

**THE CONTRIBUTION OF TASAF II PROJECTS IN ALLEVIATING
VULNERABLE HOUSEHOLD'S INCOME POVERTY IN MULEBA DISTRICT**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
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ABSTRACT

This study evaluated the effects of TASAFII projects in relation to income poverty among vulnerable households in Mulcaba District. Specifically the study aimed at exploring the main sources of among vulnerable household's income and evaluating the contribution of TASAF II projects to the total income among vulnerable households. The study also analyzed effects of TASAFII project on income distribution and assessed the main challenges facing TASAF II projects implementers. A survey was conducted to a sample of 85 households out of 320 beneficiaries equal to 26.6%, selected using proportionate stratified random sampling procedure. The coefficient of variation and simple correlation coefficient were applied to test income distribution and association of income sources to total income among vulnerable households. The data were analysed using Statistical Package for Social Sciences computer software. The studies found a positive correlation between income from TASAF II projects and the total income. Two income sources (TASAFII sub-project and transfer payments) represented inequality –decreasing sources of income while one source of income (other sources) represented inequality-increasing source of income. This study concludes that, TASAF II project has little impact on vulnerable household income but it is important because it reduces overall income inequality among vulnerable individuals. The study therefore recommends for the reinforcement of TASAF II initiatives by integrating the project with other development programs for the purpose of improving the uses of other important services required to the beneficiaries, to guarantee assurance on the sustainability of the sub-projects initiated.

DECLARATION

I, Audax Rwezaura Bahweitima, do hereby declare to the Senate of Sokoine University of Agriculture, that this dissertation is my own original work done within the period of registration and that it has neither been submitted nor being concurrently submitted in any institution.

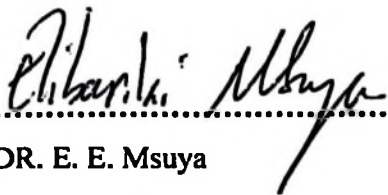


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However, I remain solely liable and responsible for all the errors and omissions that may be found in this dissertation.

DEDICATION

This dissertation is dedicated to my parents the late Mr. M. A. Muchuruza and Mis. Patricia Kambabazi, my wife Grace N. Mwangende and our beloved children Patricia Byerabyo'mukama, Sandra Kambabazi Akanakamo , Precious Kokutora Akengaro and Princepius Rugambwa Muchuruza.

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LIST OF ABBREVIATIONS AND ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
BTC	Belgian Technical Cooperation
DADPs	District Agricultural Development Plans
DASIP	District Agricultural Sector Investment Project
DED	District Executive Director
GDP	Gross Domestic Product
GNP	Gross National Product
HSB	Health Sector Basket Fund
LCDG	Local Government Capital Development Grant.
LDCs	Least Developed Countries
LGA	Local Government Authority
MDC	Muleba District Council
MKUKUTA	Mpango Mkakati wa Kukuza Uchumi na Kupunguza ondoa Umaskini Tanzania
MKURABITA	Mkakati wa Kurasimisha Rasilimali na Biashara Tanzania
NSGRP	National Strategy for Income Growth and Poverty Reduction
NVF	National Village Fund
O&OD	Opportunity and Obstacles to Development
PADEP	Participatory Agriculture Development and Empowerment Programme
PEDP	Primary Education Development Programme
PRS	Poverty Reduction Strategy
PSP	Private Sector Participation
REPOA	Research on Poverty Alleviation

SACCOS	Saving and Credit Cooperative Society
SNAL	Sokoine National Agriculture Library
SPSS	Statistical Package for Social Sciences
SUA	Sokoine University of Agriculture
TASAF	Tanzania Social Action Fund
TEO	Town Executive Officer
TShs	Tanzanian Shillings (Currency)
TzPPA	Tanzania Participatory Poverty Assessment
UNDP	United Nations Development Programme
URT	United Republic of Tanzania
VFC	Village Fund Coordinator
VG	Vulnerable Groups
AIDS	Acquired Immune Deficiency Syndrome
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VFC	Village Fund Coordinator
VG	Vulnerable Groups

CHAPTER ONE

1.0 INTRODUCTION

This chapter looks at relevant introductory part for the study. The reviewed areas in this chapter focus on the following: Background information, problem statement and justification of the study, main and specific objectives of the study, hypotheses, conceptual framework and also presents how the whole document is organized.

1.1 Background Information

Many Scholars have attempted to define poverty using monetary and non-monetary measures of welfare in either absolute or relative terms. The World Bank (1993) defines absolute poverty as inability to attain a specified (minimum) standard of living; which comprises basic needs such as shelter, clothing, food and nutrition, health care, safe drinking water, education, and freedom. Income is also used as an indicator of measuring poverty. Relative poverty, on the other hand focuses on the economic well-being of the poor in relation to the total population in a specific location (Semboja, 1994). However, many studies on poverty have used the absolute approach in defining poverty. The advantage of using absolute poverty is that the position of the poor can be traced and measured.

In Tanzania, definitions and measurement of poverty focus on the ability of meeting basic needs necessary for maintaining a minimum standard of living. These definitions have been qualified with the main Socio-economic indicators of well being such as morbidity and mortality rates, prevalence of malnutrition and HIV, illiteracy, high infant and

maternal mortality rates, low life expectancy, access to safe water, and access to transport (URT, 2009).

Poverty indices in Tanzania are the highest in rural areas, where as pout 37.6% of the rural households live below the absolute basic needs poverty line (spend less than 1 US \$ a day equivalent to the exchange rate in TZS), compared with 24% of households in other urban areas and 16.4% in Dar es Salaam. Majority (74%) of poor Tanzanians primarily depend on agriculture (ibid). Majority of the households which are engaged in agriculture are found in rural areas. Agriculture sector, which provides about 75% of employment opportunities in Tanzania, contributes about 23.7% to the GDP. However, percentage increase per year of agricultural sector has declined from 4.2% in 2010 to 3.6% in 2011, while at the same time overall population increase has increased by 2.9% (URT, 2012).

In terms of development initiatives, Tanzania has gone through two national visions: the first vision was on achieving independence (Uhuru na Kazi), that insisted on the struggle for independence and work for economic development. The second national vision was Arusha Declaration whose basic tenets include Socialism and self reliance, which was conceived in 1967. This was Tanzania's economic blueprint which insisted on unity and hard working for economic development. Tanzania established new economic and social development vision due to the outcomes of economic reforms which were pursued since 1986 (Vision 2025). Measures were taken in response to the economic crisis of changing market and technological conditions that had persisted in the country and the world as whole since early 1980s. However, after realizing that these earlier development policies and strategies(Uhuru na Kazi and Arusha Declaration) have failed to withstand the shocks from the principles of market led economy and technological development in the world, the country established vision 2025 was to fill this vacuum (URT, 2011).

The vision 2025 predicts that at the year 2025 all Tanzanians will be developed and will have high quality livelihood, and that abject poverty will be a thing of the past. This means that Tanzania will be graduated from least developed country to middle level developed country with high levels of human development. The economy will be transformed from low productivity agricultural economy to semi-industrialized one. The vision insists on supportive industrial and other development initiatives that results into high quality livelihood, peace, stability, and unity, a well educated and learned society with competitive economy capable of producing sustainable growth and shared benefits.

The National Strategy for Growth of Income and Poverty Reduction (NSGRP) is a second national organization frame work for putting poverty reduction high in the country's development initiatives. The strategy was adopted in order to implement the Tanzania's Development vision 2025 for high and shared growth, high quality livelihood, peace, stability and unity, good governance, high quality education and international competitiveness. It also conformed with Millennium Development goals (MDGs) as an international agreed initiative for reducing poverty, hunger, disease, illiteracy, environmental degradation and discrimination against women by 2015. The strategy strives to widen the space for country's ownership and effective participation of civil society, private sector's development for local and external partnership in development (URT, 2005).

As an effort to fight poverty in the country, the government of Tanzania has initiated a number of other development programs which aimed at improving the standard of living of the people. The programmes include Participatory Agriculture Development and Empowerment Programme (PADEP), District Agricultural Sector Investment Project (DASIP), Local Government Capital Development Grant (LCDG), Health Basket Fund

(HSB), Primary Education Development Programme (PEDP) and Tanzania Social Action Fund (TASAF II).

Tanzania Social Action Fund is a funding facility organization of the government of Tanzania that provides a mechanism that allows local and village governments to respond to community demands for interventions that contribute to the attainments of specific Millennium Development Goals and to achieving the goals of Tanzania Poverty Reduction Strategy as stipulated in the National Strategy for Income Growth and Poverty Reduction (NSGRP).

The objective of TASAF on the other hand is to empower communities to access opportunities so that they can request, implement and monitor subprojects that contribute to their livelihood in line with MDGs indicator targets in the Poverty Reduction Strategy (TASAF, 2007). Since 2005 to May 2010, a total of 9012 TASAF projects were identified in all councils in Tanzania. Out of these projects, 7546 have received funds totaling TZS.156 billion. Up to 2009, 4078 projects had already been completed and handed over to the communities (URT, 2010).

1.2 Problem Statement and Justification

Vulnerable household includes those households of marginalized people who have limited opportunities, either by physical disability or perception of inferiority, to present their priorities to the entire community. Vulnerable groups include children, persons with disability, youths (unemployed, youths with unreliable income and female youths), elderly persons, people living with long illness and HIV and AIDS, women (widow, other women who are not able to support themselves), drug addicts and alcoholics (URT, 2004; REPOA, 2007; Shadruck, 2011 and Erick *at el.*, 2013). In rural areas elderly and very

young are not physically strong enough to generate wealth and are consequently likely to be poor due to vulnerability (Rutasitara, 2002).

Hakielimu and Policy forum (2008), point out, during preparation of council plans, Opportunity and Obstacle to Development (O and OD) often results into having plans that reflect the interests of wealthier, more influential community members. The priorities of women, youth, the disabled, the poor and people living with HIV/AIDS are not heard. URT (2003), points out that many low-income or minority individuals and groups feel that they have no voice in the society, and they are not listened to even where they are asked for their opinions that is why are poor. (Cristabal, 2006; Biradar, 2008 and Guimaraes, 2009) marginalized people do not have the appropriate social and psychological attributes or the values and norms to participate in the process of modernization. Thus, governments are asked to design special programmes of education, employment, economic and social assistance, and so on, so as to facilitate their integration into the country's modernization process.

TASAF II was launched in 2005 on the basis of scaling up the scope to cover all districts in Tanzania. The addition component was the establishment of the National Village Fund (NVF) in line with the objective of fiscal decentralization. The targeted beneficiaries were the community with poor access to basic social and market services, food –insecure households, and vulnerable individuals (World Bank, 2008).

However, since the implementation of TASAF II in the year 2005 especially on vulnerable groups little is known on the impact of this project to household's income and poverty. The big unanswered question being is the project working toward alleviating income poverty of vulnerable households? What are the challenges facing TASAF II

implementers? With TASAF II, Tshs. 31.2 Billion have been spent in financing vulnerable groups in the country; thus one ought to see if the desired results have been achieved. This therefore, necessitates the examination of the approach used to address income poverty in the country, something which is yet to be done.

This study therefore, aims at assessing the contribution of TASAFII projects to income poverty alleviation in Muleba District especially in the area of community support to the vulnerable individuals. The assessment was done to see whether or not the intended have been achieved. The findings would provide useful information to development Planners, policy makers and other development partners in reviewing their future development programmes through designing or re-designing appropriate project that raise the income to vulnerable and marginalized people.

1.3 Objectives of the Study

1.3.1 General objective

The general objective of this study is empirically to evaluate the effects of TASAF II projects on income poverty alleviation to vulnerable people in Muleba District.

1.3.2 Specific objectives

Specifically, the study aimed at

- (i) Exploring the main sources of vulnerable household's income in the study area
- (ii) Evaluating the contribution of income from TASAF II projects to total vulnerable household income in the study area.
- (iii) Analysing the effects of TASAF II projects on income distribution in the study area.

And

- (iv) **Assessing the main challenges facing vulnerable individuals implementing TASAFII projects in the study area.**

1.4 Hypotheses and Research Question

As implied in the specific objectives, the study was guided by the following research questions and hypotheses:-

1.4.1 Research questions

- (i) **Which are main sources of income to vulnerable households in the study area?**
- (ii) **What are main challenges facing vulnerable households implementing TASAF II projects in the study area?**

1.4.2 Hypotheses

- (i) **TASAF II funded projects contribute significantly to total vulnerable household's income than other sources.**
- (ii) **TASAF II funded subprojects are inequality increasing sources of income**

1.5 Conceptual Framework of the Study

The conceptual framework put together the facts and provides guidance towards collection of appropriate data or information (Katani, 1999). Without theoretical framework to binds the facts together, knowledge is fragmented into discrete segments (Philipo, 2008). In this study, the conceptual framework provides details of the variables to be examined and their expected relationship. The framework shows a set of independent variables (TASAF II under VG component) which influence the dependent variable (income poverty alleviation). This conceptual framework assumes that TASAF II programme under Vulnerable Group sub-projects (VG) as livelihood activities/strategies categorized in

natural resource based, non-natural resource based and off-farm activities improves performance on the use of livelihood asset.

The uses of these assets are categorized into human capital, natural capital, financial capital, physical capital and social capital as follows: Human capital, these activities/strategies improve individual's abilities on the use of her/his skills, altitude, knowledge, experiences, ability to labour and good health. Natural capital includes the good use of land, water, wildlife and biodiversity as well as other services derived from these. Financial capital includes the good use of savings and credits schemes available while Physical capital includes the good utilization of physical assets such as transports, shelter, water, energy, and communication facilities. Lastly is on Social capital that improves individual's ability to utilize available networks, participate in groups, trust, mutual understanding, shared values and access to institutions. Institutions (public and private organization) set and implement policy and legislation and perform all the functions that affect livelihoods (Lenneiye, 2007).

The combination of good livelihood strategies (TASAF II activities) above and well functioning institutions will equip the vulnerable individual with the skills to withstand vulnerability situations that may result into both external (risks, shocks and stresses) and internal (defenselessness that may be caused by lack of ability and means to cope with damaging losses). Finally, asset will be used in a sustainable way without damaging the environment leading to good livelihood outcomes (improved food security, higher income, reduced vulnerability, increased well being and recovered human dignity) which in turn result into poverty alleviation to vulnerable individuals. Through the improvement of these poverty indices, income among individuals will be distributed equally. The framework of this study is elaborated in Fig. 1.

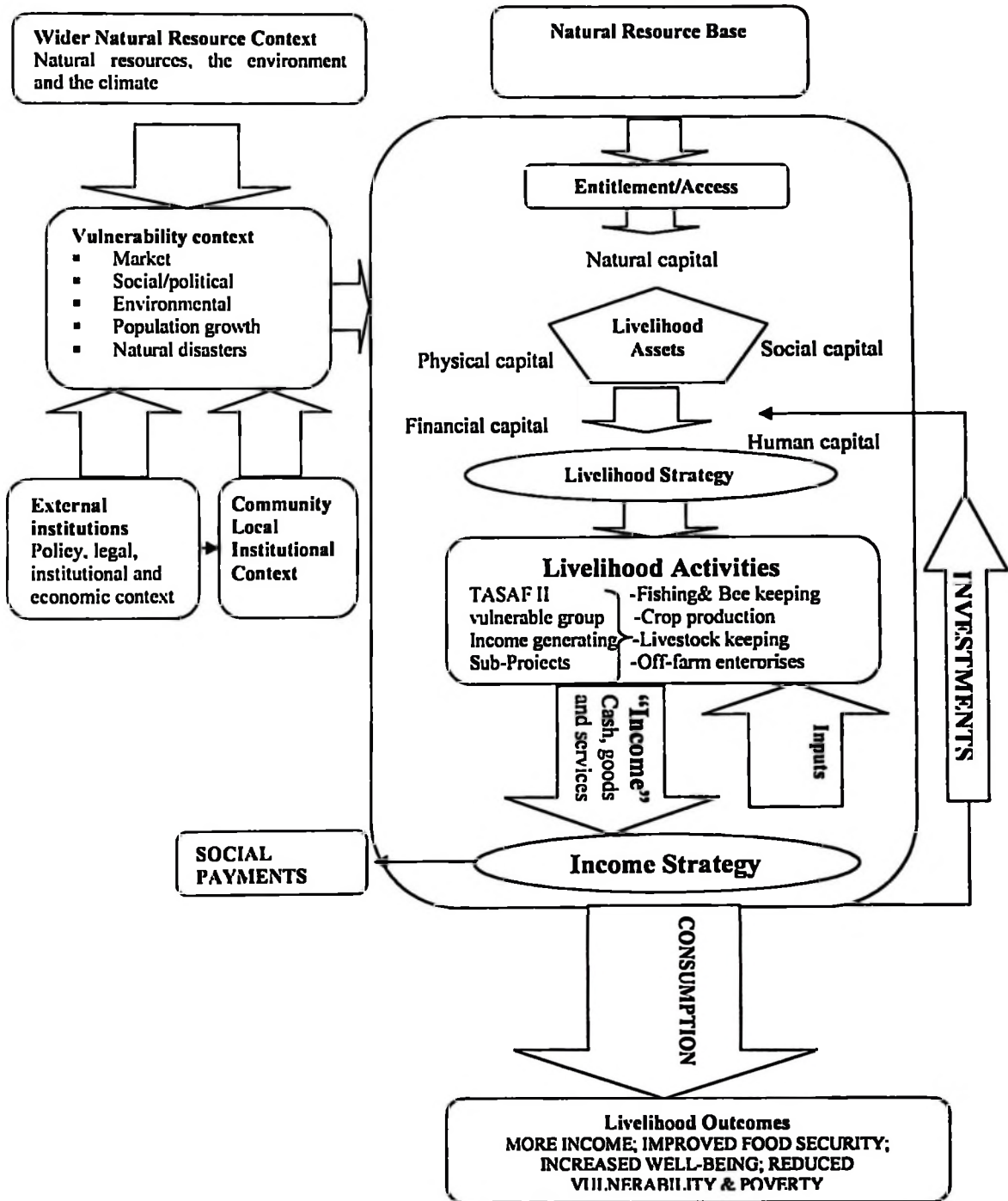


Figure 1: Conceptual framework

Source: Adopted from Soussan *et al.* (2000)

1.6 Organisation of the Dissertation

This dissertation is organised into five chapters. Chapter One covers the introduction while literature pertinent to the study has been reviewed in Chapter Two. The methodology used is described in the third chapter and the findings of the research are presented in Chapter Four. The last chapter gives the conclusions and recommendations.

CHAPTER TWO

2.0 LITERATURE REVIEW

This chapter looks at relevant literature for the study. The literature reviewed in this chapter focuses on the following areas: Definition of terms and concepts, measurement of income inequality, causes of poverty in Tanzania, evidence of poverty reduction approaches from previous studies and TASAF approach.

2.1 Definition of Terms and Concepts

To start with, it would be very significant to present some definitions of terminologies and concepts for better understanding of this dissertation.

2.1.1 The concept of poverty

Poverty is a multidimensional and complex phenomenon. The definition of poverty varies depending on who defines it. According to Todaro (1995), poverty is the deprivation of income needed to satisfy the basic physical needs of food, clothing and in order to ensure continued existence. Tavis and Ruth (2006) define poverty as lack of education, skills, or tools to acquire income and assets as well as lack of power to modify the situation. Poverty can be further conceptualized as a standard of living whereby one lives below a minimum acceptable level (Mtatifikolo, 1994).

Mbughuni (1994) looks at poverty from two perspectives: Firstly from the outside, where poverty is conventionally measured in aggregate statistics such as Gross Domestic product (GDP). Usually, this is coupled with Socio economic indicators related to health and nutrition, presence of service, calorie intake, life expectancy, infant and maternal mortality, education (number of schools, pupil/teacher ratio and the percentage of formally

educated population), employment and the structure of the economy (agriculture, industry and services). From these criteria the big population of Tanzania is classified as poor because economic growth is very low compared to the population increase that result in low supply of essential services. Secondly, poverty is looked from within''. At individual level, the perception of poverty varies according to differing concepts of poverty over time. Sukuma with many cattle and a farming woman with a good harvest would consider himself very rich.

Poverty is explained variously in different countries; Ghana, Moldova, South Africa, Cameroon, Nigeria, Uganda and Togo look at poverty as lack of material assets, adequate clothing, water, electricity, roads, school teachers, land, household property, domestic animals, and human capital's ability to work. Poverty is also explained as food insecurity, hopelessness, powerlessness, humiliation, marginalization, hunger and poor health (REPOA, 2007).

Poverty is the state of being without something, often associated with lack of basic needs, hardship and lack of recourses across a wide range of circumstances. For some, poverty is subjective and a relative term; for others, it is moral and evaluative; and for others, poverty is scientifically established. The principle uses of the term include descriptions of material needs, including deprivation of essential goods and services, multiple deprivations, and patterns of deprivation over time (Antony, 2005).

From the concept of poverty discussed above, in this study poverty is defined as lack of substantial income which results to low human development attributes.

Poverty can be determined in absolute or relative terms. Poverty lines are used in determining absolute poverty where in relative poverty measurement poverty lines are not used (Kayunze, 2001).

According to Blackwood and Lynch (1994), there are four kinds of absolute poverty measurements. One class of poverty measurements is concerned with the number of people who are poor: The head count. It is used to determine the proportional or percentage of people or households which increase or decrease below the poverty line. A second type measures the amount of income needed to raise the poor out of poverty: The income shortfall or the poverty gap. It calculates the amount of income by which the poor fall short of the poverty line and indicate the degree deviation. But it does not show the severity of the poverty and the distribution of the income among the poor. The third class of poverty measurement is concerned with the income distribution among the poor. The most used measurements in this area are Lorenz curve Gini coefficient and Coefficient of variation which are concerned with income distribution of the poor. Finally, there are composite poverty measurements such as the Sen Index and the Pa Index. These are concerned with the poverty of the poor only and not the overall society.

The relative poverty concept focuses on the well being, that is, income or expenditure of the poorest in a population vis-à-vis the income of all other members of the population (PSP, 2003 and Kayunze, 2001). In this approach, no poverty line is used; instead two approaches are used. The first is the use of average income of specific percentage of the population. In this approach the average income of the poorest X% say 10%, 20% or 40% is found. People whose incomes are less than the average are taken to be poor. Once established, the same percentage is used consistently in cross-sectional and longitudinal studies so that are comparable. The second approach is comparing income with

predetermined percentage of the mean income of the population. In this approach the mean income of a population is determined. The percentage (say 40%, 50% or 75%) of the determined mean reflecting poverty is estimated. People whose incomes are less than the percentage are taken to be poor.

One of the advantages of using relative poverty measurements approaches is that they are politically and socially appealing since they consider poverty in the whole society and provide data wealth used in promoting community based development. However; measurements of relative poverty do not reflect the well being of the poor; a relative poor person may be rich in absolute terms or vice versa because absolute measures use poverty line. Secondly, improvement in relative poverty may be realized even in some cases where absolute poverty has increased. Lastly, elimination of poverty using relative poverty approaches is impossible since even if all the people are rich, those with less than others will be said to be poor. So due to these weaknesses relative poverty measurements are not commonly used in poverty studies (PSP, 2003).

In this study, poverty is described as lack of sufficient income which results into lack of other essential needs such as permanent employment, safe water, good housing, health services and education. Poverty is also defined as social discrimination and exclusion in this study.

2.1.2 Vulnerability dimension of poverty

There is a link between poverty and vulnerability. Although poverty affects both men and women in day -to -day social economic activities, women (especially in developing countries like Tanzania remain a vulnerable, marginalized group that is yet to enjoy equality in status, access to services as well as resources as opposed to men.

Unfortunately, most of the development policies did not recognize this and thus failed to mainstream gender in poverty reduction initiatives (Kironde, 1998).

In the rural areas poverty is associated with age (old and young) and level of disability due to vulnerability. As Rutasitara (2002) observes the elderly and very young are not physically strong enough to generate wealth and are consequently likely to be poor.

The concern for women in poverty reduction in Tanzania is important, because women continue to be the most disadvantaged group in the society Mshumbusi (2013).

According to URT (2004), the vulnerable groups include children, persons with disability, youths (unemployed, youths with unreliable income and female youths), elderly persons, people living with long illness and HIV and AIDS, women (widow, other women who are not able to support themselves), drug addicts and alcoholics. According to TASAF, a widow is any woman who has lost her husband; she has not re married, and is unable to sustain her own life..

Globally, the issue of woman and poverty requires special consideration, because women and girls of poor households bear a disproportionately high share of the burden of poverty. This is manifested in the big and risky women's work in agriculture which exposes them to certain health hazards, the time devoted to work by women in rural areas, women's unequal access and control over cash and its implication in poverty reduction and the nature of women's domestic and reproductive work Mmas (2012).

As Joachim (2009) observes, in rural areas, women could not establish their own trades on land except for those who were married and engaged themselves in their husband's activities as family unpaid workers in the farms, shops and crafts production.

Widows are more vulnerable to poverty than is the case with any other segments in the population. According to TASAF II office in Muleba, 49% of women are widows followed by the elderly (21%), orphans (17%), disabled (15%) and last is the youth (5%).

Male domination is prevalent in that men control the household and family properties as well as the productive forces. Being the household labour force, women do not own any means of production, being it land or animals (Ruth, 2009). Surely, poor families lack capital to invest in general improvement of their small plots of land, hence low level of productivity. Such families lack human capital (Cheryl *at el.*, 2008); technology (Asfaw *at el.*, 2008 and Alfred *at el.*, 2010); and general education which are an asset in development. But in this case women are more disadvantaged because they cultivate land which they do not own Corrine and Silvia (2009) in many cases, their education is low due to the same discriminatory socio-cultural reasons and background. Suffice it to say that all available variables used to measure the wealth in the society show that women are very much at the lower stratum in many communities Dasaratharamaiah and Jayaraju (2006).

In the Tanzania Participatory poverty Assessment (TzPPA) covering Ikombe village, (Kyela District), Twatwatwa village, (Kilosa District) and Chikwaya village (Newala District) it was rare to find communities in which women controlled household assets or money, even if these were accrued from activities they were engaged in personally (URT, 2003).

2.2 Measurements of Income Inequality

Several different inequality measures have been proposed in various works. The question has always been which one of these measures should be chosen for decomposition

(inequality to be partitioned either in sources or sub-populations)? According to Foster (1985), the chosen measure should have five basic properties: (1) Pigou-Dalton transfer sensitivity, (2) symmetry, (3) mean independence, (4) population homogeneity, and (5) decomposability. Pigou-Dalton transfer sensitivity requires that the measure of inequality increases whenever income is transferred from one person to someone richer. Symmetry holds if the measure of inequality remains unchanged when individuals switch places in the income order. Mean independence holds if a proportionate change in all incomes leaves the measure of inequality unchanged. Population homogeneity holds if increasing (or decreasing) of the population size across all income levels has no effect on the measured level of inequality. The property of decomposability (ability to partition) allows inequality to be partitioned either over subpopulations or sources. It is the latter type of decomposition that is the subject of this study.

Ideally, an inequality measure can be regarded as source decomposable if the total inequality can be broken down into a weighted sum of inequality by various income sources. However, since activities that influence a particular source of income are likely to have an impact on other activities from that total income; any inequality measure that is source decomposable must address the problem of covariance among the income sources.

The measures of income inequality available include *Theil's* entropy index T , *Theil's* second measure L , the Coefficient of variation and the *Gini* coefficient. These measures are used as decomposition techniques to pinpoint the contribution of different sources of income to total income inequality. The two *Theil* measures, however, are not decomposable when sources of income overlap and not disjoint (Adams, 1994). A typical example of income decomposition is that used by Adams (1994) who examines the impact of non-farm income on inequality in rural Pakistan by using Coefficient of variation.

Adams (1994) decomposes the total rural income among five sources: non-farm, agricultural, livestock, rental and transfer. This analysis shows that non-farm income represents an inequality decreasing source of income.

2.3 Causes of Poverty in Tanzania

Causes of poverty in Tanzania are complex and are often reflected in the socio-economic situation of the society. The inability of Tanzania to transform its economy is one of the factors contributing to the state of growing poverty and destitution in the country. Tanzania is yet to rid itself of mono-culturalism and commodity exchange dependence (Anthony, 2005). According to some schools of thought, the causes of poverty can be classified as either cultural or structural. From the structural perspective, the argument is that most conditions of poverty can be traced back to factors inherent in either the economy or other institutional factors that serve to favor certain groups over others, generally based on their gender, class or race (MS-TCDC, 2007).

The Vice President's Office (1998), presents the cause of poverty in Tanzania as follows. First there is low level of production which is caused by insufficient support to the agricultural sector, that is, poor infrastructure; lack of subsidies of farm inputs and post harvest losses. Though agriculture is the backbone of the economy, the support given to the sector over the years has not been commensurate with its relative importance. Unfair division of labour between men and women at the family level especially in rural areas is another cause of poverty. Such problem leads to an increase in work load in one member of the family which reduces productivity and increases family's poverty.

A lot of money is spent on combating diseases such as HIV/AIDS, malaria, diarrhea, pneumonia, and anemia, and others that affect the material well-being of the people.

Frequent explosion of diseases has an impact in government expenditure on both curative and preventive measures, hence intensifying poverty in the country. In addition to contributing to communicable diseases, HIV/AIDS also increased the extent of poverty in the communities. It is a major development crisis that affects all sectors. During the last two decades the HIV/AIDS epidemic has spread relentlessly affecting people in all walks of life and decimating the productive segments of the population particularly women and men between the age of 20 and 49 years. That an increase in the number of AIDS related absenteeism at the work places and death reflects the early manifestation of the epidemic that leaves behind suffering and grief. Others negative impact from the disease include lowering life expectancy, increasing dependency ratio, reduced growth in GDP, reduced productivity, increase in income poverty, raising infant and child mortality rate as well as raising the numbers of orphans (URT, 2001).

2.4 Evidence of Poverty Reduction Approaches from Previous Studies

According to Isinika and Mdoe (2005) increasing farm productivity alone may not eliminate poverty especially when resources remain inadequate. Farm management can be improved through properly planned training programmes for farmers and extension workers to complement other rural development efforts.

Jambia and Sosovele (2005) examined the interlink ages between conservation and poverty alleviation in three villages selected at random namely, Potwe, Mbomole and Mlesa at a man Nature Reserve in East Usambara Mountains in Tanzania. The authors observe that conservation efforts will not succeed without ensuring local peoples livelihood and making them participate in such efforts.

Cristabal (2006), in the study on Rural Poverty and Development in Latin America found that poverty to vulnerable individual cannot be alleviated if the focus is on improvement to no-income poverty indices only. The improvement on both income and non income indices will alleviate absolute poverty among vulnerable individual.

Ruth (2006), in the study on Education and Poverty Reduction in Tanzania found that without a clear system of education rural poverty reduction strategies formulated could not work efficiently.

The Tanzania Social Action Fund (TASAF II) which is the subject of this study is among the efforts of Tanzanian government that aim at fiscal decentralization and community participation intended to tackle the problem of rural poverty. The study therefore is conducted to evaluate the impact of TASAFII projects in addressing poverty at household level in Tanzania.

2.6 TASAF II Approach

The Government of the United Republic of Tanzania established the Tanzania Social Action Fund (TASAF) in 2000 as one of the tools of executing the Government's National Poverty Reduction Strategy. It is a multi-sectoral program that provides direct financing to small- scale public investments targeted at meeting the needs of the poor and contributing to social capital and development at the local level. The objective of TASAF was to empower communities in improving their livelihoods and enhanced access to services, minimize the public sector's direct involvement in the implementation of projects such as construction of health facilities, water projects and schools (TASAF, 2008).

The approach of public sector involvement makes the community lose ownership by not considering themselves as owners of the facilities created. Hence, the need for an approach that could enable communities take charge of the development process thereby facilitates the changing role of the government from being a service provider to becoming a facilitating agent. This will enhance a sense of ownership among the relevant communities, leading to sustainability of the supported interventions.

TASAF use the approach of Community- Driven Development (CDD) whereby community participation and direct communities financing are the basic attributes. The main purpose of this approach is community empowerment which is governed by four important attributes; first, is access to information; under this, communities are facilitated to access relevant information timely and presented in a form that is easily understood. Second is participation and inclusion; this allows the poor communities and vulnerable groups to participate in selecting development priorities, budgeting for their community projects and delivering services as per the project agreement. Third is accountability; here accountability for the project recourses is ensured through transparency in fiscal management, community participation and by offering beneficiary groups choices of the services delivered. The last one is local organization capacity whose focus is on the ability of the people to work together, organize themselves, and mobilize resource to solve problems of common interest. TASAF II was established in 2005 on the basis of scaling up the scope to cover all districts in Tanzania in addition to 40 districts of TASAF I. In addition to what TASAF I did, TASAF II established National Village Fund (NVF) in line with the objective of fiscal decentralization (TASAF, 2009).

The approach of CDD as adopted by TASAF operates in a framework of livelihood approach as indicated in Figure 1 of the conceptual framework of the study, because this

approach prepares vulnerable individuals in using available institutions that set and implement policies, legislations and other livelihood functions such as TASAF Management Unit (TMU), Ministries, Local Government Authorities, Village governments and other development partners. TASAF II projects which were identified under this approach as livelihood strategy/activities, aim at improving the good use of livelihood assets (physical, social, financial, human and natural capital). Thus, the combination of livelihood activities/strategies identified under this approach and the well functioning of institutions (private and public) which are facilitated and coordinated under this approach equip vulnerable individuals with the skills in withstanding vulnerability environment that may result from both external (risks, shocks and stress) and internal (defenseless that may be caused by lack of ability to cope with damaging losses). Finally, assets were meant to be used in a sustainable way without environmental damage leading to livelihood outcomes (improved food security, high income, and reduced vulnerability, increased well being and recovered human dignity). Also these outcomes would result into reduced poverty and income inequality among vulnerable individuals (TASAF, 2009).

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

This chapter presents the methodology used in the current study. It covers the description of the study area, choice of the study area, research design, sampling procedures, data collection, and description of the analytical tools and limitation of the study.

3.1 Description of the Study Area

Muleba is one of the 7 districts of Kagera Region in the North West of Tanzania Mainland. The district is located between latitudes 31° 30' and 32° 5' East and latitudes 1° 30' and 2° 20' South. It is bordered by Bukoba rural district in the North and North West, Lake Victoria in the East, Karagwe District in the South West and by Biharamulo and Chato districts in the South. The main reason for conducting this study in Muleba District was that, Muleba is among the rural districts that participated in both phases of TASAF so the results from this district can reflect the performance of TASAF in other areas of the project. The researcher has worked in the district and has insight of the ongoing programs.

3.1.1 Administration

Muleba District covers an area of 10 739 km² of which 3444 km² are covered by land surface area and 7295 km² comprise water, mostly Lake Victoria. The water surface area includes more than 33 inhabited islands all in the Lake Victoria. These islands are divided into 5 wards which are Kerebe, Ikuza, Goziba, Bumbire and Mazinga. Administratively, Muleba is divided into 6 divisions, 43 wards, 161 villages and 738 sub-villages (*Vitongoji*). According to 2012 census, the district has a population of 540 310 where by 267 858 male and 272 452 females. Average annual per capita income in the district is estimated to 420 000. The study was conducted in 14 wards of the project which include Muhutwe, Bureza, Izigo, Ruhanga, Mubunda, Magata, Kagoma, Kishanda, Kashasha, Biiirabo, Mayondwe, Kimwani, Buganguzi and Muleba.

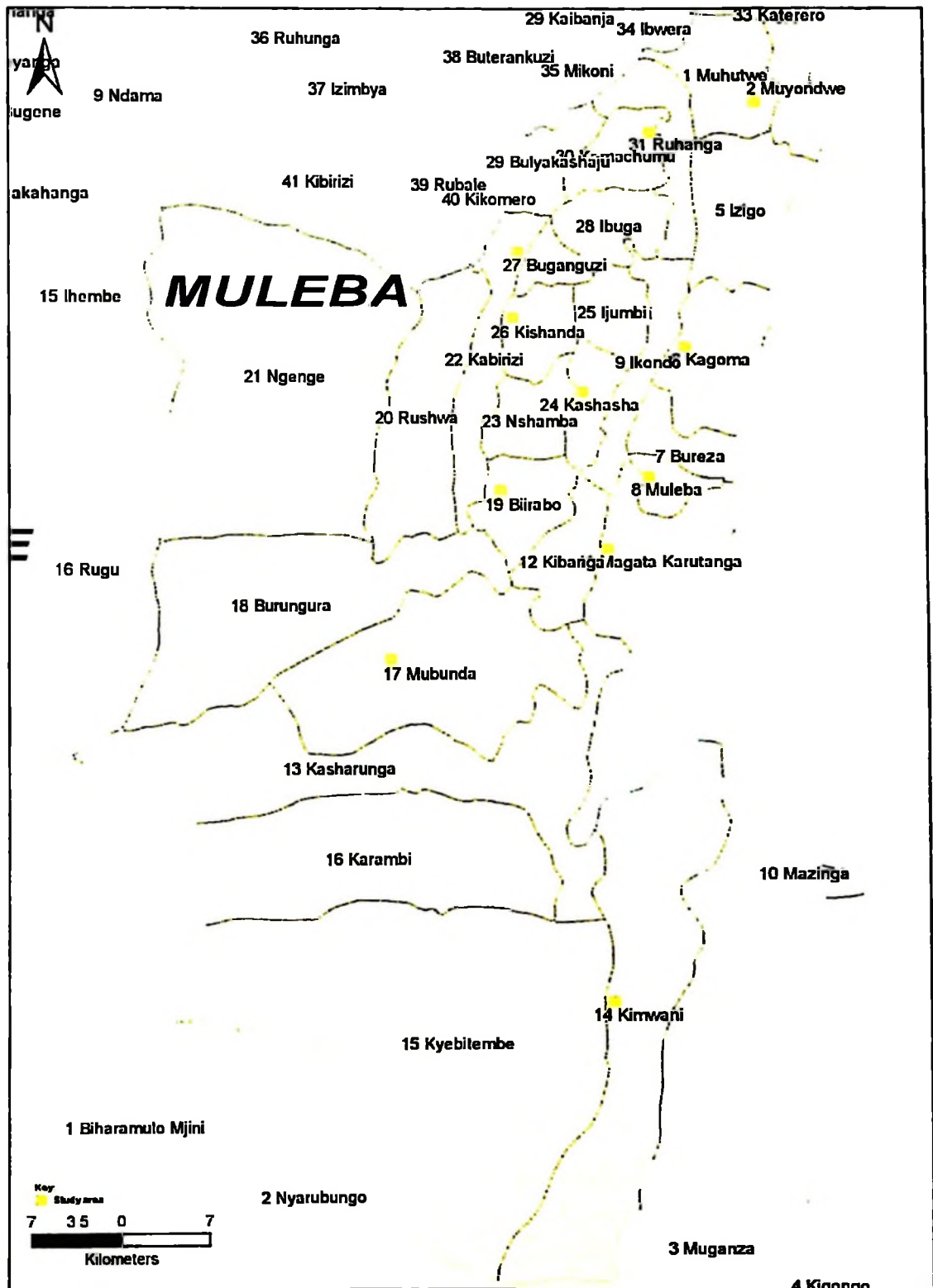


Figure 2: Map of Muleba District showing the study area

Source: Muleba District Development Profile (2008)

3.1.2 Economic activities

In Muleba 86% of the population is engaged in agriculture or agricultural related activities, for their livelihood. Agricultural sector in the district is characterised by low levels of productivity due to poor technology and skills which have, in turn, led to low soil fertility, out-break of crop plant diseases to mention a few (URT, 2008).

Coffee is the major cash crop grown in the district since the colonial era. Other cash crops include tea and vanilla. Vanilla was adopted a few years ago and is taken as an alternative crop to coffee which has suffered very low prices over the past decade. There is great potential for water from Lake Victoria covering about 7295 square kilometres which has a great advantage to both irrigation and fishing industries. To date, only 49.7% of the arable land that is 143 137 hectares are used for agricultural production, whereby 123 932 ha and 19 205 hectares are used for food and cash crops respectively. Food crops grown include bananas, maize, beans, cassava, sweet potatoes, groundnuts millet and paddy at Kyamyorwa basin. Irrigation agriculture is uncommon in the district due to having enough rainfall. Generally, the annual total rainfall varies between 800mm and 1500mm. However, the rains vary in amount, duration and intensity.

Livestock keeping is also practised at very low scales for sedentary purposes. The district has 47 510 indigenous cattle and 3107 dairy cattle. There is plenty of fish in Muleba; however, fishing is normally carried out in Small scale basis (URT, 2008).

3.2 Research Design

The research design for this study was cross sectional. This is a kind of research design in which the data are collected at a single point in time from a sample to represent a large population. The design is suitable in descriptive study and for determination of

relationship between and among variables. It is also economical in terms of time and financial resources (Bailey, 1998).

3.3 Data Sources and Instrument for Data Collection

Primary data were collected through interview using structured questionnaire with both open ended and close ended questions. Prior to the actual survey, the questionnaire was pre-tested under field conditions. Secondary data were collected from different sources including books, research reports and journals.

3.4 Sampling Procedure

All households involved in TASAFII income generating projects in the study area constituted the sampling frame for the study. A list of these was obtained from Muleba District Council offices. A combination of proportionate stratified sampling and random sampling techniques were used to select households from 6 strata; dairy goat keepers, dairy cattle keepers, hides and skin processors, horticultural growers, cereal millers, poultry and bee (chicken) keepers. The total sample size was 85 households out of 320 beneficiaries equal to 26.6%. According to Israel (1992) at 10% level of precision desired; the proper sample for the population like this is not less than 83 respondents. The criterion used for stratifying the sample was engagement in income generating activities thought to be important by TASAF II funded projects; this is a socio-economic variable in the sense that to some extent its scale and nature of income generating activity can be considered to be an indication of household welfare level.

3.5 Data Processing and Analysis

Data from the primary source were verified, coded and analysed using Statistical Package for Social Sciences (SPSS 16.0 for Microsoft windows).

3.5.1 Contribution of TASAF II project to total household income

In analysing the income contribution, simple/person correlation coefficient was used to test the significance contribution of income from TASAF II to the total household income where by average income of each source was obtained after running descriptive statistics and then correlation analysis to obtain Pearson Correlation Coefficient versus average total income and average income to each source. On other part descriptive statistics (percentage) were used to evaluate the proportional contribution of each source to total income. According to Kothari (2004), simple correlation is the most widely used method of measuring the degree of relationship between two variables. This coefficient assumes the linear relationship between the two variables; that the two variables are casually related which means that one of the variables is independent and the other one is dependent. The general formula for Person correlation coefficient is expressed as follows:-

$$\text{Correlation (r)} = \frac{\sum (X_i - \bar{X}) (Y_i - \bar{Y})}{n \cdot \delta_y \cdot \delta_x} \dots\dots\dots(1)$$

Where:

X_i =ith value of respective source (Tshs)

\bar{X} =Mean of each of respective source (Tshs)

Y_i =ith value of total income (Tshs)

\bar{Y} =mean of total income (Tshs)

N =number of pairs of observations of source and total income

σ_y =Standard deviation of total income (Tshs)

σ_x =Standard deviation of individual income sources (Tshs)

A zero value of 'r' indicates that there is no association between the two variables.

When $r = (+) 1$, it indicates perfect positive correlation and when it is $(-) 1$, it indicates perfect negative correlation.

3.5.2 Analysis of income distribution

In analysing income distribution, the total household income was decomposed to pinpoint the impact of income from TASAF II project on the total income inequality basing on inequality measures. Average income to each sources were obtained using descriptive statistics and also correlation analysis versus average total income and average to each source to obtain correlation coefficients used to calculate Relative Concentration Coefficients. The decomposition corresponding to the Relative Concentration Coefficient is expressed as follows:-

$$\sum_{i=0}^n W_i C_i = 1; \quad W_i = X_i / X; \quad C_i = P \frac{S_i / X_i}{S / X} \dots\dots\dots(2)$$

Where; $W_i C_i$ = factor inequality weight of the i-th source in overall inequality

X_i and x = the mean income from the i-th source and from all sources respectively (Tshs).

C_i = the relative concentration coefficient of i-th source in overall inequality

p_i = the correlation coefficient between the i-th source and total income

s_i = the standard deviation from i-th income source (Tshs).

s = the standard deviation from total income (Tshs).

An income source is–increasing or decreasing inequality according to whether c_i is greater than or less than unit.

3.5.3 Identification of constraints facing TASAF II implementation

Descriptive statistics were used to analyse the constraints facing TASAF II implementation in the study area. Percentages were used to express the proportion of the respondents facing a particular constraint by running descriptive statistics.

3.6 Limitations of the Study

- i. Using cross-sectional data limits observation over time. This makes it difficult for the study to account for changes due to time difference.
- ii. The small sample size may affect the representativeness of the population parameters. However, sampling method and the sample size taken were 26.6% which was large enough to allow for meaningful statistical analysis.
- iii. Prices and costs involved have been limited by the availability of household data. Thus, the results of this research should be taken with caution because most of the households in rural areas do not keep records regarding production and the data provided are based on household head's memory. In addition, some respondents didn't remember the actual quantities of the products they had produced, for example, they, used words like 'to estimate..., we got... (amount)'. So, the results are estimates, but of course they were given by the respondents themselves. However, figures are the approximation indications of the actual situation of TASAF II project in Muleba District.
- iv. The approach as used by this study limits the observation to only one location. Hence, the conclusion reached may not hold for other similar TASAF II projects elsewhere. However, in spite of the above limitations, the data collected were expected to be reliable and adequate to address the objectives set forth for the study.

CHAPTER FOUR

4.0 RESULTS AND DISCUSSION

This chapter presents results and allied discussions of the study and is organized according to the respondent's responses and socio-demographic characteristics, income sources, income contributions and distributions of to income vulnerable household. And lastly are the problems/challenges facing TASAF II implementation.

4.1 TASAF II Characteristics in the Study Area

Under this part the basic project characteristics in the study area are presented in Tables 1-2. These include income generating activities carried out in the study area as well as the description of the vulnerable groups implementing TASAF II sub-projects.

4.1.1 Income generating activities carried out

There is a total of 19 groups with 340 beneficiaries, and majority of the projects are in dairy goat (49%) followed by indigenous chicken (22%). Other projects include horticulture, milling machine, bee keeping, skin processing and fish production (Table1). According to TASAF guidelines, the choice of the projects to vulnerable individuals depends on four basic attributes. The first attribute includes experience, interest and beneficiaries' knowledge on managing the project. The second attribute is availability of resources that can facilitate good implementation of the project in the respective localities. Third attribute relates to environmental concerns whether or not the project contributes to environmental pollution. Lastly, is the group size in relation to budget threshold set by TASAF to respective sub-projects? Thus, the distribution of these projects in the study area followed these attributes during sub-projects identification. In these 19 groups 4 (bee keeping, skin processing, horticulture and fish production) subprojects are managed

together while the rest of the subprojects are managed on individual basis but in group as an umbrella.

Table 1: Total TASAF income generating activities in Muleba

Type of sub-project	Number of groups	Number beneficiary household	% of total
Dairy goat	8	157	49
Indigenous chicken	4	72	22
Horticulture	2	30	9
Skin processing	1	15	5
Milling machine	1	12	4
Bee keeping	1	12	4
Dairy cattle	1	12	4
Fish production	1	10	3
Total	19	320	100

Source: TASAF Coordinator's Office

4.1.2 Vulnerable groups involved in TASAF II project in Muleba

Majority of the vulnerable groups in the study area are widows (42%) followed by elderly (21%); other groups are orphans, disabled and youth (Table 2).

Table 2: Distribution by vulnerable type in Muleba

Vulnerability type	Number of groups	Number of beneficiary households	% of total
Widow	7	155	42
Elderly	4	66	21
Orphans	5	54	17
Disabled	2	50	15
Youth	1	15	5
Total	19	320	100

Source: TASAF Coordinator's Office

4.2 Respondents' Socio-demographic Characteristics

The socio-demographic characteristics which include the respondents', age, gender, education, marital status, occupational status, family size and family labour were studied and the results are presented in Tables 3-8.

4.2.1 Age of the respondents

The age range of the respondents was between 23 and 92 years with the mean of 53 (Table 3). The results imply that the majority of these respondents are old, something which that may influence productivity and income. Asfaw and Admassie (2004), there is a certain threshold age beyond which the ability to take risk and adopt innovations decreases. Rutasitara (2002) found that the elderly are not physically strong enough to generate wealth and often they are likely to be poor. For more results see table 3.

Table 3: Age of the respondents (n=85)

Age groups	Frequency	Percent
23-35	11	13.00
36-45	16	18.80
46-60	30	35.00
>60	28	32.90
Total	85	100.00

4.2.2 Marital status and sex of the respondents

Majority (57.6%) of the respondent are widows, 40.0% of the respondents were married, with 64.7% of households headed by females (Table 4 and Table 5). These results are in line with the argument that woman are among the vulnerable groups in the society (section 2.2.2).

Table 4: Marital status of the respondents (n=85)

Marital status	Frequency	Percent
Single	1	1.20
Married	34	40.0
Widow	49.0	57.60
Separated	1	1.20
Total	85	100.0

A report by URT (2003b) also shows women and a female-headed household tends to be poor than men and male-headed households (Table 5).

Table 5: Sex of the respondents (n=85)

Sex	Frequency	Percent
Female	55	64.70
Male	30	35.30
Total	85	100.0

Note: Only head of HH were interviewed

4.2.3 Education levels of respondents

Majority (77.6%) of the respondent had primary level education only, 20% had not attended any formal education and 2.4% of the respondents attended certificate after primary (Table 6). Low level of education has been associated with poverty. As Shimbe (2008) reveals, high education level influences urban farmer's income in Morogoro Municipality. Similar observation was made by Kuhn and Cheston (2000) who found that combination of education and credit put women in a stronger position of to ensuring access to food, schooling and medical care.

Table 6: Education levels of Respondents (n=85)

Education level	Frequency	Percent
Not attended to school	17	20.00
Primary	66	77.60
Post-Primary cent	2	2.40
Total	85	100.0

4.2.4 Occupational status of the respondents

The respondents were asked to say whether or not they had formal employment. As per Table 7, the study reveals that 8.3% were self employed in business, provision of services such as catering, local brews and fishing. Others were self employed in vocational activities such as carpentry, tailoring and masonry. About 75% engaged themselves with agriculture as a means of sustaining their livelihood. Most of the household heads in agriculture were the elderly, young, sick, disabled people, widows and orphans. One can thus say that TASAF II beneficiaries fit well within the above) discussed dimension of poverty (section 2.2.2).

Table 7: Distribution of respondents by occupation (n=85)

Employment status	Frequency	Percent
Casual labourers	14	16.40
Unemployed	64	75.30
Self employed	7	8.20
Total	85	100.0

4.2.5 Respondent's family and labour size

The respondent' family size range between 2 and 10 people with mean of 5.8 people while family labour ranges between 1 and 6 and mean of 2.4. The household size in this study is

slightly higher from than the size reported in 2012 by the National Population Census which was 4.7 in the study area. According to NBS (2012) larger household are likely to be poor. The larger the household size the higher the income spent to meet the food requirements and other family needs. As Chingonikaya (2010) points out, consumption and expenditure patterns are in line with the size of the household.

Table 8: Respondent's family size (n=85)

	Minimum	Maximum	Mean	Std. Deviation
Household size	2	10	5.8	1.8
Household labour	1	6	2.4	1

4.3 Sources of Income to Vulnerable Households

In this study, other income includes all income generated activities except that of TASAF II that household engaged in as business or source of food for the entire family. Income from livestock, crops, fishing, payment of wages/salaries, and small businesses fall in this category. Transfer payments as a source of income encompasses all benefits accruing from other donors, relatives, friends or support from government that may be in cash or material support and income from TASAF II project includes the income earned from all products of the project that may be consumed or sold. The average income of households in the study area was Tshs. 1 170 250 and ranged from Tshs 253 450 to Tshs 3 531 420 .This income is below the national GDP per capita of Tshs 2 351 491 (Table 9).

Table 9: Sources of Income

Variable	Minimum	Maximum	Mean	Std. Deviation
Total HH Income	253 450	3 531 420	1 170 240	606 457
Other sources	1 310 000	2 870 000	772 724	497 910
TASAF II Income	51 800	762 800	305 1888	157 740
Transfer payments	23 960	365 454	105 231	58 797

^a=Income figures are expressed in Tanzania shilling

The income generated from other sources was by far the biggest share accounting 66% of the total income followed by income from TASAF II project 26% and last is income from transfer payments of 8%. Table 10 shows TASAF II project on average amount to Tshs 305 188 per year. This is about 13% of the national GDP per capita.

Table 10: Sources of Income and their percentage contributions

Variable/source of income	Mean	Standard deviation	Percentage of total
Other sources	772 724	497 910	66
TASAF income	305 188	157 740	26
Transfer payment	105 231	58 797	8
Total income	1 170 240	606 457	100

^a=Income figures are expressed in Tanzania shilling

As shown in Tables 9 and 10, the mean correlation between income from other sources and the total income is highest across all the three –income sources: 0.946($P<0.05$). By contrast, the correlation between transfer payments income and the total income from TASAF II project were 0.746 and 0.275 respectively. One of the main reasons for this difference could be the fact that majority of the respondents in TASAF II keep livestock which are rarely sold on regular basis as reported by Ashimogo *et al.* (1998).

Table 11: Contribution of each source of income to total income

Variable	1	2	3	4
Total income	1.000			
Other sources	0.946*	1.000		
Transfer payment	0.746*	0.776*	1.000	
TASAF Project	0.275*	0.028	0.784	1.000

*= Means significant at the 5% significant level

4.4 The effects of TASAF II Projects on Income Distribution

The decomposition of Relative Concentration Coefficient was used to assess the effect of various sources of income to the overall income inequality. Table 12 reports the decomposition results for the three sources of income with respect to the distinction between inequality-increasing versus inequality-decreasing sources of income. The decomposition agrees that two income sources—TASAF II project and transfer payments—represent inequality-decreasing sources of income with relative concentration coefficient amounting 0.245 and 0.689 respectively. This means that, *ceteris paribus*, additional increments of TASAF II project and transfer payments will reduce the overall income inequality. Decompositions also agrees that one source of income— other sources represent inequality-increasing sources of income with relative concentration coefficient of 1.18. This means that *ceteris paribus*, additional increments on other sources will increase the overall income inequality. These results may be attributed to high cost of starting and managing many income generating activities in the study area. Also lack of reliable capital, low production knowledge and limited labour force might have pushed the poor vulnerable households into few income generating activities (TASAF II project and Transfer payments) leaving the majority of richer households to engage in many other sources of income, because they can afford to own and manage efficiently the available resources. These findings partly agree with Ashimogo *et al.* (1998) who found that livestock income decreases income inequality in Rural Kilimanjaro and Arusha Regions.

Table 12: Relative concentration coefficients of source incomes in overall income inequality

Variable/source of income	Mean income of HH per year(Tshs)	Correlation coefficient(ρ_i)	Relative concentration coefficient(c)
Other sources	772,724	0.946*	1.18
TASAF income	305,188	0.275*	0.245
Transfer payment	105,231	0.746*	0.689

* Correlation is significant at the 0.05 level

4.5 Constraints Facing Vulnerable Household in Implementing TASAF II

Each respondent was asked to mention one major constraint he/she encounters in implementing TASAF II projects. The main problem mentioned by most of the respondents was lack of transparency among the group leaders, and this was mentioned by 23 respondents (27.10%) followed by lack of project management skills (25.90%) (Table 13). Through discussion with the respondents, it was revealed that lack of project management skills make them get low benefits contrary to TASAF plan. Lack of boost up capital was ranked as third problem which scored 18.80% on grounds that this makes them unable to meet the costs of inputs, especially animals, before project productive stage. Other constraints include pests and diseases (7.10%), lack of input and high inputs costs (5.90%), low animal productivity (9.40%) and land scarcity (5.9%).

Table 13: Constraints facing TASAF II income generating activity implementers

Constraints	Frequency	Percent
Lack of transparency to leaders	23	27.10
Low project management skills	22	25.90
Lack of boost up capital	16	18.80
Low animal productivity	8	9.40
Pest and Diseases	6	7.10
Lack of input & high input costs	5	5.90
Land scarcity	5	5.90
Total	85	100

CHAPTER FIVE

5.0 CONCLUSIONS AND RECOMMENDATIONS

This study sought to empirically evaluate the contribution of TASAF II projects use in alleviation of income poverty among vulnerable household in Muleba District. Based on the findings presented and discussed in Chapter Four, a number of conclusions and recommendations can be reached. This chapter briefly highlights these conclusions and recommendations.

5.1 Summary of Major Findings

The study has found that:-

(i) Respondent's Socio-Demographic Characteristics

TASAF II project under Vulnerable group component is practiced by people with low income from social demographic groups which include widows, the elderly, orphans, disabled and permanently sick people. The majority of these people have no any formal employment either in public or private sector but a few of them are engaged in income generating activities other than agriculture. About 75% of the respondents depend on indigenous agriculture to earn a living, the implication of which is that agriculture is the main occupation of the sampled vulnerable households.

(ii) Sources of income to vulnerable households

TASAF II Vulnerable households mainly depend on three sources i.e other income which includes all income generated activities except that of TASAF II that household engaged in as business or source of food for the entire family. Another source is transfer payments as a source of income that encompasses all benefits accruing from other donors, relatives, friends or support from government that may be in cash or material support and the last

one was income from TASAF II project which includes the income earned from all products of the project that may be consumed or sold. The average income of households in the study area was Tshs.1 170 250 and ranged from Tshs 253 450 to Tshs 3 531 420 .This income is below the national GDP per capita of Tshs 2 351 491 (Table 9).

(iii) Contribution of each sources of income to total income

The income generated from other sources was by far the biggest share accounting 66% of the total income followed by income from TASAF II project 26% and last is income from transfer payments of 8%. Table 10 shows TASAF II project on average amount to Tshs 305 188 per year. This is about 13% of the national GDP per capita.

The mean correlation between income from other sources and the total income was highest across all the three –income sources: 0.946($P < 0.05$). By contrast, the correlation between transfer payments income and the total income from TASAF II project were 0.746 and 0.275 respectively.

(iv) The effects of TASAF II on income distribution

The decomposition agrees that two income sources-TASAF II project and transfer payments-represent inequality-decreasing sources of income with relative concentration coefficient amounting 0.245 and 0.689 respectively. This means that, *ceteris paribus*, additional increments of TASAF II project and transfer payments will reduce the overall income inequality. Decompositions also agrees that one sources of income— other sources represent inequality-increasing sources of income with relative concentration coefficient of 1.18. This means that *ceteris paribus*, additional increments on other sources will increase the overall income inequality.

(v) Main challenges facing vulnerable individuals implementing TASAF II

Each respondent was asked to mention one major constraint he/she encounters in implementing TASAF II projects. The main problem mentioned by most of the respondents was lack of transparency among the group leaders, and this was mentioned by 23 respondents (27.10%) followed by lack of project management skills (25.90%) (Table 13). Through discussion with the respondents, it was revealed that lack of project management skills make them get low benefits contrary to TASAF plan. Lack of boost up capital was ranked as third problem which scored 18.80% on grounds that this makes them unable to meet the costs of inputs, especially animals, before project productive stage.

5.2 Conclusions

The study found that, TASAF II under vulnerable component employ marginalized people whom have low ability to participate in a competitive means of resource utilization in a particular community.

These people mainly their living depends on indigenous animal keeping and crop production with additional of some grants from the government and relatives supporting the system of production practiced.

The introduction of TASAF II projects has played a minor role to their living because its contribution was minimal compared to other sources of income they depend on. Despite of TASAF II contributing less to total vulnerable household's income but contributed a great role on reducing income inequality among vulnerable individuals.

Vulnerable households on implementing TASAF II projects faced the main three challenges as follows:- since projects are managed in groups some of the group leaders are

not transparency to members on issues of income earned, lack of business management skills to members and low start up capital especially before the given animals starting to produce. Where by all of these contribute much on getting low income from TASAF II project than what has been intended by the programme.

From the above facts then the study therefore concludes that, TASAF II projects has little impact on the vulnerable household income and on reducing income poverty but it is important because it reduces overall income inequality among vulnerable individuals.

The conclusion of this study agree with (URT, 2009) in (section 1.1), which indicates that 37.6% of rural households live below the basic poverty line, whereby 74% of the poor are involved in agriculture. From these observations strong measures are needed to improve TASAF II initiatives for assurance and sustainability of the project designed to alleviates income poverty in rural and urban areas of Tanzania.

5.3 Recommendations

This study has revealed that a TASAF II projects has little impact on vulnerable household income and poverty alleviation because of some problems. If these problems are addressed, TASAFII project will have great potential in poverty alleviation. In order to harness the potential of TASAF II project the following recommendations are put forward:

- (i) Local Government Authorities should make the close follow up on implementation of the projects to ensure their sustainability. This can be done through full utilization of available staffs to train beneficiaries on how to manage their projects and business management skills. In additional, district Authorities

should ensure that extension workers perform their work efficiently on delivering services required on timely and regular basis.

- (ii) The district and TASAF II should sensitize the beneficiaries to be aware of the credits and link them to financial institutions providing credits. Also participants should be supported to establish their own SACCOS through imparting them with the knowledge of savings and initial capital. The credits would enable the participants to start new investments and scale up the existing ones.
- (iii) The district should ensure that agriculture and livestock inputs, together with other working tools are available at the site of the project at the right time and at affordable prices. This can be done through integrating these projects with other development programs available in the district which can allow beneficiaries to get required inputs at subsidized prices. Lack of inputs affects productivity of the projects.
- (iv) The present findings are a result of survey done in one district of Muleba while this project is all over the country in Tanzania. The major weakness of such studies is that they cannot represent the whole population of the country, for this case, Tanzania. Therefore, there is a need for more research on the contribution of TASAF II on poverty alleviation in other parts of the country where this project operates so as to enable generalization of the highlighted findings.

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APPENDICES

Appendix 1: Questionnaire

A questionnaire administered to vulnerable households

PEOPLE POVERTY: A CASE OF VULNERABLE GROUPS IN MULEBA, KAGERA

Date of interview..... Respondent number

Mtaa/Village..... Ward

My name is Audax R, Bahweitima, a master's student at Sokoine university of Agriculture (SUA). I am doing a study on the contribution of TASAF II in poverty reduction to vulnerable households. I'm going to ask you two types of questions. One type is to do with socio-demographic characteristics and the other type is to do with information pertaining to your progress in managing TASAF II sub-projects as source of income as well as other sources. I don't require your name and the information you will provide will be confidential and will be used for academic purposes only. This study is not part of any attempt to limit your funding sources but recommendation on improvement. When I write my dissertation, I will not use your name anywhere nor will I give the information to any other person.

A: HOUSEHOLD CHARACTERISTICS

1	Age(years)	
2	Gender	1=Male 2= Female
3	Marital status	1= Single 2 = Married 3 = Widowed 4 = Separated
4	Household size(Numbers)	
5	Household labour (Numbers)	
6	Education level	1= Not attended 2 = Primary 3 = Post primary certificate 4 = secondary
7	Occupational status	1=Casual labourers 2=Self employed 3=Unemployed

(iii) Variable inputs incurred in crop production per year or season (Tshs)

Type	Input name	Quantity used K	Price per unit L	cost per unit M=K×L	Total for each crop
Maize					
Rice					
Beans					
Vegetables					
Groundnuts					
Cassava					
Potatoes					
Fruits					
Others					

10. If your TASAF II project is Livestock keeping or you are involved in livestock as other source of income answer the following questions below:-

(i) What type and number of livestock do you keep?

Type of livestock	Number
1= Dairy Cattle	
2= Indigenous cattle	
3= Local chicken	
4= Broiler	
5= Pigs	
6= Sheep	
7= Indigenous Goat	
8= Dairy goat	
9=Others	

(ii) Income from livestock

Type	unit	Quantity consumed		Quantity sold		Total produced E=A+C	Average price (Tshs) F	Gross income (Tshs) G=E×F	Variable costs (Tshs) H	Net total income I=G-H	Net cash income J=I×D
		A	% B	C	% D						
Dairy Cattle											
Indigenous cattle											
Local chicken											
Broiler											
Pigs											
Sheep											
Indigenous Goat											
Dairy goat											
Others											

(iii) Variable inputs incurred in managing livestock enterprises per year

Type	Input name	Quantity used K	Price unit L	per cost unit M=K×L	per Total for each livestock type
Dairy Cattle					
Indigenous cattle					
Broiler					
Layers					
Sheep					
Indigenous Goats					
Dairy goat					
Pigs					
Others					

C.INCOME FROM OTHER SOURCES DIFFERENT FROM TASAF PROJECTS

	Source of income	Amount earned per month (Tshs)
12	Other sources different from TASAF II Projects (Gross income- costs)	
13	Transfer payments (Aids, grants and etc.)	

D.CONSTRAINTS FACING TASAF II IMPLEMENTATION

16. What are the problems facing you as household on implementation TASAF II Sub-projects?

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17. What are the causes of these problems?

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18. In order to solve the problems what do you think should be done?

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THANK YOU VERY MUCH FOR YOUR TIME AND CO-OPERATION

Appendix 2: Checklist for Key informants (e.g. DFT, VFC, WEOs, VEOs, CMC and Other leaders)

Date

Respondent Name

Title

1.0 What is your role in TASAF II projects?

.....

2.0 Do you think TASAF II project has an impact on poverty of vulnerable households?

Yes () No ()

3.0 If no, why?

4.0 What are the main challenges facing TASAFII implementers in Muleba?

.....
.....

5.0 What do you think are causing these implementation challenges?

.....
.....

6.0 What are your opinions/comments on management strategies to alleviate problems?
associated?

.....

THANK YOU VERY MUCH FOR YOUR TIME AND CO-OPERATION