widowed
- d) Separated
- d) Divorced

5. What is your education level?

- a). No education
- b) Adult education
- c) Primary education
- d) Secondary education
- c) Post-secondary education
- f) Others (specify).....

6. How many people live in your household?

Number of people	Adult	Under five	Elderly

7. What is your major income earning activity?

- a) Wage employment
- b) Farming (specify)
- c) Livestock keeping (specify).....
- d) Non-farm business (specify).....
- e) Both 2 and 3.

8. Amount and value of crops produced

Crop	Amount produced(kg)	Value of crops produced

9. Who is responsible for the economic activity(s) mentioned above?

- a) Husband
- b) Wife
- c) Both
- d) Others (specify)

10. What assets/property do you own?

Assets	Quantity	Value of asset	Possession
Land	(ha)		1. Inherited 2. Bought 3. Allocated by village government 4. Others(specify)
House	(number)		1. Inherited 2. Bought 3. Others(specify)
Ox-plough	(number)		1. Inherited 2. Bought 3. Allocated by village government 4. Others(specify)
Hand hoe	(number)		1. Inherited 2. Bought 3. Allocated by village government 4. Others(specify)
Bicycle	(number)		1. Inherited 2. Bought 3. Others(specify)
Radio			1. Inherited 2. Bought 3. Others(specify)
Livestock			1. Inherited 2. Bought 3. Allocated by village government 4. Others(specify)
Tractor			1. Inherited 2. Bought 3. Allocated by village government 4. Others(specify)
Others(specify)			

11. Do you have sexual division of labour in your household?

1. Yes
2. No

Activity	Wife	Husband	Both	Children		Both
				Girls	Boys	
Farming						
Planting						
Fetching water						
Cutting firewood						
Cooking						
Herding						

If yes how?.....

12. Do you consult your partner in decision making on use of income for home affairs?

1. Yes
2. No

Decision making on	Wife	Husband	Both
Type of crops to be grown			
When to plant			
Selling of crops			
Where to sell crops			
Type of income generating activities			
Distribution of income for home affairs			

If no why?.....

13. Who has cultural right to inherit your property/assets?

- a) Female children
- b) Male children
- c) Both
- d) Others (specify).....

Explain.....

14. Are you aware of the existence of any development project in the village?

1. Yes
2. No

15. If yes, why are you not a member of any project?

.....
.....

16. Would you like to join in the project?

- 1. Yes
- 2. No

17. If yes, why.....

18. If no, why.....

19. Do you think you can get any benefits by becoming a project member?

- 1. Yes
- 2. No

20. If yes, which benefits.....

21. If no, why not.....

22. What kind of income generating activities are you doing?

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

23. What is your net income per year (2003)?TSh.....

24. How much did you expend for home affairs?.....

25. Have you ever received any training on how to operate your business/activities?

- 1. Yes
- 2. No

26. If yes

- a) Where?.....
- b) For how long?.....
- c) What was the training about?.....

27. If no, how did you acquire the skills of managing your activities/business?

- a).....
- b).....
- c).....

28. Have you ever received any kind of assistance from other sources to assist you in your business/activities?

- 1. Yes
- 2. No

29. If no how did you manage?.....

THANK YOU FOR YOUR COOPERATION!

Appendix 3: Questionnaire for selected MIFOSE project staff

Questionnaire for selected CARE staff

Project name.....

Respondent's name.....

Position of the respondent.....

Organization.....

Date.....

A. General information

1. What is your age?.....

2. Sex of respondent

1. Male

2. Female

3. What is your marital status?

a) Single

b) Married

c) Divorced

d) Widowed

e) Separated

4. What is your education level?

a). No education

b) Adult education

c) Primary education

d) Secondary education

e) Post-secondary education

5. What is your highest professional qualification?

6. When did you join the organization?.....

B. Participation of beneficiaries

7. When did the project start?

- 1. A year ago
- 2. 2 years ago
- 3. 3 years ago
- 4. More than 3 years ago

8. Who initiated the project idea?

- 1. Government
- 2. Villagers
- 3. My organization
- 4. Others (specify).....

9. What were the goals and objectives of the project?

- a).....
- b).....
- c).....

10. What strategy did your organization adopt in order to realize the project objectives?.....
.....

11. Did the project objectives address the needs and priorities of both men and women?

- 1. Yes
- 2. No

If no why?

.....
.....

and if yes

12. Which women's priorities were addressed?

- a).....
- b).....
- c).....

13. Which men's priorities were addressed?

- a).....
- b).....
- c).....

14. What were the project main activities?

- a).....
- b).....
- c).....

15. How did the project ensure involvement of both men and women in it's implementation?.....
.....

16. At what level of the project were men and women involved?

- 1. Planning and designing
- 2. Implementation
- 3. Monitoring
- 4. Decision making
- 5. Both 1, 2, 3 and 4

17. At implementation level in which activities were men involved?

- a).....
- b).....
- c)

18. At implementation level in which activities were women involved?

- a).....
- b).....
- c).....

19. How was people's perception with respect to the ownership of the project?

- 1. Government
- 2. CARE (T)
- 3. Theirs

20. Does women's low social status have any implication on their participation in the project?

- 1. Yes
- 2. No

21. If yes specify.....
.....

22. If no why?.....

C. Project benefits

23. What development activities the project introduced?

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

24. Have these activities voluntarily been adopted by both men and women?

- 1. Yes
- 2. No

25. What type of support your organisation provides to the project?

- a).....
- b).....
- c).....

26. What were the expected benefits of the project?

- a).....
- b).....
- c).....
- d).....

27. Have they been achieved?

- 1. Yes
- 2. No

28. Are these benefits equally shared between men and women?

- 1. Yes
- 2. No

29. If no what should be done to ensure gender equity in access of these benefits?

.....
.....

30. Do the organisation have development policy addressing gender issues?

- 1. Yes
- 2. No

THANK YOU FOR YOUR CO-OPERATION.