

TUSONGE COMMUNITY DEVELOPMENT ORGANIZATION (CDO)



BASELINE SURVEY REPORT MAY 2011

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LIST OF ACRONYMS

AIDS	Acquired Immunodeficiency Syndrome
CED	Community Economic Development
FGD	Focus Group Discussions
GDP	Gross Domestic product
HIV	Human Immunodeficiency Virus
MDG	Millennium Development Goals
MFI	Micro finance Institutions
SACCOS	Savings and Credits Cooperatives
SME	Small and Medium Enterprise
SPSS	Scientific Package for Social Scientists
TUSONGE	Together we shall advance
VCT	Voluntary Counseling and Testing
VICOBA	Village Community Bank
WB	World Bank
WEF	World Economic Forum

1.0 EXECUTIVE SUMMARY

This study was designed to seek initial understanding of the economic status of women in Majengo ward of Moshi Municipality. The assessment was conducted in six hamlets of the ward namely Sokoni, Makange, Arabica, Mji mwema, Miembeni and Shaurimoyo. The assessment was done as an initial intervention to enable understanding of the actual situation of women entrepreneurs in terms of business skills and how they also relate or understand other social factors which directly affect their entrepreneurship initiatives. TUSONGE CDO wanted also to lay basis for tracking changes to enable documentation of impacts brought about by the support advanced to these groups by Bread for the World on advancing leadership and entrepreneurship.

The process was done in a very participatory manner with the aim of ensuring that all existing community opportunities are identified and that they are congruent with the planned community interventions.

The initial stage involved convening a meeting with the existing community leaders who way back in 2007 participated in the study which was conducted by TUSONGE Director as part of her studies for a Masters Degree in Community Economic aspect. It is through these leaders that organization and local community mobilization was facilitated for this project.

A key issue identified by then was that about 75% of the people in Majengo are engaged in informal businesses. It was evident that they were challenged by working capital since majority of the individuals could not access bank loans because of the strict collaterals. As a way of improving their on their business, they were encouraged to organize themselves to start working on the practical means of strengthening their business capital. This is how Village Community Bank (VICOBA) started in the ward.

Fortunately, majority of the individuals who joined VICOBA were women. They joined in groups of 30 people to start self supporting mechanisms of buying shares on a weekly basis from TZS 1,000-2,000 by then. A total of 9 groups were formulated and the systems of buying shares and taking loans grew up. As of today the whole 9 groups have a total collection of TZS 80,000,000 as their own money which they can easily access and revolve. Of late women are now realizing that sustaining their small business calls for advancing their skills in entrepreneurship.

A total of 20 group's leaders and few identified enumerators were trained on how to collect information from communities after setting up of the survey questionnaires. The process for data collection was easy because of the high degree of acceptance of the project by the community and the fact that TUSONGE work close with local government authority. Selection of people to participate in the interview was also participatory, considering gender, key actors in the ward as well as direct beneficiaries of the project.

Generally the report reflected a great need for continuous offering of educational support to the women entrepreneurs, in view of the fact that majority of the respondent indicated a serious gap not only on the aspect of business skills, but also on other aspects like HIV/AIDS, Human rights and Gender. The survey further indicated a great need of enhancing leadership skills for better controlling of their own businesses as well as participating in all decision making processes which directly affect the livelihood of their small businesses.

The survey confirmed that the knowledge on HIV/AIDS is generally low as well as low attendance to Voluntary Counseling and Testing (VCT). The causes of these were identified as stigma and cultural practices of which the majority believed that issues related to sex remains a major taboo. Entrenched poverty in the community has led to high level of nutritional deficiency for the majority of the respondents. Patriarchy and unequal gender socialization has perpetuated unequal relationships in the communities and mostly the sufferers are the women and girls. Women entrepreneurs confirmed to be more vulnerable to the HIV/AIDS pandemic due to lack of knowledge.

Evident from the study was that the existing Small and Medium Enterprise (SME) policy intended to enhance the development of private sector. Generally the policy is silent on women entrepreneurs and the constraints associated with their business. Unfortunately this has led to the policy to favour large, capital intensive entrepreneurs, which most of the time are owned and managed by individuals with good working capital. As a recommendation of the study, development of policies of this nature should put into consideration constraints which women entrepreneurs face and suggest how they should be addressed for sustainable development.

Lastly, the sustainability of the business initiatives, will not only be achieved by ensuring skills on the entrepreneurship are sharpen but also conscious mainstreaming of HIV/AIDS during the training process. Most of the women doing informal small businesses are more vulnerable and susceptible to the pandemic due to the reality of their working environment. A holistic approach will ensure sustainability of the project since HIV/AIDS is also a great enemy of the business struggles.

The current baseline study wanted to have the initial understanding of the real situations in Majengo as far as the informal businesses is concerned. This information will give a clear guide and understanding of the changes which this specific project will contribute after one year.

2.0 INTRODUCTION AND BACKGROUND

Historically, it is clear that women in Tanzania experience special problems as entrepreneurs or aspiring as entrepreneurs. Majority of the women cannot get bank loans because most of the financial institutions need collaterals which are not within reach for most local women. This is the reason which made TUSONGE to start thinking on how best these women can enjoy this important sector for business development and directly contribute to gender equity.

Most families seek for supplementary income and likely women are the ones to pursue this function. Having skills on how to run small businesses more effectively and efficiently will directly contribute to development and improved livelihood. This Baseline Study aimed at gathering evidence based information to provide the current situation of what is happening regarding the various aspects affecting entrepreneurship initiatives of Women in Majengo ward of Moshi Municipality. Six Hamlets of Majengo ward involved in the study are Shaurimoyo, Mjimwema, Miembeni, Sokoni, Makange and Arabika. The study was done in a very participatory manner in the communities by also integrating the Local government leaders who have been working so close with TUSONGE CDO. These Preparations started in February 2011 and the actual study was conducted in early March 2011. A total of 20 enumerators were involved in gathering the information which was subsequently submitted for analysis.

2.1 Survey objectives

- The principle objective of the survey was to:
1. Gather quality and quantitative information around factors affecting women entrepreneurs in Majengo ward.
 2. Examine the understanding of HIV/AIDS in the target beneficiaries because of their high degree vulnerability and susceptibility to the pandemic and its direct negative effect their business initiatives
 3. Study the existing gender relations in the ward and how they may affect their entrepreneurship initiatives.
 4. Assess how leadership functions are speared in the ward among various social groups. How young women are treated during the decision making process which may either affect their lives directly or their future entrepreneurship plans.

2.2 Economic and business environment of the country-an overview of Tanzania

Economic environment:

Tanzania is a poor country, ranking 159 by GDP per capita with GDP per capita of USD316 (Human Development Report, 2007). The GDP growth in 2008 was 7.1% and the inflation was estimated at 9.3%. Its economy relies heavily on agriculture, which accounts for nearly half of GDP and employs 80% of the workforce. Tourism is growing in importance and ranks as the second highest foreign exchange earner after agriculture. Mineral production (gold, diamonds, Tanzanite) has grown significantly in the last decade.

It represents Tanzania's biggest source of economic growth, provides over 3% of GDP and accounts for half of Tanzania's exports.

Despite privatization during the 1990s, and annual GDP growth of between 5% and 7%, the Tanzanian economy remains weak. The Government of former President Benjamin Mkapa saw through a vigorous program of economic reform, in line with IMF guidelines. President Kikwete has pledged to continue these policies. Corruption is still considered to be endemic.

Tanzania ranks 93 on the Index of Economic Freedom, higher than last year, but Political Risk Rating were downgraded over the past year, reflecting small decreases in investment profile and socioeconomic conditions. Although corruption remains endemic, Tanzania was upgraded in the World Bank's Cost of Corruption and Country Credit ratings. Tanzania did relatively better than the regional and income group averages in most of these ranks.

Business Environment:

The WB "Doing Business" 2009 report ranks Tanzania 127 out of 181 countries. In the previous WB study over 70% of the firms in the Enterprise Survey ranked electricity as the greatest obstacle to firm investment in Tanzania. According to the World Economic Forum the most problematic factors for doing business are poor infrastructure, access to financing, corruption, inadequately educated or trained workforce as well as poor work ethics and restrictive labour regulations. Tanzania dropped in WEF ranking from 97 in 2006 to 113 in 2008-09 report.

Majority of the citizens are women accounting to 51% of the population as per year 2002 census. Most of them have low education which directly contributes to the serious challenge of getting well paid jobs. Most of them engage in agricultural activities in rural set ups and those in urban areas engage in informal employment as entrepreneurs. The entrepreneur group is highly challenged by low business knowledge as well as working capital since they cannot access funds from the existing financial institutions due to lack of collaterals.

3.0 STUDY DESIGN

In this case the study design types used were **Exploratory** and partly **Descriptive and diagnostic**.

The main reason for adopting these approaches is due to the reality that:

The choice of the exploratory method has supported the presentation of the important problems by the society members themselves and stimulated their interest for the way forward. Descriptive type was used to describe the detailed characteristics of the current identified problem/challenges for better understanding. The diagnostic method was used to gain information with variables for quantitative purpose and support to respond to the issues which emerged from the description.

Secondary data from the ward office was obtained from documentary review and information sharing with the local people. A very good source of secondary data is the study which was done in 2007 by *Rutazaa, Aginatha Festo*. The information was facilitative in depicting the past experiences and the kinds of past interventions which have taken place by other development actors.

3.1 Data Type and its Availability/Techniques for Collection

For the purpose of gaining real socio-economic “needs” of the identified community both qualitative and quantitative research methods were used.

The qualitative method based mainly on the reasons and peoples argument. Both inductive and deductive methods were used. Interviews, sharing experience and respondents emotions were observed and certain conclusions were drawn.

Quantitative method based mainly on the statistical information. Measurement of variables under the study was taken care of by this approach. The units here should be worthy measuring during analysis. The diagnostic type was used at this stage.

Data were obtained through the following main sources.

1. **Primary data sources:** These were obtained directly from survey Questionnaires and interviews.
2. **Secondary data source:** This was obtained from the documents or Literature reviews

3.2 Sample Design

Sampling is a process of studying part of population in order to make inference about the whole population. The sample design in this study followed **the probability sampling type**. Cluster sampling was used because the administration of this study was partially easy. The consideration of gender, inclusion of all social categories that were perceived to have direct or indirect effect with the planned projects was included.

3.3 Sample Size

Sampling was done on a random basis. Since the study design has adopted both qualitative and quantitative methods, for the **qualitative** method no specific sample size was mentioned. The study determined sufficient number of the respondent for better quality and sufficient data gaining. The representation of the respondent was considered in a very fair manner. Sampling population and sampling frame was identified during this sampling process. In this study the sampling process was mainly exploratory since it had no numerical boundaries.

The 6 hamlets of Majengo ward were all represented. The qualitative sampling individuals were also drawn from the 6 hamlets of the ward ensuring fair representation.

Considerations made in the selection of the sampling units included: the nature of the population, size of the population, the purpose of the study, accessibility of the elements, costs of obtaining elements, education background occupations, age, sex and income.

The actual sampling method was like this: Members who are in the 8 groups of beneficiaries had a representation of 6 people. Six hamlets of the ward each was represented by 6 people. At the ward offices 2 people were interviewed. Religious institutions in the ward 4 dominant institutions each was represented by 8 people. All 6 hamlet leaders were interviewed, youth groups from all 6 hamlets with age range from 18-25years were interviewed and they were 10 in number. Other people living with some challenges like disabled, and HIV/AIDS were 8. A total of 107 people were specifically interviewed for quantitative data. Qualitatively, a total of 12 Focus Group Discussion (FGD) groups were conducted, 2 groups in each hamlet with a group size ranging from 8-12 individuals.

3.4 Tools for Data Collection

Various tools were used during data collection. Triangulation supported in cross checking qualitative information and to ensure that the information collected wasn't bias. For the qualitative data collection the following tools were used:

Focus Group discussion (FGD): This supported exchange of ideas and views among the group. It supported in gaining clarification and observing the emotions, body posture and facial reaction of the respondent during the discussions. Clarification seeking and use of some case studies did allow room for better understanding of the scenario. Support of two trained research assistant from the TUSONGE -CDO organization offered a documenting process.

Survey questionnaires: Used for quantitative data collection. Set of 107 copies of questions were developed and the 20 enumerators administered them. The respondents who were capable to write by themselves were encouraged to do so. For those who were not able to read and write the researcher read the questions and documented the responses. There were two respondents who were not capable to read and write.

3.5 Data Analysis

The data were arranged into various classes depending on the characteristics which emerged to have some resemblances. The whole process supported better understanding of the logical arrangement and organization of the data, identifying similar and non similar data and establishing the reasons why, better understanding of the significance of the study and ensuring minimum energy saving for the human capital. The classification especially for the survey questionnaires supported easy tabulation and establishes the best path to follow.

For the survey questionnaires statistical analysis was made using the Statistic package for social scientists (SPSS package). The process started by coding the questionnaires by giving numbers and expressing a variable for each question. The information was fed into the SPSS package for processing. Frequencies and cross-tabulations were combined. The cross-tabulation was mainly used since it had an added value of supporting to depict the relationship or association which exists between groups or different variables.



Figure 1: One of the training sessions during the study

4.0 STUDY FINDINGS.

Education level of the respondents:

From the assessment it was evidently reflected that majority of the women have only attained primary level education (class seven) compared to men. Out of the respondent who participated in the survey, women who have primary education are 80 %, Secondary education 18% Vocational training 2% and none 0% has attended University training. For men 62% have attended primary education, 24% secondary and 7% vocational training and 7% had University education.

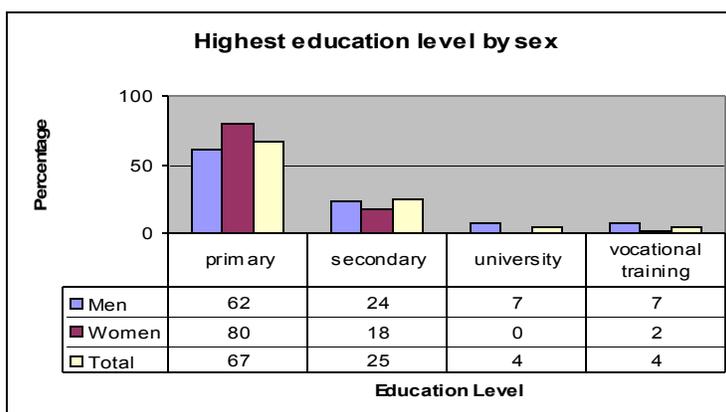
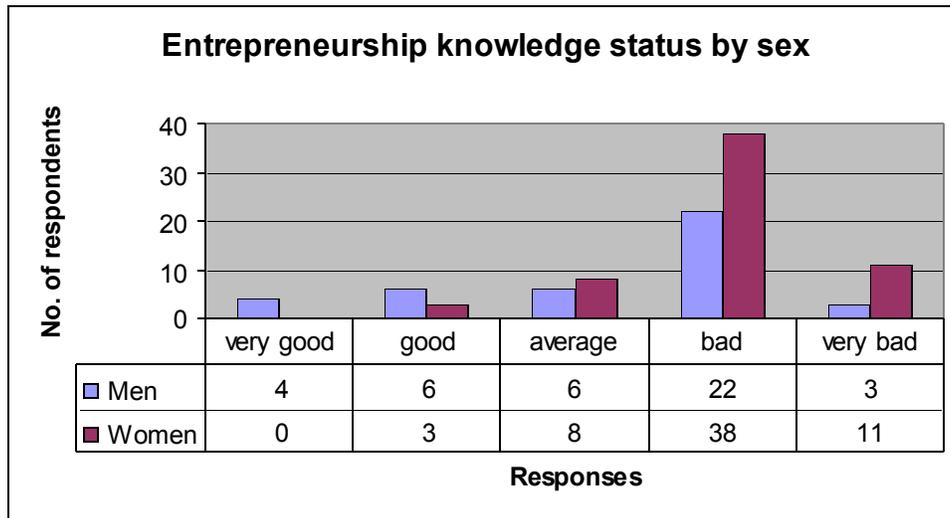


Figure 2: Respondents education level

Knowledge on entrepreneurship of the respondents

The interview also did seek to assess the knowledge of entrepreneurship knowledge of the respondent. Out of 40 respondents who participated in this question 22 men indicated to have a bad knowledge on entrepreneurship and 38 women also indicated to have a bad knowledge on the same. Only 4/40 accepted that they have knowledge on entrepreneurship while 0/40 women indicated nil knowledge.



Source: Majengo baseline survey information 2011

Figure 3: Status of Entrepreneurship knowledge

Respondents’ opportunities in formal business training

Respondent were also asked to share if they have ever attended a formal training which relate to enhancing their small business initiatives they are doing. 32% of men and 25% of women respondents confirmed that they have had a formal training. The total number of respondents here was 101.

FGD groups revealed that the only training which they attended is the one which was conducted in 2007 mainly focusing on the formulation of the saving groups, VICOBA.

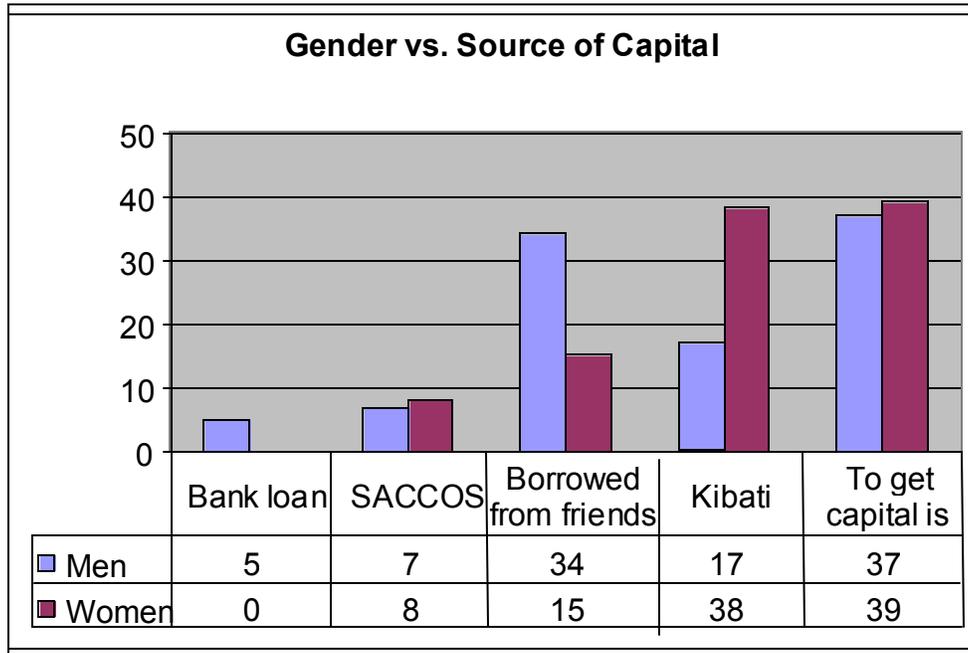
“I have not attended any other class except during 2010 when we were invited to attend a political meeting which mainly was on asking us to vote our leaders, commented one woman known as Jane”.

“I have been attending training continuously on HIV/AIDS because I decided to declare my sero status and some organization are inviting me to support trainings in religious institutions and in other groups, said Romana.

Last year I also attended the Arusha trade fair but this was not a training actually – Romana Laswai.”

Accessing bank loans for running entrepreneurship initiatives

Respondents were asked to share how they manage to get their working capital. Out of 100 respondents only 5 men indicated that they have been able to access bank loans, while women, none have attempted to access the bank loan. Majority of women, 38 indicated that they raise their capital through loans from friends, the same response from 17 men who were interviewed.



Source: Majengo baseline study information 2011

Figure 4: Gender versus source of capital

During FGD it was confirmed by most respondents that applying for loans from Banks and Microfinance Institutions (MFI) is very challenging to them because of collaterals.

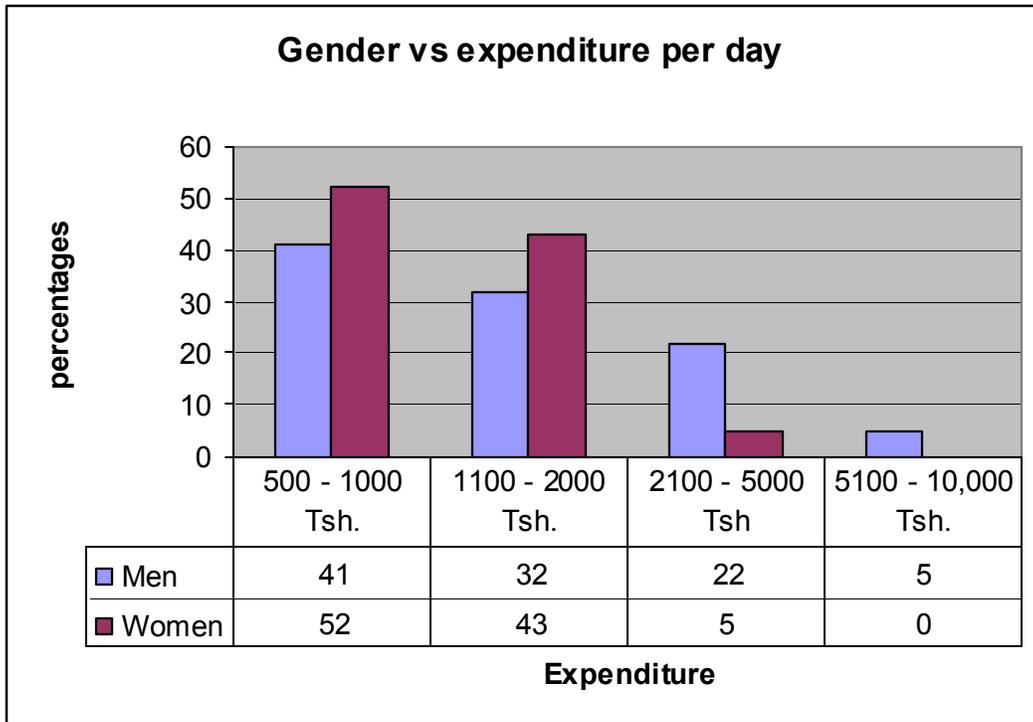
“Since I joined this system I have been able to pay fees for my son at the University.

You are asking me of Banks! How can I step into those buildings which are meant only for rich people –Neema Karobo”

“Its better to ask financial support informally from friends than going into the banks or Saccos. You will end up crying since the level of harassment you get in recovering the loan and the associated interest is commensurate with my small business”.

Respondent’s expenditure per day at Majengo ward

It was revealed from the survey that out of 100 respondents who were asked to share their daily expenditure, the majority do spend an average of TZS 500-1000 i.e. 41 out of 100 men indicated to have financial ability of spending only within TZS 500-1,000, while 52 women have the ability to spend much smaller amount per day at family level. Only 5 men indicated the capacity to spend from TZS 5,100-10,000 per day while women were not able to spend to that tune.



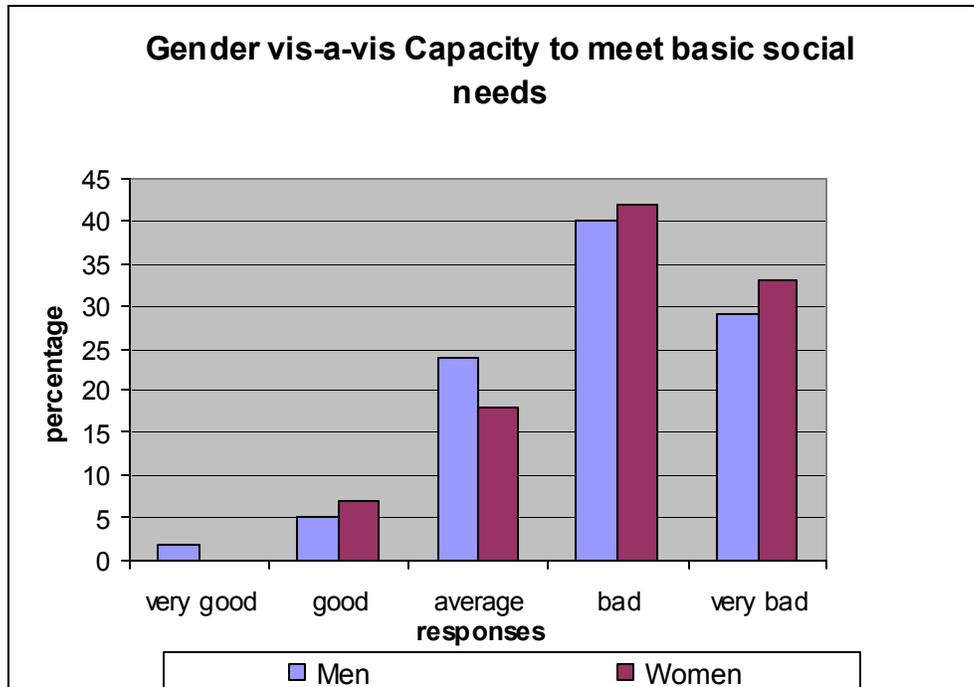
Source: Respondents expenditure per day at Majengo ward

Figure 5: Respondents daily expenditure

During FGD discussions most of the respondent indicated ability to spend some amount which definitely does sustain family needs per day. Noted also during the discussions was that some expenditure in families are unnecessary, the habit which have contributed to the inability to make some saving. Lack of record keeping was pointed out as another problem.

Financial ability of respondents to meet family needs

Very few men were comfortable with the level they are meeting their families' social needs while women who were interviewed none of them was able to comfortably meet the social needs of her family. Women reflected high level of being desperate in offering support to their families.



Source: Majengo baseline survey information 2011

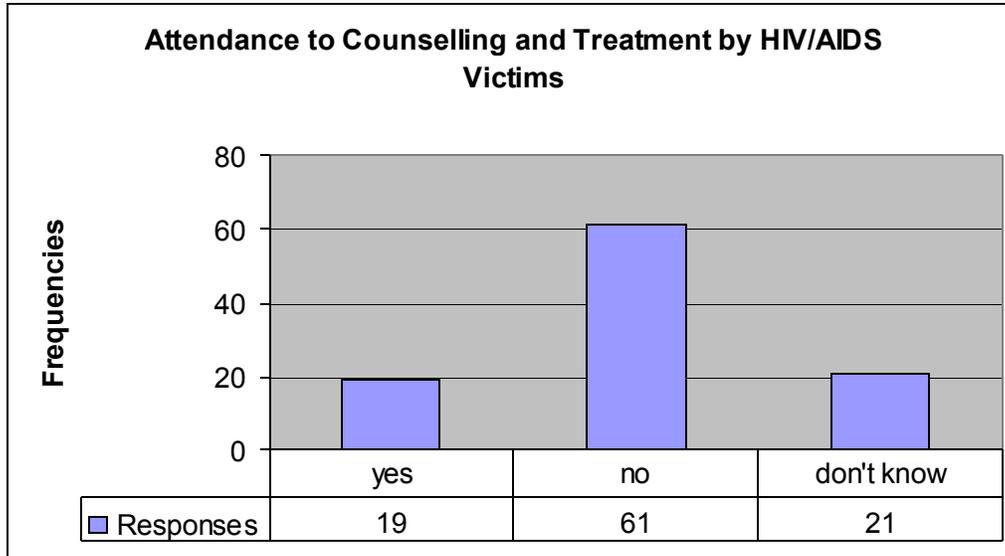
Figure 6: Capacity to meet basic social needs

“Life is so expensive nowadays, I can only make something little from my business which provides just for a family meal, I am not able to make any saving. Even if my children fall sick, I will not be able to attend formal hospitals but would just buy pain killers to relieve him some pain, this is a comment by one respondent Frank Mtambo during FGD at Shaurimoyo.”

Majority of women in the FGD groups also confirmed that they experience serious challenges in supporting education needs of their children since their business is only hand to mouth. When asking about support from their spouses, most of them commented that they don't get as much contribution from them for family upkeep.

Attendance of the respondent to the voluntary counselling and testing (VCT)

In Majengo ward there is a health center which always offers Voluntary counselling services to individuals. Out of 101 individuals who were interviewed 61 indicated that they have not attended VCT service. 21 individuals were not even aware of the existence of the VCT facility in the ward.



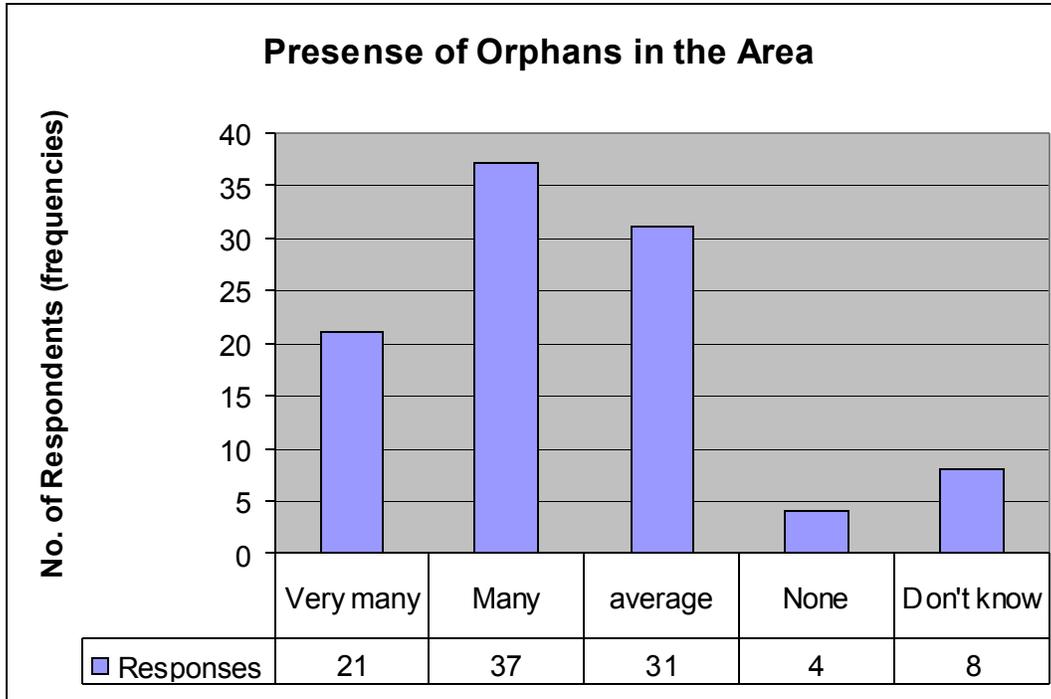
Source: Majengo baseline survey study 2011

Figure 7: Attendance to VCT services

During FGD it was observed that majority have never attended this service because they don't feel sick. Moreover, they believe VCT is for people living with AIDS or people with extra ordinary problems. Women were willing to attend this service but felt it will be useless and waste of time if they did the test without their husbands. Many men were not willing to test together with their spouses.

Presence of Orphans in Majengo ward

Out of 101 respondents who were interviewed 37 indicated that there are many orphans in Majengo ward while only 4 indicated that there are no orphans. 21 respondents indicated that there are so many orphans and 31 commented that the number of the orphans is just at average level.



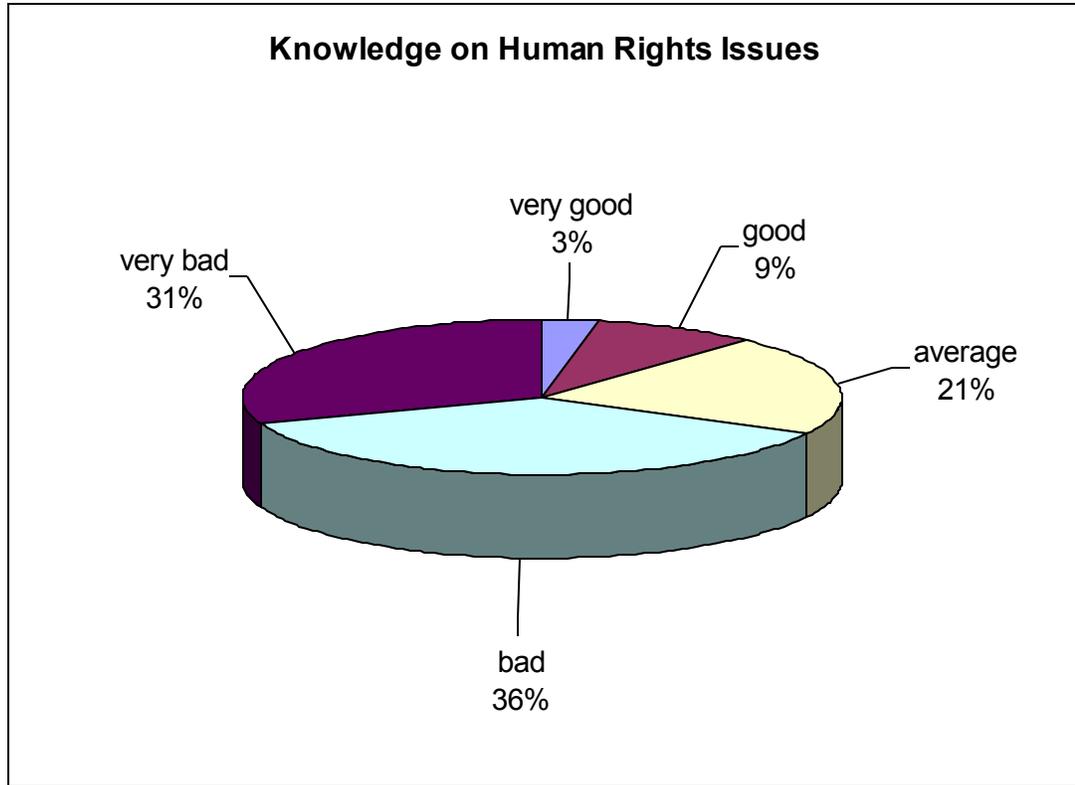
Source: Majengo respondent during baseline study 2011

Figure 8: Orphans in Majengo ward

The number of orphans is growing every day. There is a need to understand better the root causes including a change of behavior amongst parents. Most women commented that orphans are always taken care of by the old people particularly grandparents. The FGD saw the need for the formulation of committees in each hamlet to ensure that these children are well supported. However, some of these children have both parents living but not being taken care of by their parents.

Respondent knowledge on Human rights and gender issues

Out of 101 individuals who were interviewed, 36% indicated to have little knowledge on human rights and gender issues and only 3% were aware of human rights and gender issues in the ward.



Source: Majengo baseline survey from respondent

Figure 9: Awareness of Human rights and Gender issues

During Group discussions majority of individuals indicated also to have experienced a lot of challenges in their families due to some of cultural and customary practices and these were noted more in women where their social relations are not handled well. This was shared by one woman who lamented that she was never given an opportunity to go to school because her parents never thought of her as their child but rather was perceived as someone's wife and someone whose great responsibility was to attend to domestic activities.

Knowledge on women leadership issues

Women participation in decision making by respondent it was perceived to be bad. Out of 101 respondents, 32 indicated that the participation in decision making is not something attracting respect from community members.

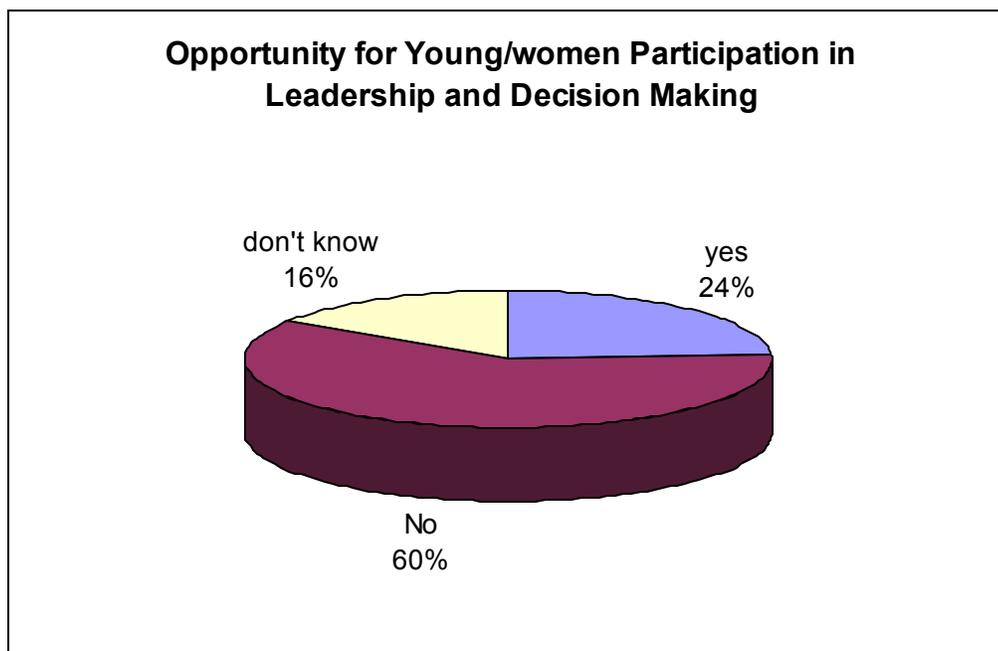


Source: Majengo baseline survey 2011

Figure 10: Women and leadership issues

Young women participation in decision making

60% of the respondent confirmed that this category never participate in decision making bodies whereas 16% completely had no idea about this issue of young women participating in decision making.

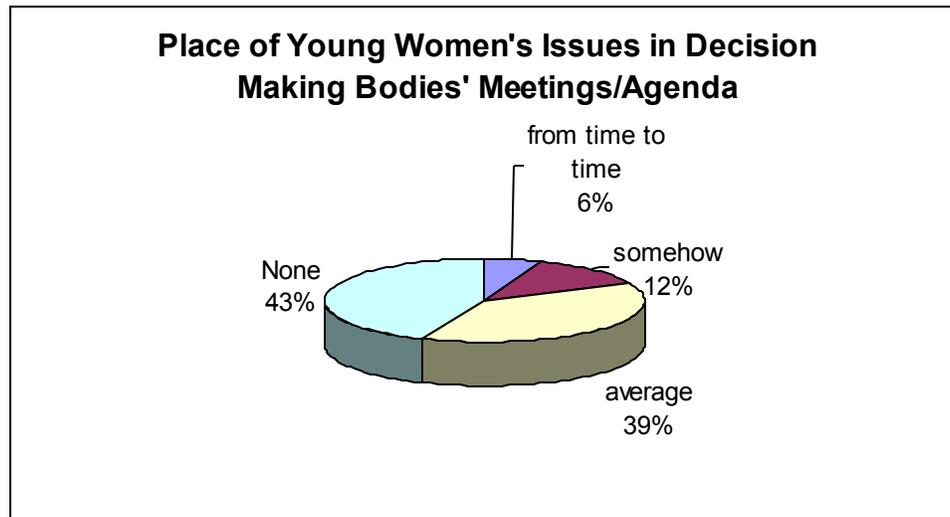


Source: Majengo baseline survey

Figure 11: Young women participation in decision making

Young women issues as an agenda in various development meetings

The respondent only 6% confirmed to have young women issues integrated in the agenda for development during ward meetings. 43% indicated none response to all ward development meeting taking young women issues as their meeting agenda for participatory decision making.



Source: Majengo baseline survey 2011

Figure 12: Place of women issues in decision making

During FGD discussion it was noted that majority that mostly all decision making bodies are composed of adult people and as they seat for discussion they don't put into consideration the issues which directly affect young citizens. The reason behind as the discussion was made further was confirmed that the existence of patriarchy in the community has manipulated the situation where by children and young peoples concerns are not given attention. Neither they are not represented in the most significant decision making bodies where by main decisions related to their development are normally made. *“Tena mnajisemea tu hapa watoto hasa wasichana ndiyo hawana pa kusemea kabisa maana hata kwenye familia wanaonekana kuwa wao ni wakuolewa.”* This was shared bitterly by Agness Kambi. The situation is even worse since women and specifically young ones are perceived as individuals who socially must be represented either by their fathers, brothers. After being married they will be represented by their husbands and sons. They are not given equal opportunity in self expression and participating in the meetings which directly affect their own development directly.

5.0 ANALYSIS AND INTERPRETATION OF THE DATA

From the outset, it was evident that due to the level of education and cultural barriers many of the respondents would either make mistakes in filling out the questionnaires or omit certain information. Therefore, triangulation method facilitated the better understanding of the existing gaps as far as the entrepreneurship initiatives are concerned. Most of the issues were highly clarified during FGD discussions and it was even easy to assess the body language and the emotions in the expressions.

The interviews revealed that many of the respondents indicated a great need of the entrepreneurship skills development. They also indicated a low level of awareness as far as HIV/AIDS is concerned and other aspects which are contributed by customary setups but directly affect their business initiatives. Also, during the interviews, entrepreneurs mentioned numerous problems and challenges that face their businesses, yet they would fail to recognize the need for appropriate information and training to solve those problems. For instance, many of the entrepreneurs had several sources of household income, such as employment, agricultural activities and business and sometimes loans were treated as income to spend rather than liability. Also many of them did not keep any records, neither financial nor physical, making it hard for them to make an assessment if their business was making any profit or losses.

Most of the interviewed women were perceived as the main bread earners of their families but with very little knowledge on how to run and track their businesses. They were also seen to be the most vulnerable and susceptible group to contract HIV/AIDS exacerbated by the cultural set up and existing unequal gender relations which denies them the command for safe sex by saying No to a sexual relationship when she suspects her husband/partner to be unfaithful.

The Existence of the VCT centre in the ward and in the Municipality was not seen as a strategic opportunity for them to use and ensure their health conditions are well taken care of. Entrenched poverty in the families was also one of the key aspects which contribute strongly to poor access to social services like health and education. Women who are entrepreneurs are always struggling with ensuring food is on the table and that is the only thing high on the priority list. Unfortunately time is not there for them to make an assessment of business trends which provides for their living.

If one wants to sustain the entrepreneurship initiative, maintaining good health and supporting education for the family are key issues. How to synchronize this is by ensuring enhanced entrepreneurship skills as well as being more conscious to the emerging issues which may affect the business.

Key emerging concern of the respondents was that majority of them conduct businesses as entrepreneurs but they don't systematically keep records of their small business (both physical and financial inputs/outputs) e.g.

- Simple bookkeeping
- Profit/loss analysis
- Business management
- Market analysis (competition, risk, prices, etc.)
- Labour management
- Business plan development
- Diversification strategies for sustainability purpose
- Networking and collaborating with other actors within the same field to learn best practices
- Understanding of exiting government policies which may affect their entrepreneurship initiatives

- Conscious mainstreaming of aspects of HIV/AIDS and gender to the core business of developing entrepreneurship skills for sustainability purpose

Participation of women in decision making platforms especially for the youth group it was found to be a very challenging aspect. Culture and customary practices sometimes doesn't encourage women to be leaders. Mostly are perceived as individual to do domestic roles and be ruled by men. During discussion it was also noted that even women who have been able to access the leadership functions also have a challenge of not supporting the young ones to come up and take up their positions. There is no mentoring process to ensure that the women agenda becomes prominent and get maximum support at various levels when submitted. The key underlying issues were noted as poverty, culture and customary practices as well as ignorance.

6.0 WAYFORWARD

TUSONGE CDO will offer a comprehensive training which reflects a very holistic approach as a way of enhancing the entrepreneurship skills and advancing leadership capabilities of the beneficiaries. Significantly, mainstreaming of issues or aspects which affect their business initiatives will also be very fundamental to the process. Mainstreaming of HIV/AIDS and Gender to the women entrepreneurs will be an ongoing process since this has a very negative impact to their business initiatives if not addressed.

The current Tanzanian SME policy is intended to enhance the development of private sector. However, the policy is silent about women entrepreneurs nor does it address the constraints they face. Unfortunately this has resulted in favoring large, capital intensive entrepreneurs with good working capital. The process of policy formulation should put into consideration constraints which women entrepreneurs face and suggest how they can be supported for sustainable development. TUSONGE CDO will take this as a future challenge to facilitate the target beneficiaries understand, gain capacity and confidence to positively challenge this policy as it affects them directly.

One-on-one small business counselling will be offered to TUSONGE-CDO beneficiaries. The counselling will mainly focus on the individual business development and assessment will be conducted to assess how best they have translated the learning into practice. On spot support and advice will be offered to enhance the practical application of the skills developed during the trainings.

For sustainable development the study pointed out the importance of putting clear strategies which will directly contribute to the change of the existing practices, attitudes, policies and laws which hinder entrepreneurship development. This information will remain a document which can incorporate some new emerging issues on ground. However, the same document will be used to give some insights to any interested party who wish to pursue the issues of the same field in the community development initiatives.