

**THE IMPACT OF DEVELOPMENT PROJECT'S FUNDS TO
POVERTY REDUCTION IN TANZANIA
A CASE STUDY OF DASIP IN UKEREWE DISTRICT**

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POVERTY REDUCTION IN TANZANIA
A CASE STUDY OF DASIP IN UKEREWE DISTRICT**

By

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A Dissertation Submitted in Partial Fulfillment of the Requirements for Award of the
Degree of Master of Science in Accounting and Finance of Mzumbe University

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CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by the Mzumbe University, a dissertation entitled **The Impact of Development project's Funds to Poverty Reduction in Tanzania: A Case Study of DASIP in Ukerewe District** in fulfilment of the requirements for award of the degree of Master of Science in Accounting and Finance of Mzumbe University.

Major Supervisor

Internal Examiner

Accepted for the Board of the School of Business

DIRECTOR, SCHOOL OF BUSINESS

DECLARATION AND COPYRIGHT

I, Frank .M.Salvatory, declare that this dissertation is my own original work and that it has not been presented and will not be presented to any academic or non-academic institution and that to the best of my knowledge and understanding it does not contain any materials previously published or written by another academician except where due respect and reference clearly indicated in this dissertation.

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DEDICATION

This work is dedicated to my father and mother, Salvatory Gibson Mawalla and the Late Happiness Lema respectively who gracefully gave me the basic foundation of my life a source of attaining the knowledge I have. Also, to all my Children Doreen and David who have been a gift for me during my time of study.

ABBREVIATIONS

AfDB	-	African Development Bank
AIDs	-	Acquired Immune Deficiencies Syndrome
ASDP	-	Agricultural Sector Development Program
ASDS	-	Agricultural Sector Development Strategy
CMC	-	Community Management Committee
CSP	-	Cooperative Societies Policy
DADPs	-	District Agricultural Development Plans
DASIP	-	District Agricultural Sector Investment Project
GDP	-	Gross Domestic Product
HIV	-	Human Immune Virus
IDA	-	International Development Association
LGA	-	Local Government Authorities
MDGs	-	Millennium Development Goals
NMP	-	National Micro Finance Policy
NSGRP	-	National Strategy for Growth and Reduction of Poverty
NTP	-	National Trade Policy
PCU	-	Project Coordinating Unit
PFGs	-	Participatory Farmer Groups
PRS	-	Poverty Reduction Strategy
SACCOs	-	Savings and Credit Co-operative Societies
SAPs	-	Sub sahara Adjustment Program
SEDP	-	Secondary Education Development Program
TAS	-	Tanzania Assistance Strategy
TASAF	-	Tanzania Social Action Fund
URT	-	United Republic of Tanzania
VADPs	-	Village Agricultural Development Plans
VEOs	-	Village Executive Officers
WSMES	-	Women Small and Medium Enterprises

ABSTRACT

This study was carried out in Ukerewe district, Mwanza region, with the aim of finding how poverty persistence in Tanzania had been reduced by development projects operating under ASDP funds. District Agricultural Sector Investment Project (DASIP) project was used as a case for this study whereby data about it were collected through questionnaires, interview, observation and documentary review and analyzed quantitatively.

The findings of the study showed that, the project had brought great changes in agriculture services such as education and infrastructures in the area of the study.

The study concluded that, subprojects under DASIP were generally accepted by the community members in Ukerewe district. The project had also improved to some extent the living standard of the members although the sustainability of the income generating subprojects was seen to be low due to different problems and challenges faced.

Finally, the study recommended that, the Tanzanian Government and the project sponsor should find ways to make the income generating subprojects sustainable. The Government should extend the CMC and PFGs trainings; employ technical staff in each district for providing expertise.

Academicians are encouraged to conduct further study in different districts about the income generating subprojects under DASIP which were seen to be not sustainable so that good solution can be found on how to make them sustainable in order to help the funded groups to improve their living.

TABLE OF CONTENTS

CERTIFICATION	I
DECLARATION AND COPYRIGHT.....	II
ACKNOWLEDGEMENTS	III
DEDICATION	IV
ABBREVIATIONS	V
ABSTRACT.....	VI
LIST OF TABLES	XI
LIST OF FIGURES	XII
CHAPTER ONE	1
INTRODUCTION.....	1
1.1 Background information of the study	1
1.2 Background information of the dasip development project.....	3
1.3 Statement of the problem	4
1.4 Objectives and research questions	5
1.4.1 General objective	5
1.4.2 Specific objectives	5
1.4.3 Research question.....	5
1.5 Significance of the study.....	5
1.5.1 Practitioners.....	6
1.5.2 Policy makers	6
1.5.3 Academician.....	6
1.6 Scope of the study.	6
1.7 Limitation of the study	7
1.8 Organization of the research proposal.....	7

CHAPTER TWO	8
LITERATURE REVIEW	8
2.1 Definition of major research concepts	8
2.1.1 Poverty	8
2.1.2 Poverty reduction	9
2.2 Theoretical literature review	10
2.2.1 Poverty caused by individual deficiencies	10
2.2.2 Poverty caused by economic, political and social discrimination.....	11
2.2.3 Poverty caused by geographical disparities	12
2.2.4 Poverty caused by cumulative and cyclical interdependencies.....	14
2.3 Empirical literature review.....	15
2.3.1 Introduction	15
2.3.2 Empirical studies.....	16
2.4 Conceptual framework of the study	27
2.4.1 Analysis of the conceptual framework.....	28
CHAPTER THREE	29
RESEARCH METHODOLOGY	29
3.1 Introduction	29
3.2 Research design.....	29
3.3 Research area	29
3.4 Population and sample size	30
3.5 Sampling techniques	30
3.6 Data collection method	31
3.6.1 Questionnaires.....	31
3.6.2 Interview	32
3.6.3 Observation	32
3.6.4 Documentary review	33
3.7 Data analysis methods and tools	33
3.8 Validity and reliability of the data	33

3.8.1 Validity of the data.....	33
3.8.2 Reliability of the data.....	34
CHAPTER FOUR.....	37
PRESENTATION OF FINDING AND DISCUSSION	35
4.0 Introduction.....	35
4.1 Data cleaning.....	35
4.2 Characteristics of the respondents.....	35
4.2.1 Respondents’ distribution by gender.....	35
4.2.2 Respondents’ distribution by age.....	36
4.2.3 Respondents’ distribution by level of education.....	36
4.3 The impact DASIP on farmers capacity building.....	37
4.4 The impact of DASIP on agricultural infrastructure.....	39
4.5 Sustainability of DASIP project income generating subprojects.....	41
4.6 Problems or challenges faced in implementing subprojects	45
4.7 Discussion	47
CHAPTER FIVE.....	50
SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS.....	50
5.0 Introduction.....	50
5.1 Summary of the findings.....	50
5.1.1 Achievements’ of farmers’ capacity building.....	50
5.1.2 Improvements of agricultural infrastructure	51
5.1.3 The Sustainability Of Dasip Income Generating Subprojects	51
5.2 Conclusion	51
5.3 Recommendations	52
5.3.1 Practitioners.....	52
5.3.2 Policy Makers	52
5.3.3 Academicians	53
5.4 Areas For Further Research	53

REFERENCES	53
APPENDICES	62

LIST OF TABLES

Table 4.1: Distribution of responses by gender	36
Table 4.2: Distribution of responses by age.....	36
Table 4.3: Distribution of responses by level of education.....	37
Table 4.4: Percentage distribution of the responses regarding the impact of dasip on farmers capacity building	37
Table 4.5: Average increase in production for various crops	39
Table 4.6: Percentage distribution regarding the impact of dasip on agricultural infrastructure.	40
Table 4.7: Percentage distribution regarding sustainability of the subprojects	42
Table 4.8: Percentage distribution regarding problems/challenges faced in implementing the subprojects	45

LIST OF FIGURES

Figure 2.1 Impact of development projects` fund to the communities	27
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CHAPTER ONE

INTRODUCTION

1.1 Background Information of the Study

Poverty is a result of economic, social and political process that interacts with each other and frequently reinforces each other in ways that exacerbate the deprivation in which people live. In 1970's the poverty reduction had its emphasis on building physical capital, through the need for health care and education was also started to gain grounds as poverty reduction strategy. Most recently the Millennium Development Goals focused on poverty reduction for those living on less than a dollar a day (World Bank Report, 2000).

The increasing poverty among Tanzanian is a major threat to survival and massive retrenchment in public services together with SAPs left many families poor. As a response to this situation, the government of Tanzania has been implementing different programs as so to alleviate poverty through provision of social and Economic services (URT, 2007).

Tanzania is a low income country with a population of about 44 million people, three quarters of Which live in rural areas where agriculture and related non- farm activities are the main occupations (World Bank, 2008 and 2012 Population, Housing Census Volume 1). Agriculture is the foundation of the Tanzania economy which accounts for about half of the national income, three quarter of merchandise exports, the source of food and provides employment opportunities to about 80% of Tanzanians. It provides raw materials to industries and a market for manufactured goods. However rural producers are typically subject to large variations in income and expenditure because agriculture production heavily depends on the weather and price fluctuations. For example expenditures may be heavy at planting period while income realized with harvest is low.

The nature of agriculture production and unfavourable rural environment in the country had led the rural society to be highly vulnerable to poverty. The household

budget survey conducted in 200/2001 indicated that the proportion of Tanzanian household live below the basic needs poverty line was 35.7% and 18% living below the food poverty line.

There was a little/small change in income poverty rates between 2000/01 and 2007 from 35.7% to 33.6 while the population continued to grow, the number of Tanzanians living in poverty increased to 12.9 million in 2007 (URT, 2009).

The government of Tanzania devised various policies, strategies and plans in order to alleviate poverty. These include Poverty Reduction Strategy (PRS, 2000), Tanzania Assistance strategy (TAS), Cooperative Societies Policy (CSP, 2002) National Trade policy (NTP), National micro Finance Policy (NMP, 2000), Small and Medium Enterprises Development Policy (SMEDP, 2003) and National Strategy for Growth and Reduction of Poverty (NSGRP/MKUKUTA, 2005). In each instrument the aim was to guide a specific sector on how to attain the national main goal of alleviating poverty by 50% in 2010 and eradicate poverty by the year 2025 (Poverty Eradication Paper, 2000).

Tanzania has put in place policies and strategies on poverty reduction. These include the Poverty Reduction Strategy (PRS) which was finalized in year 2000 and the National Strategy for Growth and Reduction of Poverty (NSGRP/MKUKUTA) implemented since 2005. These strategies have enabled the government to make some achievement in reducing poverty particularly in respect to non- income issues such as education and water. The National Strategy for Growth and Reduction of Poverty is anchored on the attainment of selected Millennium Development Goals (MDGs) targets as detailed under specific categories of beneficiaries (TASAF II Revised Operational Manual, 2009)

The National Strategy for Growth and Reduction of Poverty (NSGRP) is the second national organization framework for putting the firms on poverty reduction high on the countries development agenda. NSGRP is not only emphasized on the aggregate growth of the economy but also on assuring the growth is sustainable and equitable

shared. Thus it can jeopardize efforts to ensure that growth on poverty Reduction (National Strategy for Growth and Reduction of Poverty, 2005).

1.2 Background Information of the DASIP Development Project

The Government of Tanzania (GoT), through a loan and grant from the African Development Bank (AfDB) is implementing the District Agricultural Sector Investment Project (DASIP). The project aims at increasing productivity and incomes of rural households in project area within the overall framework of the Agricultural Sector Development Strategy (ASDS).

DASIP implementation started in January 2006 and has been closed in December 2013. It covers a total of 28 districts in Kagera, Kigoma, Mara, Mwanza and Shinyanga regions. All project interventions are focusing on achieving the project outputs which in turn are expected to lead into achievement of projects objectives.

Project Components

The project has three field components such as Farmer capacity Building, Planning and Investment in Agriculture and lastly is Support to Rural Micro-finance and Marketing.

Farmer capacity Building component aimed at building capacity of 28 districts to train Participatory Farmer Groups (PFGs) through participatory adult education methods. It is anticipated that during the project life, 11,000 participatory farmer groups will be formed. Each group is expected to have average, 25 members. Consequently, 245,000 farmers are expected to be trained before the end of the project in year 2013. PFG members are trained in various aspects of their enterprises including ; organizational and management skills.

Community Planning and Investment in Agriculture component aimed at building capacity of 28 districts to plan, manage and monitor village and district agricultural plans. The project supports 28 districts and 780 village to prepare and implement District Agricultural Development Plans (DADPs) and Village Agricultural

Development Plans (VADPs) respectively. DASIP under this component supports establishment of more than 2,000 agriculture-related investments such as; construction of cattle dip tanks, agricultural technologies, storage facilities, market places, market access infrastructure, water harvesting structures for livestock and irrigation of crops.

Support to Rural Micro –finance and marketing component aimed at strengthening about 84 Savings and Credit Co-operative Societies (SACCOS) in 28 districts supported by the project. It is anticipated that, by the end of the project, 90 percent of target SACCOS will be able to maintain a repayment rate 95 percent and more than 60 percent of SACCOS will be linked with agro processing facilities and marketing associations. Under this component, the project is also expected to establish a well functioning marketing system that will serve farmers in the districts.

1.3 Statement of the Problem

For several years the government of Tanzania had been involved in providing some poverty alleviation interventions, the microfinance industry considered to be an effective tool for poverty alleviation, hence the government tried to improve and develop it. However Micro Finance services have been criticized for their failure to deliver poverty alleviation and poor peoples' economic empowerment.

The government has worked with the development assistance community to improve the living conditions of its people. Billions of dollars are spent on development assistance each year. DASIP is among the various interventions/tools for poverty reduction through development fund under the agreement between the Tanzanian Government and the African Development Bank (AfDB).

Since the implementation of DASIP in year 2006, there is no evaluation which has been done by external party. The available evaluation report has been done by donors. Little is known about the economic and social impact of DASIP to beneficiaries.

Therefore there is a need to conduct a study in order to find out the impact of DASIP project on poverty reduction to Tanzania.

1.4 Objectives and Research Questions

1.4.1 General Objective

The overall objective of this study was to assess the impact of Development projects' fund on poverty reduction in Tanzania, specifically focusing on DASIP project in Ukerewe District.

1.4.2 Specific Objectives

The specific objectives of the study were as follows:

- (i) To assess the impact of DASIP on farmers capacity building in Ukerewe district
- (ii) To assess the impact of DASIP on agricultural infrastructure in Ukerewe district.
- (iii) To determine the sustainability of DASIP income generating subprojects in Ukerewe district.

1.4.3 Research Question

The study was guided by the following research questions.

- (i) To what extent component of farmers' capacity building have been achieved?
- (ii) To what extent have DASIP project improved agricultural infrastructure?
- (iii) Are the DASIP incomes generating subprojects sustainable?

1.5 Significance of the Study

The findings and recommendations of this study will be useful to following groups of stakeholders:

1.5.1 Practitioners

The study will help DASIP Project Coordinating Unit (PCU) to understand clearly whether the intended objective of poverty reduction has achieved. Through this study, PCU will be able to understand various factors that influence or may influence implementation of the subprojects in the communities and hence be able to find means to overcome them in subsequent phases of the project. The African Development Bank (AfDB) provides loan to this project will be able to understand whether the guidelines for running the project as a whole are successful and match with Tanzania's environment.

1.5.2 Policy Makers

The government will be able to formulate policies that can best suit to the implementation of various development projects in order to attain its main goal of poverty reduction .At the same time it will be able to analyses whether the Funds for Development Projects are used for the intended beneficiaries efficiently.

1.5.3 Academician

From this study academicians can get knowledge on how development projects contribute on poverty reduction in our country and be able to undertake further research on this topic so that to come up with more recommendations that can lead to best solution for solving the problem of poverty in our country.

1.6 Scope of the Study

This study will be limited to DASIP Project because it is implemented in 28 districts of Tanzania mainland having many subprojects in each district. The study also will be limited in Ukerewe district because the area is overpopulated making a problem of land shortage, such that people cannot produce enough agricultural products to sustain their lives .Therefore the impact of DASIP project on poverty reduction can be clearly seen in this district.

1.7 Limitation of the Study

Data collection took more time than expected due to the following limitations:

Some of the selected CMC and PFGs members to be interviewed or fill questionnaires were migrated from one area to another far away from where the subprojects were implemented. The researcher was to travel to that area in order to get the required information.

1.8 Organization of the Research Proposal

This study is organized into five chapters. First chapter is the introductory which provides the background to the study, statement of the problem, objectives of the study, research questions, significance and scope of the study. Chapter two provides a literature review which includes; review of theoretical literature, review of empirical literature in relation to current study, conceptual framework and variables assessed to be indicators of poverty reduction during the study. Chapter three is devoted to a discussion of the research methodology for the study. In this chapter the discussion and the justification for using each chosen method was provided. Chapter four discusses the findings or results of the study while chapter five provides a summary of the results, conclusion, recommendations and limitations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Definition of Major Research Concepts

2.1.1 Poverty

Poverty multidimensional, that is, it encompasses not only income for the satisfaction of basic needs, but also human, physical, environmental, social and political capital as a means of achieving income (Zeller, 2004). Bagachwa (1994) define poverty as the inability to attain a minimum standard of living measured in terms of basic consumptions needs or income required to satisfy them.

According to the World Summit for social Development held in Copenhagen in 1995, Poverty has various manifestations including lack of income and productive resources sufficient to ensure sustainable livelihoods; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increased morbidity and mortality form illness; homelessness an inadequate housing; unsafe environments; and social discrimination and exclusion. It is also characterized by lack of participation in decision making and in civil, social and cultural life (Marburg Consult, 1996).

The definition of poverty by the World Bank (World Development Report, 2000-2001) extended the conceptual dimension beyond the conventionally help ideas of permanent income consumption to a more comprehensive notion of lack of opportunity, capabilities, sense of voiceless and vulnerability of external shocks. Thus anti- poverty strategies aimed at meeting the Millennium Development Goals (MDG) not only needs to create income earn capabilities, empowerment of the poor in the sphere of state/social institutions and security against variety of shocks.

Consequently, the principal assumption underlying the maximum economic growth strategy in the long term, the benefits of economic growth will trickle down and reduce the levels of poverty. The growth could be adopted by the government by enhancing the infrastructure that will ensure competition, entrepreneurship, job growth and economic wide efficiency, innovation, growth and poverty alleviation (World Bank 2003).

The study adopted the income poverty, the inability to meet the basic needs such as food, shelter and cloths, which are referred to as absolute poverty. Credit would reduce income poverty if the money obtained was invested in project which was profitable and that grew. Income generated would contribute to household income and its attendant benefits on food security, children's education, and health services.

2.1.2 Poverty Reduction

There are different approaches of defining poverty Reduction viz. income, subjective well being and capability; (Bagwacha, 1994), Poverty alleviation refers to lifting the poor out of poverty. There are two approaches in alleviating poverty, first is through redistribution, that is the rich becomes less rich and the poor becomes less poor, and the second is alleviation through growth based on the theory that government and other developing partners should concentrate on growth policies and the result of growth will trickle down to the poor through both primary and secondary incomes and thus alleviating poverty.

Poverty reduction is a process which seeks to reduce the level of poverty in a community or amongst group of people or countries. It may be aimed at economic (incur) or none (non income) poverty. Source of the popular methods used include education, economic development and income redistribution. Poverty reduction efforts may also be aimed at removing social and legal barriers to income growth among the poor on wider context poverty reduction may refer "to improve means of property rights, government corruption, as are the chief problems in developing world challenges of today opportunities of tomorrow.

2.2 Theoretical Literature Review

This chapter consists of different theories of poverty that will guide the researcher on how to develop hypotheses of the study and test them. The theories also are related with the objectives of the study.

2.2.1 Poverty Caused by Individual Deficiencies

The theory focus on the individual as responsible for their poverty situation. Theoreticians blame individuals in poverty for creating their own problems, and argue that with harder work and better choices the poor could have avoided their problems.

The belief that poverty stems from individual deficiencies is old. Rainwater (1970) critically discusses individualistic theories of poverty as a “moralizing perspective” and notes that the poor are meant to suffer, indeed must suffer, because of their moral failings. They live in a deserved hell on earth”. Their economic model would solve poverty by assuring that the penalty of poverty was great enough that none would choose it and welfare would be restricted to the truly disabled or otherwise unable to work Bettinger, F. (1977) tells how he got a list of self- improvement goals on which to focus and became one of the most successful and highly paid salesmen in America. He goes on to say that anyone can succeed by an easy formula focused goals and hard work. Those who do not succeed must face the fact that themselves are responsible for their failure. . Any individual can succeed by skills and hard work, individual fail because they do not try hard enough.

The economic theory reinforces individualistic source of poverty that, individuals seek to maximize their own well being by making choices and investment that they seek to maximize their well being. When some people choose short term and low-payoff returns, economic theory holds the individual largely responsible for their individual choices for example to forego college education or other training that will lead to better paying jobs in the future.

Similar argument that cast the poor as a “moral hazard” also hold that “ the problem of poverty continues to fester not because we are failing to do enough, but because we are doing too much that is counterproductive” (Gwartney and McCaleb 1985).

2.2.2 Poverty Caused by Economic, Political and Social Discrimination

Theorists in this tradition, look not to the individual as a source of poverty, but to the economic, political, and social system which causes people to have limited opportunities and resources with which to achieve income and well being. Much of the literature on poverty now suggest that the economic system is structured in such a way that poor people fall behind regardless of how competent they may be. The problem of the working poor is increasingly seen as a wage problem linked to structural barriers preventing poor families from getting better jobs, complicated by limited numbers of jobs near workers and lack of growth in sectors supporting lower skilled jobs(Tobin 1994). Interestingly research is showing that the availability of jobs to low income people is about the same as it has been, but wages workers can expect from these jobs have fallen. Fringe benefits including health care and promotions have also become scarce for low skilled workers(Blank ,1997) .

Elimination of structural barriers to better jobs through education and training have been the focus of extensive manpower training and other programs, generating substantial numbers of successes but also perceived failures. However, in spite of perceived importance of education, funding per student in less advantaged areas lags that which is spent on richer students, teachers are less adequately trained, books are often out of date or in limited supply, amenities are few, and the culture of learning is under siege. This systemic failure of the schools is thus thought to be the reason poor people have low achievement, poor rates of graduation and few who pursue higher education (Chubb and Moe, 1996).

A parallel barrier exists with the political system in which the interests and participation of the poor is either impossible or is deceptive. Recent research has confirmed the linkage between wealth and power, and has shown how poor people are less involved in political discussion, their interests are more vulnerable in the political process, and they are excluded at many levels. A final broad category of system flaws associated with poverty relate to group of people being given a social stigma because are found in remote areas hence have limited opportunities as well investments(Quigley,2003)

Economic, political and social discriminations as explained by the theory above hinders improvement of quality of life and social well being together. In Tanzania, the rural areas are more poor compared to urban areas, all good social services are concentrated in urban areas, where people are able to access the services easily, for example people in urban areas are able to get better education and medical services compared to those living in rural areas. At the same time most of economic activities like industries and better jobs are found in urban areas .Therefore the rural areas are discriminated from both social and economic services making them to be poorer than those living in urban areas. ``Poverty is more severe in rural areas compared to urban areas, about 87% of the poor are in rural areas while those in urban areas are only 13%`` (TASAF II Magazine Sept – Dec. 2009).

Therefore economical, political and social Discrimination hinders improvement of quality of life of those discriminated.

2.2.3 Poverty Caused by Geographical Disparities

Rural poverty, ghetto poverty, urban disinvestment, southern poverty, third- world poverty, and other framings of the problem represent a spatial characterization of poverty that exists separate from other theories. While these geographically based theories of poverty build on the other theories, this theory calls attention to the fact that people, institutions and cultures in certain areas lack the objective resources needed to generate well being and income and that they lack the power to claim redistribution, “ Space is not a backdrop for capitalism, but rather is

restructured by it and contributes to the system's survival. The geography of poverty is a spatial expression of the capitalist system (Shaw, 1996)

That poverty is most intense in certain areas is in old observation and explanations abound in the development literature about why regions lack the economic base to compete. Recent explanations include disinvestment, proximity to natural resources, density, diffusion of innovation and other factors (Morrill and Wohlenberg 1997). In a thorough review of the literature on rural poverty, Weber and Jensen (2004) note that most literature finds a "rural differential" in poverty, but that the spatial effect is not as clearly isolated from individual effects as needed for confidence. Goldsmith and Blakely (1992) offer a comprehensive perspective on the link between development and poverty in urban contexts. In their book, *Separate Societies* they argue that the joint processes of movement of households and jobs away from poor areas in central cities and rural regions creates a "separation of work, residence and economic social and political life".

One theoretical perspective on spatial concentrations of poverty comes from economic agglomeration theory. Usually used to explain the emergence of strong industrial clusters (Bradshaw, King and Wahlstrom, 1999) agglomeration shows how propinquity of similar firms attracts supportive services) generate more poverty, while competitive areas attract business clusters, drawing away from impoverished communities. Low housing prices in such locations may attract more poor persons, for example, leading to housing disinvestment by building owners. In a world in which the criteria for investment is "location, location, location" it is not unreasonable to track investment going to neighborhoods, communities and regions in which there is already substantial investment, while leaving less attractive areas.

A second theoretical insight is from place theory and related "human ecology" examinations of urban growth that trace the flows of knowledge and capital (rural Sociological Society, 1990) Hansen N. (1970) points out, rural areas are often the last stop of technologies, low wages and competitive pricing dominate production.

The lack of infrastructure that allows development of human resources, limits economic activity that might use these resources. Advantaged areas stand to grow more than disadvantaged areas even in periods of general economic growth.

Market is the key element for sustainability of any business, without customer to sell them, products may obsolete, perish or expire leading to losses. Business with losses cannot survive long. In rural areas most of the social services are poor, undependable market and poor transport system can lead to failure of business. In urban areas most of the social services are good allowing for better markets of products produced.

Also construction of infrastructures is cheaper in urban areas because most of the construction materials and equipments are available at low transporting costs. There is a possibility of budgeted fund for contracting social services in rural areas not to complete the project due to high cost of transporting materials like cement and other construction materials. ``Rural poverty is aggravated by the fact that the rural sector was poorly served with transport facilities, affecting farming activities and marketing of produce. It also impaired a central aspect of poverty alleviation`` (Likwelile, 2008). Hence the possibility of sustainability of the funded subprojects in rural areas is less compared to those found in urban areas. Therefore geographical disparities play an important role in the sustainability of these projects.

2.2.4 Poverty Caused by Cumulative and Cyclical Interdependencies

The theory looks at the individuals and their community as caught in a spiral of opportunity and problems, and that once problems dominate they close other opportunities and create a cumulative set of problems that make any effective response nearly impossible (Bradshwa, 2000).

Myrdal (1957) developed a theory of “interlocking, circular, interdependence within a process of cumulative causation” that helps explain economic underdevelopment and development. Myrdal notes that, personal and community well being are closely linked in a cascade of negative consequences, and that lack of employment

opportunities leads to outmigration, closing retail stores, and declining local tax revenues, which leads to deterioration of the schools, which lead poorly trained workers, leading firms not to be able to utilize cutting edge technology and to the inability to recruit new firms to the area, which leads back to a greater lack of employment. The lack of employment also leads to lack of consumption and spending due to inadequate incomes, and to inadequate savings, which means that individuals can not invest in education and lack the ability to invest in businesses, erosion of markets, and disinvestment, all of which contribute back to more inadequate community opportunities. Health problems and the inability to afford preventive medicine, a good diet and a healthy living environments become reasons the poor fall further behind. The cycle of poverty also means that people who lack ample income fail to invest in their children's education, the children do not learn as well in quality schools and they fall further behind when they go to get jobs. They also are vulnerable to illness and poor medical care.

The cyclical theory shows how multiple problems cumulate and it allows speculation that if one of the linkages in the spiral was broken, the cycle would not continue. The problem is that the linkages are hard to break because each is reinforced by other parts of the spiralling system.

Most Tanzanian families are extended in nature; they live with relatives apart from their children. The presence of the dependants to the funded families may hinder the further achievement of these families, making no saving as well as growth of income from the subprojects they implement, because the income may be used for obtaining basic needs and medical services while failing to send their children to school. So, their income generated cannot be saved for further expansion of their businesses and still remain poor.

2.3 Empirical Literature Review

2.3.1 Introduction

This section discusses various studies undertaken previously about poverty and shows how these studies relate with this study. There are various past researchers

who conducted studies about poverty reduction in different areas but didn't cover all the areas. My study will look on those uncovered areas, specifically DASIP Development Project in Ukerewe District.

2.3.2 Empirical Studies

Study by Apolinary (2009). ``Contribution of small credit to poverty reduction in rural society of Tanzania. A case study of Mwanga rural community bank``.

The objective was to analyze the effects of rural community banks on poverty reduction in Tanzania. The researcher collected data using questionnaire, interview, observation and documentary review. He used a sample of 103 beneficiaries of this Bank to analyze the matter.

The researcher found that most of borrowers use the loan obtained for their development issues like pay school fees, medical services, investing in business and savings for future expansion of their businesses. He also found that some of the borrowers use the loans unnecessary like marrying more wives for men or buying luxury good and other uses that cannot lead to generation of income. As the result they fail even to repay back the loan and still remained poor.

Those borrowers who misused the loan are responsible for their poverty because if they could used the borrowed money to invest in businesses they might generated profit and be able to repay their loans while the businesses continue to operate. With a given period of time the businesses could help them to reduce their poverty. This situation proves the individual deficiency theory to be true.

Frank and Freeman (2004) conducted a study about "Rural livelihood and poverty Reduction strategies in four African countries". The study involved Tanzania, Kenya, Uganda and Malawi using survey and investigatory methods of research. A sample of nine (9) districts from both countries was selected using stratified random sampling. Household survey addressed the policy and institutional context of livelihood and changing livelihood circumstance at community level, while

investigatory method addressed assets, activities income and vulnerability factors at house hold level.

Their main objective was to compare and contrast rural livelihood in these four countries with a view to informing rural poverty reduction policies within, poverty reduction strategy plans. ``Current understanding of poverty place considerable emphasis on ownership or access to asset that can be put to productive uses as the building blocks by which the poor can contract their own routes out of poverty'' (world Bank, 2000)''

Data about rural assets collected in both nine districts across the four countries. The researchers found that most of the poor had little or no land, education and access to health services.

Education and health service were seen to have deteriorated in quality despite changes being levied for access to them.

They further found that, tax raising power granted to local councils under decentralization potentially created conflicts with poverty reduction goal. All the four researched countries possess these taxation systems. Tax collection methods and levies need also to consider the severity of their incidence on the rural poor the disincentive effects that they have on the broader relations between government and governed. Unstable farm sales prices also increased poverty, because fertilizer prices seem to have risen in real terms everywhere resulting in less of purchases farm inputs than in the past.

They also found that, new land legislation passed in several areas of the countries opened the door for private ownership benefiting entrepreneurs to have land for commercial purposes leaving the majority with less or no land which is the primary source of livelihood.

The researchers concluded that rural areas were discriminated from economic, political and social services as my theory 2 states.

Study by Hassan (2007) ``The contribution of Tanzania social Action Fund (TASAF) to poverty reduction in Tanzania. `` A case study of Tanzania Island (Zanzibar). The researcher's objective was to assess the impact of TASAF project to poverty reduction in the communities of Zanzibar. She took a sample of two districts and within these she chooses various beneficiaries. The methodologies used in data collection were questionnaire, interview and observation.

The researcher found that most of successful sub project are found in town and near town because of favourable conditions in town like the availability of materials, easy transport and markets. Subprojects found far away from town faced a problem of high transport costs making the running costs so high. However the budget for all funded subprojects didn't consider the location of these subprojects as the result some of them became incomplete or completed at low standards compared to those found in town.

At the same time market for products like those resulting from poultry keeping are mostly found in town, during transportation some broke and caused loss to those implementing that business. Dairy products like milk most of its customers are found in town.

After critical analysis the researcher found that the possibility of sustainability for subprojects found in remote area is low compared to those found in town due to unfavourable conditions of transport and markets for products from the income generating activities.

She therefore concluded that geographical location plays an important role in the sustainability of TASAF financed subprojects as well as other businesses in general. This can be proved from my theory number 3 above.

Study by Kainji (2005) "Gender relation in the informal sector and poverty alleviation initiatives". A case of Mamalishe of Kinondoni District. The researcher used a case study method of research and collected data using documentation,

observation and interview instruments. He took a sample of 60 mama lishe from this district to assess their level of income generated from sales of food.

His objective was to explore the dynamic of mamalishe enterprise and determine the extent to which the enterprise assists women in alleviating poverty at household level.

The researcher found that women have double responsibility and more burden than men; hence the profit resulting from mamalishe activity is eroded by family responsibilities to meet the basic needs and cannot be accumulated for reinvestment and further use. Therefore failure of men to exercise their responsibilities of their family leads to consumption of profit generated by their wives hence remains poor.

It was also revealed that most of mamalishe have extended families taking the burden of their relatives like orphans, disables and elders, leading to the generated income from business not enough even to pay fee for their children or not able to send them in good schools, sometimes cannot even meet all their basic needs. As the result they can't make any saving from what they gain due to cumulative and cyclical interdependencies as my last theory explains.

Luvanga and Shitundu (2003) conducted a study about "The role of Tourism in Poverty Alleviation in Tanzania. This study investigated the role of tourism in poverty alleviation in three tourist areas of Tanzania (two in the Mainland and one in Zanzibar Isles) with a rural setting. At least two villages/wards were studied in each area. In Arusha Region the studied villages were Mto wa Mbu Barabarani in Monduli District and Kilimamoja in Karatu District. In Coast Region two wards, namely Magomeni and Dunda were studied in Bagamoyo town. And in North Unguja Region in Zanzibar the studied villages were Kiwengwa-Cairo, Kiwengwa-Gulioni and Kiwengwa Kumbaurembo all located in North B district. All these areas have a total of 6,816 households out of which 281 or about 4.1 percent of the responding households provided adequate information that was utilized in this study.

Several economic activities are practiced in the areas of study with varying degrees. Generally, tourist related economic activities are commonly practiced in all three areas of the study. However, taking into account that all areas are of a rural setting, there is also significant participation in agricultural sector (both farming and livestock). Thus apart from sale/provision of tourist related products such as tour operation, curio shops and handcraft, supply and sale of agricultural products are also important. However, there are differences in the intensity/ importance of participation in the different economic activities amongst the three areas of study. The main objective of this study was to analyse the direct and indirect livelihood impacts from tourism and their implications for poverty alleviation. The sector being the fastest growing sector in Tanzania, the study intended to investigate the benefits and costs of tourism on the society in general and on the poor in particular. In order to achieve this objective the study dwelt on questions related to generation of foreign exchange and public revenues, employment, incomes, accessibility to assets and basic needs and their effects on the poor, and the linkages of tourism to the local economy. Both positive and negative aspects were studied. Issues affecting participation/non-participation in tourism and the way respondents perceived tourism were examined.

Both qualitative and quantitative information collected was subsequently used in the analysis. Using the results, the study has established that:

(a) Tourism contributes significantly to the national economy through employment generation, foreign exchange earnings and public revenues. However, the sector is sensitive/delicate to global instability caused by phenomena such as terrorism and/or war.

(b) Tourism is an important economic activity in the areas of study particularly in activities such as tour operation, curio shops and handcraft sales. However, agricultural activities are also practised.

(c) Tourism is significant on both direct and indirect employment opportunities. Directly, it is observed that there was substantial employment generation in hotels as out of a total 1,114 employees, 1,056 (95 percent) were Tanzanians. But these employment opportunities for the locals were mainly observed to be in the lower cadres with low educational/skills requirements and low pay. Indirectly, there was significant local participation in tourist related activities where 346 people or 50.7 percent of the economically active residents (683) in the three areas of the study indicated that they were participating in such activities¹⁴. Both males (277 people or 80 percent) and females (69 people or 20 percent) were participating.

(d) There is no observable general pattern of increasing contribution of incomes from tourism to households. But there is a general increase in the number of people receiving incomes from tourist related activities. Given the fact or the 'common norm' that always it is difficult to get income data from individuals/households, the increase in number may be interpreted as a reflection of increasing opportunities for getting incomes from tourist activities. Moreover, the results reveal significant direct and indirect employment opportunities. Those opportunities provide important sources of incomes to the households.

(e) Cultural tourism is emerging as an important tourist activity especially in Arusha and Bagamoyo. Given that this type of activity does not require specialised skills and the incomes accrues directly to the performer, it should be viewed positively as a way of reducing poverty in rural areas.

(f) Locals perceive tourism to be important and that it generally complements and supports rather than conflicting other economic activities. About 82 percent of those interviewed perceived tourism to be complementing as opposed to only 3 percent who thought that tourism was conflicting other economic activities.

(g) Tourism contributes substantially to increased asset ownership and basic needs or livelihoods requirements of the households. However, at times there are competitions or conflicts in the use of resources between tourist activities and other/social economic activities.

(h) Tourism has strong linkages to other sectors both at national level and at local areas of the study. It has strong backward linkages to sectors and activities that most poor people participate in. The linkages thus create opportunities for locals to benefit and alleviate poverty.

(i) There are some unquantifiable negative impacts of tourism that may act against the positive impact on poverty alleviation. These include, among other things, loss of access to resources, environmental degradation, distortion of traditional culture and immoral behaviour. Overall, tourism development has shown to play an important role towards poverty alleviation. Tourism has the potential to have both forward and backward linkages to become a pro-poor growth sector. However, there are times when tourism development competes with other activities (normally more familiar to local people) in the use of resources available. Competition may result in the diminishing of resources such as land, water, wood and marine products. Depending on the magnitude of the dependency on these resources, the quality of life may as well be affected in the same way (most probably negatively) as the pressure on those resources increase.

There are also some negative impacts that need to be dealt with for sustenance of the positive impacts. The study has, therefore, also established why some households are not participating in tourism and hence being less successful in alleviating their poverty. Thus, policies directed at solving the constraints, which inhibit people from participating in tourism were looked at for the purpose of proposing how participation could be enhanced.

A study about “ Social funds support or obstacle to Local Government Reform”, conducted (2003) in collaboration with; Research on Poverty Alleviation (REPOA), Tanzania; Chr. Michelson Institute, Norway; and the Norwegian Institute for Urban and Regional Research. The research concentrated on the following three broad dimensions of reform: (i) Governance: local autonomy and citizen participation; (ii) Finances and financial management: accountability, efficiency and local resource

mobilization. (iii) Service delivery and poverty alleviation: criteria of success and operational constraints. A methodology of ‘formative process research’ was pursued, aiming at feeding research results back to the stakeholders (local government reformers) while in operation.

The research revealed that, there were some small indications that TASAF promotes political clientelism at the local level increases the resources for re-election of local politicians, favors certain villages against others, and introduces individualization and non inclusive arrangements of social assistance in the communities. However, there was little evidence that this was due to deliberate choices and actions by the TASAF officers. On the one hand they express low trust in the elected representatives of the people. In their view the councilors are needed only at the early stages, to give legitimacy to the selection of projects and beneficiary communities. In the implementation of projects, however, the councilors are effectively left out. On the other hand they want to be in the forefront of a reformed, people-oriented public service. A national TASAF officer put it this way: The bureaucratic mentality is a problem. Many district bureaucrats consider community people to be stupid. That leads to less transparency and more mismanagement of funds. Hence, TASAF may support the *social* goals of the Local Government Reform. TASAF may push local governments into being better partners for the communities – more effective service deliverers and poverty reducers. However, TASAF may be an obstacle to the political goals of the reform. TASAF does not seem to enhance democratic governance, exemplified by officers’ ambiguous relationships with the councilors.

He recommended that since the reflections on these issues were very tentative, review of many more cases and districts are needed before they can arrive at firm conclusions.

Wenner (2007), conducted a study and wrote a paper about: ‘Dealing with Coordination Issues in Rural Development Projects.’ He selected three Inter-American Development Bank (IDB) financed projects to review a grape value chain

in the Cauca Valley in Colombia, a territorial development project in the Rio Chanchan watershed in Ecuador, and a tourism cluster in Patagonia, Argentina.

His aim was to review the literature on coordination issues, applying game theory to the topic in the context of selected rural development projects in order to develop a set of guidelines to avoid and minimize coordination failures. He found the factors that increase the likelihood of a coordination failure to be; large number of actors, extreme social heterogeneity among principal actors, institutional and societal rules that discourage information sharing, collaboration, risk taking behavior, and signaling of commitment, absence of risk mitigation instruments and rule of law and missing finance.

Historically, donors provided external finance to budget constrained client governments to undertake specific actions and interventions. Donors and client governments have tended to favor complex institutional arrangements to manage development project interventions without a clear understanding of incentives, expectations, good information on impact and effectiveness, and with little real consideration paid to sustainability. In some of the most extreme cases, such as integrated rural development projects, coordination failures were so common that this entire class of projects was abandoned.

He finally recommended that; each project required a high level of coordination among multiple actors .Obviously, the obverse would tend to decrease the likelihood of coordination failure. Project designers should try to choose the most favorable settings for projects and be conscious of mechanisms that can be used to reduce the likelihood of coordination problems. Promote information sharing to shape common expectations. The free flow of information can serve to unite agents who hitherto did not realize their common interests in cooperating. Focus on realizing short-term benefits in order to maintain interest in long-term processes of institutional transformation and up

Study by Helen, (2008). ‘‘Micro-businesses need support: survival precedes sustainability’.’

The purpose of her paper was to establish the role of micro-businesses in providing a sustainable business and community environment, and to share the perceptions of micro-business operators about the support they need to survive and be successful.

She conducted a survey study to examine survival and available support for small businesses operators in New Zealand who were relatively highly educated. She used a small sample numbers (19 in-depth interviews and 91 questionnaire respondents). From her study she found that, Micro-businesses are the dominant form of business organization and have an important role in maintaining a stable and sustainable global environment; hence they need support from community based networks. These networks could reduce the sense of isolation, whilst at the same time providing an opportunity for sharing experiences, in particular about problems encountered.

She concluded that, despite the low number of informants (19 interviews and 91 questionnaires), the findings of her research provided valuable insights into the ways micro-business operators perceive their business reality and what they believe they need to create sustainable micro-businesses. It appeared that micro-business operators are in need of support for their operations to shift their focus from survival to sustainability. It also appeared that when their survival is assured, they may then be able to make a greater contribution to the community as a whole.

From her paper she proposed that, micro-businesses are needed to sustain a strong economic and Social environment and those they need support to survive and be successful. There should be training which involve the wider community, rather than just targeting the individual operators, so that potential mentors and professionals, such as bankers and accountants, understand the reality of micro-business and become able to assist with emotional issues.

Siringi (2006), conducted a study and wrote an article about ‘‘Women’s Small and medium Enterprises for poverty alleviation in Sub –Saharan Africa.’’ A case of Kakamega District Kenya. The purpose of his study was to focus on Women Small and Medium Enterprises (WSMEs) financed by Kenya Women Finance Trust (KWFT) for poverty alleviation in Kakamega District-Kenya. The study utilized

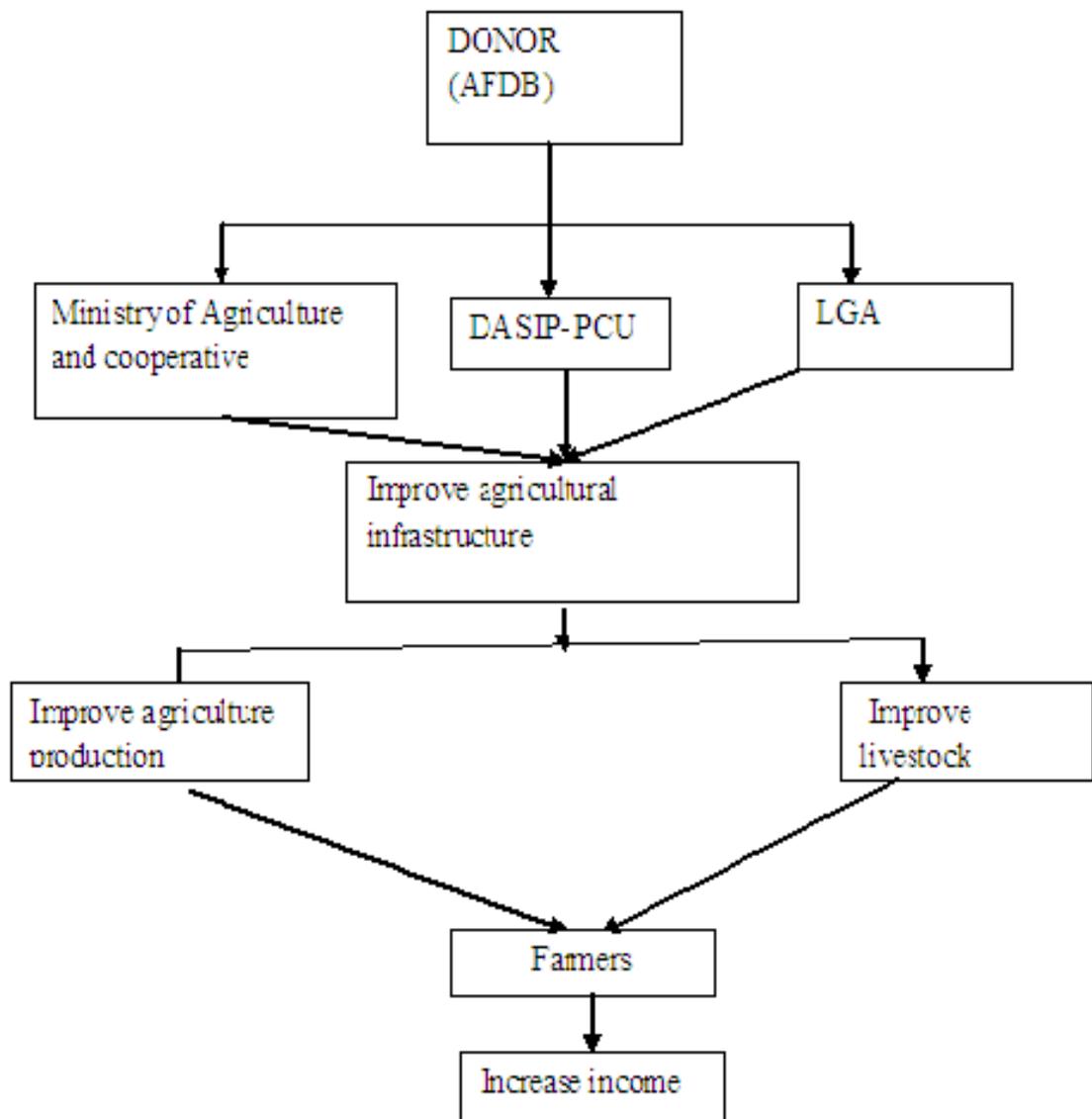
cross-sectional data from KWFT and follow-up field survey data of women beneficiaries of KWFT credit as a methodology of the study.

Multi-stage stratified sampling technique was adopted to identify 90 women entrepreneurs of the total population of 300. Primary data were gathered using structured and non-structured questionnaires, interview schedules and focus group discussions. The study adopted both qualitative and quantitative data analysis. He found that, KWFT micro credit has had a positive impact upon women entrepreneurs on income savings, asset creation and their general social welfare. However, the KWFT's fight against poverty is constrained by socio-culture and other institutional policy issues such as: right to own property, right to education, own land, manage and inherit property, conduct business, among others.

He concluded that, women have shown to be strong entrepreneurs, borrowers and change agents through WSMEs. He finally proposed that, the government of Kenya should urgently adopt a gender policy to address socio-culture issues constraining WSMEs.

2.4 Conceptual Framework of the Study

Figure 2.1 Impact of Development Projects` Fund to the Communities



Source: Developed by the researcher.

2.4.1 Analysis of the Conceptual Framework

The conceptual framework of this study was based on the fact that the LGA disburses the fund received from DASIP Project Coordinating Unit (PCU) to beneficiaries. So, there is improvement of agricultural infrastructure which in turn improves agriculture and livestock production to farmers. This occurs due to increasing of livestock and agriculture production the income to farmers' increases.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter deals with research methodology and procedures used in the study. It encompassed research design, description of the research area, sources of data, population and sample size, sampling techniques, data collection and analysis methods and work plan for the study.

3.2 Research Design

According to Kothari (1997), research design is a plan of action for collecting data, organizing and analyzing it with the objective of combining the relevance of research with the economy in procedure.

The study was design; it aimed at providing information from many respondents through structured interview and questionnaires.

3.3 Research Area

The study was carried out in Ukerewe district, a case of DASIP development project, with the aim of finding the impact development projects to poverty reduction in Tanzania.

The district is one of the seven districts of Mwanza region. The district is composed of islands in Lake Victoria and is located between Longitudes 31° 30' and 32° 5' East and Latitudes 1° 30' and 2° 20' South. There are about 38 islands where the biggest island is Ukerewe. Out of the 38 islands, only 15 islands are permanently inhabited, while the rest are only inhabitable temporarily. The district is located to the South of Ilemella and Magu Districts, to the East Bunda and Musoma Districts in Mara Region, to the South West Sengerema District, to the West Kagera Region and to the North the Republic of Kenya and Uganda (Ukerewe District Council [UDC], 2013).

Administratively, the district has four divisions namely Mumbuga, Mumlambo, Ilangala and Ukara. There 24 wards subdivided into 73 villages and the Nansio Township. The Administrative headquarters of the district is at Nansio which also serves as the main gateway into and out of Ukerewe. The district covers an area of 6400 km² out of which 640 km² (10%) is land and the rest 5760 km² (90%) is waters of Lake Victoria.

3.4 Population and Sample Size

The population is a set of cases from which a sample is taken; it is not necessarily to be people (Sounders, 2003). But for this study the population was people meaning the Farmers, members of CMC and PFGs who manage the DASIP subprojects on behalf of other community members. In Ukerewe district there were Investment activities and capacity building to Participatory Farmer Groups (PFGs).

Sample is the segment of the population that is selected for investigation. It is the subset of the population (Bryaman, 2001).

A sample of 70 members was formed from a population of CMC and PFGs members whereby 66 members were given questionnaires to fill and 4 members were interviewed. The researcher believed that a sample of 70 CMC and PFGs members was adequate and large enough because any sample greater or equal to 30 is considered to be larger sample, (Ame, 2003).

3.5 Sampling Techniques

According to Trochim (2005), sampling is the process of selecting units such as people, or organizations, from a population of interest so that by studying the sample we may fairly generalize our results back to the population from which they will be chosen.

Selection of sample involved stratification of subprojects according to their categories; Investment activities and capacity building. Then CMC members and PFGs were randomly selected from 10 villages.

3.6 Data Collection Method

Source of data was from both primary and secondary data collected from 70 CMC members and PFGs who manage the subprojects. Structured questionnaires, interview and observations was used to collect primary data while secondary data obtained from different sources including books, journal, project publications and various subprojects' reports.

The questionnaires were pre-tested to 7 farmers who were helpful in verifying whether the questions were understood by respondents in order to eliminate any ineffective questions. The result from the pretested questionnaires indicated that respondents understood the questions.

After pre- test, questionnaires were distributed to 70 CMC and PFGs members. The researcher administered the questionnaires himself by arranging a time table to meet with CMC and PFGs members, the questionnaires were left for one week in order to be filled properly thereafter were collected.

Finally, the Statistical Package for Social Science (SPSS) computer package was used to analyze the data.

Data collected from structured interview was helpful in giving elaborations about the findings. Observation on various subprojects implementation enabled the researcher to make conclusion by relating the answers from questionnaires and interview and what had been observed.

3.6.1 Questionnaires

The structured questionnaires were designed for the purpose of capturing data from CMC and PFGs members. They were translated into Swahili language because most of CMC and PFGs members were villagers who didn't understand English language. Hence translating questionnaires into Swahili language helped them to understand the questions clearly and be able to answer accordingly.

The questionnaires were divided into two parts. The first part was about respondents' characteristics which included gender, age, and level of education. This part helped

to know the type of respondents, their level of education, and the combination of respondents from all subproject categories.

Part II was about research objectives, the questionnaires were designed in a way such that they answered the objectives of the study. This part helped to know whether the research objectives were achieved.

3.6.2 Interview

In depth interview as a method of data collection involved a detailed face to face conversation between the interviewer and interviewee. Structured interview was used to avoid non respondents for those who didn't know how to read and write. The researcher preferred this method due to the fact that it was possible to apply to both educated and none educated respondents.

Structured and open- ended questions were used to interview 4 CMC and PFGs members. Structured questions asked to the interviewee were the same as questionnaires but they helped the researcher to get more elaborations about the questions asked through questionnaires and became able to give the conclusion. Open-ended questions gave chance to the interviewee to explain more their views on the DASIP project.

The interviewer was able to make clarification where the respondents couldn't understand the question asked and also had an opportunity to observe reactions, emotions as well as listening to the opinions of respondents.

3.6.3 Observation

Through observation the researcher was able to see the implementation and progress of the subprojects directly and relate to what had obtained through interview and questionnaires. During the study the researcher was able to see the implementation of the subprojects live and directly. Therefore the conclusion of the study not only based on the respondents and the interviewees views but also to what had observed.

3.6.4 Documentary Review

This method was applied to get secondary data by reviewing various reports from LGA and subprojects in order to understand the reality about funds being disbursed to communities by DASIP project through LGA. The office dealing with DASIP subprojects under the District Project Officer provided evidence of the funds disbursed and the subprojects implemented in the area of study.

Documents such as receipts of funds received by the community from LGA were also determined from the CMC and PFGs members who manage the subprojects and keep all financial records regarding their subprojects.

3.7 Data Analysis Methods and Tools

Out of a sample of 70 CMC and PFGs members, sixty six (66) members were given questionnaires to fill, whereby sixty (61) questionnaires were returned. Each of the returned questionnaires was inspected in order to detecting errors before being coded in the computer. The inspection was done in the field and during the process of coding the data. In the field the data were inspected in order to detect the omissions and errors. Thus, sixty five (65) useable remained questionnaires were analyzed using the Statistical Package for Social Sciences (SPSS). Other tools like descriptive statistics, Percentage, tabulation and cross tabulation were also used during data presentation. SPSS was preferred in data analysis of this study because it is a powerful tool for quantitative analysis.

3.8 Validity and Reliability of the Data

3.8.1 Validity of the Data

Validity is the ability of the research study to measure what it claims to measure. Validity is thus a measure of any kind that measures all of which is supposed to measure (Churchill & Brown, 2006). To ensure validity of the data collected, seven questionnaires were distributed to the respondents for pre-testing in order to test understandability of the questions and correct misconceptions that might appear.

3.8.2 Reliability of the Data

Reliability is the ability to obtain similar results by measuring an object, trait or construct with an independent but comparable measurers (Churchill & Brown, 2006). In this study the internal consistency of the scale used to design tools was obtained by computing the Cronbach Alpha coefficient of reliability.

CHAPTER FOUR

PRESENTATION OF FINDING AND DISCUSSION

4.0 Introduction

This chapter provides a detailed analysis of the data collected from the field. It starts by analyzing data according to the research objectives which guided this study. The various non parametric tests were used to various stages of data analysis.

4.1 Data Cleaning

From 70 CMC members who were given questionnaires, sixty five (65) questionnaires were returned giving a response rate of 93 percent. Each questionnaire was inspected and corrected for the purpose of detecting errors as well as cleaning before being coded in the computer. The inspection and correction was done in two ways; firstly, in the field and secondly, during the process of coding the data. In the field the data were inspected in order to detect the most obtrusive omissions and inaccuracies.

4.2 Characteristics of the Respondents

This section describes the general characteristics of the sample used in the study. While this information helps to provide a profile of the sample surveyed, some of the information is useful on its own because it may highlight various features of the DASIP project towards poverty reduction. This section therefore serves as a preface to a more focused and descriptive analysis in subsequent sections of the chapter.

4.2.1 Respondents' Distribution by Gender

From the Table 4.1 the number of male and female is nearly equal; this implies that all categories participated in giving their views about the impact of DASIP project on poverty reduction.

Table 4.1 Distribution of Responses by Gender

Sex	Frequency	Percent
Female	37	56.92
Male	28	43.08
Total	65	100.0

Source: Field Data, (2014)

As it can be seen from Table 4.1, (56.92%) of respondents were female while the remaining (43.08%) were male.

4.2.2 Respondents' Distribution by Age

During the data collection process, respondents were found to have ages ranging from below 20 years to above 40 years as shown in Table 4.2.

Table 4.2: Distribution of Responses by Age

Age category	Frequency	Percent
Below 20 years	1	1.54
20 - 40 years	30	46.15
Above 40 years	34	52.31
Total	65	100.0

Source: Field Data, (2014)

From Table 4.2, the findings show that many of the respondents were of above 40 years of age by 52.31%, followed by those who were between 20 to 40 years by 46.15%, while that with below 20 years was 1.54%.

4.2.3 Respondents' Distribution by Level of Education

During data collection process it was observed that majority of the respondents were having primary education.

This implies that most of the respondent did not understand English therefore Swahili questionnaires were relevant to them.

Table 4.3: Distribution of Responses by Level of Education

Level of Education	Frequency	Percent
Primary School	56	86.15
Ordinary Level Secondary School	8	12.31
Advanced Level Secondary School	0	0
Diploma	1	1.54
Graduate	0	0
Others	0	0
Total	65	100.0

Source: Field Data, (2014)

As in Table 4.3, the findings revealed that majority of respondents (86.15%) were primary school leavers, (12.31%) had ordinary level secondary education and only (1.54%) had diploma education.

4.3 The Impact DASIP on Farmers Capacity Building

The first research objective of this study was to assess the impact of DASIP on farmers' capacity building in Ukerewe district. The ratings were measured using a five- point Likert scale, where the different agreement/disagreement levels were rated as follows: 1- strongly Agree; 2- Agree; 3- Neutral; 4- Disagree; 5- strongly Disagree as shown in the Table 4.4. During data analysis the ratings were collapsed into three categories; agree, neutral, and disagree

Table 4.4: Percentage Distribution of the Responses Regarding the Impact of Dasip on Farmers Capacity Building

Statement	1	2	3	4	5	Total %
Compared to the period before DASIP project numbers of farmers trained in improved agricultural process has increased now	52.31	44.62	-	3.08	-	100
Compared to the period before DASIP project number of farmers using improved agricultural process has increased now.	50.77	35.38	6.15	6.15	1.54	100
Farmers harvest more now compared to before DASIP project.	52.31	30.77	-	6.15	-	100
Compared to the period before DASIP more farmers can bring their children to school now.	50.77	29.23	6.15	10.77	3.08	100
Through implementation of DASIP subprojects more people are able to make some savings	36.92	36.92	9.23	12.31	4.62	100

Source: Field Data 2014

From Table 4.4, in response to the statement compared to the period before DASIP project, numbers of farmers trained in improved agricultural process increased. About 96.93% of the respondents agreed, while 3.8% disagreed with the statement.

The findings showed that majority of the respondents 86.15% agreed that number of farmers using improved agricultural process increased after DASIP project while, 6.15% were neutral, and 7.69% disagreed. It was also noted that majority of farmers (83.08 %) agreed that they harvested more compared to before DASIP project while 6.15% disagreed.

In examining whether compared to the period before DASIP, more farmers had brought their children to school than before; 80% of the respondents agreed it did, 6.15% were neutral and 13.85% disagreed. Also most of the respondents (73.84%) agreed that through the implementation of DASIP subprojects more people were able to make some savings, 16.93% disagreed while 9.23% were neutral.

Basing on the above findings regarding to the how the component of farmers capacity building have been achieved, the majority of respondents were strongly agreed as well as agreed. This implies that generally the subprojects of training farmers under DASIP was successful in Ukerewe District.

Similarly, Secondary data show that production per unit increased for different crops due to improvement in the agricultural technologies adoption in the production continuum. Little inventory has been carried out to some crops to collect data on the comparative advantages of using improved production technologies against traditional ones and the results are as follow:

Table 4.5: Average Increase in Production for Various Crops

S/N	Crop	Production per Ha.	
		Before adoption (Kg)	After adoption (Kg)
1	Maize	1,125	3,375
2	Sorghum	750	2,060
3	Rice	1,125	6,000
4	Sweet potatoes	500	8,000
5	Cassava	800	2,600
6	Bean	375	1,250
7	Sunflower	625	1,375
8	Onion	800	7,000
9	Cabbage	6,350	9,275
10	Tomato	3,145	5,025

Source: Council report 2014

4.4 The Impact of DASIP on Agricultural Infrastructure

The second research objective of this study was to find out how DASIP project improved agricultural infrastructure. Various statements summarized in the table below were used to analyze the quality of life of the community. The ratings were measured using a five- point Likert scale, where the different agreement/disagreement levels were rated as follows: 1- strongly Agree; 2- Agree; 3- Neutral; 4- Disagree; 5- strongly Disagree as shown in the table below. During data analysis the ratings were collapsed into three categories; agree, neutral, and disagree

Table 4.6: Percentage Distribution Regarding the Impact of DASIP on Agricultural Infrastructure

Statement	1	2	3	4	5	Total %
Compared to the period before DASIP project there are more agricultural infrastructure now than before	58.46	32.31	1.54	6.15	1.54	100
More farmers can sell their crops to the market shed as compared to before DASIP.	41.54	35.38	7.69	15.38	-	100
Compared to the period before DASIP project there are more roads/networks now	40.00	43.08	3.08	9.23	4.62	100
I can now travel relatively easier to the neighboring village.	61.54	35.38	-	1.54	1.54	100
DASIP subprojects have resulted in more numbers of the community being employed	47.69	33.85	10.77	4.62	3.08	100
DASIP subprojects have resulted in greater employment opportunities	36.92	44.62	10.77	6.15	1.54	100
Through implementation of DASIP subprojects, more members of the community are able to buy food	47.69	36.92	3.08	6.15	6.15	100

Source: Field Data, 2014

From Table 4.6, Basing on the findings, majority of respondents (90.77%) agreed that DASIP project improved more agricultural infrastructure in the district than before. About 1.54% were neutral, while 7.69% disagreed.

Again the results showed that 76.92% farmers agreed that they sell their crops to the market shed more as compared to before DASIP project; 7.69% were neutral, and 15.38% disagreed.

The results also showed that 83.08% of the respondents agreed that more roads/networks were made after DASIP project than before while 3.08% were neutral, and 13.85% did not agree. In examining whether the respondents could travel relatively easier to neighboring villages, 96.92% of the respondents agreed they could while 3.08% disagreed. The other findings showed that 81.55% of the respondents agreed that DASIP subprojects had resulted into more numbers of the community being employed; 10.77% were neutral while the rest 7.70% disagreed.

The researcher also sought to know whether DASIP subprojects had resulted into greater employment opportunities and the findings indicated that 81.54% of the respondents agreed it did, 10.77% were neutral and 7.69% disagreed. Again in exploring whether more members of the community were able to buy food after the

implementation of DASIP subprojects, about 84.61% of the respondents agreed it did, 3.08% were neutral and 12.30% disagreed.

It was also observed that the project had constructed twenty one market sheds at 21 villages which helped farmers to sell their crops. Also, DASIP had constructed 30 shallow wells in 9 villages. These helped women to fetch water and also were useful to animals. Along the same line, DASIP rehabilitated 10 rural feeder roads; road networks were improved through casual labour. Through implementing these subprojects the community benefited twice first by getting income to meet their basic needs and second by enjoying the improved road networks

4.5 Sustainability of DASIP Project Income Generating Subprojects

The research objective three of this study intended to determine the sustainability of DASIP income generating subprojects. There are various statements summarized under table –below were used to analyze the sustainability of DASIP income generating subprojects. The ratings were measured using a five- point Likert scale, where the different agreement/disagreement levels were rated as follows: 1- strongly Agree; 2- Agree; 3- Neutral; 4- Disagree; 5- strongly Disagree. During data analysis the ratings were collapsed into three categories; agree, neutral, and disagree.

Table 4.7: Percentage Distribution Regarding Sustainability of the Subprojects

Statement	1	2	3	4	5	Total%
The level of involvement of communication is significant enough such that it guarantees the continuation of the DASIP project	46.15	40.00	3.08	7.69	3.08	100
The majority of the group members are involved in one way or another in the implementation of DASIP project	47.69	38.46	6.15	6.15	1.54	100
The business environment is conducive for the sustainability of DASIP subprojects	35.38	52.31	1.54	3.08	7.69	100
There are many other business activities similar to those implemented under DASIP subprojects	40.00	32.31	13.85	9.23	4.62	100
The market is easily accessible for selling outputs produced from DASIP subprojects	38.46	41.54	7.69	4.62	7.69	100
Output from DASIP subprojects can withstand the competition in the market	41.54	49.23	3.08	3.08	3.08	100
CMC members have strong business skills	38.46	35.38	12.31	7.69	6.15	100
CMC members do not need further training in business skills	21.54	24.62	7.69	33.85	12.31	100
CMC members can oversee the DASIP subprojects without intervention by others	23.08	44.62	9.23	13.85	9.23	100
Strong business skills are critical to the sustainability of DASIP subprojects	61.54	35.38	1.54	1.54	-	100
In my view, the skills possessed by CMC members are sufficient to see DASIP succeed into the distant future.	24.62	36.92	7.69	30.77	-	100
Raw materials for DASIP subprojects are easily available	29.23	27.69	13.85	16.92	12.31	100
The source of raw materials for DASIP subprojects is naturally found in the village	30.77	32.31	10.77	15.38	10.77	100
Raw materials for DASIP subprojects are easily available at affordable prices	20.00	20.00	18.46	24.62	16.92	100
The people in the community have generally responded well to the DASIP subprojects	43.08	49.23	1.54	6.15	-	100
The people in the community are predisposed to guarantee the project sustainability	61.54	38.46	-	-	-	100
Cultural norms and practices are likely to be impediments to continued implementation of DASIP subprojects	33.85	21.54	6.15	16.92	21.54	100
The political environment is not conducive to continued implementation of DASIP subprojects	26.15	23.08	12.31	29.23	9.23	100
Village leaders are supportive to continued implementation of DASIP subprojects	20.50	6.15	6.15	21.05	46.15	100
Ward leaders are supportive to continued implementation of DASIP subprojects.	11.10	12.13	6.15	50.42	20.20	100
Village council provides strong supervision such that it guarantees continuation of subprojects in the future	16.15	6.15	6.15	38.00	33.55	100
The village council members have adequate knowledge to properly supervise DASIP subprojects	29.23	16.92	20.00	23.08	10.77	100

Source: Field Data, 2014

From Table 4.7, in response to whether the level of involvement of the communication is significant enough such that it guarantees the continuation of the DASIP project, the majority (86.15%) of respondents' agreed it did, 3.08% were neutral and 10.77% disagreed.

On the case whether the majority of the group members were involved in one way or another in the implementation of DASIP, the findings showed that most respondents (86.15%) agreed it did, 6.15% remained neutral, and 7.69% disagreed.

The other findings show that majority (87.69%) of respondents agreed that the business environment for the sustainability of DASIP subprojects was conducive; 1.54% remained neutral, and 10.77.0% did not agree.

The study also explored whether there were many other business activities similar to those implemented under DASIP subprojects. The results showed that 72.31% of the respondents agreed there were, 13.85% stayed neutral, and 13.85% said there were not.

In response to whether the market was easily accessible for selling outputs produced from DASIP subprojects, about 80% of the respondents agreed they were accessible, 7.69% remained neutral, and 12.31% disagreed.

The researcher further explored whether output from DASIP subprojects could withstand the competition in the market or not. The findings showed that 90.77% of the respondents agreed it could, 3.08% were neutral, and 6.16% disagreed.

In another finding 73.84% of the respondents agreed that CMC and PFGs members had strong business skills, while 12.31% were neutral, and 13.84% indicated they did not. Also it was found that 46.16% of the respondents agreed that CMC and PFGs members did not need further training in business skills with 7.69% of the respondents staying neutral and 46.16% disagreeing.

Additionally the study explored whether CMC and PFGs members could oversee the DASIP subprojects without intervention by others. In response to this about 67.7% of

the respondents agreed it could, 9.23% went neutral, and 23.08% disagreed. Similarly, many (96.92%) respondents agreed that strong business skills were critical to the sustainability of DASIP subprojects with 1.54% being neutral, and 1.54% disagreeing with the statement.

Furthermore, the study examined whether the skills possessed by CMC members were sufficient to make DASIP succeed in the future or not. The results showed that majority of the respondents (61.54%) agreed, 7.69% were neutral, and 30.77% disagreed.

The researcher sought to know whether raw material for DASIP subprojects were easily available or not. The findings indicated that 56.92% of the respondents agreed the materials were easily available, 10.77% went neutral while 29.23% disagreed on the statement. With regard to the source of raw materials for DASIP subprojects being naturally available in the village, about 40% of the respondents agreed they were, 18.46% remained neutral while 41.54% disagreed.

Respondents were also asked to say whether people in the community generally responded well to the DASIP subprojects and the results showed that 92.31% of the respondents agreed that they did, 1.54% were neutral, and 6.15% disagreed. In the same manner, respondents were asked whether the people in the community were predisposed to guarantee the project sustainability or not. Interestingly all the respondents 100% agreed that they would guarantee.

The other findings further showed that 55.39% of the respondents agreed, 6.15% while were neutral, and 38.46% disagreed the issue of cultural norms and practices being likely to be impediments to continued implementation of DASIP subprojects.

In response to the statement on the political environment being conducive to the continued implementation of DASIP subprojects, about 49.23% of the respondents agreed to the statement, 12.31% went neutral, while 38.46% disagreed.

In response to whether village leaders were supportive to continue implementation of DASIP subprojects, majority 67.20% of the respondents disagreed, 6.15% were

neutral, while 26.65% agreed to the statement. About 70.62% of the respondents disagreed that ward leaders were supportive to continue implementation of DASIP subprojects, 6.15% were neutral while 23.23% agreed.

4.6 Problems or Challenges Faced in Implementing Subprojects

In the process of identifying problems or challenges in implementing subprojects the respondents were allowed to select among the suggested list of problems or challenges by ticking (✓) more than one item. Using the multiple response tools, the results in percentage forms of each case are as shown below

Table 4.8: Percentage Distribution Regarding ProblemS/Challenges Faced in Implementing the Subprojects

Statement	Responses (N = 65 or 100%)	
	n	Percent
Lack of Technical support from LGA	44	57.9%
Insufficient CMC and PFGs Training	42	55.3%
Lack of Community support	40	52.6%
Lack of Village council support	40	52.6%
Lack of Raw materials	39	51.3%
Unreliable market for the products	37	48.7%
Poor Transport	41	53.9%
Community culture and norms	26	34.2%
Lack of Political leaders support	34	44.7%
Competition	36	47.4%

% = $n/N \times 100$: Where n= number of respondents selected same statements and
 N =Total number of respondents whose data qualified to be analyzed

From Table 4.8, the following results were revealed:

In response to the problems or challenges in implementing subprojects, out of 100% of the respondents 57.9% selected lack of Technical support from LGA. This was due to the fact that there was shortage of technical staffs from the LGA especially extension officers to provide advice on poultry, diary and piggery keeping.

Further findings was about insufficient CMC training selected by 55.3% of the respondents, it was found that CMC trainings were provided for only three days which were seem to be not enough to make CMC members competent in managing the subprojects as well as keeping accounting records and general management of the project funds.

The study also revealed that 53.9% of the respondents selected poor transport as one of the problem or challenge faced in implementing subprojects. The reason for this is that, the main reliable transport for raw materials is marine transport which is expensive making the cost of raw materials to be high. Lack of Group members support as the other problem or challenge faced in implementing subprojects was selected by 52.6% of the respondents, Most of the group members do not engage in implementing the subprojects and leave the burden only to the CMC members.

The other 52.6% of the respondents selected lack of village council support like helping the group members engaged on income generating activities to have a good area to conduct their Business. The same problem or challenge faced in implementing service poor subprojects , that the village councils do not mobilize the community to contribute the 20% of total cost of each subproject as per the project requirement hence some of the constructed infrastructures fail to meet the standard.

Further findings revealed that 51.3% of the respondents selected lack of raw materials as the other problem or challenge faced in implementing subprojects. The reason is that, most of the raw materials are found out of the Island, and that are obtained at high prices due high transport cost. Unreliable market for the products was selected by 48.7% of the respondents as one of the problems or challenges faced in implementing subprojects. It was said that no specific market for most of the products apart from individual customer's. It was also revealed that, the whole Island didn't have processing industry where the products can be sold for more processing.

Furthermore, the findings revealed that 34.2% of the respondents selected community culture and norms as the other problem or challenge faced in implementing subprojects. The reason given to this is that women are regarded as care of families hence it becomes difficult to manage their businesses effectively.

Interestingly, lack of political leaders support was also selected by 44.7% of the respondents as the other problem or challenge faced in implementing subprojects. It was argued that, subprojects in areas with active ward councilors in mobilizing the community about subprojects implementation are more successful than those who do not mobilize.

Further findings have revealed that 47.4% of the respondents selected competition as the other problem or challenge faced in implementing subprojects. The reason for this is that, the income generating subprojects in this district are mainly dominant in livestock keeping, tailoring, catering and milling machines which are found in all localities.

4.7 Discussion

The discussion of findings relies on the three specific objectives of the study of The Impact of Development Projects Funds to Poverty Reduction in Tanzania. A Case Study of DASIP in Ukerewe District as indicated below;

The specific objective one was to assess the impact of dasip on farmers capacity building in ukerewe district. with regard to the specific objective, the results shows that majority of respondents agreed, that their capacity in terms of agricultural skills and technology adoption increased significantly and this led to increased output and agricultural income. Ultimately farmers could send their children to school and make saving.

The second specific objective was to assess the impact of DASIP on agricultural infrastructure in Ukerewe district. DASIP improved agricultural infrastructure such as construction of market sheds, shallow wells and rehabilitation of feeder roads. Through rehabilitation of feeder roads, farmers can be able to transport their crops

from farm to market shed, where can sell their crops with profitable price. So DASIP increases employment opportunity to the community of Ukerewe district. However the employment opportunity through labour based roads was not exploited fully in the district since the community members were not interested with casual works. Most families with shortage of food preferred fishing to obtain their basic needs than casual works.

The third specific objective was to determine on sustainability of DASIP income generating subprojects in Ukerewe district. The findings imply that generally the sustainability of the income generating group subprojects was low. It was revealed that there were poor commitments of CMC and group members to implement the subprojects. On the other hand, the CMC members who manage the subprojects on behalf of other members were seen to lack motivation. This was due to the fact that they spend most of their time to manage the subprojects without any payment as per DASIP project regulation while the profit obtained is for the whole group, those who and did not participated in the implementation.

It was also revealed that, the subprojects experienced the problem of technical support due to shortage of the staffs. There were no enough experts to advise group members on how to manage the subprojects successfully; the only support was from LGA for supervision and not for technical. CMC training was also said to be insufficient to impart knowledge and business skills to the group members. Village and ward leaders were seen to be important in the implementation of the subprojects like providing good area for conducting business and solving disputes among group members but they don't, do so as the result most of the subprojects were implemented in residential areas of group members. This caused various conflicts among members and finally the group breakage.

The road networks within the district were improved such that goods or products can easily be transported to the market within the Island although there was no reliable market for the most products. The study found that, many of the income generating subprojects were being closed. Poultry huts were found to be empty with

no chickens and majority of the milling machine subprojects were also not operating for the long time. The reasons for this were lack of technical staffs to provide expertise, poor coordination, shortage of products market, and lack of commitment from CMC as well as group members.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter focuses on the answers to the research objectives derived from the study and covers the summary of findings, the conclusion, the recommendations to various stakeholders on what should be done in order to alleviate/reduce poverty among Tanzanian.

5.1 Summary of the Findings

The research set out to find out the impact of Development projects' funds on poverty reduction in Tanzania, specifically focusing on how DASIP project had contributed towards poverty reduction among community members in Ukerewe district. Generally the project had contributed towards poverty reduction among community members. Great changes in social services were significantly experienced in education, health and infrastructures. The PFGs in the community have benefited from this project by introducing new technology in agriculture and this led to increased output and agricultural income.

5.1.1 Achievements' of Farmers' Capacity Building

The first objective of this study was to assess the impact of DASIP on farmers capacity buiding in ukerewe district. Farmers capacity in terms of agricultural skills and technology adoption incresead significanty and this led to increased output and agricultural income.Ultimately farmers could send their children to school and make saving.

5.1.2 Improvements of Agricultural Infrastructure

The second objective of this study was to assess the impact of DASIP on agricultural infrastructure in Ukerewe district. From the findings in the previous chapter, DASIP had brought great change in infrastructures.

Regarding to infrastructure, the project had constructed twenty one market sheds in 21 villages. These market sheds helps farmers to sell their crops. DASIP constructed 30 shallow wells in 9 villages, these helps women to fetch water and also for animals.

DASIP rehabilitated 10 rural feeder roads; road networks were improved through casual labour. Through implementing these subprojects the community benefited twice, getting income to meet their basic needs and enjoying the improved road networks.

5.1.3 The Sustainability of DASIP Income Generating Subprojects

The third objective of this study was to determine the sustainability of income generating subprojects.

Generally the sustainability of the income generating subprojects was low due; to poor commitments of CMC, PFGs and group members in the implementation of the subprojects, problem of technical support resulted from shortage of the staffs, insufficient CMC, PFGs training, lack of motivation among CMC, PFGs members, unreliable products market, lack of knowledge and business skills among CMC, PFGs members as well as lack of support from village and ward leaders.

5.2 Conclusion

In conclusion, the study has established that generally the DASIP had positive impact toward poverty reduction among community members in Ukerewe District as it fights with ignorant, illness and hunger that are main obstacles to development and good friends of poverty. Social services including health, education and infrastructure were significantly improved. Income generating subprojects somehow

have changed the living standards of the member by enabling them to meet their basic needs such as food, school fees and uniforms. Road networks on the other hand were also seen to have been improved.

5.3 Recommendations

To try overcoming some of the challenges faced in the implementation of the DASIP project the following should be attempted:-

5.3.1 Practitioners

DASIP Management Unit should take more attention on the income generating subprojects which were found to be less productive.

CMC training should be extended from three days to at least one week in order to equip the members with good knowledge and skills on how to manage business. The CMC members should also be given allowances in order to promote effective management of the subprojects by motivating them.

5.3.2 Policy Makers

The Tanzanian government should seat together with the development agents of this project to revise the procedures used to fund the income generating subprojects. It could be better if funds will be given to beneficiaries as non interest loan to be repaid in a small installment for long time so that group members become serious with the fund provided.

The government at low level that is Village and ward leaders should assist the group members to obtain good areas for conducting their business instead of being conducted in residential areas of group members. This will avoid conflict among group members and groups will not break. The leaders should also assist the groups in solving their disputes so that they run subprojects peacefully.

5.3.3 Academicians

Academicians are encouraged to conduct further study in different districts about the income generating subprojects under DASIP which were seem to be not sustainable so that good solution can be found on how to make them sustainable in order to help the funded groups to improve their living.

5.4 Areas for Further Research

Due to financial constraints and time limiting factors, the study was confined only to the Ukerewe District. Therefore it is recommended that more research should be carried out to provide in depth knowledge about the impact of development projects funds on poverty reduction among Tanzanians. The study should take into accounts the sustainability of the income generating subprojects to the whole districts in the country.

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APPENDICES

APPENDIX I: ENGLISH QUESTIONNAIRES

PART I: Respondents Characteristic

Put a tick (✓) for an appropriate answer.

Gender (i) Female () (ii) Male ()

Age (i) Below 20 () (ii) 20-40 () (iii) above 40 ()

Level of education

(i) Primary school ()

(ii) O' level ()

(iii) A' Level ()

(iv) Diploma ()

(v) Graduate ()

(vi) Post graduate ()

Others ()

Specify _____

OBJECTIVE NO.1: To assess the impact of DASIP on farmers' capacity building in Ukerewe district

Please indicate your level of agreement in relation to the stated statements below by putting a tick (✓) on appropriate box, the meaning for each number is as:

1 strongly agrees, 2 = agree, 3 = neither agree nor disagree, 4 = disagree
5 = strongly disagree.

Statement	1	2	3	4	5	Total %
Compared to the period before DASIP project numbers of farmers trained in improved agricultural process has increased now						
Com Compared to the period before DASIP project number of farmers using improved agricultural process has increased now.						
Farmers harvest more now compared to before DASIP project.						
Compared to the period before DASIP more farmers can bring their children to school now.						
Through implementation of DASIP subprojects more people are able to make some savings						

6	DASIP subprojects have resulted in greater employment opportunities						
7	Through implementation of DASIP subprojects more members of the community are able to buy food						

OBJECTIVE NO.3: To determine on sustainability of DASIP income generating subprojects

Please indicate your level of agreement in relation to the stated statements below by putting a tick (✓) on appropriate box, the meaning for each number is as:

1 strongly agrees, 2 = agree, 3 = neither agree nor disagree, 4 = disagree, 5 = strongly disagree.

NO	Statement	1	2	3	4	5	Total %
1	The level of involvement of the communication is significant enough such that it guarantees the continuation of the DASIP project						
2	The majority of the group members are involved in one way or another in the implementation of DASIP project						
3	The business environment is conducive for the sustainability of DASIP subprojects						
4	There are many other business activities similar to those implemented under DASIP subprojects						

5	The market is easily accessible for selling outputs produced from DASIP subprojects						
6	Output from DASIP subprojects can withstand the competition in the market						
7	CMC members have strong business skills						
8	CMC members don't need further training in business skills						
9	CMC members can oversee the DASIP subprojects without intervention by others						
10	Strong business skills are critical to the sustainability of DASIP subprojects						
11	In my view, the skills possessed by CMC members are sufficient to see DASIP succeed into the distant future.						
12	Raw material for DASIP subprojects are easily available						
13	The source of raw materials for DASIP subprojects is naturally in the village						
14	Raw material for DASIP subprojects are easily available at affordable prices						
15	The people in the community have generally responded well to the DASIP subprojects						
16	The people in the community are predisposed to guarantee the project sustainability						

17	Cultural norms and practices are likely to be impediments to continued implementation of DASIP subprojects						
18	The political environment is not conducive to continued implementation of DASIP subprojects						
19	Village leaders are supportive to continued implementation of DASIP subprojects						
20	Ward leaders are supportive to continued implementation of DASIP subprojects.						
21	Village council provides strong supervision such that it guarantees continuation of subprojects in the future						
22	The village council members have adequate knowledge to properly supervise DASIP subprojects						

APPENDIX II: KISWAHILI QUESTIONNAIRES

TAARIFA BINAFAISI ZA WASHIRIKI KATIKA UTAFITI

Weka alama ya vema (✓) katika jibu sahihi.

Jinsi (i)Mwanamke () (ii)Mwanaume ()

Umri (i) Chini ya miaka20 () (ii) miaka 20-40 ()

(iii) zaidi ya miaka 40 ()

Kiwango cha Elimu

(i) Darasa la saba ()

(ii) Kidato cha nne ()

(iii) Kidato cha sita ()

(iv) Stashahada ()

(v) Shahada ()

(vi) Shahada ya uzamili ()

(vii) Nyingine ()

Taja _____

SEHEMU YA PILI: MALENGO YA UTAFITI

LENGO NO. 1: Kufanya upembuzi matokeo ya mradi wa DASIP ulivyotoa mafunzo kwa Wakulima kulingana na malengo ya mradi katika wilaya ya Ukerewe.

Tafadhali onyesha kiwango cha kukubaliana na maelezo yaliyopo chini kwa kuweka alama ya vema (✓) katika sanduku ambalo unaona ni jibu sahihi. Maana ya kila namba imeonyeshwa kama ifuatavyo:

1 = Nakubaliana sana 2 = Nakubaliana 3 = Sikubaliani wala kukubaliana

4 = Sikubaliani 5 = Sikubaliani sana

Na.	Maelezo	1	2	3	4	5
1.	Idadi ya wakulima waliopata mafunzo ya kilimo bora imeongezeka kwa sasa ukilinganisha kabla mradi wa DASIP haujaja.					
2.	Idadi ya wakulima wanaotumia kilimo bora imeongezeka kwa sasa ukilinganisha kabla mradi wa DASIP haujaja.					
3.	Mavuno ya mazao yameongezeka kwa sasa ukilinganisha kabla ya kupewa mafunzo na mradi wa DASIP.					
4.	Kutokana na mauzo ya mazao Idadi kubwa ya watu katika jamii imeweza kupeleka watoto shule kwa sasa ukilinganisha na kabla mradi wa DASIP haujaja.					
5.	Kutokana na kutekeleza miradi ya DASIP watu wengi katika jamii wameweza kujiwekea akiba katika benki.					

LENGO LA 2: Kufanya upembuzi wa matokeo ya mradi ya DASIP ulivyoboresha miundo mbinu ya kilimo katika wilaya ya Ukerewe.

Tafadhali onyesha kiwango cha kukubaliana na maelezo yaliyopo chini kwa kuweka alama ya vema (✓) katika sanduku ambalo unaona ni jibu sahihi. Maana ya kila namba imeonyeshwa kama ifuatavyo:

1 = Nakubaliana sana 2 = Nakubaliana 3 = Sikubaliani wala kukubaliana

4 = Sikubaliani 5 = Sikubaliani Sana

Na	Maelezo	1	2	3	4	5
1	Idadi ya miundo mbinu ya kilimo imeongezeka kwa sasa ukilinganisha na kabla mradi wa DASIP haujaja.					
2	Wakulima wengi wameweza kuuza mazao yao kwenye soko kwa sasa ukilinganisha na kabla mradi wa DASIP haujaja.					
3	Idadi ya barabara nzuri kijijini imeongezeka kwa sasa ukilinganisha kabla mradi wa DASIP haujaja					
4	Kwa sasa naweza kusafiri kirahisi kwenda vijiji vya jirani ukilinganisha na kabla ya mradi wa DASIP.					
5	Miradi ya DASIP imeleta ajira nyingi katika jamii yetu.					
6	Miradi ya DASIP umetoa fursa nyingi za ajira nyingi katika jamii yetu					
7	Kutokana na kutekeleza miradi ya DASIP familia nyingi katika jamii zimeweza kumudu mahitaji ya chakula.					

LENGO NO 3: Kuangalia uendeleu wa miradi ya uzalishaji ya jamii na vikundi katika wilaya ya Ukerewe.

(a). Tafadhali onyesha kiwango cha kukubaliana au kutokubaliana na maelezo hapo chini kuhusu miradi ya DASIP kwa kuweka alama ya vema (✓) katika kisanduku kinachostahili. Ufafanuzi ufuatao unatumika:

1 = Nakubaliana sana 2 = Nakubaliana 3 = Sikubaliani wala kukubaliana

4 = Sikubaliani 5 = Sikubaliani sana

Na	Maelezo	1	2	3	4	5
1	Kiwango cha mawasiliano kwenye miradi ya DASIP ni kikubwa kiasi cha kuwa na uhakika juu ya uendeleu wa mradi huu.					
2	Sehemu kubwa ya jamii inajihusisha kwa namna moja au nyingine katika kutekeleza miradi ya DASIP.					
3	Mazingira ya biashara ni mazuri kwa kuwezesha uendeleu wa miradi ya DASIP.					
4	Kuna biashara nyingi zinazofanana na za miradi ya DASIP katika eneo letu.					
5	Masoko ya kuuzia bidhaa zinazozalishwa katika miradi ya DASIP yanapatikana kirahisi.					
6	Bidhaa zinazozalishwa katika miradi ya DASIP zinastahimili ushindani.					
7	Wanakamati wa usimamizi wa mradi wana ujuzi wa kuendesha biashara.					
8	Wanakamati wa usimamizi wa mradi hawahitaji mafunzo zaidi juu ya biashara.					
9	Ujuzi thabiti juu ya uedeshaji biashara ni muhimu katika					

	uendelevu wa miradi ya DASIP.					
10	Kwa mawazo yangu, ujuzi walionao wanakamati unatosha kufanya mradi wa DASIP kufanikiwa kwa mda mrefu.					
11	Mali ghafi kwa ajili ya miradi ya DASIP inapatikana kiurahisi sana.					
12	Mali ghafi kwa ajili ya miradi ya DASIP inapatikana hapa kijijini.					
13	Mali ghafi kwa ajili ya miradi ya DASIP inapatikana kwa bei nafuu.					
14	Wanajamii kwa ujumla wameitikia vizuri miradi ya DASIP.					
15	Katika jamii yetu watu walielimishwa namna ya kuhakikisha kuwa miradi ya DASIP inakuwa endelevu.					
16	Mila na desturi katika jamii yetu vinaweza kuwa kikwazo katika utekelezaji wa miradi endelevu ya DASIP.					
17	Hali ya siasa siyo nzuri kwa utekelezaji wa kila siku wa shughuli za miradi ya DASIP.					
18	Viongozi wa kijiji ni mhimili mkubwa katika utekelezaji wa kila siku wa shughuli za mradi.					
19	Viongozi wa kata ni mhimili mkubwa katika utekelezaji wa kila siku wa shughuli za mradi.					
20	Halmashauri ya kijiji inasimamia vizuri miradi kiasi cha kuwa na uhakika juu ya uendelevu wa miradi.					
21	Wajumbe wa Halmashauri ya Kijiji wana ujuzi wa kutosha kusimamia vizuri miradi ya DASIP.					
22	Kuna barabara kubwa inayopita kijijini kwangu kwenda vijiji jirani.					

(b). Kipi kati ya maelezo hapo chini ni tatizo au kikwazo katika kutekeleza mradi wako unaofadhiliwa na DASIP? Waweza kuweka vema (✓) katika sentensi zaidi ya moja.

- () Kukosa msaada wa kitaalam kutoka Halmashauri ya Wilaya
- () Upungufu wa mafunzo ya kamati
- () Kukosa ushirikiano wa jamii katika kutekeleza miradi
- () Ukosefu wa msaada kutoka Halmashauri ya Kijiji katika kutekeleza miradi
- () Ukosefu wa mali ghafi
- () Ukosefu wa masoko ya kuaminika
- () Miundo mbinu mibovu ya usafiri
- () Mila na desturi za jamii
- () Ukosefu wa msaada kutoka kwa viongozi wa siasa
- () Ushindani