BASELINE SURVEY FOR THE LIFELONG LEARNING FOR FARMERS (L3F) PROJECT

FOR

MATUMAINI MAPYA SACCOS

FINAL REPORT

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Submitted by Leopold K. Rweyemamu

Tanzania Consulting Group

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6.0 INTRODUCTION

6.1 Background to the Project

In line with its overall goal – of increasing women's access to and control of economic resources, Matumaini Mapya (in collaboration with the Commonwealth Of Learning, COL) is in the process of implementing a 3-year project, Life Long Learning for Farmers (L3F) that puts special focus on the use of Information and Communication Technologies (ICTs) to promote the growth and development of women enterprises and improvement of their livelihoods. The overall objective of the project is to enable women entrepreneurs and women's organizations that promote enterprise development to explore ways and means of exploiting ICTs for community economic empowerment.

6.2 Project areas and target group

The L3F project is being implemented in the three areas, namely: a) Bukoba municipality; b) Bukoba rural district and c) Missenyi district.

The target groups of the project are members of Matumaini Mapya SACCOS (among them are the widows, widowers and orphan caregivers), women groups established under the MM SACCOS, other traditional groups "Ab'empaaso and the like-minded groups.

6.3 The objectives of the L3F

The overall objective of the project is to enable women entrepreneurs and women's organisations that promote enterprise development to explore ways and means of exploiting ICTs for community economic empowerment.

Specific objectives of the project include:

i. To facilitate about 5,500 participants acquire education in social, economic and financial sectors through the use of mobile phones, radio and television;

ii. To link farmers to internal and external markets for the selected crops (maize and sunflower);
iii. To assist MM SACCOS in educating its members towards responsible borrowing, savings mobilization and to link them to cooperative savings associations;
iv. To link-up social capital and financial capital when implementing the L3F project activities for increased household incomes, food security and empowerment of rural women; and
v. To promote the image of L3F so that its activities are supported by ICT associations, financial and marketing institutions while educating farmers to operate within a win-win situation.

Other objectives include:

i) Identify the information needs of micro and small scale women entrepreneurs and women's organisations in 3 project areas of Missenyi, Bukoba rural districts and the Bukoba municipality;
ii) Build human resource capacity, among participating women entrepreneurs and women organisations, through training in entrepreneurship development and ICTs application in entrepreneurship;
iii) Establish an information resource services that would enable women entrepreneurs to access information relevant to the development of their entrepreneurial skills and the expansion of their existing enterprises; and
iv) Monitor, evaluate, and document the performance of the participating entrepreneurs and women's organisations, and to disseminate the knowledge generated.

6.4 Information and Communication Technologies in Kagera region

Kagera region, like the rest of the regions in Tanzania, is experiencing rapid advances in the ICT area involving a multitude of private sector investments in the provision of information

and communication services. The region now has over 3 private F.M radio stations including Kasibante Radio, FADECO radio, Radio Vision, Radio Free Africa and others. Mobile phone service providers include Vodacom, Airtel, Tigo and Zantel. Many remote areas of Missenyi and Bukoba rural districts where telephone services were unheard of can now be reached through the cellular phone network.

More recently, there has also been an increasing number of Internet Service Providers (ISPs) and cyber-cafes though these are still more confined to Bukoba – the regional capital. However, while some groups in the Kagera community have taken advantage of these developments, others especially women and girls in rural areas have generally been disadvantaged. Few grass root women, women's organisations, small business associations have access to ICT facilities. It is in this regard that the L3F project is developed, but with a specific focus on addressing the usage of ICTs particularly for women entrepreneurs.

6.5 Objectives of the Baseline Study

Matumaini Mapya, with the help of an external consultant, carried out a baseline survey in the proposed project areas of Missenyi, Bukoba rural districts and the Bukoba Municipality with the primary aim of collecting baseline data on the existing situation of women entrepreneurs particularly with regard to the current mode of communication used, type of information accessed, level of ICT awareness, as well as the women's unmet entrepreneurial needs which impede entrepreneurial development.

The specific objectives of the baseline survey are:

i) To identify up to 150 MM SACCOS members, other micro and small scale women entrepreneurs engaged in entrepreneurial development initiatives in project areas of Missenyi district, Bukoba rural district, and Bukoba Municipal Council study sites;
ii) To identify the relevant information that is currently used, and the facilities used by both women entrepreneurs and women organizations for their operations;
iii) To identify **information and communication needs** (information gaps and constraints) in businesses and markets;

iv) To establish levels of awareness and practice among 150 women entrepreneurs and several women organizations including MM SACCOS about ICTs and distant learning;

v) To obtain relevant and useful information on associations and support institutions in project areas of Missenyi district, Bukoba rural district, and Bukoba Municipal Council that will meet the identified information, communication and capacity building needs of women entrepreneurs and women organizations;

vi) To assess and document the **socio-economic status** of the selected women entrepreneurs in the study sites;

vii) To determine the elements of **food security** and economic **empowerment** and advise Matumaini Mapya on the monitor-able indicators to be used in the construction of M&E framework; and

viii) To determine the training needs (entrepreneurial skills & use of ICTs) of the sampled women entrepreneurs.

In the process of implementing the L3F project, it is anticipated that social capital and human resource capacity would be built among participating women entrepreneurs, women groups and MM SACCOS, through training in entrepreneurship development and ICTs application in entrepreneurship.

7.0 METHODOLOGY

This baseline survey was basically a qualitative research whereby the researchers collected data in face-to-face situations by interacting with selected persons in their settings using a combination of structured questionnaires and unstructured interview questions.

7.1 Preparation

At the preparatory stage, a review of the existing Matumaini Mapya and L3F documents and data was done to help the study team identify and develop key monitor-able and evaluation indicators that could feed into the monitoring and evaluation framework for the assessment of L3F project impact at a later date. Other preparations included:

i) Identifying and recruiting potential enumerators for training as data collectors for the baseline survey. Eight people, formerly trained by Matumaini Mapya as Assistant M&E officers were recruited for the exercise.

ii) Training the eight enumerators in administering the survey questionnaires and equiping them with the necessary interview skills. During training, several interview simulation exercises were conducted to sufficiently prepare the enumerators for the actual field interviews. The training exercise lasted for two days at Matumaini Mapya offices.

iii) Pilot testing the questionnaires was done at the end of the training exercise. Pilot testing helped the research team to further fine-tune the data collection instruments as well as strengthen the capacity of the enumerators to ably administer the questionnaires.

2.2 Field visits

Field visits were conducted in the project areas/wards and villages of Missenyi district, Bukoba rural district, and the "mitaa" of Bukoba Municipal Council. The purpose of the visits was to:

i) Introduce, sensitize and seek consensus about the baseline survey and the L3F project from the community leaders, the members of MM SACCOS, other women groups (Abempaaso), and the ICT service providers;

ii) Construct a sampling frame for the individual women respondents. The 150 women entrepreneurs would be sub-divided into three groups (strata) of fairly homogeneous

economic activities, i.e., agriculture, trade, and services. This would be made to ensure that women entrepreneurs, in whatever economic activity they are involved in, have a fair (proportional to size of activity group) chance of being selected in the study sample to be interviewed.

Table 1: Locations visited by the study team

Name of the District	**Wards / "Mitaa" visited**
Bukoba Municipality	Bilele; Bakoba; Kibeeta; Rwamishenye;
Bukoba Rural district	Bujugo; Katerero; Kemondo; Nyakaato; Buhendangabo; Katoma; Karabagaine and Maruku
Missenyi district	Bugandika; Kitobo; Geera; Bugorora; Kyaka; Mushasha and Kassambya

2.3 Interviews

The study team conducted interviews with the women members of MM SACCOS that are involved in micro and small-scale entrepreneurial activities – activities done primarily for food production, animal rearing and commercial businesses /service purposes and from which they regularly earn income.

a) Survey using questionnaires

Interviews with about 152 individual women entrepreneurs were conducted by enumerators using the structured questionnaire for the individual women entrepreneurs. See **Appendix I**.

b) Focus group discussions

In order to supplement and enrich survey data, several focus group discussions were conducted with a cross section of women entrepreneurs in some wards and "*mtaa*" visited. During these sessions, discussions were held concerning the women entrepreneurs' current mode of communication, enterprise development-related type of training they have had and training they would need, their priority information and communication needs, and type of enterprise development support services (such as credit facilities, business promotion

services) that are available in the project areas and those that are lacking. These discussions were conducted using semi-structured checklists.

2.4 Data Entry and Analysis

Coding sheets were developed for purposes of coding the open-ended questions in the women entrepreneur questionnaire. The data were exported and tabulated to a statistical analysis on selected variables of interest for inclusion in the M&E framework for Matumaini Mapya. See **Appendix II**.

2.5 Report writing

This activity was essentially desk work compilation of the findings to prepare a Draft Report to be submitted to the client for comments before a final Report is finalized.

8.0 FINDINGS

The findings presented in this report comprise of both individual household survey and focus group discussions focusing on issues pertaining to women's economic empowerment (entrepreneurial development). The findings are sub-divided into several sections including, the socio-demographic characteristics; economic enterprises; awareness and usage of ICTs; information communication needs; business support services needed and training needs.

8.1 Respondents' socio-demographic characteristics

Broadly speaking, the majority of women entrepreneurs (80%) in the three study areas are above 35 years of age (Table 2). This means that the majority of the respondents are in the active age group (35 – 55 years and above) both socially and economically. In Bukoba rural and Missenyi districts, the household average size is 5 persons (for Bukoba municipal respondents where 54% of the families have an average above 5 people) – a clear indication of the daunting challenges facing many of these women, and therefore the need to empower

them economically to meet the drudgery of attending to household chores and managing their businesses.

Table 2: Distribution of Age, Education and Family size

Characteristics		Bukoba Municipal council (BMC) N=54		Bukoba district Council N=62		Missenyi district Council N=36		Total N=152	
		no	%	no	%	no	%	No	%
Age	Below 18 yrs	0	0	4	6	0	0	4	3
	18-24 yrs	0	0	2	3	4	11	6	4
	25-34yrs	6	11	8	13	5	14	19	13
	35-44yrs	17	31	18	29	8	22	43	28
	45-54yrs	18	33	16	26	15	42	49	32
	55- Above	13	24	14	23	4	11	31	20
Education	No schooling	2	4	3	5	1	3	6	4
	Std 7	40	74	57	92	33	92	130	86
	0-level	7	13	2	3	2	6	11	7
	A-level	5	9	0	0	0	0	5	3
	Diploma	0	0	0	0	0	0	0	0
	University	0	0	0	0	0	0	0	0
F. size	Below 5	23	43	28	45	18	50	69	45
	5-10	29	54	18	29	18	50	65	43
	Above 10	2	4	16	26	0	0	18	12

Source: Baseline Survey data, November, 2013

Level of education, being one of the determining variables for one's economic performance, was found to be lowest (Std VII) among the Missenyi (92%) and Bukoba rural (92%) district

respondents, while 74% of the respondents in Bukoba municipality had attained Std VII (Table 2). Few of Bukoba municipal respondents (13%) and (9%) had attained O-level and A-level education respectively. The rural districts had fewer respondents in O-level and A-level, indicating the rural-urban shift as one attains a relatively higher education. Moreover, in Bukoba municipality, 4% of the respondents had no basic education whereas in Bukoba rural and Missenyi districts only 5% and 3%, respectively, lacked a basic level of education. Overall, the survey findings have revealed poor status of women entrepreneurs' education in all the study areas. This baseline picture indicates the type of women entrepreneurs expected to participate and benefit from the L3F project. Matumaini Mapya would acknowledge the fact that individuals are better able to identify and exploit opportunities if they have the necessary knowledge, especially in cognitive and creativity domains. Again, the low level of education would impinge on the level of understanding and usage of ICT facilities.

8.2 Respondents' economic enterprises

Women entrepreneurs, as indicated in the sampling procedure, were engaged in a variety of businesses across the three main sectors of trade, service, agricultural production, in all the three study areas.

Overall, most women respondents (66%) were engaged in only one business enterprise. Data in Table 3 indicate that in rural districts of Bukoba and Missenyi, most women entrepreneurs were engaged in agro-related business enterprises especially maize farming (39% and 44% respectively) followed by chicken rearing (10% and 17% respectively), while in Bukoba municipality the most dominant sector was trade through cafes (15%), market stalls (13%), tailoring (11%) and retail shops (7%). Cloth vending by women entrepreneurs was also seen in Bukoba rural district (19%). (See Table 3 below).

Table 3: Distribution of enterprises owned by the women entrepreneurs

Project type	BMC		Bukoba district		Missenyi district		Total	
	N= 54		N= 62		N= 36		N= 152	
	no	%	no	%	no	%	No	%
Trade								
Shop/kiosk	4	7	2	3	7	19	13	9
Market stall	7	13	0	0	1	3	8	5
Cafe	8	15	2	3	1	3	11	7
Tailoring	6	11	2	3	0	0	8	5
Saloon	1	2	2	3	0	0	3	2
Agriculture								
Maize	7	13	24	39	16	44	47	31
Sunflower	0	0	1	2	0	0	1	1
horticulture	5	9	1	2	1	3	7	5
Livestock- chicken	9	17	6	10	6	17	21	14
-Cattle	5	9	4	6	1	3	10	7
Other								
Grasshopper trading	1	2	0	0	0	0	1	1
Selling used clothes	2	4	1	2	0	0	3	2
Pombe shop	1	2	12	19	0	0	13	9
Handcrafts	1	2	0	0	0	0	1	1
Selling maize flower	1	2	0	0	0	0	1	1
selling liquid soap	1	2	0	0	0	0	1	1

Source: Baseline Survey data, November, 2013

With regard to what the respondents considered the most important business (Table 4), irrespective of location, businesses in the agriculture sector took the lead (maize and sunflower farming, horticulture, rabbit rearing, poultry keeping and dairy cattle combined to 64%); followed by the trade sector (shop/kiosk, hawking and market stall combined 21%); and service sector (15%). Respondents in the rural districts of Bukoba and Missenyi dominate in farming enterprises while those in Bukoba municipality major in poultry, dairy cattle keeping, which is explained by scarcity of farming land and availability of market for chicken and milk by municipal dwellers.

There is an indication that rearing of animals especially dairy cattle and poultry is seen to be a store of money to be used as and when households are in financial needs.

Table 4: Distribution of respondents' most important income generating enterprises

Sector enterprises	Bukoba Municipal		Bukoba rural dist		Missenyi distr		Total	
	Number	%	Number	%	Number	%	Number	%
Agric Production								
Maize	7	13	24	39	16	44	47	31
Sunflower	0	0	1	2	0	0	1	1
Vegetable	5	9	1	2	0	0	6	4
Cattle keeping	5	9	4	6	1	3	10	7
Poultry keeping	9	17	6	10	6	17	21	14
Rabbit rearing	1	2	2	3	0	0	3	2
Trade								
Hawker/Mmachinga	8	15	1	2	0	0	9	6
Shop/Kiosk	6	11	2	3	7	19	15	10
Market stall	6	11	0	0	1	3	7	5
Service sector								
Hair saloon	1	2	2	3	0	0	3	2
Restaurant	8	15	2	3	0	0	10	7
Tailoring	5	9	2	3	0	0	7	5
House letting	0	0	2	3	0	0	2	1

Source: Survey data, November, 2013

Note: Most IGE was taken to be the one which generates the most revenue for the respondent

Employment generation

The findings reveal that employment generation among women enterprises is still at low levels in all survey areas. This could be explained by the small size of the enterprises (as gauged from the level of investments) and the relative high wage rates. However, the fact that household members engage in those businesses without being paid, and they do not see

themselves as labourers/workers, this could conceal the true picture of employment generation.

A sizeable number of respondents in Missenyi (36.4%) and Bukoba rural (52.7%) districts are each employing at least one skilled worker in their farming businesses. These could be agricultural extension officers posted in villages. As for respondents in the Bukoba municipality, 61.4% do not engage any skilled worker, while 30.8% do engage two or more unskilled labourers. (Table 5).

Table 5: Distribution of skilled and unskilled labour working in most important IGE

Number of workers	Bukoba Municipal		Bukoba rural district		Missenyi district		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Skilled								
0	27	61.4	16	36.4	1	2.2	44	100
1	6	10.9	29	52.7	20	36.4	55	100
2 or more	4	19.1	8	38.1	9	42.8	21	100
Un skilled								
0	29	72.5	10	25.0	1	2.5	40	100
1	6	15.4	19	48.7	14	35.9	39	100
2 or more	16	30.8	21	40.4	15	28.8	52	100

Source: Survey data, November, 2013

Size of enterprises, investments and revenues

The small size of businesses is demonstrated by both the cumulative monthly expenditure to buy inputs for respondent's most important enterprises. Table 6 shows that in Bukoba rural and Missenyi districts, 8% of respondents spent a cumulative average of above Tshs 500,000/= (approximately US$ 320) on buying inputs for their most important business

enterprise. In Missenyi district, a total of 61% of respondents invest within the range of less that Tsh 50,000/= to Tshs 100,000/= and 25% of respondents invest within a range of Tsh 101,000 – 500,000/=. The rest are investing above Tshs 500,000/=.

However, cumulative average monthly expenditures on businesses by respondents in Bukoba rural district and Bukoba municipality – though still small - were much higher than expenditures of Missenyi district respondents. Forty six percent (46%) and 44% of Bukoba rural district and Bukoba municipal respondents respectively, invest within a range of Tsh 101,000 to 500,000/=. It is alarming to note that 13% of the respondents in the whole survey area do not know how much they have invested in their businesses, indicating that they do not keep any records in this aspect. Considering locational differences, a higher percentage, 20% of the respondents in Bukoba municipality do not know how much they invested in their businesses, an issue of much concern, bearing in mind the government drive to educate people to keep business records towards an elaborate revenue assessment and tax calculations by the TRA.

Table 6: Cumulative monthly expenditure on inputs / raw materials / goods for most important IGEs

Monthly expenditure (Tshs)	Bukoba Municipal		Bukoba rural distr		Missenyi distr		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Do not know	11	20	6	10	2	6	19	13
Less than 50,000/=	5	9	12	19	12	33	29	19
50,000-100,000/=	7	13	10	16	10	28	27	18
101,000-200,000/=	12	22	16	26	8	22	36	24
201,000-500,000/=	12	22	13	21	1	3	26	17
Above 500,000/=	7	13	5	8	3	8	15	10

Source: Survey data, November, 2013

Incomes earned from the enterprises depict the sizes of business also. Overall, 29% of the respondents reported to be earning less than Tsh 50,000/= in a month. On the other hand,

58% of respondents earn between Tsh 50,000/= to Tsh 200,000/= while the rest 24% of the respondents reported to be earning Tsh 500,000/= and above. (Table 7).

Table 7: Cumulative monthly income from most important IGEs

Monthly income (Tshs)	Bukoba Municip		Bukoba district		Missenyi		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Do not know	0	0	0	0	3	8	3	2
Less than 50,000/=	8	15	29	47	7	19	44	29
50,000-100,000/=	9	17	26	42	11	31	46	30
101,000-200,000/=	23	43	11	18	9	25	43	28
201,000-500,000/=	10	19	14	23	3	8	27	18
Above 500,000/=	5	7	2	3	3	8	9	6

Source: Survey data, November, 2013

However, there are issues to be said on the reported incomes. Visual observations at household premises for most of the respondents in all survey areas revealed that they had better living conditions in terms of good houses with brick walls, cement floors and corrugated iron roofs, well furnished with sofa sets, radio and television sets. Some had solar power while others in Missenyi district (Bugandika and Kitobo wards) were connected to electricity grid. Those keeping animals had good sheds roofed with corrugated iron sheets. Others had water harvesting tanks of capacity 200 to 1,000 litres. Several reported to be sending children to schools, paying up to Tsh 700,000/= for school fees. Looking at such a pattern of individual well-being and lifestyles, there are grounds to contend that there was some under-reporting on (investments and) incomes. Usually, there is a dependency syndrome that makes people to cheat on incomes so as to remain in the "target group" for projects that cater for the poor families. Some people do not like to "graduate" to become independent economically and stand on their own as self-reliant families who can fend for themselves.

8.3 Major constraints to respondents' most important business

Lack of working capital was found to be the biggest major constraint to respondents' most important businesses in all the study areas (70%) followed by heavy work load at households (38%), limited markets for products (37%), completion (37%), lack of information on business development (28%) and high prices of inputs/ goods (25%) as indicated in Table 8(a). The focus group discussions held with women gathered at places for interview revealed a common lack of affordable credit facilities.

Table 8(a): Major constraints to respondents' most important IGE

Major challenges/ constraints	Bukoba Municipal		Bukoba district		Missenyi		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Limited markets	20	37	22	35	14	39	56	37
Limited working capital	46	85	36	58	24	67	106	70
High prices of inputs/goods	20	37	9	15	9	25	38	25
Cut throat competition	26	48	18	29	12	33	56	37
Lack of information	17	31	14	23	11	31	42	28
Heavy work load at family	36	67	14	23	8	22	58	38
High taxes	12	22	6	10	4	11	22	14

Source: Survey data, November, 2013 Note: Multiple reporting was experienced

There were general complaints that support institutions, especially those dealing savings & credit service provision demand high rates of interest without any grace period making it difficult for some women to access credit facilities. Limited markets, however, was more of a rural Bukoba rural and Missenyi districts than the Bukoba municipality problem basically due to the long distance from Missenyi to Bukoba municipality (the major market for rural products) and the fact that most of the women entrepreneurs have agro-based enterprises which are highly seasonal.

Suggested solutions to cope with business constraints

Attempts made by respondents to suggest solutions to meet business challenges/constraints were promising. Diversification of goods/products was suggested by 16% of the respondents to cope with limited markets. Others (5%) suggested hawking and advertising of businesses.

Table 8(b): Proposed solutions for the constraints facing respondents' most important IGE

Action	Bukoba Municipal (n=54)		Bukoba rural district(n=62)		Missenyi district (n=36)		Total (N=152)	
	Freq	%	Freq	%	Freq	%	Freq	%
Limited markets								
Diversify goods	6	11	16	26	3	8	25	16
Practice hawking	3	6	3	5	1	3	7	5
Advertising	4	7	3	5	1	3	8	5
Change location	7	13	5	8	4	11	16	11
Limited working capital								
Look for loans	37	69	28	45	13	36	78	51
Request for financial assistance	3	6	5	8	12	33	20	13
Borrow from neighbours	6	11	3	5	1	3	10	7
Cut throat competition								
Diversify goods	10	19	1	2	1	3	12	8
Change location	9	17	3	5	1	3	13	9
Improve quality	1	2	12	19	5	14	18	12
Lack of information								
Read News papers, radio, brochure	11	20	13	21	3	8	27	18
Many family roles								
Establish more projects	13	24	16	26	3	8	32	21
Establish work plans	9	17	2	3	1	3	12	8
High taxes								
Complain to government	1	2	1	2	2	6	4	3
Increase production of goods	4	7	6	10	3	8	13	9

Source: Survey data, October, 2013

Looking for loans was seen by 51% of interviewees as way of coping with limited capital. Improving quality of products was mentioned by 12% of the respondents towards meeting competition with other businesses producing similar products. To cope with lack of information, 18% of respondents suggested reading newspapers and relevant brochures, also listening to radio programmes as means to accesses business information. It is surprising to note that 21% of the respondents suggested establishment of more projects as way to cope with heavy workloads at households. This is in conflict with the obvious reality that more projects would mean more work to do!

8.4 Status of respondent's economic empowerment

Decision making

Given the fact that all the respondents were widows, it is certain that 80% of the 152 respondents were the major decision makers on use of income generated from the enterprises (Table 9). Nevertheless, for those enterprises being run jointly with other women, decisions were jointly reached (15%). To a certain extent, (5%) respondents reported that decisions on how to use incomes were done by others (e.g. providers of credit / grant).

Table 9: Decision making on usage of enterprise earnings and Record-keeping

Who determines use of income	Bukoba Municipal		Bukoba rural District		Missenyi district		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Respondent decides	48	89	43	69	31	86	122	80
Joint decision	6	11	13	21	4	11	23	15
Others decide on behalf	0	0	6	10	1	3	7	5
Record-keeping								
Respondent keeps records	51	94	58	94	25	69	134	88
Does not keep records	3	6	4	6	11	31	18	12

Source: Survey data, November, 2013

Note: Multiple reporting was experienced

Record keeping

Overall, 88% of the respondents are keeping some kind of records for their businesses. The type of records kept includes purchases of inputs, planting dates, money borrowed, milk yields, etc. But records are not systematically kept to enable any meaningful economic analysis on investments and returns from businesses. Only 12% of women entrepreneurs do not keep records at all. Matumaini Mapya SACCOS should strive to train its members on proper record keeping so as to monitor business developments.

Sources of capital

Whereas 44% of the capital came from grants, findings reveal that there exists an element of women economic empowerment reflected through the fact that 39% of the respondents had established businesses mainly with income derived from their own enterprises. Only 18% of respondents had applied for loans. Grants from donors and institutions (Matumaini Mapya inclusive) assisted 54% of the respondents to establish enterprises. The other (38%) respondents depended on financial assistance from other sources (including friends, remittances from relatives). (Table 10 below).

Table 10: Distribution of respondents' sources of capital to establish enterprises

Source of capital	Bukoba Municipal		Bukoba rural district		Missenyi district		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Own savings	21	39	19	31	8	22	48	32
Loan	10	19	8	13	9	25	27	18
Grant	24	44	31	50	27	75	82	54
Friends	3	6	1	2	0	0	4	33
Relatives	2	4	6	10	0	0	8	5

Source: Survey data, November, 2013

Note: Multiple reporting was experienced

8.5 Other sources of income

The study findings indicate that 30% of all respondents had no other sources of income, that is, the households depended mainly on income derived from their enterprises. Only 2% of respondents' households depended on income from employment benefits. Sixteen percent of respondents depend on labour wages. Other respondents reported getting some income from other enterprises (including agriculture 25%, livestock keeping 14% and petty businesses 20%, as shown in Table 11 below).

Table 11: Other sources of income for the survey respondents

Other sources of income	Bukoba Municipal		Bukoba rural district		Missenyi district		**Total**	
	Freq	%	Freq	%	Freq	%	**Freq**	%
No other source	14	26	17	27	14	39	**45**	**30**
Employment benefits	3	6	0	0	0	0	**3**	**2**
Laborer	1	2	19	31	5	14	**25**	**16**
Other enterprises								
Agriculture	16	30	16	26	6	17	**38**	**25**
Livestock keeping	2	4	15	24	4	11	**21**	**14**
Petty business	19	35	4	6	7	19	**30**	**20**

Source: Survey data, November, 2013

8.6 Business contacts and accessibility

Most of the respondents, (77%) had business contacts with goods/crop buyers; 63% of the respondents were in contact with input suppliers; 52% of the respondents had made contacts with loan/credit providers; while 54% of the respondents were in contact with telephone service providers. A modest percentage (30%) of the respondents had contacts with group supporters who assist in group formation and group dynamics. (Table 12). For the rural districts of Bukoba and Missenyi, most of the contacts (62%) are outside the wards but within the districts. 59%% of the respondents had business contacts in Bukoba municipality; only

5% had contacts elsewhere in the Lake zone. Missenyi district had the smallest percentage of women entrepreneurs (31%) who had contacts within Bukoba municipality.

Table 12: Distribution of respondents' contacts with other people/institutions

Respondents business contacts	Bukoba Municipal		Bukoba rural district		Missenyi district		Total	
	no	%	no	%	no	%	no	%
Input suppliers	47	87	35	56	14	39	96	**63**
Goods/crop buyers	47	87	43	69	27	75	117	**77**
Loaning institutions	30	56	29	47	20	56	79	**52**
Mass media agents	11	20	4	6	0	0	15	**10**
Extension agents	12	22	5	8	11	31	28	**18**
Computer trainers	8	15	0	0	0	0	8	**5**
Phone service providers	37	69	30	48	15	42	82	**54**
Research trainers	0	0	0	0	0	0	0	**0**
Group supporters	20	37	19	31	6	17	45	**30**
Accessibility								
Located nearby	39	72	43	69	12	33	94	**62**
Within Bukoba municipal	41	76	37	60	11	31	89	**59**
Outside Bukoba munic.	7	13	0	0	0	0	7	**5**

Source: Survey data, November, 2013

It is worth noting the very percentages of respondents coming in contact with the mass media agents (10%), the extension agents (18%) and the computer service providers (5%). Bearing in mind that the L3F project would largely involve such institutions as information providers, some efforts are needed to stimulate contacts between the target beneficiaries and the information service providers. Moreover, a relatively larger percentage (54%) of the respondents is in contact with telephone service providers. Overall, respondents in Bukoba municipality are in much business contact with agents when compared with respondents in the rural areas.

8.7 Respondents' awareness of ICTs

Most people (as indicated by respective percentages in brackets) in the areas of the study are aware of the radio (94%), a television (64%), a telephone (95%) and their uses, though not necessarily everyone is owning /using the same. Also, the respondents were asked on whether they knew what a video cassette recorder, fax machine, and computer is and what it does (Table 13a). The results show an overall high level of awareness on the functions of a telephone (95%). Even in rural Missenyi, the level of awareness is remarkably high (92%). However, the level of awareness on computers across all the study areas is still low (37%), indicating that this technology is very recent.

Table 13(a): Distribution of respondents' awareness of ICTs

Whether respondent is aware of uses of the ICT facility	Bukoba Municipal (n = 54)				Bukoba rural distr (n = 62)				Missenyi district (n =36)				***Total (n= 152)***			
	Yes	%	No	%	Yes	%	No	%	Yes	%	No	%	***Yes***	***%***	***No***	***%***
Telephone	54	*100*	*0*	*0*	*58*	*94*	*4*	*6*	*33*	*92*	*3*	*5*	***145***	***95***	***7***	***5***
Radio	50	*93*	*2*	*4*	*60*	*97*	*2*	*3*	*33*	*92*	*3*	*5*	***143***	***94***	***7***	***5***
Video recorder	35	*65*	*18*	*33*	*24*	*39*	*38*	*61*	*8*	*22*	*28*	*45*	***67***	***44***	***84***	***55***
Computer	20	*37*	*28*	*52*	*25*	*40*	*37*	*60*	*11*	*31*	*25*	*40*	***56***	***37***	***90***	***59***
Television	43	*80*	*8*	*15*	*38*	*61*	*24*	*39*	*16*	*44*	*20*	*32*	***97***	***64***	***52***	***34***
Fax	27	*50*	*23*	*43*	*18*	*29*	*44*	*71*	*4*	*11*	*32*	*52*	***49***	***32***	***99***	***65***

Source: Baseline Survey data, November, 2013

Table 13(b): Distribution of respondents' ownership of ICTs

Whether respondent owns an ICT facility	Bukoba Municipal (n=54)		Bukoba rural district (n= 62		Missenyi District (n= 36)		Total (N=152)	
	Freq	%	Freq	%	Freq	%	Freq	%

Telephone	53	98	53	85	32	89	138	91
Radio	35	65	47	76	24	67	106	70
Television	21	39	3	5	1	3	25	16
Computer	0	0	0	0	0	0	0	0
Fax machine	2	4	0	0	0	0	2	1

Source: Survey data, November, 2013

From figures in Table 13b, most of the respondents (91%) own mobile phones, while 70% own radios. Dual ownership was experienced, whereby an individual owns a telephone and a radio. Very few (16%) respondents own television sets, with the prevalence of those respondents being in Bukoba municipality (39%). This is understood considering availability of electricity in urban areas.

8.8 Respondents' level of ICT usage

Given the foregoing levels of ICT awareness, this sub-section tries to assess the current usage (directly or indirectly) of different types of ICTs by those respondents who claimed to be aware (Table 14) since being aware does not necessarily mean usage of the communication facility.

Table 14: Distribution of respondents' usage of ICTs

Send / Receive information through	Bukoba Munic N= 54		Bukoba distr N = 62		Missenyi district N = 36		Total N = 152	
	Freq	%	Freq	%	Freq	%	Freq	%
Radio								
None	48	***89***	55	***89***	34	***94***	137	***90***
Personal affairs	3	***6***	0	***0***	1	***3***	4	***3***
Markets and prices	1	***2***	0	***0***	2	***6***	3	***2***
Social cultural affairs	5	***9***	0	***0***	1	***3***	6	***4***
Television *None*	53	***98***	55	***89***	35	***97***	143	***94***

Personal affairs	0	***0***	0	***0***	1	***3***	1	***1***
Markets and prices	0	***0***	0	***0***	0	***0***	0	***0***
Socio- cultural	0	***0***	0	***0***	0	***0***	0	***0***
Telephone *None*	2	***4***	6	***10***	35	***97***	43	***28***
Sale of produce	22	***41***	18	***29***	19	***53***	59	***39***
Bought inputs/ goods	23	***43***	24	***39***	10	***28***	57	***38***
Markets and prices	29	***54***	24	***39***	12	***33***	65	***43***
Info on new markets	15	***28***	14	***23***	12	***33***	41	***27***
Market opportunities for products	25	***46***	7	***11***	8	***22***	40	***26***
Entrepr skills develop	28	***52***	18	***29***	16	***44***	62	***41***
Info on educ and socio-cultural affairs	17	***31***	7	***11***	11	***31***	35	***23***
Fax machine *None*	46	***85***	48	***77***	33	***92***	127	***84***
Sale of produce	0	***0***	0	***0***	0	***0***	0	***0***
Bought inputs/ goods	0	***0***	0	***0***	0	***0***	0	***0***
Markets & prices	0	***0***	0	***0***	0	***0***	0	***0***
Entrepr skills development	0	***0***	0	***0***	1	***3***	1	***1***
Educ and socio-cultural affairs	3	***6***	0	***0***	2	***6***	5	***3***
Computer								
None	47	***87***	52	***84***	35	***97***	134	***88***
Bought goods / inputs	1	***2***	3	***5***	0	***0***	4	***3***
Market prices	1	***2***	0	***0***	0	***0***	1	***1***
Market opportunities	2	***4***	0	***0***	0	***0***	2	***1***
Entrepreneurial skills development	2	***4***	0	***0***	1	***3***	3	***2***
Educational programmes	3	***6***	0	***0***	0	***0***	3	***2***
Newspaper								
None	49	***91***	55	***89***	36	***100***	140	***92***
Personal announcements	3	***6***	0	***0***	0	***0***	3	***2***
Markets and prices	1	***2***	0	***0***	0	***0***	1	***1***
Brochures/flyers								
None	40	***74***	59	***95***	32	***89***	131	***86***
Markets and prices	1	***2***	0	***0***	2	***6***	3	***2***
Market opportunities	0	***0***	0	***0***	1	***3***	1	***1***

Socio-cultural events	1	**2**	0	**0**	1	**3**	2	**1**
Personal affairs	0	**0**	0	**0**	2	**6**	2	**1**

Source: Survey data, November, 2013

Data shown in Table 14 reveal an overall poor usage of ICTs by women entrepreneurs as a means of communication with exception of the telephone facility that is being used to make enquiries on markets and prices (43%), buying inputs/goods (38%) and also selling their produce (39%). The high usage of telephones, especially in Bukoba municipality (54%) and Bukoba rural districts (39%) is no surprise given the mushrooming cellular phone service providers on the market.

It is interesting to note the overall poor usage of the radio (90%) and television (94%) as means of communication (or advertising) to other people/clients apart from mere listening to radio and watching television. As far as advertising products is concerned, the majority of respondents especially those in trades (retailers and market vendors) do not see much need to advertise their products given the small stock of goods they deal in and the relatively high charges to advertise.

The respondents who never used ICT facilities to receive or send information, despite being aware of their functions, gave several reasons for non-usage ranging from having no one to communicate with; very expensive to use ICTs; inaccessibility of facilities; do not know how to use ICTs for communication, to just no reason at all (Table 15).

One should note the high overall percentage (80%) of respondents who said they have no reason at all for not using the telephone, and the very low overall percentage (2%) of those who said they do not know how to use the telephone as a communication facility, and none (0%) of respondents said it is very expensive to use the telephone. By implication, this means that although many have telephones they do not use them to communicate business information effectively. Either, they perceive the purpose of having a telephone is for prestige, or, they are yet to realise the need and importance of using the telephone for business promotion.

The findings should inform Matumaini Mapya SACCOS leadership the importance of emphasizing usage of the telephone to communicate business information among its members as this is the cornerstone for L3F project success. That most of the respondents (91%) own mobile phones is in itself a very good starting point.

Table 15: Distribution of respondent's reasons for NOT using ICT facilities

Reasons for not using ICT facilities		Bukoba Municipal n= 54		Bukoba rural district n= 62		Missenyi district n= 36		Total N= 152	
		Freq	%	Freq	%	Freq	%	Freq	%
No people to	Radio	15	28	11	18	5	14	31	20
communicate	Television	16	30	3	5	3	8	22	14
with through	Fax	14	26	4	6	7	19	25	16
	Telephone	1	2	0	0	0	0	1	1
	Computer	10	19	2	3	9	25	21	14

	Newspaper	16	30	9	15	6	17	31	20
	Brochure/flyers	15	28	6	10	7	19	28	18
Very expensive to use this ICT facility	Radio	11	20	13	21	6	17	30	20
	Television	14	26	15	24	2	6	31	20
	Fax	11	20	16	26	1	3	28	18
	Telephone	0	0	0	0	0	0	0	0
	Computer	6	11	12	19	2	6	20	13
	Newspaper	7	13	12	19	4	11	23	15
	Brochure/flyers	10	19	12	19	4	11	26	17
ICT facility is located very far away	Radio	0	0	20	32	5	14	25	16
	Television	1	2	23	37	6	17	30	20
	Fax	1	2	18	29	5	14	24	16
	Telephone	0	0	0	0	4	11	4	3
	Computer	0	0	20	32	4	11	24	16
	Newspaper	3	6	25	40	7	19	35	23
	Brochure/flyers	0	0	26	42	6	17	32	21
Don't know how to use this ICT facility for communication	Radio	5	9	20	32	15	42	40	26
	Television	12	22	22	35	6	17	40	26
	Fax	18	33	26	42	12	33	56	37
	Telephone	1	2	1	2	1	3	3	2
	Computer	26	48	34	55	9	25	69	45
	Newspaper	12	22	22	35	3	8	37	24
	Brochure/flyers	11	20	21	34	5	14	37	24
No reason at all for not communicating through the facility	Radio	16	30	16	26	10	28	42	28
	Television	7	13	8	13	20	56	35	23
	Fax	10	19	19	31	15	42	44	29
	Telephone	43	80	43	69	36	100	122	80
	Computer	10	19	10	16	14	39	34	22
	Newspaper	12	22	9	15	17	47	38	25
	Brochure/flyers	14	26	9	15	22	61	45	30

Source: Survey data, October, 2013

A sizeable number of respondents (45%) and (37%) said they do not know how to use the computer and fax machine respectively. And 16% of respondents said such facilities are not within their reach.

8.9 Respondents' preference for ICTs equipment

The majority (100% in Missenyi, 100% Bukoba rural district, and 98% Bukoba municipality) preferred the telephone (mobile phone) as the best medium to promote enterprise development. (Table 16).

Table 16: Distribution of respondents' preference for ICTs equipment

ICT facility preferred	Bukoba Municipal Council (n=54)		Bukoba rural district (n= 62)		Missenyi district (n= 36)		Total (N=152)	
	Freq	%	Freq	%	Freq	%	Freq	%
Mobile phone	53	98	62	100	36	100	151	99
Fax	0	0	2	3	0	0	2	1
Computer	4	7	3	5	0	0	7	5
E-mail	0	0	1	2	0	0	1	1
Internet	0	0	1	2	0	0	1	1
Television	5	9	3	5	1	3	9	6
Radio	9	17	11	18	12	33	32	21
Newspapers	9	17	5	8	3	8	17	11
Brochures	7	13	5	8	3	8	15	10

Source: Survey data, November, 2013

A flashback to ownership of ICT facilities shows that 91% of interviewees own telephones, whereas 70% of all the respondents owned radios (Table 13b). Again, 99% of the respondents selected the telephone as the preferred facility for communication against 21% who preferred the radio. (Table 16). Further analysis on the reasons why a certain ICT was preferred by respondents revealed that 87% of them favoured the mobile phone while 64% of interviewees preferred the radio. The main reason for preferring the mobile phone (Table 17) is based on the fact that a telephone is more affordable to acquire and less costly to meet usage costs.

Some hailed the "vifurushi" arrangement being offered by telephone service providers whereby one could use Tsh 500/= for twenty-four hours. The argument was, it is cheaper and convenient (within their hands/pouches) for women entrepreneurs at their stage of operations to manage the use of telephones, although with a radio you reach a much wider audience at a very much cheaper cost as compared to any other means of communication.

Radio is the most effective communication channel to reach rural communities in the study areas as about 70% of respondents own and (90%) use a radio set. (See Table 14). When compared to the radio, other media like TV and print have by far a smaller potential outreach and are constrained by high acquisition and operation cost, insufficient power supply, poor coverage /reception and lack of accessibility in rural areas.

Table 17: Distribution of respondent's reasons for preference of an ICT facility

Reasons for ICTs preference	Bukoba Municipal (n= 54)		Bukoba rural district (n= 62)		Missenyi district (n= 36)		Total (N=152)	
	Freq	%	Freq	%	Freq	%	Freq	%
Less costly for communication								
Mobile phone	51	94	55	89	26	72	132	87
	42	78	38	61	18	50	98	64
Radio	12	22	21	34	6	17	39	26
News papers	8	15	6	10	4	11		12
Brochures							18	
Easily accessible for commun.								
Mobile phone	53	98	58	94	32	89	143	94
Radio	48	89	56	90	25	69	129	85
News papers	6	11	11	18	8	22	25	16

Brochures	4	7	8	13	3	8	15	10

Source: Survey data, November, 2013

To gain the most reach in rural communities it is therefore proposed to develop radio programs, which addressed the needs and interests of the rural population, that is, women entrepreneurs who are regular listeners of the radio programs, and those able to directly benefit from the information provided by applying what they have learned from the radio program.

Although some women entrepreneurs claimed that they were able to learn and benefit from listening to radio programmes, it is apparently difficult for women farmers to implement new knowledge and practices without further assistance, especially in terms of training in enterprise development and financial assistance/credit services.

8.10 Information communication needs

The study reveals that respondents would need a variety of information in order to improve their enterprises. Overwhelmingly, 80% of the respondents need information pertaining to entrepreneurial skills development, followed by credit facilities (63%), and how to improve the quality of products and services (49%). The other 47% wanted to be regularly informed on prices of inputs and goods, while 34% of the respondents need to be posted on new market opportunities for products and inputs, as indicated in Table 18 below.

Table 18: Types of information respondents need to improve businesses

Most important information needed	Bukoba Municipal (n=54)		Bukoba rural District (n=62)		Missenyi District (n=36)		Total (N=152)	
	Freq	%	Freq	%	Freq	%	Freq	%
New market opportunities for products and inputs	5	9	23	37	23	64	51	34
Entrepreneurial skills development	41	76	44	71	36	100	121	80

How to improve quality of products and services	32	59	20	32	23	64	75	49
Prices of inputs/goods	27	50	21	34	23	64	71	47
Credit facilities	42	78	31	50	22	61	95	63

Source: Survey data, November, 2013

These findings require some reflection on what the respondents felt to be the major constraints in their businesses. Indeed there is concurrence on the need to get information about credit facilities as lack of working capital was found to be the biggest major constraint to respondents' most important businesses in all the study areas (70%). Information on entrepreneurial skills development plus product quality improvement would address constraints of limited markets for products and competition.

8.11 Respondents' training needs

Majority of respondents, 73% expressed the desire to undergo training in savings and credit management; 68% chose to be trained in marketing skills; 53% wanted to be trained in costing and pricing of products and services so as to promote their business activities as indicated in Table 19. It is interesting to note that while 80% of the respondents wanted to be informed on entrepreneurial skills development (Table 18), only14% wanted to be trained in entrepreneurship. A modest 30% of the respondents need to be trained in record keeping to improve their businesses.

Table 19: Respondents' training needs

Respondents' training needs	BukobaMunicipal Council (n=54)		Bukoba rural district (n=62)		Missenyi District (n=36)		Total N = 152	
	Freq	%	Freq	%	Freq	%	Freq	%
Saving and credit management	33	61	49	79	29	81	111	73
Marketing skills	37	69	36	58	30	83	103	68
Costing and pricing	23	43	30	48	28	78	81	53

Using computers to process information	22	41	17	27	19	53	58	38
Using computers to receive/send information (e-mail/internet)	31	57	19	31	19	53	69	45
Entrepreneurship	0	0	13	21	8	22	21	14
Agriculture/Livestock	0	0	14	23	9	25	23	15
Record keeping	0	0	21	34	24	67	45	30

Source: Survey data, November, 2013

Moreover, 15% of farmers and livestock keepers would wish to be trained in crop production principles and good animal husbandry so as to enhance their performance. The low percentage might imply that the extension officers posted in the villages could be offering services to assist farmers in those fields. However, the agricultural and livestock sector appears to be better off than other sectors like trade that seem to be deficient in offering essential training on business development.

8.12 Household food security status

Household food security results show that 61% of all the respondents are food secure, while 16% are food insecure. The farmers in rural districts grow a multitude of food crops namely bananas (a staple food), sweet potatoes, cassava, maize and others including beans, coco yams, groundnuts, etc). The food crop diversification has enabled most households to be food sufficient even in the hazardous times of epidemic outbreaks (*banana wilt*, *panama* disease and others). Households in Bukoba rural district come out to be the most food secure (74%), wheas households in Missenyi district are the food insecure (28%). Table 20.

Table 20: Distribution of responses on crops currently grown for household food security

Crop grown	Bukoba Municipal Council (n=54)	Bukoba rural district (n=62)	Missenyi District (n=36)	Total N = 152

	Freq	%	Freq	%	Freq	%	Freq	%
Bananas	21	39	52	84	26	72	99	65
Sweet potatoes	30	56	50	81	26	72	106	70
Cassava	28	52	50	81	25	69	103	68
Maize	28	52	59	95	23	64	110	72
Other (Beans, cocoyam's, g.nuts)	0	0	43	69	10	28	53	35
Household is food self sufficient	20	37	46	74	26	72	92	61
House hold is not food self sufficient	13	24	1	2	10	28	24	16

Source: Survey data, November, 2013

In-depth analysis show that while 57% of the respondents' households are food secure (during the past 3 months), 11% and 13% are food secure for one and two months respectively. Respondents in Bukoba municipality get their food supplies from the markets (mostly Bukoba central market, Kashai, Nyakanyasi and Rwamishenye) which in turn get supplies from distant food surplus areas. So, food self sufficiency in Bukoba municipality would be influenced by the season of the year and the prevailing prices of foodstuff in markets rather than household production.

Table 21: Duration for Household food self sufficiency for the past 3 months

Duration of food self sufficiency and coping mechanisms	Bukoba Municipal Council (n=54)		Bukoba rural district (n=62)		Missenyi Distr (n=36)		Total N = 152	
	Freq	%	Freq	%	Freq	%	Freq	%
All the days	15	28	48	77	24	67	87	57
Two months only	12	22	1	2	7	19	20	13
One month only	11	20	3	5	3	8	17	11
One week only	12	22	1	2	0	0	13	9
Look for external sources due to:								

Less food produced ,nothing sold	26	48	3	5	10	28	39	26
Less food produced , sold little	7	13	1	2	4	11	12	8
Produced enough, sold much(Price	0	0	2	3	3	8	5	3
drive)	2	4	0	0	0	0	2	1
Produced enough, sold much(no store)	2	4	0	0	0	0	2	1
other reason								

Source: Survey data, November, 2013

8.13 Savings and loaning status

Bearing in mind that the women entrepreneurs who participated in this baseline study are members of the Matumaini Mapya SACCOS, it is pertinent to ascertain how well the SACCOS has been performing towards serving its members over the time of its existence.

Loan provision

Out of the 152 women entrepreneurs participating in the baseline survey, 49% of the respondents had taken loans from their SACCOS. For those who took loans, 11% of them had taken loans only once; 13% had borrowed twice, and 21% managed to get loans three times or more. When asked whether they would continue applying for loans, 66% of the respondents affirmed that they are willing to take loans from their organization.

Table 22: Savings and loaning status by the MM SACCOS women members

Status		Bukoba Municipal Council (n=54)		Bukoba rural district (n=62)		Missenyi District (n=36)		Total	
		Freq	%	Freq	%	Freq	%	Freq	%
Took loan (total)		25	**46**	38	**61**	12	**33**	75	**49**
Times took loan:	*-Only once*	7	**13**	6	**10**	4	**11**	17	**11**
	-Two times	8	**15**	9	**15**	2	**6**	19	**13**
	-Three times	3	**6**	8	**13**	1	**3**	12	**8**
	More than three times	4	**7**	15	**24**	1	**3**	20	**13**
Amount last borrowed:	*50,000 -100,000/=*	9	**17**	8	**13**	6	**17**	23	**15**

100,000-300,000/=	10	**19**	25	**40**	0	**0**	35	**23**
More than 300,000/=	8	**15**	4	**6**	1	**3**	13	**9**
Willing to continue taking a loan	37	**69**	46	**74**	17	**47**	100	**66**
Willing to continue as MM saccos member	25	**46**	37	**60**	10	**28**	72	**47**
Not willing to continue as MM sacco member	15	**28**	0	**0**	0	**0**	15	**10**
Did not take loan	29	**54**	18	**29**	24	**67**	71	**47**
Could not get chance to take a loan	2	**4**	2	**3**	0	**0**	4	**3**
Not achieved the conditions/not ready	3	**6**	12	**19**	4	**11**	19	**13**
Lack of education on savings & credit system	27	**50**	4	**6**	7	**19**	38	**25**
Time for loan repayment is too short	0	**0**	0	**0**	2	**6**	2	**1**
Member of any women entrepreneur group(s)	52	**96**	59	**95**	35	**97**	146	**96**
-Member to one group only	23	**43**	18	**29**	15	**42**	56	**37**
-Member to 2 groups	14	**26**	26	**42**	7	**19**	47	**31**
-Member to 3 groups	5	**9**	8	**13**	8	**22**	21	**14**
- Member to more than 3 groups	5	**9**	1	**2**	1	**3**	7	**5**
Benefits got from group(s): Loans	47	**87**	36	**58**	26	**72**	109	**72**
Assistance from group members	50	**93**	50	**81**	23	**64**	123	**81**

Source: Survey data, October, 2013

4.0 LESSONS AND RECOMMENDATIONS

Majority of respondents, women entrepreneurs, are widows within the economically active age group above 35 years, most of them attained Std VII, and have families with at least five people. This group face daunting challenges thus the need to empower them economically.

Most rural women entrepreneurs are engaged in agro-related business enterprises with limited investments thus realizing minimum incomes. Encouraging them to increase investments and undertake intensive farming would not only generate employment for the family members but also widen their income frontier to have sound financial strengths.

While most of the respondents are members of Matumaini Mapya SACCOS, many have never received loans they applied for. The leadership should acknowledge this fact and solicit some funds to enable members get loans if they are to maintain their membership to the organization.

Although most of the respondents (88%) are keeping some kind of records for their businesses, the records are not systematically kept to enable any meaningful economic analysis on investments and returns from businesses.

Most of the respondents are not in regular contact with service providers. Bearing in mind that the L3F project would largely involve such institutions as information providers, some efforts are needed to stimulate contacts between the target beneficiaries and the information service providers.

Overall, awareness and usage of ICT facilities is low among the women entrepreneurs. The findings of this study (i.e. low level of education coupled with the limited knowledge on the usage of ICTs to get information) should inform Matumaini Mapya to conduct sensitization seminars at wards and "mitaa" level to women entrepreneurs to promote awareness and usage of ICT facilities.

The current locations of the radio stations and coverage pose accessibility problems for rural women entrepreneurs. Women essentially want services very close to where they reside. High transport costs and the commuting time would be real dilemmas in getting women entrepreneurs started in usage of ICTs for their economic development.

The major training needs of women entrepreneurs pose a challenge because many of them are enterprise specific. Agricultural enterprises (maize and sunflower farming, horticulture, rabbit rearing, poultry keeping and dairy cattle) would require specialized expertise, while

the trade sector enterprises (shop/kiosk, hawking and market stall operations, etc) and service sector enterprises (restaurants, tailoring, brewing) would demand expertise relevant to respective businesses. To meet such diverse and technical needs, it may be necessary for L3F to hire on contract specialised resource institutions to conduct scheduled training.

Given the generally low levels of education of the women entrepreneurs, MM should, to the extent possible, package its messages in the local languages to enable the intended beneficiaries to fully benefit from the training and other interventions L3F intends to make.

5.0 APPENDICES

Appendix I List of women entrepreneurs interviewed

Study area	Name of Respondent	Address Telephon Numbers
Bukoba Municipality		
Bilele Ward	1. Agnes Katabaaro	
	2. Philomena Jabandi	
	3. Leoncia Kokuhabwa	
	4. Consolata Mutta	
	5. Advela Gregory	0782 904811
Bakoba Ward	6. Lydia Paulo	
	7. Saada Karwani	
	8. Odilia Bayekela	
	9. Margareth Kaimukilwa	
	10. Rukia Ahmada	0784 915100
	11. Jeneroza Godfrey	0763 031860
	12. Happines Peter	
	13. Nusura Shabani	
	14. Catherine Kahangwa	0755 835103
	15. Johari Mussa	
Kibeeta Ward	16. Mastidia Willibard	0755 301624
	17. Adiventina Trazias	0763 468624
	18. Winifrida Willison	
	19. Georgia Katto	
	20. Anajoyce Bahati	
	21. Agnes Mbaliilaki	0762 179672
	22. Jeska Felix	
	23. Georgia Katto	0755 206879
	24. Prisca Leonidas	

	25.	Mastidia Bernado	
Rwamishenye Ward	26.	Adveera Gregory	
	27.	Devetha Ntelius	0788 335442
	28.	Feliciana Mulaki	
	29.	Esther Deogratias	

Study area	Name of Respondent		
Nshambya Ward	30.	Stellah Kahangwa	0767 804295
	31.	Specioza Anna	
	32.	Generoza Daudi	
Kashai Ward	33.	Edina Gabone	
	34.	Veronica Kaigarula	
	35.	Kolonelia Mwita	
	36.	Shakila Said	
	37.	Anchilla Rweyendera	
	38.	Josephina josephat	
	39.	Julitha Kashaaga	
	40.	Regina Simon	
	41.	Amelibeliga Kashumali	0754 660530
	42.	Kudra Abdu	0758 969835
	43.	Cartus Ijumba	
	44.	Pulkeria Kakongwe	
	45.	Johnia Nestory	
	46.	Josephina S. Rushoke	0878 722811
Miembeni Ward	47.	Gaudioza Rugimbana	0762 661770
	48.	Zuria Ibrahim	
	49.	Jasintha L. Tefurukwa	
Hamugembe Ward	50.	Doroth Leonard	
	51.	Alfredina Anatory	0758 148759
	52.	Alodia Alphonse	0755 848303
	53.	Zamda Sued	
	54.	Alfredina Mkasa	
	55.	Salome Gabriel	
	56.	Generoza Ishengoma	

	57.	Jasmini Dauda Juma
Bukoba rural district		
Bujugo Ward	58.	Bibiana Clemence
	59.	Mastidia Lucas
	60.	Athanazi Serestini
	61.	Anatolia Lwigana
	62.	Achilla Pius
	63.	Bibiana Clemence
	64.	Gaudencia Sospiter
	65.	Agnes Zacharia
	66.	Theonestina Domician
	67.	Athanazia Selestine
	68.	Florida Kashumba
	69.	Devotha Phillibert

Study area		Name of Respondent	
Maruku Ward	70.	Angrestina Grevas	
	71.	Ester Phillipo	
	72.	Beatrice Karungula	
	73.	Mericiana Chrispin	
	74.	Everina Stephano	
	75.	Chrispina Mwombeki	
Katoma Ward	76.	Elizabeth Costantine	
	77.	Ruth Method	O786 466686
	78.	Halima Nasoro	0783 210509
	79.	Leonila Robert	0787 082120
	80.	Beatrice Sebastian William	0787 401808
	81.	Mamelita Paulo	0688 400649
	82.	Hilda Daudi	0754 021492
	83.	Ester Winceslaus	0682 296435
	84.	Jeneroza John	0684 256456
	85.	Joyce Anastaz	0788 419975
	86.	Martina Babiilwa	0755 701243
	87.	Revina Jovinary	0786 760051
	88.	Stephania Jacobo	0689 463669
	89.	Adelina Theonest	0684 947614
	90.	Florida Tresphory	0787 199975
	91.	Evodia Switbert	0786 541605
	92.	Amina Ramadhan	0717 525672
	93.	Diana Godwin	0685 803184
	94.	Agnetha Audax	0755 780677
	95.	Rehema Swalehe	0688 270154
	96.	Winifrida Deusdedit	0783 581775
	97.	Jonia Adelitus	0785 243542
	98.	Florencia Jonathan	0684 279484

99.	Anastella Angello	0788 969235
100.	Astella Joseph	0685 810791
101.	Rehema Yusuph	0782 131229
102.	Anifa Juma	0754 021492
103.	Puldenciana Henry	0685 886932
104.	Anajoyce Simon	0755 115323
105.	Georgia Bachwa	
106.	Editha Hosea	0784 227098
107.	Anamary Adrian	

Study area	Name of Respondent		
Buhendangabo Ward	108.	Leticia Julius	
	109.	Grace Salvatory	
	110.	Kokwenda Salvatory	0684 941280
	111.	Mariana Deusdedit	0782 188660
	112.	Regina Protase	
	113.	Clesencia Essau	
Study area	Name of Respondent		
Nyakato Ward	114.	Immaculata Shirikisho	
	115.	Theonestina John	
	116.	Theopista Albert	0783 483289
	117.	Imelda Stanslaus	0684 557421
	118.	Hildagilda Pontian	0684 953903

Missenyi district

Bugandika Ward	119.	Federes Fideris	0685 877817
	120.	Justa Kokubanza	
	121.	Purukeria Francis	
	122.	Flora Gaspar	
	123.	Bernaldina Alloys	0785 665646
	124.	Justa Kokubanza	
Kitobo Ward	125.	Catherine Benedict	
	126.	Dorice Kyombo	
	127.	Greth Kazinja	0786 321230
	128.	Margareth Mushanga	0782 545868
	129.	Gransiana Charles	0786 967553
	130.	Abella Deusdedit	
	131.	Dorosella Method	0752 912819
	132.	Revina Endrew	
	133.	Yuliana Wilson	0686 373787
	134.	Revina James	

	135.	Justa Kamugisha	
	136.	Augustina Burchard	
	137.	Donatina Longino	0684 163304
	138.	Olivia Pastory	
	139.	Stela Gosbert/Dogbert	
Bugorola Ward	140.	Florentina Wilfred	0782 365459
	141.	Owokushuubira Alphonce	0782 365459
	142.	Winfrida Revelian	0684 985218
	143.	Byeera Leopold	0684 985218
	144.	Mastidia Method	0787 924142

Study area	Name of Respondent		
Kyaka Ward	145.	Aneth John	0688 416299
	146.	Anajoyce Katto	0784 321786
	147.	Ruth Kangimba	0785 572421
	148.	Eseza Andrea	0785 589417
	149.	Nora Japheth	0785 759014
Mushasha Ward	150.	Anifa Simon	0784 117821
	151.	Regina Nyangoma	0764 893178
	152.	Cecilia Deus	

Appendix II

MONITORING AND EVALUATION FRAMEWORK FOR MATUMAINI MAPYA

The objectives of the L3F

The overall objective of the project is to enable women entrepreneurs and women's organisations that promote enterprise development to explore ways and means of exploiting ICTs for community economic empowerment.

Specific objectives of the project include:

vi. To facilitate about 5,500 participants acquire education in social, economic and financial sectors through the use of mobile phones, radio and television;

vii. To link farmers to internal and external markets for the selected crops (maize and sunflower);

viii. To assist MM SACCOS in educating its members towards responsible borrowing, savings mobilization and to link them to cooperative savings associations;

ix. To link-up social capital and financial capital when implementing the L3F project activities for increased household incomes, food security and empowerment of rural women; and

x. To promote the image of L3F so that its activities are supported by ICT associations, financial and marketing institutions while educating farmers to operate within a win-win situation.

Matumaini Mapya would adopt a Result Based Monitoring model. The RBM model requires that results be described in a hierarchy manner, beginning with specific shorter term results of the L3F project that, when achieved, lead to achievement of broader long-term results. The

model is then completed by designing the monitoring and evaluation (M&E) processes that will be used to assess the achievement of results, allocating resources on the basis of the activities required to achieve the specified results and reporting performance results to stakeholders.

M & E purposes

M&E would be an integral part of the implementation process of the 2-year L3F project. It would support and reinforce the process for entrepreneurial development process through ICT applications by women entrepreneurs and would provide timely and reliable information on progress towards achieving the project objectives.

The main mechanisms for M&E would be the quarterly reviews and mid-term review processes. The inputs to these reviews would be data gathered from routine information systems (e.g. monthly reports) and also the findings from monitoring and supervision visits by the L3F project managers. During the periodic monitoring and supervision exercises the M&E matrix below should be used as an information extraction form.

THE MONITORING AND EVALUATION MATRIX

In view of the objectives stipulated above, the L3F project set out to do and achieve the following:

- Facilitate the formation of groups whereby 5,500 members would participate in learning for development activities;
- Empower women entrepreneurs to be aware of / able to use ICT facilities and get access to information and communication technologies (ICTs), based on their own needs;
- Facilitate learning among women entrepreneurs individually and in groups to improve their enterprises (farming, trade and service provision);

- Facilitate learning among women entrepreneurs individually and in groups to improve market linkages;
- Empower women entrepreneurs to be aware of / able to establish financial intermediation facilities (savings and credit) and get access to credit;

The Monitoring and Evaluation (M&E) matrix and the subsequent activities would be geared towards guiding MM managers in improving the effectiveness of L3F project interventions and also to monitor progress being made against the objectives in terms of coverage, access, utilisation, impact and cost effectiveness.

INDICATORS ON GROUP FORMATION	Actual situation as at Baseline survey Nov 2013	Cumulative situation as of May 2014	Cumulative situation as at mid-term 2015	Cumulative situation as at end of L3F project
1. No. of women joining to form groups for learning and enterprise development				
2. No. of groups of women entrepreneurs formed				
3. No. of groups in which members are participating in joint enterprises				
INDICATORS ON ICT USAGE				
1. No. of women entrepreneurs who used a phone to send/receive information related to markets for products				

2. No. of women entrepreneurs who used a phone to send/receive information related to price of products				
3. No. of women entrepreneurs who used a phone to sell products				
4. No. of women entrepreneurs who used a phone to send/receive information related to source of inputs				
5. No. of women entrepreneurs who used a phone to send/receive information related to price of inputs				
6. No. of women entrepreneurs who used a phone to send/receive information related to credit facilities				
7. No. of women entrepreneurs who used a radio to send/receive information related to markets for products				
8. No. of women entrepreneurs who used a radio to send/receive information related to price of products				
9. No. of women entrepreneurs who used a radio to sell products				

10. No. of women entrepreneurs who used a radio to send/receive information related to source of inputs				
11. No. of women entrepreneurs who used a radio to send/receive information related to price of inputs				
12. No. of women entrepreneurs who used a radio to send/receive information related to credit facilities				
13. No. of women entrepreneurs who used a Television to send/receive information related to markets for products				
14. No. of women entrepreneurs who used a Television to send/receive information related to price of products				
15. No. of women entrepreneurs who used a Television to advertise and sell products				
16. No. of women entrepreneurs who used a				

Television to send/receive information related to source of inputs				
17. No. of women entrepreneurs who used a Television to send/receive information related to price of inputs				
18. No. of women entrepreneurs who used a Television to send/receive information related to credit facilities				
19. No. of women entrepreneurs who used a fax to send/receive information related to markets for products				
20. No. of women entrepreneurs who used a fax to send/receive information related to price of products				
21. No. of women entrepreneurs who used a fax to sell products				
22. No. of women entrepreneurs who used a fax to send/receive information related to source of inputs				

23. No. of women entrepreneurs who used a fax to send/receive information related to price of inputs				
24. No. of women entrepreneurs who used a computer to send/receive information related to markets for products				
25. No. of women entrepreneurs who used a computer to send/receive information related to price of products				
26. No. of women entrepreneurs who used a computer to sell products				
27. No. of women entrepreneurs who used a computer to send/receive information related to source of inputs				
28. No. of women entrepreneurs who used a computer to send/receive information related to price of inputs				
29. No. of women entrepreneurs who used a				

computer to process business-related information				

ENTREPRENEURIAL DEVELOPMENT INDICATORS	Status as at Baseline survey Nov 2013	Cumulative Status as of May 2014	Cumulative Status as at Mid-term 2015	Cumulative Status as at End of project
1. No. of women entrepreneurs trained in savings & credit management				
2. No. of women entrepreneurs trained in marketing skills				
3. No. of women entrepreneurs trained in costing & pricing				
4. No. of women entrepreneurs trained in usage of computers to process business information				
5. No. of women entrepreneurs trained in e-mail/internet usage to promote businesses				
6. No. of women entrepreneurs trained in record keeping skills for business development				
7. No. of women entrepreneurs /farmers trained in crop/animal husbandry practice				
ECON EMPOWERMENT INDICATORS				

1. No. of women entrepreneurs employing others since ICT project started				
2. No. of women entrepreneurs whose income from most important business has increased ICT project started				
3. No. of women entrepreneurs whose most important business has grown in size since ICT project started				
4. No. of women entrepreneurs who have opened new product markets since ICT project started				
5. No. of women entrepreneurs who have accessed credit since ICT project started				

Details of which activities were done towards attaining those indicators would be included in monthly / quarterly / semi-annual and annual progress report.