ASSESSING THE IMPACT OF INCOME GENERATING ACTIVITIES ON DEVELOPMENT OF COASTAL COMMUNITIES IN TANZANIA:

A CASE STUDY OF PANGANI DISTRICT COUNCIL
ASSESSING THE IMPACT OF INCOME GENERATING ACTIVITIES ON DEVELOPMENT OF COASTAL COMMUNITIES IN TANZANIA:
A CASE STUDY OF PANGANI DISTRICT COUNCIL

BY

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A Dissertation Submitted in Partial Fulfillment of the Requirements for the Award of Master of Public Administration (MPA) of Mzumbe University (MU) 2015
CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by the Mzumbe University, a dissertation entitled *Assessing the Impact of income generating activities toward development of coastal communities in Tanzania: A case of Pangani District Council, Tanzania* in partial fulfillment of the requirements for award of the degree of Masters of Public Administration of the Mzumbe University.

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DEDICATION

This dissertation is dedicated to my family members, fellow students, relatives and friends whose guidance, encouragement and support for my basic education have enabled me to reach this point of academic ladder.
### Abbreviation and Acronyms

<table>
<thead>
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<th>Abbreviation</th>
<th>Description</th>
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<tr>
<td>CGAP</td>
<td>Consultative Group to Assist the Poorest</td>
</tr>
<tr>
<td>CSHRS</td>
<td>China Society for Human Rights Studies</td>
</tr>
<tr>
<td>DRC</td>
<td>Danish Refugee Council</td>
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<tr>
<td>FAO</td>
<td>Food and Agriculture Organization</td>
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<tr>
<td>IGA</td>
<td>Income Generating Activities</td>
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<tr>
<td>NGOs</td>
<td>Non Governmental Organizations</td>
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<tr>
<td>PRA</td>
<td>Participatory Rural Appraisal</td>
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<tr>
<td>SGBI</td>
<td>Strengthening Grassroots Business Initiative</td>
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<tr>
<td>SMMEs</td>
<td>Small Medium and Micro Enterprises</td>
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<tr>
<td>UNDP</td>
<td>United Nation Development Programme</td>
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<tr>
<td>UNICEF</td>
<td>United Nations International Children's Emergency Fund</td>
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<td>URT</td>
<td>United Republic of Tanzania</td>
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ABSTRACT

This study assessed the Impact of Income Generating Activities on Development of Coastal Communities in Tanzania, a case study of Pangani District Council. The study is based on four specific objectives which sought to: identify the main types of income generating activities; identify the factors affecting the development of income generating activities; determine the factors hindering community participation in income generating activities; and assessing the impact of income generating activities in Pangani District Council.

A target population of 4697 people was used and a sample of 80 people was selected to represent the population. Non probability sampling techniques were used in choosing the sample. Purposive sampling was one of the non-probability techniques used to ensure that various types of enterprises were included in the research. Data were collected using questionnaires; interview; and documentary review methods. The collected data were analyzed by using documentation method.

The result from this study showed that, there are different income generating activities done to increase household income such as agricultural services, animal husbandry, wholesale distribution, fishing, retail business, and service business. The problem of poor market facilities, limited access to land for building houses and crop cultivation, inadequate communication aid during fishing trip, lack of signal light at fish land station, market challenges, government policies and regulations, hard conditions of taking loan given by financial institutions, and low capital, were the factors affecting the income generating activities of coastal communities. Despite those factors, the income generating activities done, helped to increase household income and to bring development of coastal communities. Income generating activities empower coastal women to bring improvement in women’s participation in household decision making, family planning, children survival rate, health and nutrition and children education especially girls education.
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CHAPTER ONE

INTRODUCTION OF THE STUDY

1.0 Introduction

The study assessed the impact of income generating activities on development of the Coastal Communities using Pangani District Council as a case of this study. This chapter covers the background of the study, statement of the problem, objectives of the study, research questions, research design, research methodology, significance of the study, limitation of the study, delimitation of the study, definition of terms, organization of the study and summary of the chapter.

1.1 Background to the Study

Income generating activities in coastal areas is very important for increasing or gaining income to the coastal people for the development of the livelihood income. The coastal regions found in Tanzania Mainland include the Indian Ocean basin, Lake Tanganyika, Lake Victoria, Lake Nyasa and Lake Rukwa (Tanzania Marine Fisheries Report, 1986-1994). The increase of human population and the growth of tourism along the coastal areas of Tanzania have resulted in over exploitation of fishery resources, cutting of mangroves for fuel and construction, destruction of coral reefs, sand mining, use of destructive fishing methods, destruction of habitats, and pollution (TANAPA, 2006).

Moreover, TANAPA (2006) observed that, overexploitation and destruction of coastal resources combined with conversion of coastal areas into land uses alter the magnitude, timing and quality of coastal waters that feed coastal resources. As a result, it is becoming increasingly precarious for the coastal people to support themselves (TANAPA, 2006). According to a study done at Mlingotini and Nyamanzi villages by Sesabo et al., (2005), about 97% of Tanzanian household in coastal areas participate in income generating activities. Such activities include self and wage employment,
agricultural activities, fishing activities and seaweed farming among others. Moreover, Sesa bo et al., (2005) noted that, although many people are engaged in agriculture as one of the income generating activities, the overall contribution of agricultural activities is still low because of the decline in soil fertility, population growth, market failure, and government institutional failures. State of Coastal Report (2002) identified low income; lack of technology; environmental degradation; and inflation to be the major threats to economic growth among the coastal communities.

According to Tanzania Coastal Management Project and Mariculture working group (1997), Programme in Tanga have promoted organic vegetable gardening to fulfill the available high demand for vegetables in local markets. While so far the number of households involved in this vegetable growing pilot is small and the amount of income generated is not enough to completely disengage households from fishing activities, the potential for profitable scaling up is significant given market demand for vegetables in the area (Ireland, 2004).

According to Tanzania Ministry of Natural Resources and Tourism (2005), sustainable use of coastal resources and the development of income-generating activities are critical to poverty alleviation and improving the well-being and livelihood of coastal inhabitants. Socially and economically, the farming of seaweeds represents an environmentally sustainable opportunity for coastal villagers, especially women, to earn money. Ministry of Natural Resources and Tourism added that, seaweed farming has increased the standard of living in coastal communities, notably in Tanzania. Therefore, income generating activities to the coastal communities are beneficial to the family as well as the national level in all aspects, be it economically, socially, and culturally (Samoilys and Kanyange, 2008).
1.2 Background Information of Pangani District Council

1.2.1 General objectives of Pangani District Council

The general objective of Pangani District Council is to increase quantity and quality of economic services and infrastructure, to improve the agricultural sector, and to improve quality of social services such as education, health, water, community development, infrastructure, environment, good governance and administrative services; to enhance human resources and administration, law, finance and co-operatives (Pangani District Profile, 2013/2014).

1.2.2 Administrative set up

The district is divided into 4 divisions. The divisions are Madanga in the North, Pangani in the North-East, Mwera in the center of the district whereas Mkwaja (the second largest division in the south). Madanga and Pangani are the smallest division. Altogether, the divisions are subdivided into 13 wards and 33 villages which are further subdivided into 97 sub-villages (Pangani District Profile, 2013/2014).

1.2.3 Vision and Mission of Pangani District Council

The vision of Pangani District Council is to have a changed mindset of its residents by 2015 in acquiring favorable condition to Development by building strong and fair competitive economy. The mission of the Council authority is to provide and deliver quality services in order to improve socio economic services, to promote a growth in incomes and eradicate poverty, and to improve livelihood and conserve its cultural and ecological heritage (Pangani District Profile, 2013/2014).
1.2.4 Population of Pangani District Council

According to the 2012 National population and housing census, the population of Pangani District is about 54,201 people (27,826 are men and 26,375 are women). The estimated growth population is about 4.5% per year. The growth rate of the population is about 85% of all population in rural areas, while the urban area accounts for 15%. It is estimated that more than 92% of the inhabitants are Moslems (Pangani District Profile, 2013/2014).

1.2.5 Wildlife and Game reserve

Pangani District Council is within the Eastern Africa Coastal forests found between 1’00 and 25o and 34Ooo-41Ooo E which is an important center for plants mammals, birds, reptiles, flags, butterflies, snail, and millipedes. A major coastal forest in Pangani District Council includes Gendagenda, Msubugwe and Garafuno which connect to Saadani-Mkwaja Game Reserve in the Southern part of Pangani District. The coastal amenities of Pangani coastal forest include Mangroves for firewood, timber and charcoal (Pangani District Profile, 2013/2014).

Pangani District Council is home for Wildebeest a good number of animals such as elephant, buffalo, lion, leopard, reedbuck, wildebeest, hartebeests and red duskier. In recent years, it has been discovered that the local antelope belongs to the rare (Roosevelt sub species). The above named mammals found in the Saadani-Mkwaja Game Reserve are located in Pangani and Bagamoyo District Councils. The habit of the wildlife of Pangani District is that, they walk as far as to the sea which creates attractions to tourists on the coast. In principle, it is rare to observe wildlife actually wandering along the beaches and coming into contact with the salty waters of the Indian Ocean, but often the tracks of hippos and antelopes show that they do so frequently (Pangani District Profile, 2013/2014).
1.2.6 Tourism

Pangani also boasts of having the best beaches in Tanga Region. There are eight (8) beach Hotels built along the coast. There are white sand beaches, which give initiatives to make use of coastal cultural Tourism. This was started by technical assistance from Netherlands Development Agency and the Tanzania Tourist Board; and now under Coastal Management Partnership (Pangani District Profile, 2013/2014).

1.3 Statement of the problem

Pangani District Council is one among the eight districts of Tanga Region. It is the smallest District in Tanga Region covering 1,830 square kilometers. It is located in the Southern part of Tanga Region extending from 5° 15.5S of the Equator to 6°S; and from 38° 35E to 39° 00 East of Greenwich, meridian. It is bordered by Handeni District in the West and the Indian Ocean in the South. Altitude ranges from 0 to 186 meters above the sea level (Pangani District Profile, 2013/2014).

In Tanzania, on-farm income generating activities is of great importance to rural households in both economic and social terms. Income earned from non-farm activities is used to finance agricultural expansion through the purchase of farming tools such as hoes and ox-ploughs; inputs like fertilizers and pesticides; and hiring agricultural labor (Madulu, 1998).

Although Tanzania has made efforts on seaweed farming, mariculture, beekeeping and handcrafts in generating income for sustainable development; yet Pangani District Council is faced with environmental degradation which makes the community to be faced with poverty. Moreover, market is controlled by middlemen; there is scarcity of market facilities; there is existing threat of piracy in fishing area; there is a decrease in fishing production; limited access to land for building houses and crop cultivation; difficult communication during fishing activities; poor gnat; and lack of friendly facilities for women in generating income were identified by Tanzania Ministry of
Natural Resources (2005) and Silva (2006) to be among the factors hindering income generating activities in Tanzania.

Preliminary review by the researcher revealed that, not much have been written on the income generating activities at the coastal areas by different scholars, more specifically on the impacts of such activities. Therefore, this study sought to fill the identified gap by assessing the impact of income generating activities toward development of coastal community in Pangani District Council.

1.4 Research objectives

A research objective is a clear statement which provides the direction of the research by summarizing what is to be achieved at the end of the study. The purpose of the research objective is to specify the intended outcome of the research study (Young, 1999). This study was guided by the following general and specific objectives.

1.4.1 General objective

General objective is a clear organization of the study which helps the researcher to get clear formulation of specific objectives. The general objective of this study was to assess the impact of income generating activities on development of the coastal communities in Tanzania, more specifically at Pangani District Council. Pangani District Council was chosen to understand how income generating activities play a role in increasing district’s revenue and fostering the development of people.

1.4.2 Specific objectives

Specific objectives are short term and narrow in focus, more in number and systematically developed to address various aspects of the research problem. A specific objective is used to address the research questions and specify what the researcher expects to do during the study. It also facilitates the development of the research methodology which helps in collecting, analyzing and interpreting the collected data
(Msabila and Nalaila, 2013). The study aimed at achieving the following specific objectives.

1. To identify the main types of income generating activities at Pangani West Ward.
2. To identify factors affecting the development of income generating activities at Pangani West Ward.
3. To determine the factors hindering community participation in income generating activities at Pangani West Ward.
4. To assess the impacts of income generating activities at Pangani West Ward.

1.5 Research Questions

Research questions are specific questions that guide the researcher in collecting data in the field. Research questions are developed from specific objectives and must be formulated accurately and clearly to avoid ambiguities that can occur during the study (Msabila and Nalaila, 2013). Research question can also be referred to as a formal statement of the goal of a study which clearly states what the study is investigating or attempting to prove (Kombo and Tromp, 2006). In course of this study, the following research questions were used to guide the study:

1. What are the main types of income generating activities at Pangani West Ward?
2. What are the factors affecting the development of income generating activities at Pangani West Ward?
3. What are the factors hindering community participation in income generating activities at Pangani West Ward?
4. What are the impacts of income generating activities at Pangani West Ward?
1.6 Significance of the Study

The significance of the study depicts the reasons for the researcher to undertake a particular study. This study provides the necessary information which is fundamental in the following aspects:

1. The information obtained is useful to planner’s who are responsible in policy formulation as they are informed of the need of developing appropriate policies and plans geared towards development of coastal income generating activities.

2. To the Government, this study highlighted the relevance of having experts to advise the members who are engaged in income generating activities; and allocating enough funds to support community members via different organized community groups. Moreover, the study has strategized the approaches that the government can use to bring about sustainable development to the local community of Pangani District Council.

3. To the community of Pangani, the study gives them a clear picture of the impact of income generating activities via the literature review; the findings of the study; and the strategies put forward by the study on how effective income generating activities can be made through fishers; income generating group members; and Ward and Village Leaders in the Village Assembly Meetings as the majority of the people participate.

4. The findings will serve as a reference to other researchers interested in conducting studies relating to income generating activities.

1.7 Limitations of the study

Limitations of the study are potential weaknesses that occur during the study which ought to be controlled. During this study, the following limitations were encountered;

1. Lack of education and knowledge to some of the respondents. Most of the respondents who were engaged in different income generating activities in
Pangani District Council are not well informed about different issues pertaining to such activities. This situation made them not to be conversant on issues relating to record keeping, market searching etc. The researcher of this study overcomes this problem by using interview method to get all the required data or information for this study.

2. Lack of enough funds for food and stationeries during the field activities. The researcher is self-sponsored; therefore, the she requested and gained the support from the family members who made this study a success.

1.8 Delimitation of the study

Delimitations of the study are those characteristics that limit the scope and define the boundaries of the study (Leedy and Ormrad, 2010). These are controlled by the researcher.

This study was conducted at Pangani District Council using five departments which are; Community development department; Livestock and Fisheries department; Agriculture and Irrigation department; and financial and planning department; and business department. The study involved Pangani West Ward particularly, the two villages namely Matakani and Mkwajuni villages. This Ward is around the Indian Ocean and Pangani River. This study sought to assess the impact of income generating activities toward development of the coastal communities in Tanzania, using Pangani District Council as the study case. This study is limited to community members of Pangani West Ward; four district heads of departments from Community Development department; Livestock and Fisheries department; Agriculture and Irrigation department; and financial and planning.

Pangani West Ward was chosen as the study area because different income generating activities such as fishing; agriculture; livestock keeping; service business; retail business; and whole sale trades are done by the people of Pangani West Ward to support
their daily human needs, but still, the rate of poverty is high. Therefore, this study addressed the accrued impacts of such activities both to community members and the district at large.

Sampled populations for this study are both community members from Pangani West Ward and the employees of Pangani district. 30 people (15 in each village) forming groups that participates in income generating activities (making and selling batik; shops etc); 30 fishermen and fisherwomen (15 each village); 2 village executive officers; 1 Ward executive officer; 3 extensions officers (from community development; fisheries and agriculture; and agriculture and irrigation department); 4 respondents from District level(head of departments from community development; fisheries and agriculture; agriculture and irrigation department);and 10 free sample size of whom 2 are from the district level from business and finance departments.

1.9 Definition of key terms

1.9.1 Income generation

It is the gaining or increasing of income. Income generation is one among the main objectives of development as it helps to improve the standard of living; and increases the capacity of the people to produce goods and services. Purposes of generating income include: promoting better quality of life; upgrading work ethics so that people become useful and productive members of society; reducing poverty; and contributes to the development (UNESCO, 1993).

1.9.2 Income generating activities

Income generating activities stand for those activities that affect the economic aspects of people’s lives through the use of economic tools. Such activities include; tailoring, animal husbandry, handicrafts, shops, food industries, automobile repair and auto parts shop (UNESCO 1993). The purpose of income generating activities of the coastal community is to improve socio-economic wellbeing of fishing communities and food
security; to reduce poverty; and to encourage the conservation and rehabilitation of the coastal environment and the sustainable use of fisheries and other aquatic resources (UNICEF, 1994).

1.9.3 Development

Development is the process of moving from one stage of life which is bad to another stage of life which is better (Chamber, 1997). According to Thomas (2000), development is the process whereby an individual’s realize their potential, build self-confidence and lead lives of dignity and fulfillment. Moreover, Thomas (2000) adds that, development is a question of increasing gross level of serving and investments to both the individual person and to the society. Development depends on people’s ability to make good choices in their economic, political and social lives.

1.9.4 Coast zone

Coast zone is defined as the extent of territorial waters up to the high water mark. It is a long narrow feature of Mainland, Islands and Seas which forms the outer boundary of the coastal area from 200m above sea level to 200 m below sea level (TANAPA, 2006).

According to Tanzanian National Environment Management Committee Act of (1983), Coastal zone means the coastal waters including the land there in and there under and the adjacent shore land including the waters there in and there under; strongly influenced by each and in proximity to the shorelines of the several coastal states; and includes islands, transitional and intertidal areas, salt marshes, wetlands and beaches.

1.9.5 Community

Community is the group of people living in the same defined area sharing the same basic values, organization and interest (Rifkin et al., 1988). According to White (1982), community is an informally organized social entity which is characterized by a sense of identity. Moreover, community is a population which is geographically focused but also exists as a discrete social entity, with a local collective identity and corporate purpose
(Mandason, 1992). WHO (1991) observed that, community is always dynamic and not static, involving and changing now and then.

1.10 Organization of the study

This research report contains five chapters. The first chapter covers an Introduction to the Study where the background of the study, statement of the problem, general objective of the study, specific objectives, research questions, significance of the study, delimitation of the study, the limitations of the study, definition of key terms, and organization of the study are captured. Chapter two covers the literature review where both theoretical and empirical literature review are well explained. Chapter three shows the Research Methodology employed by this study where an introduction; research design; area of the study; target population; sample and sampling techniques; sample size; sampling techniques; methods of data collection; data analysis; ethical consideration in this study and summary of the chapter are identified. Chapter four covered the presentation, discussion, and analysis of data, whereas chapter five provides the summary, conclusion and recommendations of this study.

1.11 Summary

This chapter has introduced the study that assessed the impact of income generating activities on development of coastal communities in Pangani District Council as the chosen case study and covered the historical background of the problem, background information of the case study, statement of the problem, objectives of the study both general and specific objectives, research questions, significance of the study, limitations of the study, delimitations of the study, definitions of key terms, organization of the study and summary of the chapter.
CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents the literature of the study, both Theoretical and Empirical Literature Review which entails the discussion of the global view of income generating activities, that is, income generating activities in Africa; income generating activities in Tanzania; Research Synthesis; research gap; conceptual framework; and summary of the chapter.

According to Baker (2000), a literature review is a text of a scholarly paper which covers the current knowledge including substantive findings as well as theoretical and methodological contributions to a particular topic. According to Nalaila and Msabila (2013), literature review is composed of journal articles, books and other documents like conference papers and government documents which show the past and current issues and information on the topic of your research study; and describes and analyses previous research on the topic under discussion. The aim of the literature review is to demonstrate skills in library searching; to show command of the subject area and understanding of the problem; and to justify the research topic; design and methodology (Galvan, 2004).

Therefore, the researcher of this study conducted a literature review related to income generating activities in order to learn new ideas and sharing findings of others; to know how other researchers carried out their studies; and to get examples and models which can help the researcher in the course of this study. According to Kothari (2004), a literature review helps the researcher to discover important variables relevant to the topic and identifies relationships between ideals and practice.
2.1 Theoretical literature review

Theoretical literature review in this chapter explored a theoretical framework guiding the study; the concept of income generating activities; types of income generating activities in different communities; the impact of income generating activities; factors affecting the development of income generating activities in communities; community participation in income generating activities; factors hindering community participation in income generating activities; and strategies for effective community participation in income generating activities.

2.1.1 Theoretical framework guiding the study

According to Mautner (1996), a theory is a set of prepositions which provide principles of analysis or explanation on a certain subject matter. Different scholars such as Thomas Malthus (1766-1834); and John Mill (1806-1848) have come out with different theories and models related to income generating activities. The researcher preferred to use theories of economy to guide this study since entrepreneurship activity is one of the income generating activities in the view that they both aimed at generating income. These theories explain the factors for emergence, development and selection of Income Generating Activity. Moreover, the same theories have explained the factors which can hinder the development and improvement of Income Generating Activities.

a) Economic theory

Malthus in 1803 developed the idea of diminishing returns to explain about the low living standard. This economist argued that, the increase in the production of food increases the income of the people. This theory adds that, the force of rapidly growing population against a limited amount of land meant diminishing returns to labour, resulting to chronically low wages which prevents the standard of living of the people from rising above substance. This theory shows that, the rapid growth of population limits the land for entrepreneurs to use for production because the land is controlled by bourgeoisie. It also depicts that, rapid growth of population causes dynamite fishing and
poisoning which decrease the fishing species as well as diminishing the living standard of the fishermen around the coastal areas (Casey, 2011).

b) Principle of political economy
The Principle of political economy theory was introduced by Mill in 1848. This theory seeks on the distribution of income produced by the market system. Mills distinguished between the market roles; allocation of resources and distribution of income. This theory explains that, through allocation of resources and distribution of income, the market might be efficient, because people can improve their standard of living and be able to develop (Casey, 2011).

c) Theory of Entrepreneurship
This theory of Entrepreneurship was developed by McClelland in 2003. The theory is concerned with the high need for achievement which drives people toward income generating activities. This achievement motive is inculcated though child rearing practices which stress on standard of excellence; material warmth; self-reliance training; and low father dominance.

This theory of economy is related to the study because it informs people on how income can be increased via people’s engagement in different income generating activities; of which at the end can positively improve the standard of living and capacity of the people to produce goods and services. Moreover, as far as income generating activities is concerned, the researcher is informed on the impeding factors for the prosperous income generating activities, to include project failure; market failure; loss of assets; and higher interest loan rate. Therefore, no single factor by itself can foster income generating activities. Multi-sectorial interconnectivity must be considered when addressing any issue regarding income generating activities.

2.1.2 The concept of Income generating activities
Income generating activities takes many forms. Originally, it was a term used only by economists to explain the intricacies of a nation’s economy. However, it is now quite
widely used to cover a range of productive activities by people in the community. Income generating activities simply means those activities affecting the gaining or increasing of income by an individual person. There are three ways income can be generated.

Firstly, income generating activities does not always mean the immediate getting of money, although in the end we use money to place a measurable value on the goods and services people produce. An example of income generating activity which does not lead to getting money would be a situation where a productive person produces enough food to feed him or her and the family. Skills have been used to meet immediate needs and thus savings have been achieved. Money value can be placed on the food produced and so the food can be seen as an income (ACF International, 2009).

A second way a person can generate income is by astute investment of existing resources. An example would be development of a piece of land through planting a crop for sale. The money gained is income. An indirect form of investment is on bank savings or purchasing part of ownership (shares) in a productive enterprise such as a business. Money generated from such investments is income (ACF International, 2009).

A third way to generate income is for people to use their skills by serving another person who pays for the use of those skills. That is they earn wages. In summary, income can be generated by self-employment, by working for others or by adding to personal resources through investment (ACF International, 2009).

According to United Nation Development Program report (1997), the limits of a welfare-oriented response to this growing crisis are now well recognized. Alternatively, many development agencies and government are increasing their emphasis on assisting people’s to secure income through their own efforts. Such approaches are often categorized as “income-generating activities” and cover initiatives as diverse as small business promotion; cooperative undertakings; job creation schemes; sewing circles; credit and savings groups; and youth training programmes. It is sometimes argued that,
education and health provision; legal and political changes; and global economics all affect the abilities of people to secure an income. From this, stems the confusion in the use of the term income-generation. Lantin (1997) argued that, income-generating activities are those initiatives that affect the economic aspects of people's lives through the use of economic tools such as credit.

According to Revolving Loan Fund report (2002), income generating activities are ‘small-scale projects that create an income source to individual beneficiaries or beneficiary groups whilst promoting the principal right to self-determination and the objectives of integration, repatriation and re-integration. Danish Refugee Council (2002) uses the notion of income generation relatively broadly and as a cover term for a wide variety of activities such as micro-credit; grants; skills- and vocational training; business training; cash or food for work (asset creation) schemes; local economic development initiatives; and even small- and medium enterprise development.

In the strict sense of the term, income generation activities are aimed at creating a financial income. Income generating activities however, may also aim at positive effects in terms of empowerment, self-reliance and community development (Ison, 1996).

United National Development Program (1996) stated that, income generation activity relates to all activities that result in a return in cash or in kind. Moreover, Income Generating Activities can also refer to on-farm activities that result in a sale or barter; off-farm activities that involve a production skill that results in a product for sale or barter; non-timber forest products that are collected from forests and sold or bartered; processing activities which take an agricultural raw material, a forest product or a manufactured product and process it into an item that provides those involved with a value added income; fish gathering or farming for sale or barter; and service industries such as trading, hotels and restaurants (Ison,1996).

According to Niekerk (2009), income generating activities are the activities focused on creating opportunities for communities to productively use locally available resources to
develop less state dependent, more self-reliant households and communities able to care for themselves. Income generating activities focuses on productively using locally available resources to the benefit of the entire community. In addition, income generating activities provide additional benefits that reduce poverty; improve the wellbeing of the communities as well as empowerment, self-reliance and community development (Mehra, 1997).

2.1.3 Types of income generating activities in different communities

Food and Agriculture Organization (2002) categorized income generating activities into two types, agriculture and non-agriculture income generating activities. Moreover, Food and Agriculture Organization (2002) observed that, communities decides the kind or type of income generating activity to engage on basing on the nature of their localities social, economic, political as well as psychological situation. Resources available in the communities are regarded as crucial factor given much consideration on deciding.

According to Zezza (2009), an income-generating activity can be seen as some form of “employment” whereby participants are involved in activities for the purpose of increasing their income. An income-generating activity includes any self-supporting project where benefits accrue to participants from sale of items for money, from employment for wages, or from increased produce. Types of activities carried out in a country may vary depending on the situation. For example, it may involve the planting of trees to increase soil conservation, thereby improving production in the gardens. In Dar es Salaam, quite a number of women’s groups are involved in activities such as sewing; gardening and making bounties; and other small businesses. Other products or activities termed “men’s” work include the making of bricks (blocks), water reservoirs (small dams) and huge water jars for harvesting water.
2.1.4 The impact of income generating activities

Income generating activity can increase income to provide the poor with freedom to make choices about how to improve their lives. It allows them to build assets, reduce vulnerability to disasters and improve their food security (Landers, 1992).

According to Food and Agriculture Organization (2005), Income Generating Activities improve the family’s food security when there is enough accessibility of food in local markets, but the impact vary depending on the distribution of income within the household and the use of that income. In the developing world, women use almost all of their income to cover the family’s needs, while men spend at least 25% on other uses (FAO, 2005).

The increases in women’s incomes have a significantly higher impact on household food security compared to a similar increase in men’s incomes. Income generating activities are key to addressing the need and finding alternative means of making a living of communities in a dignified way. It also aims at creating opportunities for the use of resources among displaced people in a meaningful way and with the objective of becoming less dependent, more self-reliant and able to care for the family (UNICEF, 1992). Moreover, by providing support to income generation activities among communities, one can support local economic development in a broader sense. Income generation activities frequently lead to the rise of new skills, services, and opportunities in the communities and can stimulate the local economy, thereby linking relief with development. Similarly, this is the case when displaced people avail themselves of a durable solution (UNICEF, 1992).

According to Reardon et al., (2006); FAO (2002); and Gordon and Craig (2001), in most developing countries, the rural labor force is growing rapidly, but employment opportunities are not keeping pace. Moreover, Lanjouw and Sharrif (2002) and Islam (1997) articulated that, as land available for expansion of agriculture becomes increasingly scarce, non-farm employment must expand if deepening rural poverty is to
be avoided. The non-farm sector has great potential of increasing rural employment, contributing to economic growth, improving income distribution, and poverty alleviation (Mduma and Wobsit, 2004). It is therefore critical to determine how such activities can be promoted, given the importance of non-farm income as a mechanism whereby rural households can sustain and improve their livelihood and as a possible path out of poverty (FAO, 2002; and Marsland et al., 2000).

The analysis made by Food and Agriculture Organization (1998) has shown that, rural non-farm income generating activities plays a great role in alleviating income and non-income poverty of participating households by contributing a significant share to household income and enabling these households to purchase food and consumer goods; house building and repair; paying for medicine and health care; paying for education of the young as well as in investing in enhancing production activities such crop farming and livestock keeping.

According to Food and Agricultural Organization (1998), in developing countries, income from rural non-farm activities enables poor households to overcome credit and risk constraints on agricultural innovation. Furthermore, Food and Agricultural Organization (1998) observed that, rural non-farm income activities have potential of preventing rapid or excessive urbanization through youth employment as well as natural resource degradation through overexploitation.

Leonard (1992) identified other social benefits exploited by local communities resulting from income-generating activities. The most significant of these has been the opportunity for women to meet regularly; build solidarity; share ideas; interface with local officials and development personnel; and better understand their countries political and power systems. Important psychological benefits which have been observed in communities participating in these activities is that, they tend to develop an improved sense of self-worth and self-esteem. In some cases, women leaders have emerged and developed their skills and knowledge. It is as yet unclear whether such opportunities
feed into a process of longer-term or large-scale change by providing the impetus for locally motivated change by and for women.

2.1.5 Factors affecting the development of income generating activities in Communities

Different scholars have tried to find out factors affecting the development of Income Generating Activities in the communities. ACF International (2009) observed that, some of social and economic factors operating in different countries are the fundamental influencing factors affecting the development of Income Generating Activities, including:

Changing Employment Patterns. Due to rapid changes taking place in technological, industrial and economic spheres, the world of work is undergoing rapid transformation. Some jobs and businesses are becoming obsolescent giving place to new ones. The scope for paid employment is not keeping with the growing demand.

Self-employment and co-employment (with partner or cooperative) are on the rise. More and more women are entering the work force (ACF International, 2009). Economic Prosperity. All countries are concerned with improving their economic prosperity. They wish to become less dependent on other nations and obtain maximum advantages from the changing complex interdependent world economy. This is only possible when great majorities of the people are in a position to richly and effectively contribute to the national economy. Hence, many strategies were developed to insure involvement of maximum numbers of people in income generating activities (ACF International, 2009).

Growing levels of literacy. Levels of literacy vary from place to place and group to group ranging from as low as 10 per cent in some instances to almost 100 per cent in others. The overall situation however, is gradually improving as more and more effort is being made to eradicate illiteracy, through formal, non-formal and other modes of education. There is a growing realization that, as literacy skills improve so capability of
generating income improves. This is a major driving force for the development of Income Generating Activities in the communities (ACF International, 2009).

Increasing Aspirations with increasing literacy and access to information on global development, the aspirations of the people are growing to improve their living conditions and quality of life. The urge for higher levels of income is constantly on the increase. This has resulted in more and more people seeking opportunities to engage in Income Generating Activities through acquisition of relevant productive skills and abilities. (ACF International, 2009).

According to Poverty and Human Development Report (2007) observed that, majority of coastal community are categorized as living below the national poverty line. Poverty in Tanzania is anchored in the widespread reliance of households on subsistence agriculture. About 75 percent of the population depends on under developed smallholders’ primary agriculture production which is characterized by small scale cultivation by the use of hand tools and reliance upon traditional rain-fed cropping methods and animal husbandry (Poverty and Human Development Report, 2007).

In addition, the economic conditions of some sections of society even in developed countries need to be improved. This calls for preparation of the people with technical, vocational and entrepreneurial skills aimed at income generation in order to solve the problems associated with acute poverty (ACF International, 2009).

The favorability and availability of “economic factors” including capital; labor; market; raw material; and market: “social condition” including Legitimacy of entrepreneurship; Social mobility; Marginality and Security: “Psychological conditions” such as, needs of achievement and withdrawal of status respect; and government action are the important aspects for growing and development of income generating activities in different communities (Kanka, 1990).
2.1.6 Strategies for effective development of income generating activities in Communities

According to the Constitution Act of United Republic of Tanzania (2003), requires that, different organizations, institutions, and groups of peoples should sit together to develop strategies for development and improvement of Income Generating Activities. The following strategies are highlighted under the constitution to be vital for effective development of Income Generating Activities.

Social-economic assessment and profile of the target group should be made before deciding on and designing any programme related to Income Generating Activities. Income Generating Activities should preferably be built on existing skills, raw materials or inputs that are readily available and well known product. Beneficiaries need skills, resources and have to be motivated. Be conservative when developing overall strategies and when assessing business idea. Any income generating activity can only be as good as the economic environment in which it is embedded. A proper market analysis should be done prior to setting up Income Generating Activities components.

Effective development of better income generating activities in the societies should be made and supported by governmental and Non-governmental organizations, institution or individual person (UNICEF Report, 2001). Furthermore, income generation activities are thoroughly embedded in gender roles in general and the sexual division of labor in particular. Therefore, some basic considerations regarding gender are important during both planning and implementation phases of income generation activities. In discussions on income generation, and microfinance in specific, it is often argued that women are better loan-takers, more committed workers and more serious clients in terms of repaying credit installments (DRC, 2000).
2.1.7 Community participation in income generating activities

According to World Bank (2004), participation is one of the mechanisms for the public to express opinions and ideally exert influence regarding political and economic, management or other social decisions. Participatory decision-making can take place along any realm of human social activity.

Income generating activities has been identified as most effective strategy for poverty reduction and as a way in which the poor participate in the economy. Community participation in income generating activities assists them to address their social-economic needs in decent manner; the community itself must be a leading role-player in the development of the project (Brow, 1998).

According to Perrett (1991), women contribute greatly to the economies of many developing countries through food and crop production. In Tanzania, for example, women are the backbone of the rural communities. They work the fields and maintain the home, but receive scarce rewards. Women, who make up more than half of the country’s population of 30 million people plus, find the first difficulty to setting up a business to be access to credit. Getting a loan from a commercial bank is a nightmare of form-filling and intrusive questioning.

According to World Bank (1999), in developing countries women have very low social status. Studies conducted by the World Bank (2007) demonstrate that rural women in developing countries have limited access to household decision making, physical and financial assets. While having a very low level of individual assets, they are heavily loaded with work, and are restricted in terms of mobility. They possess inadequate levels of skills and knowledge, thus being very vulnerable to male dominance in any social sphere (Sebstad and Cohen, 2000).
2.1.8 Factors hindering community participation in income generating activities

According to World Bank Report (2007), the most important factors that hinder entrepreneurs are capital and basic infrastructure.

Katega (2007) on his study that was conducted in Tanzania revealed that, inadequate capital for running income generating activities once started is the most factor which affect the performance and development of the income generating activities. Katega (2007) added that, the main factors which limit households not to participate in non-farm activities include lack of initial capital; limited number of family labour to serve in the farm and non-farm activities; inability to access financial credits; and aversion of risks involved in investing in non-farm activities. Moreover, the discussion with key informants revealed that, some non-farm activities such as welding, carpentry, tailoring and masonry require requisite skills, as such not all households or individuals can engage in such activities.

2.1.9 Strategies for effective community participation in Income Generating Activities

According to Mung’ong’o (2000), communities participate in Income Generating Activities as a strategy to increase their income by diversifying their livelihoods. Moreover DFID (1999) and Carney (1998) observed that, the best strategies for motivating people to participate into Income Generating Activities should base on access; use; and development of different types of assets to communities. These are considered to be stocks of different types of ‘capital assets’ that can be used directly or indirectly for conducting Income Generating Activities. These include human; social; financial; physical; and natural capital. The success of Income Generating Activities depends on the context within which they operate which include political, institutional and vulnerability issues such as shocks and stresses.
According to Brown (1998), communities should be facilitated and motivated by various strategies to engage in Income Generating Activities for their livelihood improvement and country. Consideration should be made on:

1. Promoting innovation and improvement of micro credit scheme so as to promote participation of Income Generating Activities. To achieve this goal effectively, more emphasis should be placed on promotion of savings and credit schemes so as to build on the fact that most participants in Income Generating Activities obtain their start-up capital from their own saving.

2. Creating a state organ or institution with branches at lower government levels (that is at ward and village) to be directly responsible for promoting income generating activities,

3. Increasing investment in infrastructure, including roads, electricity and water supply, which are of paramount importance in the performance of Income Generating Activities and,

4. Providing education and training aimed at building confidence and specific skills needed to promote the performance of particular Income Generating Activities by establishing participatory discussion group based on household participation in similar Income Generating Activities. These groups should form the platform for providing training and sharing experiences among group members, these needs can be technical business skills, including book-keeping.

2.2 Empirical literature review

The empirical literature review covered in this chapter provides a global view of income generating activities; situation and perspective on income generating activities in some African Countries; and that of Tanzania, more particularly the coastal areas. Global view of income generating activities.
Income Generation Activities are not new to the world, nor are they unique to a specific organization, environment, or community (ACF International, 2009). For most people around the world, generating income is a necessity and it is done to survive. Unfortunately, many of the activities that prove to be economically viable in a region are neither socially nor environmentally sustainable.

According to Mercat (1998), farming is the most important income generating activity in Africa and almost all the households are in one way or another engaged in farming. Mercat (1998) personally stated that, “agriculture is the basis for food production, as very few alternative livelihoods are available, most of the African just relies on agriculture.

In times of crisis, the need to generate income increases, but responsibility often shifts to different members of the family, including women and children. ACF International (2009) stated that, facing increased pressure to provide for families, women and girls in particular are often forced to engage in activities that increase the risk of expose to gender-based violence.

Poor rural and urban communities around the world often experience various challenges in their own unique setting including lack of income opportunities, high levels of poverty and inequalities; low education levels as well as limited access to socio-economic services (Thomas, 1997). These challenges often require households to find alternative sources of income.

According to Zezza (2009), the main aim of Income Generating Activities is to reduce poverty. Income generating activities help vulnerable communities to generate income and to address their basic livelihood needs in a sustainable manner. ACF (2009) added that, income generating activities can span local economic growth and improve the availability of certain products in the market and lead to job creation.

Empowering Women for Gender Equity Report (2009) observed that, Income Generating Activities should concern activities where women can use skills they have.
Rural women have skills to do small-scale plant and agricultural and animal production, processing and preservation. Areas for potential promotion include home gardening (aromatic and medicinal plants and herbs; vegetables; indoor plants; flowers; and fruit tree nurseries); animal production dairy products; sewing; knitting; embroidering; and carpet making.

Moreover, Empowering Women for Gender Equity (2009) stated that, Income Generating Activities tend to give family a higher status within the society and studies generally indicate that the greater the amount of income under women's control the greater amount devoted to their children's education, health and nutrition. Generally, incomes of women are used for increasing the wellbeing of the family. However, it is essential to guarantee that women have the control of the funds (saving funds loans etc); and the free disposal of them to implement Income Generating Activities. Food and Agriculture Organization (2003) articulate that, the identification of all income generating activities for the people should come from the heart. Income Generating Activities should correspond to the needs of the people; the failure of this kind of project generally comes from a gap between identifying people’s needs and designing viable project.

2.2.1. Situation and perspective on IGAs in some African countries

Malawi: According to Fong (1991), the government of Malawi implemented direct credit schemes to encourage institutional changes in community’s access to credit for income generating activities. Fong (1991), adds that, women in Malawi play an active role in agriculture and about one third of all households are female headed. Moreover, The Ministry of Agriculture with support from IFAD has begun issuing direct credit to meet these women's needs. This was done initially via direct policy measures and retraining of female home economics and nutrition extension staff (Fong, 1991).

In Nigeria, it has been found that most people engage in several income generating activities to ‘make a living’ with various combination of farm and non-farm activities.
The sustainability of these income generating activities is however often not assured under conditions of insecure access to productive natural resources, the impact of environmental degradation and economic instability (Olawoye, 2001).

In Uganda, the Ugandan government has expressed support for people organized in income generating activities to reduce poverty, saying such activities can ensure income and food security in the country. "The major challenge of the Ugandan government is to transform the lives of Ugandans by engaging them in income generating activities and encouraging them to save in order to improve on their housing and sanitary facilities". The government of Uganda introduced poverty eradication campaign, advised the people to engage in diversified and modern agriculture of dairy and upland rice production to improve their purchasing power and better their standard of living (China Society for Human Rights Studies, 2004).

In Kenya, according to President Kenyatta (CSHRS, 2004), Income Generating Activities is a way to further mainstreaming the youth into the country’s development agenda of 14th of June 2014. President Kenyatta stated that, plans are underway to put up a Technical and Vocational Education and Training (TVET) institute in every constituency. These institutes shall provide skills to the youth that enables them to engage in Income Generating Activities, while at the same time contributing to the country’s development.

2.2.2 Income generating activities in Tanzania

According to Ellis (2007), and Reardon et al., (2006), the situation of income generation activities in Tanzania as most African countries is that, agriculture remains the main income generating activities among the majorities.

In Tanzania, the available data shows that, although farming remains the most important livelihood income generating activity among households, non-farm sector is also a very
crucial sector in income generation and poverty reduction in general (World Bank, 2007).

The proportion of rural households who derive incomes from a combination of agriculture and other sources is about 65 percent and the trend is already towards increasing employment in non-farm income generating activities in rural areas (World Bank, 2007).

Low capacity of farm activities to provide sustainable livelihood opportunities to growing number of poor people in Tanzania has resulted in the growth of non-farm income generating activities (Mung’ong’o, 2000). According to the Poverty and Human Development Report of (2007), poverty in Tanzania is anchored in the widespread reliance of households on subsistence agriculture which is characterized by small scale cultivation, use of hand tools, and reliance upon traditional rain-fed cropping methods and animal husbandry (RAWG, 2007). Poor financial status of small scale farmers is one of the major constraints on agricultural production in Tanzania. (World Bank, 2007) observed that, today non-farm income generating activities have become livelihood diversification activities for all economic groups in rural areas. The study done at Biharamulo District observed that, although agriculture was a vital element in the village economies, the majority of households depended upon a variety of income-generating activities as survival and accumulation strategy (Baker, 1995).

According to Madulu (1998), the income-generation options for the rural people in Tanzania mostly comprises of the production and selling of cash crops and surplus food crops; production and sale of livestock; gathering and sale of forest products; local informal sector activities such as production and sale of handicrafts and food products; petty trading and casual labor or paid employment.

Poverty can be reduced and welfare of the people improved by increased income earned through improved or new Income Generating Activities. Income generating activities needs to be emphasized; however, access to better infrastructure is one among the
factors which determine the production activities and the potential of Income Generating Activities of households (Madulu, 1998).

2.2.2.1 Situation of income generating activities in Tanzania coastal areas

According to World Bank (2007), a coastal area consists of natural resources that are important economically; socially and environmentally. Currently, about two thirds of the world population is living within 60 kilometers of the coastal shoreline. Coastal areas of Tanzania is like other countries of the world comprise unique ecosystems upon which 25 percent of the country’s population depends for survival and/or commercial purposes especially in their income generating activities. This means that, fishing is a key element of local economy. Together with the coastal resources, coastal population’s welfare depends on the availability of other employment opportunities. Therefore, sustainable management of coastal areas; their resource, and employment creation is very important to the livelihood of many coastal communities.

According to The Tanzania Mariculture program (1999), the income generating activities of households living around the coastal areas in Tanzania vary from one village to another village. Activities are divided into five major categories namely: agricultural activities; fishing activities; seaweed-farming; wage employment and self-employment activities. The United Republic of Tanzania Report of 2003 stated that, about 97 percent of Tanzania costal households do participate in other income generating activities apart from agricultural activity. This include self-employment and wage employment, where agricultural activities account for 82% of all households; followed by fishing activities with 57%; while few households participate in seaweed-farming37.7% of the total activities.

Moreover, the United Republic of Tanzania report (2003) added that, the contribution of agricultural activity to the total households’ income is only 14%.

This attributed to low agricultural productivity due to decline in soil fertility; population growth; market failures; government and institutional failures. Fishing income appears
to be the most important source of income accounting for 52 percentages of total income for all households respectively. Similarly, for those households participating in other income generating activities, they earn on average about 28.9 percent of their total income from these other activities.

The five coastal regions of mainland Tanzania contributing about one third of the national Gross Domestic Products, and 75 percent of country’s industries are located in coastal areas. Coastal areas are very important in increasing and promoting economic growth of Tanzania (United Republic Tanzania Report, 2000).

2.3 Research Synthesis

According to Rogers (2002), research synthesis means combining a number of different pieces into a whole. Synthesis is the summarization and linking of different sources in order to review the literature on a topic, make recommendations, and connect your practice to the research. Synthesis usually goes together with the analysis because one breaks down an idea into its important point’s in order to draw useful conclusions about the topic or problem.

Theoretical and empirical literature review has shown that, income generating activities defines and influences the living standard of community’s members and economy of the given country. Both agricultural and nonagricultural income generating activities are practiced by community members while majorities of the rural areas are engaging mostly in agricultural activities. Regardless of the interest and better performance of coastal communities in Income Generating Activities, many socio-economic factors still affect coastal communities in this field. In all these, different researchers have advised that interventions should be developed to focus on the provision of training to impact skill and knowledge to the communities; facilitating access of Income Generating Activities resources and formation of better policies and slogan for supporting Income Generating Activities. Since Income Generating Activities is direct-related to the living
standard of communities, the improvement of such activity is expected to improve the living standard of communities and vice versa is true.

2.4 Research gap

A research Gap is the missing element in the existing research literature, and you have to fill with your research approach to make your manuscript publishable (Lubna, 2013).

There are many theoretical and empirical studies of different scholars discussing income generating activities. However, most of them are basing on the assessment of women’s participation in Income Generating Activities and leave behind other groups in the communities like men; youth; and elders. Moreover, the impact of Income Generating Activities is partially addressed by different studies which lead to limited empirical studies that shed light on the impact of Income Generating Activities. By considering the principle of “Inclusiveness” which is most emphasized and supported by majorities in conducting any community based activities, it is the purpose now of this study to assess the impact of Income Generating Activities to the coastal community members in general.

2.5 Conceptual frame work

According to Nalaila and Msabila (2013), a conceptual framework is a set of broad ideas and principles taken from relevant fields of enquiry and used to structure subsequent presentation. Conceptual framework is a research tool used to assist a researcher to develop awareness and understanding of the situation under scrutiny and communication (Rogers, 2002). Conceptual frame work is important because it helps the researcher to understand and to use the ideas of others who have done similar things; it also helps the researcher to explain why he or she is taking a project in a particular way; and used to simplify the research work (Lubna, 2013).

Income generating activities play a major role in reducing poverty in the coastal society of Tanzania. Poverty is one of the challenges in this society (UNDP World Development
Report, 2005). A part from strategies, development policy emphasizes that people in the coastal areas should participate in income generating activities by engaging themselves in fishing or other economic related activities or with their partners in development in order to reduce poverty and improve their standard of living.

2.6 Summary of the chapter

This chapter consisted of an introduction; theoretical literature review; theoretical framework; empirical literature review; research synthesis; research gap and summary of the chapter in the study that sought to assess the impact of income generating activities in coastal communities in Tanzania, using Pangani District Council as the study’s case.
CHAPTER THREE

RESEARCH METHODOLOGY AND PROCEDURES

3.0 Introduction

This chapter contains the research approach used by the researcher in data collection. Specifically, the issues covered include the introduction; research design; area of the study; target population; sampling design and sample size; methods of data collection; data analysis; validity and reliability of data; ethical issues considered by the researcher of this study; and summary of the chapter.

Kothari (2004), defined the research methodology as a systematic way used by the researcher to solve the research problem. He further defined the research methodology as the science of studying how research is done scientifically. The research methodology is the philosophy or general principle which guides the research. Research methodology shed light on how the research is to be carried out, essentially the procedures followed by researchers when describing, explaining and predicting phenomena to solve the problem at hand (Rajasekar, 2013).

According to Kothari (2004), research methodology helps the researcher to collect data and get the required information. Kothari (2004) added that, research methodology is a strategy of enquiry which moves the underlying assumptions of research design and data collection closer to reality; and helps the researcher to know the research methods necessary for the research under study and the methodology to be used.

3.1 Research Design

According to Kothari (2004), a research design, is an arrangement of collection and analysis of data in a good way with the aim of combining the relevance of the research purpose and economy. This is not a specific plan to be followed without deviation, but a series of guide which helps the researcher to be in the right direction. Moreover, Msabila
and Nalaila (2013) defines research design as a plan on how a study will be conducted or a detailed outline of how an investigation will take place, and provides a series of sign posts to keep one in the right direction. Kothari (2004) articulated the fact that a research design is used to prepare a research plan, and to indicate the various approaches which can be used for solving the research problems; information related to the problem; time frame; and the costs.

Many researchers have identified different types of the research design. According to Msabila and Nalaila (2013), there are several types of the research design depending on the type of the research study and the research approach employed by the researcher. Such types include a case study design; descriptive design; experimental design; and explanatory design.

In this study, the researcher used a case study research design because a case study design described units in detail, context and holistically. According to Young (1999), case study research design is the unity or an individual or object that a person intends to study or examine. Case study design represents the research plan that guides the process of data collection, analysis and interpretation; and is defined as in-depth study of a single unity (Hosea, 2006).

A case study design was chosen for this study because the results are more easily understood by a wide audience including non-participants as they are frequently written in everyday and non-professional language (Cohen, 2007). A case study research design catches unique features that may otherwise be lost in a larger scale data e.g. in surveys (Cohen, 2007). Case studies are strong in presenting the reality and can be undertaken by a single researcher without needing a full time research team (Cohen 2007).

The limitations of a case study design includes the following: the results may not be generalized except where other readers or researchers see their application; they are not easily open to cross-checking hence, they may be selective, biased, personal and subjective; and they are prone to problems of observer bias, despite attempts made to
address reflexivity (Cohen, 2007). Although a case study research design has such challenges, the researcher made sure that the accurate data are collected from reliable sources through questionnaires; interview; observation; focus group discussion and documentary review (Leedy and Ormrod, 2005).

3.2 Area of the study

Area of the study is the place where a study is conducted. The Study was conducted at Pangani District council which is one of the districts of Tanga Region. The two villages, Matakani village and Kumbamtoni village of Pangani West Ward were used to generate data for this study. Pangani West Ward is one of 13 Wards of Pangani District Council. Pangani West Ward is the fourth ward with the population of 6497 people; 235 households; and the population rate is about 2.7 per year. The area is about 100 square kilometer around the ocean. The south of Pangani West Ward is bordered with river Pangani; East side, Indian Ocean; West side, Bushiri Ward; and North, Kimanga Ward. Pangani West Ward was chosen as a study area because preliminary investigation by the researcher indicated that, the area has many sources of income generating activities but the rate of poverty is very higher. The aim was to assess the impact of income generating activities toward development of coastal communities in improving the quality of living standard and social wellbeing of the people of Matakani Village and Kumbamtoni Village in Pangani West Ward and the whole community of Pangani District. The areas were accessible and enabled the researcher to conduct this study with ease.

3.3 Target population

Population is a particular group of people with similar characteristics occupying a specified area or place that shares boundaries; rules and regulations; common culture; and norms and believes in a specific geographical location (Cohen et al., 2005).

The target population are people whom the researcher wants to study within the context of a particular research problem (Msabila and Nalaila, 2013).
The target population for this study was 6497 representatives including employees of Pangani District Council (District level and Ward level) from four departments which are Agriculture and Cooperative department; Livestock and Fisheries department; Community Development Department; and Business and Planning Department.

3.4 Sampling techniques and Sample size

3.4.1 Sampling techniques

According to Kothari (2006), sampling is the process of obtaining information about a whole population by examining only a part of it. Sampling is very important in data collection because it saves time and money; it reduces the number of people to be studied especially when they are scattered in a wide geographical area; and increases the accuracy of the data (Hossea, 2006).

Sampling techniques are the techniques used by researchers to collect data and involve the selection of the most appropriate samples which will be used as a sample (Hosea, 2006). Sampling techniques are classified into two groups namely, probability and non-probability sampling techniques (Msabila and Nalaila, 2013).

Probability Sampling Technique is stated as the technique in which every unit in the population has an equal chance of being selected in the sample, and this chance can be accurately determined (Bhattacherjee, 2012). Probability sampling technique is further divided into simple random sampling; systematic random sampling; stratified random sampling; cluster random sampling; area sampling; and multistage random sampling (Msabila and Nalaila, 2013). Probability samples have less risk of bias than a non-probability sample, whereas, by contrast, a non-probability sample, being unrepresentative of the whole population, may demonstrate skewers or bias.

Non-probability sampling technique is the kind of sampling technique in which the selection of respondents or the sample is based on the choices made by the researcher himself or herself because such a sample has the required information needed by the
researcher. This technique does not give all the individuals in the population an equal chance of being selected and there is no random selection of elements or individuals (Msabila and Nalaila, 2013). Non probability sampling is further divided into quota sampling technique; self-selection sampling; purposive sampling technique; and snowball sampling (Msabila and Nalaila, 2013).

Therefore, the researcher chose to use purposive sampling technique of non-probability sampling because it helped the researcher to get respondents having the required information concerning income generating activities toward development of coastal communities. Purposive sampling is the type of non-probability sampling which is based on the presumption that, with good judgment one can select the sample units that are satisfactory in relation to one’s requirements (Kothari, 1985). According to Cohen et al., (2000), purposive sampling is deliberately chosen for specific purposes.

The researcher chose to use purposive sampling to obtain proper respondents with the required information concerning income generating activities at Pangani district council. The chosen respondents includes: 30 members of the community participating in income generating activities; 30 fishermen and fisherwomen; 2 village executive officers; 1 Ward Executive Officer; 3 extension officers (from Community Development; Fisheries and Agriculture; and Agriculture and Irrigation Department) ;6 respondents from the district level (head of departments from Community Development; Fisheries and Agriculture; Agriculture and Irrigation Department) ;6 respondents from the district level (head of departments from Community Development; Fisheries and Agriculture; Agriculture and Irrigation Department; Planning and financial; and Business department; 7 free sample size. Therefore, total populations of 80 respondents were selected as a sample for this study.
2.4.2 Sample size

Sample means a portion of people drawn from a larger population which represent the whole population in a certain area with the same basic characteristics studied on behalf of that population (Hossea, 2006). Moreover, a sample is a subset of population selected to participate in a research study (Kombo et al., 2006). Therefore, the selected sample from the study population is referred to as the ‘target population or accessible population’.

A sample size means a group of respondents selected to represent the population that is studied from which one derives generalization about the whole population (Leedy, 1980). According to Msabila and Nalila (2013), sample size should indicate the number of respondents included in the sample and composition number of respondents included in the sample and composition.

The sample selected for this study includes people from Pangani West Ward, coming from the two villages of Kumbamtoni and Matakani. The sample included 30 people (15 in each village) group members participating in income generating activities; 30 fishermen and fisherwomen (15 from each village); 2 village executive officers; 1 Ward executive officer; 3 extensions officers (from Community Development; Fisheries and Agriculture; and Agriculture and Irrigation departments at the ward level); 6 respondents from the district level (head of departments from Community Development; Fisheries and Agriculture; Agriculture and Irrigation Department; Planning department; and Business department; and 7 free sample. Total populations of 80 respondents were selected as a sample for this study.
Table 3.1: Composition of the selected Sample

<table>
<thead>
<tr>
<th>S/NO</th>
<th>Category of respondents</th>
<th>Number of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Ward level (WEO) Ward Extension officers (CDO; Ag &amp; Fisheries off; and agri &amp; Irrig depart.)</td>
<td>1, 3</td>
</tr>
<tr>
<td>2</td>
<td>fishermen/fisherwomen</td>
<td>30 (15 per village)</td>
</tr>
<tr>
<td>3.</td>
<td>Community members participating in income generating activities</td>
<td>30 (15 per village)</td>
</tr>
<tr>
<td>4.</td>
<td>Village level (VEO)</td>
<td>2 (1 per village)</td>
</tr>
<tr>
<td>5</td>
<td>District level (DCDO; DAg &amp; Fisheries off; and DAg &amp; Irr officer; DED); planning and financial and Business department.</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Free sample</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>Total sample</td>
<td>80</td>
</tr>
</tbody>
</table>

Source: Field data, 2015

3.5 Methods of data collection

Data collection is defined as the process or system of gathering information relevant to the research topic chosen by the researcher, by using methods of data collection such as interview, observation, questionnaires and documentation (Kyle and Johnson, 2013).

Data means the primary or secondary information, which the researcher captures during research through reading books and reports from different readers or researchers; by observation and interviewing respondents, which at the end helps one to write the report (Powell, 1998).

Identifying the methods of data collection is very important because it help the researcher to indicate which methods can be used in collecting data, and which research instruments (tool) have been employed.
There are two types of data collection methods namely, the primary and secondary methods of data collection which are used by the researcher to get accurate data. These methods of data collection differ since the primary data are originally collected by the researcher himself or herself from the field while in secondary data, the nature of collecting data is simply compilation from different documentations (Kothari, 2004).

3.5.1 Primary Data

Primary data are those original data collected by the researcher directly from the respondent for the first time. Primary data are first-hand information collected through various methods such as observation, interviewing, questionnaire administration and focus group discussion (Msabila and Nalaila, 2013). The researcher used the questionnaires; observation and interview tools to collect primary data for this study. Further discussion on the chosen methods is given hereunder.

3.5.1.1 Interview

Interview was a major method of data collection in this study. According to Cohen et al., (2007), an interview is an interchange of views between two or more people on a topic of mutual interest. An interview is the centrality of human interaction for knowledge production and emphasizes the social situations of research data. Kothari (2000) added that, interview is a face to face method of data collection which helps the researcher to gather information relying on one person asking a question and another responding. Interview can further be defined as an instrument employing the use of oral-verbal stimuli and reply in terms of oral-verbal responses. For the purposes of this study, the researcher used semi-structured interview to collect data.

According to Mather’s et al., (1998), semi-structured interview is the technique used to collect qualitative data by setting up a situation that allows a respondent the time and scope to talk about their opinions on a particular subject. The researcher chose to use semi-structured interview because it helps to collect more and accurate data. Semi-
structured interview has a challenge of depending much on the skills of the interviewer, ability to think about questions during the interview, and how to answer the questions (Powell, 1998). The researcher overcome such a challenge by ensuring that the interview questions are clearly set so as to be understood by the respondents in order to get the relevant data as required.

The researcher interviewed the members of income generating activities to learn more about the achievement of their activities. 80 respondents were involved, that is, 30 fishermen and fisherwomen from Kumbamtoni and Matakani villages; 30 entrepreneurs from Kumbamtoni and Matakani Village; six heads of departments from the district level; Ward Executive Officer from Pangani West Ward and Village Executive Officer from Matakani and Kumbamtoni Village, and 7 respondents who are not group members of income generating activities. Respondents were interviewed individually to avoid external control or discussion between them.

3.5.1.2 Questionnaires

According to Powell (1998), questionnaire is a tool having lists of questions intended to elicit information about what people do, have, think, know, feel or want which can be tabulated and discussed. Moreover, Kombo (2006) defined a questionnaire as a tool for data collection which employ the use of questions that are in written form and the respondents responds by writing.

There are two types of questionnaires; closed-ended and open-ended, whereby close-ended are questions for which a researcher provide a suitable list of responses (e.g. Yes or No), produces mainly quantitative data while open-ended are questions where the researcher doesn’t provide the respondent with a set of answers from which to choose, but respondents are asked to answer in their own words mainly used in qualitative data (Powell, 1998).
During this study, the researcher used open-ended questionnaires. According to Powell (1998), open-ended questionnaires are the easiest way for obtaining information; and answers are likely to vary, therefore, the researcher is needed to categorize and summarize them. The researcher opted to use open-ended questionnaires because open-ended questionnaire are used to stimulate free thought, solicit creative suggestions or recall information learned and search for more details; moreover, it is a fast way of getting information from a large number of respondents in a short period of time (Powell, 1998).

Open-ended questionnaires which are physically handed to respondents has got its challenge when the researcher is not around, the respondents may not answer the questions properly and others may not return the questionnaires. To overcome this challenge, the researcher only issued the questionnaires to those respondents who were chosen as the study’s sample; and made use of other instruments of data collection to supplement the shortcoming of the questionnaire. Other method used includes the observation and documentary review.

There were about 15 questions which were used in gathering information. The questionnaire had 2 sections. Section A was indicating the background information of respondents while section B included the information about income generating activities for entrepreneurs and officers who deals with entrepreneurs.

3.5.1.3 Focus group discussion

Focus group discussion is a method used to gather data through opinions, from a selected group of people on a particular topic supplied by the researcher. Focus group is a form of group interview, though not in the sense of backwards and forwards between interviewer and group (Cohen et al., 2007). Moreover, focus group discussion is a group setting that brings together a specifically chosen sector of the population to discuss a particular given theme or topic, where the interaction with the group leads to data and outcomes.
The researcher organized the respondents into 5 groups of 6 respondents each. 2 groups were for farmers; 2 for business people; and 1 group for fishers. The questions were set out for discussion. The reason for separating those groups was to give each of those groups the chance of explaining themselves about their activities which helps them to increase household income. Therefore, by doing that, the output became more valid.

The researcher observed one of the limitations in those groups to be some of the respondents especially women remained speechless; and did not participate much because of the Islamic religion and beliefs which requires women to be silent in front of men. To overcome this limitation, the researcher encouraged them to participate and share their ideas concerning the matter under discussion. The data collected were about startup capital; working experiences; impact of income generating activities within household income; factors hindering income generating activities; project failure; the efforts done by the government in poverty reduction and proposed strategies in solving factors hindering income generating activities in coastal communities. For more information, please see appendix II for the interview guide.

3.5.2 Secondary data

Secondary data are data which have already been collected by someone else and used in connection with some other inquiry, which are processed to a certain extent; they can be obtained through documentary review in books, journals, reports, articles and office documents among others (Kothari, 2000). Documentary review was used by the researcher in this study as one of the secondary tool in data collection. Hereunder, please find further discussion of the documentary review as used in this study.

3.5.2.1 Documentary review

Documentary review is a type of secondary data source which is defined as an act of passing through the documents available, in order to know certain information for specific purpose. Such documents have been written with a purpose and are based on particular assumptions; presented in a certain way or style; and to this extent, the
researcher must be fully aware of the origins, purpose and the original audience of the documents (Grix, 2001).

A document is an artifact which has its central feature and inscribed in written text which is then produced by individuals and groups in the course of their everyday practices; and is geared exclusively for their own immediate practical needs (Scott, 1990). Documents can either be public or private documents. Public document sources include: acts of parliament; policy statements; census reports; statistical bulletins; reports of commissions of inquiry; departmental annual reports; and consultancy reports. Private documents includes: advertisements; invoices; personnel records; training manuals; interdepartmental memos; and other reports (Mogalakwe, 2006).

This method was used to get background information about income generating activities and its role on development of the coastal communities. The researcher used different documents that were available at Pangani district council. Such documents includes: evaluation reports; journals; newspapers concerning income generating activities and the coastal communities in Tanzania. The researcher had chosen to use documentary review method in order to obtain more information about income generating activities at Pangani District Council.

### 3.6 Data analysis

According to Jones (2004), data analysis is the process or a series of connected activities designed to obtain meaning from data that have been collected. Moreover, data analysis is a mechanism for reducing and organizing data to produce findings that require interpretation by the researcher (Cohen et al., 2007). Data analysis is “the systematic organization and synthesis of the research data and the testing of research hypotheses, using those data (Jones, 2004).

According to Jones (2004), data analysis has advantages and disadvantages. Data analysis helps the researcher to structure the findings from different sources of data collection during the study. Data analysis acts like a filter when it comes to acquiring
meaningful insight out of a huge data set; helps the researcher to create the complete dissertation proposal; and helps the researcher in keeping human bias away from research conclusion with the help of proper statistical treatment. Data analysis is time consuming and labor-intensive; it is a costly process; reviewer interpretation introduces bias during analysis; findings can be subjective; and can be interpreted differently by different stakeholders (Jones, 2004).

There are two types of data analysis which are qualitative data analysis and quantitative data analysis. Quantitative data analysis according to Taylor and Powell (2004), is the process of using statistical methods to describe, summarize, and compare data. Analyzing quantitative data allows the researcher to evaluate the findings and to be more understandable (WHO Report, 1991).

According to Laran (2014), quantitative data analysis has techniques which are; differentiation; regression analysis; simulation; factor analysis and indexes. Quantitative data analysis has advantages and disadvantages. The advantages of quantitative data analysis are as follows: types of analysis are relatively quick and easy; answers the “what” and “how many” questions of evaluation activities; and the findings are concrete with minimal possibility for reviewer bias. In quantitative data analysis, the data collected can be time-consuming depending with the type of research and location; may not answer the questions starting with ‘why’ during the evaluation activities and it is a costly process (Taylor and Powell, 2004).

Qualitative data analysis is the data that is presented either in a verbal or narrative format (Jones, 2004). Qualitative data analysis is the process of interpreting and understanding the qualitative data that a researcher has collected (Taylor and Powell, 2004). Moreover, Taylor and Powell added that, there are different techniques of qualitative data analysis which are documentary analysis; conceptualization, coding and categorizing; examining relationships and displaying data; authenticating conclusions and reflexivity.
Documentation technique was used for the purpose of analyzing data collected during the study through interview. The comments of the respondent; the observations; and the feelings of respondents articulated in a wide range and gave the researcher the really picture of those respondents (Diamond, 1992). The researcher was using this technique because it enables her to analyze information which was previously unknown to her.

This technique was time consuming because it analyzed statements which were given directly by respondents which sometimes the researcher lost it. Moreover, this technique did not use many calculations, therefore the researcher ensured the respondents were given the chance to explain themselves in a wide range and answers were soughed out according to research objectives.

### 3.7 Validity and Reliability of data

Validity of data means the extent to which the study accurately reflects or assesses the specific concepts one wishes to measure (Campbell and Stanley, 1996). Validity is a degree to which an instrument measures what it is supposed to measure (Kothari, 2004). Validity is achieved through collecting data using different methods and collecting data from various units of respondents.

To ensure the validity of the data in this study, informal visit was done before the actual study in order to get information on the wide scope of the income generating activities in community development department; agriculture and livestock keeping department; and fisheries department at Pangani district council. Another informal visit was done one week before the study where appointments for the interview with the members of income generating activities including fishers; Ward Executive Officer; Village Executive Officers from Matakani and Kumbamtoni Villages were made.

Reliability of data refers to the consistency with which repeated measures produce the same results across time and across observers (Patton, 2002). The methods that were employed in this study are questionnaire, interviews and documentary review.
Therefore, to make this study results unchanged and reliable in case another researcher conducts the same study, same research methods of data collection can be used. Therefore, the questionnaire that was administered to respondents at Pangani district council and the interview questions were uniform. With the questionnaires and interview, reliability was attained through pre-testing the two instruments in order to find out if they were understood.

3.8 Ethical Conduct in Research

Ethical conduct in research refers to the procedure or perspective for deciding how to act and for analyzing complex problems and issue Marczyk et al., (2005). In the course of carrying out this study, the researcher sought permission from respondents before starting to collect data, by explaining the specific objectives of the study in order to get the permission for data collection from respondents. The researcher also observed the maintenance of privacy and confidentiality on the information provided by respondents through interview; questionnaires and observation. The findings collected were used for the academic purpose only.

3.9 Summary of the chapter

This chapter is composed of an introduction; research design; area of the study; target population; sample size and sampling design; methods of data collection; data analysis; and validity of data; reliability of the study; ethical considerations in research; and summary of the chapter. The research design that was chosen was a case study design of Pangani District Council. Targeted population was Pangani West Ward community which includes the farmers; fishers; livestock keepers; business persons; and employees of the council. The sample size was 80 and the sampling technique used was non-probability sampling using purposive sampling technique. Questionnaires, interviews, focus group discussion and documentary review were employed. The data was analyzed by using documentation technique under qualitative data analysis technique.
CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.0 Introduction

This chapter is basically presenting what was gathered during the study. The findings are presented based on the specific research objectives. The aim of the study was to “assess the impact of income generating activities toward development of coastal community in Tanzania using Pangani District Council as the case of this study. The data were obtained from Matakani Village and Kumbamtoni Village were people run enterprises in Pangani West Ward at Pangani District Council. Both primary and secondary data were collected during the study to get good and accurate data; whereas the findings are presented in the form of frequency tables and percentages.

4.1 Distribution of respondents by special location

Table 4.1 bellow shows the distribution of respondents by special location as target group for the study titled assessing the impact of income generating activities toward development of coastal communities at Pangani district council.
Table 4.1: The distribution of respondents by special location

<table>
<thead>
<tr>
<th>S/N</th>
<th>Respondents Category</th>
<th>Number of Respondents</th>
<th>Percentage Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Ward executive officer (WEO)</td>
<td>1</td>
<td>1.25</td>
</tr>
<tr>
<td>2</td>
<td>Ward Extinction officers( CDO; Ag&amp; Fisheries off; and agr &amp; Irr officer )</td>
<td>3</td>
<td>3.75</td>
</tr>
<tr>
<td>3</td>
<td>fishermen/fisherwomen</td>
<td>30(15 per village)</td>
<td>37.5</td>
</tr>
<tr>
<td>4</td>
<td>communities’ members participating in income generating activities</td>
<td>30(15 per village)</td>
<td>37.5</td>
</tr>
<tr>
<td>5</td>
<td>Village executive officers ( VEO)</td>
<td>2</td>
<td>2.5</td>
</tr>
<tr>
<td>6</td>
<td>District level (DCDO; DAg&amp; Fisheries off; and DAgr&amp; Irr officer; DED).</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>7</td>
<td>Village members who doesn’t participating in income generating activities</td>
<td>7</td>
<td>8.75</td>
</tr>
<tr>
<td>8</td>
<td>Financial; planning and business officers</td>
<td>3</td>
<td>3.75</td>
</tr>
<tr>
<td></td>
<td><strong>Total Sample</strong></td>
<td><strong>80</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Field data, 2015.

4.1.1 Questionnaires Return Rate

Out of the 80 questionnaires issued to group members participating in income generating activities such as fishing; whole sale, service business; retail business, ward and village extension officers, and district officers from community development, fisheries and agriculture, and agriculture and irrigation departments in the study, 76 were returned giving 97% of response rate.

4.1.2 Compositions of respondents by Marital Status.

Table 4.1 below shows the composition of respondents by marital status which shows that, (50%) of the respondents are married, 25% were single, 12.5% were divorced, and 7.5% were widower.

Table 4.2: Composition of respondents by marital status

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>Married</td>
<td>40</td>
<td>50</td>
</tr>
<tr>
<td>Divorced</td>
<td>10</td>
<td>12.5</td>
</tr>
<tr>
<td>Widower</td>
<td>6</td>
<td>7.5</td>
</tr>
</tbody>
</table>

Source: Field Data, 2015

51
4.1.3 Composition of respondents by level of education

Entrepreneurs’ level of education was measured to determine whether education plays a role in influencing the income generating activities toward the development of coastal community.

Table 4.3: The levels of education

<table>
<thead>
<tr>
<th>Level of Education</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>18</td>
<td>22.5</td>
</tr>
<tr>
<td>Secondary</td>
<td>40</td>
<td>50</td>
</tr>
<tr>
<td>Technical/Vocation</td>
<td>7</td>
<td>8.75</td>
</tr>
<tr>
<td>University</td>
<td>5</td>
<td>6.25</td>
</tr>
<tr>
<td>None</td>
<td>10</td>
<td>12.5</td>
</tr>
</tbody>
</table>

Source: Field Data, 2015

Table 4.3 above; explain the data on respondents’ level of education. The data from this table shows that, majority of entrepreneurs 50% engaged in business after completion of secondary education,9% after attaining the Technical or Vocational training at The percentage of those who engage in business after completion of university education is relatively small, only 5%, and about 13% are uneducated entrepreneurs.

4.1.4 Working Experience

During the study, the total of 80 respondents were interviewed orally on the same title “assessing the impact of income generating activities toward development of coastal communities” The findings showed that, 15 respondents 18.75% were between 6 moths - 3 years working experience, 40 respondents 50% were between 2-5 years of experience and most of them are youth, 20 respondents 25% were between 6-8 years of experience, and 5 respondents 6.25% were 10 years of working experience. The study showed that, youth are the ones engaging more into entrepreneurial activities because they want to improve their standard of living.
Table 4.4: The distribution of respondents by working experience

<table>
<thead>
<tr>
<th>Working experience</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>6month-1year</td>
<td>15</td>
<td>18.75</td>
</tr>
<tr>
<td>2years-5 years</td>
<td>40</td>
<td>50</td>
</tr>
<tr>
<td>6years-8years</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>10years</td>
<td>5</td>
<td>6.25</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Data, 2015

4.1.5 Source of startup capital

During the research, the researcher identified sources of starting capital for entrepreneurs to be personal saving; family supports; loans from NMB BANK and from other institutions such as PRIDE; BRAC and FINCA.

Table 4.5: Sources of starting capital

<table>
<thead>
<tr>
<th>Source of capital</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal savings</td>
<td>22</td>
<td>27.5</td>
</tr>
<tr>
<td>Family supports</td>
<td>40</td>
<td>50</td>
</tr>
<tr>
<td>Loan</td>
<td>15</td>
<td>18.75</td>
</tr>
<tr>
<td>Youth Fund</td>
<td>3</td>
<td>3.75</td>
</tr>
</tbody>
</table>

Source: Field Data, 2015

The table above shows that, 27.5% of the entrepreneur raised their startup capital from personal savings, 50% raised it through family support while 18.75% raised their startup capital in form of Loan; and 5.75% raised their capital from the Youth Enterprise Fund. From the results of Table 4.5 it is evident that majority of entrepreneurs raised their startup capital from personal savings or through family support.

4.2 Findings of the study

Findings of this study are presented basing on the information gathered from respondents who provided primary information in the field as well as other information collected from secondary sources. The gathered information were intended to fulfill the objectives of the study that were covered to identify the main types of income generating activities; to identify factors affecting the development of income generating activities,
to determine the factors hindering community participation in income generating activity, and to assess the impact of income generating activities. The researcher came up with the findings which were used to make conclusions and recommendations. The main findings are based on the results of the data analysis.

4.2.1 The main types of income generating activities done in Pangani West Ward

The first research objective was to identify the main types of income generating activities at Pangani West Ward. The analysis shows that, the percentage of entrepreneurs engaged in agriculture services were 21.25%, while 21.3% for those engaged in provision of animal husbandry services, 7.50% for wholesale distribution, 15% for those engaged in fishing, the percentage of entrepreneur engaged in retail business was 26.25%, and 12.50% for service business, and 7.50% for the whole sellers.
Table 4.6: The main types of income generating activities done in Pangani west ward

<table>
<thead>
<tr>
<th>Activities</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Agriculture activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vegetable garden</td>
<td>6</td>
<td>7.5</td>
</tr>
<tr>
<td>Cashew nut farming</td>
<td>3</td>
<td>3.75</td>
</tr>
<tr>
<td>Coconut farming</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Mwani/seaweeds farming</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td><strong>Animal husbandry</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cattle keeping/dairy</td>
<td>5</td>
<td>6.25</td>
</tr>
<tr>
<td>Goat keeping</td>
<td>3</td>
<td>3.6</td>
</tr>
<tr>
<td>Pigs keeping</td>
<td>2</td>
<td>2.5</td>
</tr>
<tr>
<td>Chicken/eggs</td>
<td>5</td>
<td>6.3</td>
</tr>
<tr>
<td><strong>Fishing</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fishers</td>
<td>9</td>
<td>11.25</td>
</tr>
<tr>
<td>Fish sellers</td>
<td>3</td>
<td>3.75</td>
</tr>
<tr>
<td><strong>Retail businesses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tailoring</td>
<td>3</td>
<td>3.75</td>
</tr>
<tr>
<td>Food industries/bakery</td>
<td>3</td>
<td>3.75</td>
</tr>
<tr>
<td>Automobile repair and auto parts shop</td>
<td>2</td>
<td>2.5</td>
</tr>
<tr>
<td><strong>Service Business</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hotel and Restaurants</td>
<td>3</td>
<td>3.75</td>
</tr>
<tr>
<td>Bar and butchers</td>
<td>2</td>
<td>2.5</td>
</tr>
<tr>
<td>Saloon/Kinyozi</td>
<td>3</td>
<td>3.75</td>
</tr>
<tr>
<td>Tigopesa shops</td>
<td>2</td>
<td>2.5</td>
</tr>
<tr>
<td><strong>Wholesale distribution</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wholesalers</td>
<td>3</td>
<td>3.75</td>
</tr>
<tr>
<td>Hardware</td>
<td>3</td>
<td>3.75</td>
</tr>
</tbody>
</table>

**Source:** Field Data, 2015.

The researcher interviewed Ward Executive Officer on the types of income generating activities done in Pangani West Ward. The Ward Executive Officer started to analyze the types of income generating activities and said that:

“There are different types of income generating activities in this ward such as vegetable garden; seaweed farming; fishing; tailoring among others in which people are engaged to increase their household income to pay for the school fees; health services; electricity and water bills; and
other social services such as ward projects, like ward secondary school laboratory...”

The percentage of entrepreneurs engaged in retail business was higher compared to whole sale activities; fishing activities; service business; agriculture activities; and livestock keeping activities. The majority of entrepreneurs seemed to be concentrating on service businesses than retail business. This was depicted in the following statement made by the Village Executive Officer of Matakani Village:

“Many people are coming from different areas within the district or outside the district for fishing, especially men and others are fish sellers who fry fish and transport them to the market outside the district, such places includes Chalinze and Dodoma etc. While on business, that person saves their money using tigopesa account; and they spent their night in hotels...”

In the course of carrying out this study, the researcher found that, most of the activities that were done by the people were in small-scale; traditionally feminine; services oriented; utilizes traditional skill; with small capital savings and low income. It is generally felt that, although those activities meet the needs of the people, they still lag behind because of the missing component of continued support.

### 4.2.2 Factors affecting the development of income generating activities

This study was conducted to assess the impact of income generating activities on development of coastal communities, particularly Pangani district council. The analyzed data indicate that, fishers and other entrepreneurs’ of Pangani West Ward were faced with different problems in maintain their daily activities. This was revealed in one of the interview with the fishers from Kumbamtoni and Matakani villages. This can be seen from the statement below:
“...the main problems are poor market facilities; limited access to land for building houses and crop production; inadequate communication aid during fishing trip; lack of signal light at fish landing station (ghat); and inadequate facilities for friendly women income generating activities for women...”

According to Rahman et al., (2012), these kinds of problems were also faced by the fishermen of Bangladesh. Moreover, fishers were not ready to shift themselves from their traditional job; as a result they were not dynamic to take the suggested alternatives as their primary income source, rather they saw such alternatives as their additional source of income activities.

The researcher conducted an interview with the chairwoman of Upendo women group who are working together in seaweed farming. The chairperson identified different factors affecting the seaweed farming as one of the income generating activities; and being a source of household income at Kumbamtoni village said that,

“...group members tried to plant seaweed (mwani) and they harvested a lot of kilograms but there is no permanent market for their products...?”

The researcher revealed that, entrepreneurs participating in seaweed farming (Mwani farming) had no market for their seaweed products, and thus they were forced to wait for a company from Zanzibar to buy their products. Also, the type of seaweed grown in Matakani Village gave low yields since it was not well adapted to local weather condition as opposed to the well-adapted type that is grown in Ushongo village.

The researcher interviewed fishers of Ujamaa group; they identified the following factors affecting their income generating activity. One of them said that,

“....we lack modern boats with good machines, we use old nets with holes, we lack refrigerators for storing fish, we do not have enough capital for solving these problems; financial institutions give us unfavorable conditions which make it difficult for us to get loans, and also the road is not in good condition......
Both Matakani and Kumbamtoni village’s lacks good feeder roads which connect Pangani and Tanga main road, despite being only a few kilometers from this main road. Moreover, there are no refrigerators for storing fish which forces the fishers to internally sell their fish to fishmongers or traders.

Kumbamtoni village has no access to Marine Protected areas as opposed to Matakani village. This means fishermen and fisherwomen in Kumbamtoni usually compete for the same fishing grounds in most of the time. This increases the risk of overexploitation with adverse consequences of dwindling fish resources. Moreover, the protected area surrounding Matakani village allows fishermen and fisherwomen to access many fish resources during a certain period of time. Additionally, fishermen and fisherwomen take advantage of spillover effects from the protected areas as they fish in their proximity. These include migration of fish from the protected areas to the surrounding fishing grounds.

A majority of the youth entrepreneurs revealed that, they were not highly valued in comparison to their counterpart in formal employment. They revealed that their parents would have preferred them to be in formal employment instead of doing business

### 4.3 Factors hindering community participation in income generating activities at Pangani district council

During this study, the researcher assessed the factors hindering community participation in income generating activities through interviewing members of income generating activities.

The researcher conducted an interview with members of income generating activities and fisher in different time to know the factors hindering community participating in income generating activities, they said the following:
“....Market accessibility; market challenges; incomprehensive and toothless government policies and regulations; and inadequate facilities for women which are friendly in generating income are the major challenges for entrepreneurs…”

a) Market accessibility
The accessibility of markets by entrepreneurs is critical to ensuring the sustainability of these enterprises. Entrepreneurs often lack the required information and knowledge in order to market the goods and services from their enterprises strategically. Moreover, they find it difficult to avail their products to the market because of inaccessibility of the market places.

b) Marketing challenges
The totals of 80 respondents were interviewed and the analysis of their data was made. It was revealed that, there are different types of market challenges experienced by respondents when selling products from their enterprises. The table below shows that 52.5% of the respondents got unfair tender allocation as the most serious marketing challenge while 21.25% indicated stiff competition and 13.75% poor competition. Low demand for products from youth enterprises was the least marketing challenge, showed in the table 4.7 below.

Table 4.7.Type of Market challenges

<table>
<thead>
<tr>
<th>Market challenges</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low demand</td>
<td>10</td>
<td>12.5</td>
</tr>
<tr>
<td>Stiff Competition</td>
<td>17</td>
<td>21.25</td>
</tr>
<tr>
<td>Poor Location</td>
<td>11</td>
<td>13.75</td>
</tr>
<tr>
<td>Unfair tender allocation</td>
<td>42</td>
<td>52.5</td>
</tr>
</tbody>
</table>

Source: Field Data, 2015.

c) Government Policies and Regulations
According to Patrick (2010), the government of Tanzania, does not have clear policy on supporting entrepreneurs and helping them to build their potentials.
During data analysis, a researcher found that, government policies also is a challenge of income generating activities toward development of coastal community of Pangani West Ward. 80 respondents were involved in providing the data for this study and the results are shown in the table 4.8 below.

Table 4.8 Ranking of government policies and regulations

<table>
<thead>
<tr>
<th>Government policies and regulations</th>
<th>RANKING</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Very serious %</td>
</tr>
<tr>
<td>Licensing Laws</td>
<td>40</td>
</tr>
<tr>
<td>Taxation laws</td>
<td>47</td>
</tr>
<tr>
<td>Subsidy policies</td>
<td>20</td>
</tr>
<tr>
<td>Patent/copyright Laws</td>
<td>33</td>
</tr>
<tr>
<td>Competition regulations</td>
<td>30</td>
</tr>
</tbody>
</table>

Source: Field Data, 2015.

According to the data analyzed in the table 4.7 above, Taxation laws were ranked as the most serious challenge for coastal communities to run enterprises with 58.75% while licensing regulations were ranked second. Subsidy policies were ranked as the least serious challenge with 25% and competition regulations with 37.5%.

The researcher questioned the district planner on why taxation is the biggest challenge to entrepreneurs and he had this to say:

“....the poor infrastructure is a challenge for entrepreneurship because the government here invests very less on infrastructure development. Therefore, if the supply chain would be affected by the poor transport system the demand cannot be sustained and it leads to rising prices, so the tax also increase........
d) Inadequate friendly facilities for women to engage in Income generating activities

During this study, the researcher observed inadequate facilities for women which are friendly for execution of Income generating activities. The researcher conducted a research with fisherwomen of Matakani Village and the fisherwomen from Kumbamtoni the same day, and one of the fisherwomen from Kumbamtoni stated that;

“...we are very poor and we have limited resources to buy nets and other equipment’s for fishing...”

Most of women entrepreneurs’ were very poor and have limited resources to buy nets and other equipment’s for fishing. Being very poor, their children often go for fishing rather than going to school, as a result, generation after generation they remain illiterate and unable to contribute for betterment of the community, and they were neglected in all respects in the society. Another fisherwoman from Kumbamtoni said that;

“....culture, religion and ideological system make us lack free time; our mobility is controlled; resources are misused by our husbands; there is an increase of Prostitution and rural- urban migration; and some people are homeless making greater the risk of spreading infectious diseases such as gonorrhea and HIV in a society...”

e) Lack of capital

Many Tanzanian entrepreneurs find it difficult to initialize business due to a number of reasons among them being: lack of initial capital; limited capacity of banks to offer loans; long loan procedures to access loans from banks; and lack of collaterals required to validate one’s ability to apply for loans (Patrick, 2010)

Studies indicate that, their outcome is forced by some degree of women's lack of access to capital, raw materials and technology. The researcher also observed gender specific limitations such as lack of free time; controlled mobility; misuse of resources by
husbands; various forms of bureaucracy; dependence on grants; and misuse of funds for poorer women; cultural; religious and ideological systems prevailing in a society (Field data 2015).

Moreover, the low income of single parent family increases the effects to the coastal society because of the rising mortality and morbidity rates among children and women as a result of poverty; there is an increase of prostitution and rural-urban migration; and increase of the homeless people leading to greater risk of spreading the diseases. Other effects include high frequency of low-birth-weight babies and underfeeding in children and women; low access to medical services; the quality of education remained low and there is an increase rate of school dropout; increased child labor, whereas the most children are involved in bad forms of child labor including prostitution as well as taking over domestic responsibilities. Furthermore, the divorce rate is likely to increase and acceleration of poor economic situation due to the above prevailing condition at Pangani district council. The public association for maternal and child health; universal education; youth support; and care of most vulnerable group is also delayed to the people of Pangani which could have lessened the effects of the prevailing situation.

f) Lack of training and skills of entrepreneurship

Most of Tanzanian has spirits and skills in entrepreneurship but they are uneducated and they lack training and skills in entrepreneurship due to high costs of training materials; funds for accommodation; and traveling costs leading to inadequate training which make their businesses to collapse.

According to Chiguta (2002), lack of access to capital is one of the main problems facing those who engaged in income generating activities. Although 22.50% of respondents has access to some funding as observed from the study, but there is a problem of increased credit from financial institutions. Moreover, Essayed (2005) observed that, financial institutions in the formal sector generally regard the youth people as high risk creditors and are unwilling to extend credit to them on positive ways. Therefore, those who could not obtain funding from financial institutions blamed it on
strict conditions of the institution while other complained of high interest rate and lack of security as the reasons caused them not to receive loans from financial institution.

### 4.4 The impact of income generating activities

The fourth specific objective of the study addressed the impact of income generating activities at Pangani district council. The researcher conducted an interview with entrepreneurs concerning the impact of income generating activities and their opinions were gathered as to how profitable those activities were on their own income.

The questionnaire was administered to 80 respondents who were engaged in income generating activities. The analysis indicated that, none of the entrepreneurs observed any substantial increase in their income due to their participation in income generating activities. About 28.6% said that, their income has increased a little, 4.3% observed a significant decrease, 24.3% said income decreased a little, whereas 42.9% stated that their income remained unchanged.

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increased significantly</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Increased slightly</td>
<td>20</td>
<td>28.6</td>
</tr>
<tr>
<td>Decreased significantly</td>
<td>3</td>
<td>4.3</td>
</tr>
<tr>
<td>Decreased slightly</td>
<td>17</td>
<td>24.3</td>
</tr>
<tr>
<td>Stayed about the same</td>
<td>30</td>
<td>42.9</td>
</tr>
</tbody>
</table>

**Source:** Field Data, 2015

Although it appeared that, improved income had been experienced more often by loan institutions and rarely by non-loan institutions, the reasons might be the easiest access of loan institution to loans, technology, and market facilities provided by these institutions. It was also noted that, 4.3% of entrepreneurs their income has decreased because they fall into the debt repayment trap after their husbands misused the credit taken by their women. One of the entrepreneurs mentioned the reasons of declined income to include:
“...project failure, market failure, interest rate of loan, exposure to natural disaster, prolonged illness, loose of assets, loss of employment, and loss of crop or animals ”.......(These reasons are indicated in table 4.9 above).

During the data collection, the researcher found eight main reasons behind the decline of income generating activities of entrepreneur for a period of three years. The results showed that, 42.86% of respondents identify project failure as the most important reason behind declined income. In most cases, high input prices increases the cost of production hence making the projects to fail as reported by women entrepreneurs. 18.57% of women entrepreneurs identified market failure as the second important reasons.

One respondent reported that “... market prices are not stable throughout the year, and sometimes they are bound to sell products with lower price than production cost...”

The other reasons that directed income negatively were high interest rate of loans, exposure to natural disaster, prolonged illness, loss of asset, loss of employment and loss of crops or animals.

**Table 4.10: The reasons for declined activities**

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project failure</td>
<td>30</td>
<td>42.9</td>
</tr>
<tr>
<td>Market failure</td>
<td>13</td>
<td>18.6</td>
</tr>
<tr>
<td>Interest rate of loan</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td>Exposure to natural disaster</td>
<td>4</td>
<td>5.7</td>
</tr>
<tr>
<td>Prolonged illness</td>
<td>5</td>
<td>7.1</td>
</tr>
<tr>
<td>Loss of assets</td>
<td>5</td>
<td>7.1</td>
</tr>
<tr>
<td>Loss of employment</td>
<td>3</td>
<td>4.3</td>
</tr>
<tr>
<td>Loss of crops/animals</td>
<td>3</td>
<td>4.3</td>
</tr>
</tbody>
</table>

**Source:** Field Data, 2015

The researcher conducted an interview with a ward community development officer concerning the impact of income generating activities and the officer had this to say:

“...Income generating activities empower women to bring improvement in women's participation in household decision making; family planning; children
About 75 entrepreneurs were asked if there had been any improvements in different aspects of their lives since their engagement in income generating activities and the following table captures their response.

### Table 4.11: Views of entrepreneurs on the impact of income generating activities in Pangani district council

<table>
<thead>
<tr>
<th>Statements</th>
<th>Entrepreneurs opinions</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Improved</td>
<td>%</td>
<td>Decreased</td>
<td>%</td>
</tr>
<tr>
<td>Household income</td>
<td>42</td>
<td>56</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Position in the family.</td>
<td>35</td>
<td>46.67</td>
<td>5</td>
<td>6.67</td>
</tr>
<tr>
<td>Health situation</td>
<td>34</td>
<td>45.33</td>
<td>2</td>
<td>2.67</td>
</tr>
<tr>
<td>Food availability</td>
<td>45</td>
<td>60</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Housing conditions</td>
<td>37</td>
<td>49.33</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Participation in decision making</td>
<td>27</td>
<td>36</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Freedom of cash expenditure</td>
<td>34</td>
<td>45.33</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Water facilities</td>
<td>42</td>
<td>56</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Overall livelihood</td>
<td>50</td>
<td>66.67</td>
<td>5</td>
<td>6.67</td>
</tr>
</tbody>
</table>

**Source:** Field Data, 2015

The majority of the rural women (66.67%) indicated that, their livelihoods improved through participation in Income Generating Activities. 36% of the respondents viewed that, family participation in social activities has increased as far as water facilities and sanitation is concerned. About (34%) of respondents said that, their involvement in income generating activities did not change their livelihood status whereas 6.67% mentioned that their livelihood status in fact decreased. This was reasoned by one of the entrepreneur because of the;

-survival rate; health and nutrition and children education especially girls' education...”
...loss of property due to failures of income projects; unstable market prices; and the burden of loans were the major reasons for the negative effects of entrepreneurs...”.

Entrepreneurs viewed that; social economic environment in which entrepreneurship is respected and valued acted as a catalyst for the development of entrepreneurship. Such an environment is conducive for business startups especially where the purchasing power of individuals in a population is high. Moreover; good economic environment guarantees the sustainability of income generating activities. The researcher wanted to know the factors influencing respondents to start business. 70 respondents were asked the same question and they reasoned around the lack of jobs; personnel choices; parents motivations; and as a supplement of income. Table 4.12 below tabulated the findings.

**Table 4.12: factors that influence respondents to start business at pangani district council**

<table>
<thead>
<tr>
<th>Influence to start business</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of job</td>
<td>40</td>
<td>57.14</td>
</tr>
<tr>
<td>Personal choice</td>
<td>15</td>
<td>24.43</td>
</tr>
<tr>
<td>Parents motivations</td>
<td>10</td>
<td>14.24</td>
</tr>
<tr>
<td>To supplement income</td>
<td>5</td>
<td>7.14</td>
</tr>
</tbody>
</table>

**Source:** Field data. 2015.

Table 4.12 above shows that, a majority of the respondents (57.14%) were in business due to unemployment; 24.43% were their personal choice; 14.24% was due to parent motivation; whereas 7.14 % engaged in such activities due to personal motivation of supplementing their incomes.

The researcher was able to meet with women’s entrepreneurs who seemed to be carefully in deciding the type of activities to engage in. Women start their businesses alone or in association with other women, friends or family members. Research has revealed that, women’s perception of business differ from that of men. While men treat their businesses as economic entities, women’s businesses become integrated with other demanding areas of life. As result, women entrepreneurs have been found to perceive
their business success using criteria other than the traditional economic ones. Whereas male entrepreneurs use economic criteria to assess their business success, women put more emphasis on family and employee's related measures.

4.5 Summary of the chapter

This chapter is basically composed what was gathered during the study. Both primary and secondary data were collected during the study, using questionnaires; observation; documentary review and interviews. The findings includes the distribution of respondents by special location; questionnaire return rate; compositions of respondents by marital status; composition of respondents by level of education; working experience; source of startup capital; main types of income generating activities; factors affecting the development of income generating activities; factor hindering community participating in income generating activities; and the impact of income generating activities.
CHAPTER FIVE

SUMMARY OF THE FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.0. Introduction

This chapter provides the summary of the findings, conclusion and recommendation of the study. This chapter tries to sum up the findings of the study and provides the solution to the observed problems.

5.1 Summary of the findings

The study focused on assessing the Impact of income generating activities toward development of coastal communities in Tanzania, a case study of Pangani District council at Pangani West Ward. The study based on four specific objectives which are; to identify the main types of income generating activities; to identify factors affecting the development of income generating activities; to determine the factors hindering community participation in income generating activities; and to assess the impact of income generating activities at Pangani district council.

A target population of 4697 people was used and sample sizes of 80 people were selected as representatives in the chosen case study area. Non-probability sampling techniques were used in data collection. Purposive sampling was one of the non-probability techniques used to ensure that various types of enterprises were included in the research. Data was collected using questionnaires; interview; and documentary review methods. The collected data was analyzed by using documentation method.

Basing on the studied area, the researcher opined that, entrepreneurship is the engine of economic growth and development of people. Entrepreneurship has a greater potential to reduce poverty among coastal communities of Tanzania through their own initiatives; joint efforts; time and resources in order to improve standard of living of uneducated and poor people who are characterized by low income and expenditure; poor nutritional
status; low education attainment; lack of representation; and inequitable share of power in household decision-making. The main activities found to be carried out at Pangani district council were; agricultural activities; animal husbandry; whole sale distribution; fishing activities; retail business; and service businesses.

5.2 Conclusions

Income generating activities divided into two types, agriculture activities and non agriculture income generating activities which people are engaged to increase their household income to pay for the school fees; health services; electricity and water bills; and other social services. Agriculture activities are vegetable garden, seaweed farming, cashew nut farming, and coconut farming and non agriculture activities are as follows; fishing, tailoring, retail trade, whole sale trade, service business and livestock keeping. The percentage of entrepreneurs engaged in retail business was higher compared to whole sale activities. The majority of entrepreneurs seemed to be concentrating on service businesses than retail business.

Fishers and other entrepreneurs’ of Pangani West Ward were faced with different problems in maintain their daily activities. The main problems are poor market facilities; limited access to land for building houses and crop production; inadequate communication aid during fishing trip; lack of signal light at fish landing station (ghat); and inadequate facilities for friendly women f income generating activities for women. The chairwoman of Upendo women group identified different factors affecting the seaweed farming as one of the income generating activities. Group members of upendo women group, tried to plant seaweed (mwani) and they harvested a lot of kilograms but there is no permanent market for their products. Due to those factors the impact of income generating activities

The impact of income generating activity on this study is to increase household income, to provide the poor with freedom to make choices about how to improve their lives. It allows them to build assets, reduce vulnerability to disasters and improve their food
security. Income Generating Activities improve the family’s food security and accessibility of food in local markets; women are participating in household decision making and to cover the family needs. The increases in women’s incomes have a significantly higher impact on household food security compared to a similar increase in men’s incomes.

5.3 Recommendations

To promote the development of coastal community effectively, there is a need of considering special needs of the entrepreneurs when government policies on economic activities are being crafted in order to realize the full potential of income generating activities sector as an equal employment contributor in the economy. Poor credit access and unavailability is likely to slow down the development of coastal community if there are no good credits schemes to promote entrepreneur.

The Government of Tanzania allowed the provision of entrepreneurship education and training programmers from primary to secondary school levels, however, the situation indicates that they are either nonexistent or inadequate. The school syllabus should be modified in a manner that youth can get skills and to be prepared for starting their own enterprises and not just passing examinations.

Moreover, the Government of Tanzania is required to provide business development services for entrepreneurs such as business counseling and training for those who engaged in income generating activities. The development of coastal communities is affected by poor market accessibility; the existence of poor government policies such as, taxation and licensing regulations is also a great problem to the entrepreneurs, which causes coastal community to be under developed.

Most of the respondents proposed for adjustment of taxation laws on entrepreneurship in order to make them more favorable. Respondents also revealed that, they would like to
see the government relaxing licensing regulations for entrepreneur’s in order to reduce the number of days required to register a business.

**Suggestions for Further Research**

This study proposes the following areas for further study:

1. To assess the impact of women and Youth Development Fund on the growth of women and youth Entrepreneurship in District Councils of Tanzania

2. To assess the effect of entrepreneurship education on the development of women and youth entrepreneurship in Tanzania

**5.4 Summary of the chapter**

This chapter tried to summaries the findings of the study; conclusion of the study; the recommendation of the study and area for further studies.
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APEENDICES

APPENDIX 1:
QUESTIONNAIRES FOR MEMBERS OF INCOME GENERATING ACTIVITIES

Instructions

Please tick in the right box and also fill in the blank spaces provided for those questions where elaborate answers are required. You are requested to complete this questionnaire as openly and impartially as possible. Use the space at the back of this questionnaire paper if you need more space for your answer.

A; Background information

i) What is your age?

20-30 ( ) 31-40 ( ) 41-50 ( ) 51-60 ( )

ii) What is your marital status?

Single ( ) Married ( ) Divorced ( )

iii) What is your education Level?

Primary ( ) Secondary ( )

Technical and Vocational ( )

University ( ) None ( )
B Information about income generating activities

1) What type of business activity do you engaged in?........................................

2) Working experience....................................................................................

3) Where did you get the initial capital for starting your business?..................

4) Was it difficult for you as an entrepreneur to access start up credit?...........

5) What kind of challenges do you experience when to marketing goods and services?
   - Stiff competition ( )
   - Poor location ( )
   - Unfair tender allocation ( )
   - Low demand ( )

6) Is there any government system which you found difficult to cope with you when opening your activity?

7) How would you do rate the regulatory challenges you faced when starting your business as young entrepreneur. Please indicate with a tick the level of these challenges

<table>
<thead>
<tr>
<th>Regulation</th>
<th>Very serious</th>
<th>Serious</th>
<th>Low serious</th>
<th>Not serious</th>
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<tbody>
<tr>
<td>Licensing laws</td>
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<td>Competition laws</td>
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<td>Taxation laws</td>
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<td>Patent/copyright Laws</td>
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<tr>
<td>Competition regulations</td>
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</tr>
</tbody>
</table>
8) What changes are necessary for government policies and regulations in order to make them friendly to entrepreneurs?

9) What forced you to start your business?
Lack of job ( )
To supplement income ( )
Personal choice ( )
Parent motivation ( )

10) In your opinion, what level of education do you think it is suitable to introduce entrepreneurship skills?
Primary ( ) Secondary ( )
College Level ( ) University ( )

11) Why some activities fail to attain the goal?.................................

12) What is the purpose of participating in income generating activities i?...................

13) Have you attend any training concerning income generating activities...............?

14) Do you think the activities you practice are enough for bringing development of coastal community.........................

14). What are the efforts done on solving factors affects of income generating activities in coastal community of Pangani District
(a) In village level............................................................

(b) In district level............................................................

(c) In National level...........................................................

15) What is the impact of income generating activities in Pangani District Council?
II APPENDIX

QUESTIONNAIRE FOR DISTRICT HEAD OF DEPARTMENTS

Instructions

Please tick in the right box and also fill in the blank spaces provided for those questions where elaborate answers are required. You are requested to complete this questionnaire as openly and impartially as possible. Use the space at the back of this questionnaire paper if you need more space for your answer.

A; Background information

i) What is your age?

20-30 ( ) 31-40 ( ) 41-50 ( ) 51-60 ( )

ii) What is your marital status?

Single ( ) Married ( ) Divorced ( )

iii) What is your education Level?

Primary ( ) Secondary ( )

Technical and Vocational ( )

University ( ) None ( )

iv) Department..........................

v) Working experience........................
B Information about income generating activities

1) What types of business activity done in this district.................................

2) Where did entrepreneurs get the initial capital for starting their business?......................

3) What difficulties do they get to access start up credit?..........................

4) What kind of challenges do they experience when the marketing goods and services?
   Stiff competition (  )
   Poor location (  )
   Unfair tender allocation (  )
   Low demand (  )

5) Is there any government system which you found difficult to cope with entrepreneurs when opening their activity?

6) What changes are necessary for government policies and regulations in order to make them friendly to entrepreneurs?

7) In your opinion, what level of education do you think it is suitable to introduce entrepreneurship skills?
   Primary (  ) Secondary (  )
   College Level (  ) University (  )

8) Why some activities fail to attain the goal?...........................................

9) What is the purpose of coastal people to participate in income generating activities in of Pangani District council?

10) Have you attend any training concerning income generating activities..................

14) Do you think the activities that practicing by people of Pangani District are enough for bringing development of coastal community.........................
14). What are the efforts done on solving factors affects of income generating activities in coastal community of Pangani District

(a) In village level

(b) In district level

(c) In National level

15) What is the impact of income generating activities in Pangani District Council?
APPENDIX III

QUESTIONNAIRE FOR WARD OFFICERS

Instructions

Please tick in the right box and also fill in the blank spaces provided for those questions where elaborate answers are required. You are requested to complete this questionnaire as openly and impartially as possible. Use the space at the back of this questionnaire paper if you need more space for your answer.

A: Background information

i) What is your age?

20-30 (   ) 31-40 (   ) 41-50(   ) 51-60 (   )

ii) What is your marital status?

Single (   ) Married (   ) Divorced (   )

iii) What is your education Level?

Primary (   ) Secondary (   )

Technical and Vocational (   )

University (   ) None (   )

iv) Department..............................................

v) Working experience.................................

vi) Ward......................................................
B  Information about income generating activities

1) What types of business activity done in this Ward..............................................

2) Where did entrepreneurs get the initial capital for starting their business?......................

3) What difficulties do they get to access start up credit?.................................

4) What kind of challenges do they experience when the marketing goods and services?
   Stiff competition (   )
   Poor location (   )
   Unfair tender allocation (   )
   Low demand (   )

5) Is there any government system which you found difficult to cope with entrepreneurs when opening their activity?

6) What changes are necessary for government policies and regulations in order to make them friendly to entrepreneurs?

7) In your opinion, what level of education do you think it is suitable to introduce entrepreneurship skills?
   Primary (   ) Secondary (   )
   College Level (   ) University (   )

8) Why some activities fail to attain the goal?

9) What is the purpose of coastal people to participate in income generating activities in your Ward?.................................

10) Have you attend any training concerning income generating activities.................

   14) Do you think the activities that practicing in this Ward are enough for bringing development of coastal community of Pangani?.................................
14). What are the efforts done on solving factors affects of income generating activities in your Ward?........................

15) What is the impact of income generating activities in this Ward?.................................
APPENDIX IV

INTERVIEW GUIDE QUESTIONS

1) What do you understand about income generating activities?
2) What factors effects income generating activities in coastal communities?
3) How society and government solve it?
4) What factors influencing you starting the businesses?
5) Are there any changes since starting business?
6) Is the social economic environmental are friendly for entrepreneurs?
7) What strategies government plan for effective community participation in income generating activities?
8) Is there any financial organization in this area?
9) What kind of activities do they do?
10) An organization is important for bringing development of coastal community of Pangani District?
11) Why some projects are dropped out before attaining the goal?
12) Give suggestion concerning income generating activities practicing in Pangani District Council?