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The Impact of Women Participation in Income Generation Activities in Igurusi Ward, Mbarali District, Mbeya Region, Tanzania

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Abstract:

The purpose of the study is to assess the impact of women participation in income generation activities in Mbarali District a case of Igurusi ward. The general objective of this study was to determine the impact of women participation in income generating activities to house hold income. The specific objectives were to; identify income generative activities under taken by women at house hold level, establish number of hours, women work in income generation activities (IGAs) in a day, estimate income generated from different income generation activities in house hold level, and examine factors constraining women involvement in IGAs. The study adopted a cross sectional research design where by the respondents included only women who participate in income generation activities, who were selected randomly through stratified sampling among them. Data were analyzed under the aid statistical packages of social science software of which percentages, and correlation between factors and participation on income generation activities was done. Finding revealed that the type of IGAs carried out by women, the resources used, number of hours spends and the education level and its marital status were insignificant factors to income earned by the house hold and its impact. The constraints such as, inadequate initial capital, unpredicted changes in Market, market competition, abusive language customers failing in debt paying, and poor working conditions. It is recommended that higher education should be given priority to women as they are not achieved to get it. The results show that women have attended either primary or secondary levels, therefore special attention should be taken to ensure women are highly considered. It is thus recommended that, women in rural areas should be given first priorities in credit provision with low collaterals that would enable women to carry out bigger business and also ability to repay back credits as well as to have high contribution so far as house hold is concerned, the government vision for poverty reduction should go hand by hand with formulation of reliable markets for domestic commodities especially those produced by women. Also the local government should keep records of how many women are engaging in income generative activities and asses their impact to the development as far as the households, villages ward and nation are concerned.

Keywords: Impact, women participation and income generating activities

1. Introduction

Participation means different things to different people. While the concept and the term is much eulogized as enabling a sharing of power. In reality, participation often means involvement in externally conceived activities via contributions and benefits (Bezemer,2003) Women participation in income generation activities as noted in cooperation management learning manual (2004) is a voluntary and a democratic involvement of beneficiaries in contribution of future of development and management of resources. In the other hand, income generating activities can also be considered to those initiatives that affect the economic aspects of people's lives. During the last decade great claims have been made for both the theory and the practice of women's increased participation in the income generation activities.

Africa's rural populations no longer live in closed society, depending on themselves or their clan for their subsistence. Nowadays, the need to meet growing demands for facilities such as school, health, transport and modern housing make income – generating activities essential in meeting the demands of the market economies which are now part of the African experience (FAO,1994) Income diversification is the norm among rural households, and different income generating activities offer alternative pathways to household income as well as economic wellbeing of rural people as it is a mechanism for managing risk in an uncertain environment. It is therefore useful; to think about the impact of rural women participation on income generation activities to development of rural house holds economy.

In Tanzania although there are several factors that hinder participation of women in income generating activities where the majority of the women has limited access to power, education, training and production resources prevail for the poverty situation, and because of gender division of labour and responsibilities for house hold welfare, women bear a disproportionate burden, attempting to manage house hold consumption and production under of the increased scarcity to resources. Although women in rural areas are being participating into income generating activities, but their contribution remain largely unacknowledged and undervalued. In accomplishing their task women in rural have tried a number of different practices ranging from selling their labour force, and engaging themselves in income generating activities but their contribution remains largely unacknowledged and undervalued. In

accomplishing their task women in rural have tried a number of different practices ranging from selling their labour force and engaging themselves in income generating activities (IGAS) and various types of income projects (TOVO, 1991). Most of rural income generating activities projects are small scale in nature and are carried out either in cooperatively or individually.

However, some studies noted that, the house hold women participate in income generating activities their economic contribution was critically to house hold survival and women had been able to negotiate a greater degree of respect (Barrett, *et al.*, 2001). And in recent decades, women entry to income generating activities is higher. This has helped to the improvement for women themselves and their families (Collier *et al.*, 1986) has noted that more than 80% of women in the flower industry in Kenya manage their own wages and control own wages for single women while married women usually managed their income jointly with their husbands. In Igurusi ward there are several women societies which act as grass root organizations in stimulating women engagement to IGAs at Mbarali District, Mbeya Region and others are working individually to assist young people to start income generating activities especially women. Their main activities are in rice vendoring, food venders, decorating in different occasions including those of public pottery and saving and credit cooperative society's formulation to empower women. The targeted women members all come from Mbeya, Tanzania. They are proud of their country and descent and know their region very well. They are working cooperatively even for those individual enterprises have mutual share of experiences.

1.1. Problem Statement and Justification

Many development agencies are increasing their emphasis on assisting women to secure income through their own efforts. Such approaches are often categorized as income – generation activities and over initiatives as diverse as small business promotion cooperative undertakings, job creation, the schemes establishment sewing circles, savings and credit groups and youth training programmes. The majority of rural women currently have engaged in income generation activities for their household development and rural as a whole. Rural development in Africa is inconceivable without the active participation of women (ILO, 1985). However, (Swantz, 1985) has lamented on the unrecognized role women have been seen to play in rural development and that they have been denied creative role. In rural Tanzania there are increasingly number of women who are creating their own job for example small scale agriculture, manufacturing of decorative materials, dress catering services, food vendoring, and vendoring of different agricultural products such as rice and maize, women has become more active. The question which comes to mind is why there has not been able for a long time to perceive and to recognize the very important and undeniable role women play in rural development, especially their contribution to the household economy. The development of income generative activities in recent years has been of considerable interest among many scholars and has produced some enlightening and interesting studies. Many of the studies however have focused on the urban situation and how surplus labour is being utilized in these income generation activities. The few studies carried out on rural development, do not relate concretely and strictly to the household economy in which the women play a major role.

In respect of the informal sector more emphasis has been put on male rather than female participation in the sector. Where females have been studied in the past their contribution to the household and/or national economic development has usually been minimized or misrepresented. Therefore, the aim of this study is to explore the significant involvement of women in various income generation activities and their economic impact to house hold income as whole, at Igurusi ward Mbarali district.

1.2. Research Objective

1.2.1. General Objective

The general objective of this study was to determine the impact of women participation in income generating activities to household income.

1.2.2. Specific Objectives

The study specifically need to:

- i. Identify various income generate activities sources under taken by women at house hold level
- ii. Establish number of hours, women work in Income Generation Activities in a day
- iii. Estimate income generated from different income generation activities in house hold level.
- iv. Examine factors constraining women involvement in income generation activities

1.3. Research Questions

- i. What are the sources of income generation activities undertaken by women at household level?
- ii. How long does a woman works in income generation activities in a day?
- iii. What are the estimated incomes generated from different activities in household level?
- iv. What are the factors constraining women involvement in income generation activities?

2. Literature Review

2.1. Rural Women Roles and Government Recognition to Income Generation Activities

Women in rural households in the developing world are involved in income generation activities and a variety of other economic activities, as part of complex livelihood strategies. These income generative activities may be formal or informal Women participation in these activities has increased in recent years. The IGAs plays an important role in employment creation and poverty alleviation by

providing incomes to unskilled and semiskilled women who otherwise would be unemployed. The use of the state to foster growth and development has been common in developing countries. However, in the past year were not considered those income generation activities as part of their forum in the country's economy. The role of the state was ensuring a better distribution of economic resources (De Janvry *et al.*, 2005). It is only recently that the Tanzanian government has begun to see itself as facilitators in the development of the income generation activities.

2.2. *Income Generative Activities as Informal Sector*

The informal sector has also been termed "The non-farm economic activities" especially in relation to rural economy. This implies that there are other economic activities carried out by the peasants and farmers which are not related to the agriculture. On the whole, the informal sector has been in some way related to employment and economic growth in the formal sector. The informal sector has been regarded as a by-product of the formal sector which is mainly dominated by capital intensive activities. In the case of Third World countries, this implies the dictatorial presence of the multinationals together with their economies based on modern technology and bureaucratic procedures, the development of an informal sector is often a result of stagnation or slow growth in the formal sector.

2.3. *The Characteristic of IGAS in Informal Sector*

The informal sector income generative activities are generally characterized by low entry barriers, and ease of entry, reliance on indigenous/local resources, family ownership of the enterprises, simple organizational and production structures, small scale of the operations, labour intensive and adapted low technology, low level of education and skills, skills outside the formal system of education and training, little capital investment, irregular working hours, and personal sources of funds for investment (Gordon and Craig, 2001). According to Raynor *et al.*, (2006) research in Zambia, found that 94 per cent of the women in Lusaka were concentrated in petty trading activities, mainly in the retailing of food and related items. He concluded that women as a social group are a marginalized class. Although these "petty trading" activities are very important in the economies of the people, they are normally not included in the national census on economic activities. This is also applied in Tanzania.

2.4. *The Informal Sector and Employment*

The informal sector provides employment, and generates income between 40% and 60% of the labour force in urban, and contributes between a quarter and a third of incomes in most African countries (ILO,1985).These employees in informal sector can be categorized as following; The survivalists being those very poor people who work part-time in income generating activities, the self employed being those who produce goods for sale or resale or offer services and lastly the very small businesses being those that usually operate from a fixed location with more or less regular hours.

2.5. *The Informal Sector and Rural Women in Tanzania*

For the rural women, the extra cash obtained by selling some produce on the local market or by selling other non-farm produce, is a strategy for their survival as contributors to the household income when the income from the "formal" sector cannot meet the demand at the household level. For example, Women from Usangi in Mwanza District in the Pare Mountains, have long been making pots for export to places like Moshi and for the local market exchange system. In this way, they have been able to contribute to the household income through the sale of the pots. Some women in Usangi have been able to re-invest their income in other businesses such as retail and butchery where their husbands have been in charge.

However, among the pastoralists, in mixed economy societies like Gogo and Sukuma, women controlled such products of the beasts as milk, butter, cheese and manure. Men were not allowed to interfere with these products either at household level or in the market places. Whatever was obtained from the sale of these commodities in the market places was used at the household level and whatever was left at home was used to help meet the household needs concerning food and nutrition (Dahl, 1987).

2.6. *Contribution of the Income Generation Activities Sector to Poverty Reduction*

The income generation activities offered by the informal sector provide a very important source of livelihood for a large proportion of the population in the urban and rural areas. This is manifested by the larger number of people employed in this sector. As the "ultimate refuge" in beneficial economic activities it is a source of income without which abject poverty, increased crime rate and social unrest would have been the inevitable outcomes. For instance, statistics indicate that in 1991 the informal sector's (IGAs) share to the total employment was 22% with 56% of the urban labour force and 14% of the rural labour engaged in the informal sector, (IGA's) earning estimated average of TZS 14,120 and 7,270 per month respectively. The end of 1994 estimated the informal sector (IGAs) estimated to employ about 60% of the total labour force in Tanzania (URT, 1994).

2.7. *Contribution of the Income Generation Activities to the Improvement of Social Economic Welfare*

Apart from the contribution to poverty reduction, Omary, (1989) reported that the IGAs sector plays a vital role in improving people welfare. The emphasis was on the key contribution to the household economy. In fact, without Income generation activities the households would suffer economic hard ships. For example, Omary, (1989) reported that women who are the food vendors earn income which goes directly not only to the bread winners but also help for other household responsibilities in Dar es Salaam region. Likewise, Msangi, (2002) reported that food vending business is prospering due to its potential contribution to house holds welfare. This is because the business contributes a lot to the poor people involving in such a business.

2.8. Income Generation Activities Sector and Government Policy

The previous policies did not address the income generation activities since the sector was not officially recognized. However, policies formulated for other areas such as the agriculture, industrial, labour, registration, economic and education had tremendous impact on the IGAs sector's character mode of operation and growth. The IGAs especially in informal sector activities have been regarded as illegal and thus arms of law were affective due to adequate capacity of enforcement on one hand and smaller IGAs on the other, above all, the economic was doing well and jobs were available, later on the situation changed for the worse (Bagachwa, 1993; Luvaga, 1995).

In general, development policies together with some government regulation have affected the growth of the IGAs. For instance, the Nationalization Act of 1967, part leadership code of 1967 and the Ujamaa village Act, all worked against not only the growth of the sector, but also worked towards discouraging individual initiative and barred participation in private ventures for "leadership" (Bagachwa, 1993; Luvaga, 1995). In addition, Arusha declarations of 1967 discourage individual private initiative. This situation had serious effect on growth and graduation of the income generation activity sector not only in the study area but also other parts in the country.

However, due to the government persistent and growing inability to remunerate its employees and provide basic services, in 1987 President Mwinyi in a speech encourages workers to participate in other income generating activities so as to supplement their income (Mushi, 2000). This green "light" saw the start of the proliferation of all kinds of income generation activities. It was reported by (Morduch, 1995) that about 2,369,380 people were engaged in the income generation activities by 1991, 26% of them were informal sector employees while the rest 74% were sole operators, about 35% were female operators and employees and 65% were male operators. In response to this, the informal sector contributes to the major part of employment then the income generation activities seem to contribute significantly in the term of income generation it provides between 20-30 % of rural income (Sarris and Brink, 1993), (Bagachwa, *et al.*, 1995). According to Bagachwa, *et al.*, (1996) the major beneficiaries of IGAs employment opportunities seem to have been the migrant labourers. In their survey for Dar es Salaam and Arusha they found that the majority of labour force (84% in Arusha and 90% in Dar es Salaam) migrated from outside the respective world place, (Bagachwa, *et al.*, 1996) acknowledged that small activities are considered important in the overall context of development because they provide employment for the disadvantage section of the population

3. Research Methodology

3.1. Research Design

The study used the cross sectional research design of which data was collected from the respondents at a single time across the study area.

3.2. Description of the Study Area

The study was conducted in Igurusi ward which is among the seven wards at Mbarali District in Mbeya Region other wards are Msangaji, Mawindi, Rujewa, Ruiwa, Chimala, and Mapogoro. It consists of three villages namely Igurusi, Ilongo, and majenje. It is about 55km to Mbeya city centre along the Tanzania - Zambia Highway. The reasons for the choice; the easy accessibility of transport to the area, researcher is working in the same ward made it relative easier to access data and cooperation from respondents. The women in this ward are always engaging in income generation activities and managed to send their children to school and other household services. Also the inner motivation to know why and how these activities are carried out in the ward especially the women involvement.

3.3. Targeted Population, Sample Size and Sampling Technique

The targeted population of this study has involved women aged from 18 years and above who engaged themselves in income generation activities as they are considerable maturity age by Tanzanian policy and can enjoy productive work. Sample of 80 women was taken as respondents from the population using stratified sampling due to the facts that the population was heterogeneous in terms of participation in different income generation activities thus it involves the strata of rice venders, food venders, shop owners, hair salon, local brew, vegetable sellers fuel wood, and bar owner. The choice of the sample was based on the general perceptions that as these are the key participants on income generation activities and are able to provide the required data.

3.4. Data Collection

(i) Primary data was collected by a number of data gathering techniques which enables to get the intended results. The techniques included questionnaire, interview checklist, and non participant observation.

3.4.1. Questionnaire and Checklist

The study used structured questionnaire to gather information on general characteristics of the population, types of activities conducted, number of hours spend in conducting activities, amount of income earned, resources used in conducting IGAs and the effect of IGAs in house hold income.

3.4.2. Interview

The study used the semi structured interview to gather information that could not be directly observed such as feelings, such as why

they decided to engage in income generation activities, and what are the constraints they face.

3.4.3. Observation

The researcher visited the business conducting areas so as to learn tangible and intangible aspects that had either negatively or strengthened the conducting of income generation activities such as working environment, and hours spend in conducting activities.

(ii) Secondary data was collected from the village office records and ward community developing office records, and through reviewing of already published materials, books, reports as well as journals and internet.

3.5. Data Analysis and Processing

Primary data collected from the checklist of the respondents was summarized, coded and edited and some data were quantified to make realistic inference based on study sample. Quantitative data analysis was done under the aid of Statistical Package for social sciences (SPSS) software where by descriptive statistics to determine percentage and frequencies. Qualitative data in some cases the respondents own words have been reported concurrently with quantitative data. The variables were analyzed in correlation analysis, to show the strength and direction of relationship between variables. The variables involved were dependent variable impact of income generation to household income and independent variables were education level, marital status, resources used, number of hours spends in IGAs, and amount of income on IGAs per day.

4. Results and Discussion

4.1. Respondents Characteristics

4.1.1. Education of Respondents

Education level of the respondent was considered in assessing the impact of women participation in income generation activities. The education back ground data represented in table 1 below shows the majority of respondents that is 66% has attended a primary education level and only 33.8% has a secondary education. The finding revealed that none among women are engaging in income generation has not reached at least standard seven.

Education Level	Frequency	Percent
Primary	53	66.2
Secondary	27	33.8
Total	80	100.0

Table 1: Education distribution of Respondents (N=80)

4.1.2. Marital Status of the Respondent

Marital status has an influence in women's participation in income generation activities. The results in table 2 below shows that 48.8% were married and 32.5% were single, widowed were only 11.2% and divorced were 7.5%. The results show that 48% of participant in IGAs are the married women than single widowed and divorced.

Marital Status	Frequency	Percent
Married	39	48.8
Single	26	32.5
Widowed	09	11.2
Divorced	06	7.5
Total	80	100.0

Table 2: Marital status of respondent (N=80)

4.1.3. Resources Used in Conducting IGAS

In conducting income generation activities different types of resources were found, the data indicated in table 3 below reveal that glossary/bar is carried out by 26.2%, while 25% rice, land renting and farming activities were carried out by only 13.8%, and shops 10%, local brew 6.2% and saloon 3.8% fuel wood 2.5% ,vegetable sellers were 5%and food vendors were 7.5%.These data indicates that the 26% are engaged in grocery or bar activities where they sell alcohol, as major income generation activity, the reason for this is that the availability of customers is more reliable as the area is along the Zambia high way where there are long journey truckers and drivers used to rest and drink before can get on with their journey. Others 25% are engaged in buying and selling of rice and others ranting land to earn income, and others 10%,6.25 afforded to have own shops, or sell of local brew respectively and 3.8%, managed to have salon, and others 7.5%, 5%and 2.5% are either selling food, or vegetables and fuel wood respectively.

Resource	Frequency	Percents
Land farming	11	13.8
Rice	20	25.0
Grocery/ Bar	21	26.2
Shops	08	10.0
Saloon	03	03.8
Local brew	05	06.2
Fuel wood	02	02.5
Vegetable seller	04	05.0
Food vendors	06	07.5
Total	80	100.0

Table 3: Resources used in conducting IGAs (N=80)

4.1.4. Reasons for Engaging on Income Generation Activities

Most of the respondents said that their poor education level was the major factor that forced them to engage in income generative activities this is represented by 33.8% of total respondents that they could not have to join higher secondary education or others not reached even a secondary education. 23.8% responded that the influential factor was no employment that they could have to be employed therefore better employ oneself. 12.5% were employees at different sectors such as teachers who said their engagement to income generation activities were due to low salary they get from employers. 18.7% said it because they want to support their couples, and only 11.2% said that extreme poverty has forced them to alternate in income generation activities so as to be out of poverty.

Reason	Frequency	Percent
Low education	27	33.8
No employment	19	23.8
Low salary	10	12.5
Supporting couples	15	18.7
Poverty	09	11.2
Total	80	100.0

Table 4: Reasons for engaging on IGAs (N=80)

4.2. Number of Hours Used in Conducting IGAs

In establishing the number of hours used in conducting IGAs the following data were observed, 52.5% use ten (10) hours in their activities while 41.3% uses more than ten (10) hours and very few use less than ten hours and they are only 6.2%. These results reveals that women have to use more time in their business. Most 93.8% are using exactly ten hours or more and only 6.2% uses less than ten hours.

Hours	Frequency	Percent
10 hours	43	52.5
More than 10 hours	33	41.3
Less than 10 hours	05	06.2
Total	80	100.0

Table 5: number of hours used in conducting IGAs (n=80)

4.3. The Amount of Income Gained on IGAs per Day

The findings reveal that 50% of women engaged in income generation activities get less than 5000/=TZS per day and only 42.8% afford to get exactly 5000/=TZS per day and very few has income of more than 5000/=TZS in a day, as shown in the table 7 below. Although the money is not enough to satisfy daily basic need.

Amount	Frequency	Percent
TZS 5000	37	46.2
Less than TZS 5000	40	50.0
More than 5000	03	03.8
Total	80	100.0

Table 6: Amount of income on IGAs per day (N= 80)

4.4. The Effects of IGAs to the House Hold Income

In responding to the effects of income earned to the house hold, the results show that the majority are positively affected as their income increases through the activities they are engaging on and it is represented by 55% while 45% said that there is no different between their engagement or not to engage, this is how one of the respondent revealed that, the only different is that IGAs act as saving in a bank that provide no interest but money become safe.

Effect	Frequency	Percent
Income	44	55.0
None	36	45.0
Total	80	100.0

Table 7: The effects of IGAs to the house hold income (N= 50)

4.5. Other Benefit Apart from Income Earning

The findings reveal that women participation in income generation activities has the following benefit apart from income 61.2% said that they are enjoying socialization among women themselves and among women and their customers and only 38.8% responded that IGAs has helped them getting new information and new ways of attracting customers including business diversification for higher earnings, as indicated in table 8 below.

Type of benefit	Frequency	Percent
Socialization	49	61.2
Getting news	31	45.0
Total	80	100.0

Table 8: Other benefit on engaging in IGAs apart from income (N=50)

4.6. Constraint Facing Women in Their Participation to Income Generation Activities

The finding reveals that 31.2% responded that market fluctuation is the major constraint to their business, 26.2% said the lack of capital that there is no adequate initial and working capital to their business this hinder them to gain high income. Another 11.2% said they receive abusive language from customers especially for those who are doing grocery or bar and rice business, and 10.1 % responded that their customers fails to pay their credited bills and this reduce their working capital, 8.8% complained about poor working conditions such as safety, and poor buildings. Market competition was reported by 12.5% as a barrier to business. The results are presented in table 9 below.

(N=80)	Frequency	Percent
Constraints		
Market fluctuation	25	31.2
Lack of capital	21	26.2
Abusive language	09	11.2
Customers fails in debt paying	08	10.1
Poor working condition	07	08.8
Market competition	10	12.5
Total	80	100.0

Table 9: Constraint facing women in their participation to income generation activities

4.7. Relationship between Social Economic Factors and Impact of IGAs to Household's Income

The correlation analysis performed on the factors indicated that education level is positive related to impact of income generation activities to house hold income with coefficient ($r = 0.015$, $p < 0.005$). Again, marital status of respondent has positive effect to their struggle to attain high incomes but not significant at ($r = 0.057$, $P > 0.05$). The output also show that resources used in conducting IGAs has significant negatively to the impact of IGA to house hold income at ($r = -0.097$, $p < 0.05$), which means the more the resource used the less the income is generated. This is influenced by several factors such as unreliable markets, price fluctuations, and poor working conditions as being elaborated in the constraints hinder women participation on income generation activities. Generally, the variables in the correlation analysis performed seemed to have been not significant except for the number of hours spend ($r = 0.031$, $P < 0.05$), and amount of income on IGAs per day at ($r = 0.010$, $p < 0.05$).

Factors	r
Education level of	0.015
Marital status of respondent is	0.057
Resources used in conducting IGAs	-0.097
Number of hours spend on IGAs	0.031*
Amount of income on IGAs per day	0.010*

Table 10: Correlation analysis for variable on impact of IGAs to household's income

5. Conclusion and Recommendations

5.1. Conclusion

According to the study on the of women participation in income generation activities the following was observed: The involvement women to IGAs are taken as alternative way to those who have not been employed due to the low level of education, however some

employees take IGA as a means to diversify their income due to low salary especially to public servants, other women wanted to support their couples. In a case of activities carried out, most of them have less than 50,000/= initial capital; and therefore their impact to house hold income contribute very little. Most of them 50% earn less than 5000/= per day, where as they cannot be able to meet daily basic need and serve for surplus. At the same time the longer the working hours that the participant uses the more the impact of IGA income to household income and the less the time spend the less the income gained, as shown in the correlation analysis above.

Women at Igurusi suffer from a number of constraints that hinder their participation being more efficiency, among them are receiving abusive language from customers, who views them as prostitutes especially for those who own grocery or bar, lack of initial capital, Market fluctuation, lack of capital, customers failing in debt paying, Poor working conditions, market competition and lack of security. These factors hinder them in achieving their objective to high income earnings.

5.2. Recommendations

In view of the findings it is hereby recommended that;

There is a need for the society as whole to recognize women's effort and their involvement in income generative activities. Different strategies should be taken into account on how to involve women in development interventions including their engagement in income generation activities. It is clear that sustainable development can be attained when their effective women involvement in all aspects.

The diagnosis shows that women suffer from a number of constraints. The opportunities of women to participate in income generation activities are being hindered by the low income they get form their activities due inadequate initial and working capital. It recommended that women should have equal opportunities to access to credits so as to have adequate capital to carry out their business on income generation activities, so as to have attaining development as elaborated in Tanzania millennium development goals and Tanzania vision of 2025 to have high Quality Livelihood. Generally, women's access to higher education is very low and that's why they opt for income generation activities. It is recommended that higher education should be given priority to women as they are not achieved to get it. The results show that women have attended either primary or secondary levels, therefore special attention should be taken to ensure women are highly considered.

The study also shows that the income gained from different activities are low, hence does not satisfy house hold requirement, the reason behind is poor initial capital and poor marketing systems. It is recommended that women in rural areas should be given first priorities in credit provision with low collaterals that would enable women to carry out bigger business and also ability to repay back credits as well as to have high contribution so far as house hold is concerned, the government vision for poverty reduction should go hand by hand with formulation of reliable markets for domestic commodities especially those produced by women.

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