



**REPORT ON  
THE OPPORTUNITIES AND RIGHTS  
OF WOMEN IN ECONOMIC  
ACTIVITIES IN FISHING  
COMMUNITIES IN KIGOMA REGION  
2022**

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## 1. Introduction

Umoja wa wawezeshaji KIOO is a voluntary non-political, non-religious, and non-profit sharing organization that was founded in 2001 and officially registered in 2004 under NGO Act with registration number **00NGO/R2/000179**. KIOO's vision is a Tanzanian society where every individual is free from poverty, injustice and lives in dignity. KIOO's mission is to advocate for women rights to own land and other property including decision making, better education and vocational skills for children young people, people with disability and women, environmental, agriculture and food security, good governance and accountability, health system strengthening, child protection and taking action to water sanitation problems in the community.

KIOO believes that all people are equal, and the world is a good place where all people are cared for, where everyone's needs met, respected and valued. Through our close work with communities, we see various needs and work with the communities to come up with a plan on how to make it happen. We believe that the sustainability of any project depends on the community ownership; therefore, we believe that if election is inclusive the future development it is obvious and explicit. When community engaged, they contribute to the project, embrace and adapt it to their local situation that improves the results, and they protect the project making sure it continues. KIOO works with women youth, and people with disabilities and children's rights. The members of these teams are government officials, law enforcement, community leaders and others. This work includes training on PWD's right to all members, organizing meetings, reports and engaging in social taboos.

In order to fulfill our mission in collaboration with Urgent Africa Fund Africa we implemented a project titled "**women economic justices**" where we intended to advocate for opportunities and rights of women to participate in economic activities in fishing communities. This project was implemented in Kigoma region in three councils, which are the Kigoma Ujiji Municipality, Kigoma district council and Uvinza district council. The villages and wards reached by the project for each council are those whose citizens, among other things are engaged in fishing activities as shown in the table below.

No	Council name	Name of the ward/village
1	Kigoma rural district council	Kagunga, Mwamgongo, Ziwani and Simbo
2	Kigoma Ujiji Municipal council	Kibirizi, Katonga, Kitongoni and Kagera
3	Uvinza district council	Mwakizega, Ilagala, Sunuka, Itebula, Nguruka and Mtegowanoti.

## **2. Acknowledgement**

First, we thank God for keeping us alive and enable us to perform various tasks planned within this period.

For only we thank the development partner/donors who financed this project. Special thanks go to the management team and leadership of the African Urgent Fund for their support to us that enabled us to implement the project we are reporting here. Without their funding support and technical advice would be very difficult to implement the activities undertaken during the year 2020/2021.

In addition we sincerity offer our gratitudethaks to village, ward leaders and district officials from Kigoma Rural, Kigoma Ujiji Municipal and Uvinza for their devorced time during implementation of this project within their areas. They gave us whatever we wanted for implementation of this project. Theirtireslyworking during implementation of this project will always be in our mind.

These officials collaborated with us in the implementation of this project; there was a time where we needed some information from them but they did whatever they can to make sure those infomrtion are available for us. For us, villagers were as catalyst of success as they shown maximum cooperation all the time, they answered question from our enumerators' tirelesly and ward and local villages allowed at a time when we need to cooperate with them in the implementation of activities in their areas.

On the other hand we thank the board of directors for directions and daily advise that were given to us, their advice became our foundation and pillar in our daily practice also we thank KIOO members and their leadership for the heart of readiness to bring about changes and commitment in achieving the intended activities carried out.

Lastly but not least, I would like to thank different officers furnished in KIOO office for workingtirelesly to make all good things to happen. There was a time they worked in difficulties situation but they did not give out.

Sincerely,I express my thanks to you all for your patriotic heart. Without your support during implementation of thisproject, everything we are talkingnow could mean nothing. Community members in the areas where weimplemented this project in one way or another you were involved in achieving objectives of this project because without your willingness to allocate time to it, it would be difficult for the organization to complete the exercise and achieve what we have achieved today.

Many thanks to everyone and let God bless and paying you similar to your needs

### 3. Background

WYPWDF is a revolving fund whereby **all LGAs** are required to allocate **10% of their annual own-source revenues** for providing **interest free loans** to **registered groups** of women, youths, and people with disabilities **4%** to women, **4%** to youth and **2%** to people with disabilities (CAP. 290 R.E.2019). The regulations governing such fund stipulate that the funds are be distributed to women, youth and people with disability in a ratio of 4: 4: 2 meaning 4% for women, 4% for youth and 2% for people with disabilities. However, experience shows that allocation of these funds has been unsatisfactory and unknown among respective groups from fishing and peripheral communities as a result the intended people have been not benefiting much from the said fund.

Currently regulation for Women, Youth and People with Disability Fund recognizes a beneficiary to be that aged 18 years old and above for women and people with disabilities, and 18 to 35 years for young men. This is contrary to the definition of Youth as defined in Tanzania National Youth Development Policy of 2007 that define youth as young men and women from the age group of 15 to 35. This means that anyone aged below and above for young men are not eligible for the loan regardless of the vulnerability you are. Despite the good intentions of the government in liberating the forgotten groups, but this criterion goes against international efforts to ensure that **“no one left behind”**.

However, experience shows that girls and boys aged 13-15 years from fishing community immediately after graduating from primary school and lacking access to secondary education they find married at the age not recognized by the fund i.e. 15 to 17. In addition, because they are at the age not recognized by the funding regulation they cannot benefit from the fund in any way, which puts them at greater risk. So after the guidelines and procedures for the WYPDF become known and adjusted to accommodate girls aged 15-17 who are the caregivers there will be promotion of inclusive policy that no one should be left behind. Improved businesses as the interest free loans will enable them expand their businesses. With more economic power, women will have ability to negotiate at all level including family level hence decrease possibility of encountering VAW/GBV

Women bear unequal brunt of the hardships occasioned by poverty and a deep cultural practice that promotes strict male hierarchy and authority. A critical element of hardship emanates women's increasing roles as providers of basic needs or amenities to the members of their households that extracted from natural resources. This exacerbated by religious and cultural limitations on the role and status of women in Kigoma. Women also face difficulties in translating their labour into gainful and productive work that could ultimately lead to reduction of poverty. Furthermore, even the committee deciding on loan matters does not have representatives of the target groups all government officials. In this context, we aim to empower women to claim change through advocacy especially in ensuring that the regulations governing WYPDF fund are amended and readily available to the beneficiaries.

#### **4. Relevance of the project to international and national frameworks**

This project aligned with SDG number one focusing on ending poverty in all forms by eradicating extremely poverty for all people everywhere, currently measured as people living on less than \$1.25 a day; reduce at least half the proportion of men and women and children of all ages living its dimension according to national definition.

Another SDG that the project aligned is number two on zero hunger focusing on ending hunger, achieve food security, improve nutrition, and promote sustainable agriculture by ensuring access by all people in a particular the poor and people in vulnerable situations, including infants to safe, nutritious and sufficient food. KIOO believe that a household in which a woman is not part of the production, decision-making process is obvious that the achievement of this goal will take time. Nevertheless, if a woman will be a part of the production and decisions on what she produced, it is obligatory that the achievement of this resolution will be quick.

Another SDG aligned by the project is number five focusing on gender equality; achieve equality and empower all women and girls by ending all form of discrimination against women and girls everywhere and ensuring women's full and effective participation and equal opportunities for leadership at all levels of decision making in political, economic and public life. Moreover, we believe that one of the ways towards ending all forms of discrimination against women and girls is to empower them economically by ensuring that the economic barriers that prevent women and girls from benefiting been removed. Furthermore, our project aligned with SDG number eight focusing on decent work and economic growth; promote sustained, inclusive, full productive employment for all by achieving higher levels of economic productivity through diversification, technological upgrading and innovation. Women economic justice project aimed at empowering women from fishing community in Kigoma region has a strong relationship with SDGs.

Again, this project is relevant to Tanzanian Five Years Development Plan 2021/2022–2025/26 where the government insisted to promote women economic empowerment through provision of soft loan to women enterprises through women window established at Tanzania Postal Bank. Also seeks to consolidate contribution of non-state actors in economic development through women appropriate institutions arrangement. These include the promotion on not for profit social enterprises catering for women, youth and person with disabilities. Furthermore, from National approved budget of 2022/2023 the government shows interest to continue to set 10% councils own resources to support loan to women, youth and person with disabilities on the ratio of 4:4:2 respectively. In addition, the government committed to exempt crops on seeds with the intention of providing relief to farmer and enhance productivity. This will also contribute to high generation of small business to women and hence decent work and employment to them.

According to Controllor and AuditorGeneral (CAG) report, Local Government Authority 2020/21 has mentioned about the Local Government financial Act Cap 290 of 2019 that has emphases on each council to set up 10% of its own resources for provision of soft loan to

women, youth and people with disabilities. Due to the current situation in the community, our project intended to carry out the following activities: -

- ❖ To conduct a baseline survey in fishing community to talk to beneficiaries and hear from them about challenges and economic opportunities that exist.
- ❖ To create a task force among women from fishing community to make recommendations to local government levels that will enable improvement of some regulations and leaders to emphasize marginalized groups and
- ❖ To evaluate activities that took place to see if they lead to the expected results in society.

This went hand in hand with preparing a questionnaire for baseline survey used by enumerator in conducting discussions, conducting training to enumerators as a way of building their capacity on how to conduct interviews and discussions in the community. The training involved community development officers at the council level to help clarify some rules and procedures as well as provide their experience in the operation and management of loans from council own resources.



*Training of enumerators*

#### **4.1 WYPWDF Performance as per desk review**

WYPWDF budget allocation increased from 67.7 billion TZS in FY 2021/2022 to 75.98 billion TZS in FY 2022/2023. All 184 LGAs have a separate account for WYPWDF as per the regulation. In FY 2020/21, 53.8 billion TZS (8.5%) out of 626.8 billion TZS revenues disbursed to 4,902 WYPWDs groups in all LGAs. In FY 2021/22, 59.2 billion TZS equivalent to 8.8% out of 674.8 billion TZS disbursed to WYPWD groups in all LGAs, 29,443 WYPWD groups paid back 34.81 billion TZS, out of which 28.80 billion TZS was disbursed to 2,950 women groups; 1,334 youth groups and 322 PWDs groups. 631 billion TZS that was loaned to 1,194,155 Tanzanians (60% women and 40% men) under the empowerment funds in financial year 2020/21 resulted into creation of about 2.7 million (49% women and 51% men) jobs, out of which 878,898 were direct jobs (NEEC 2022).

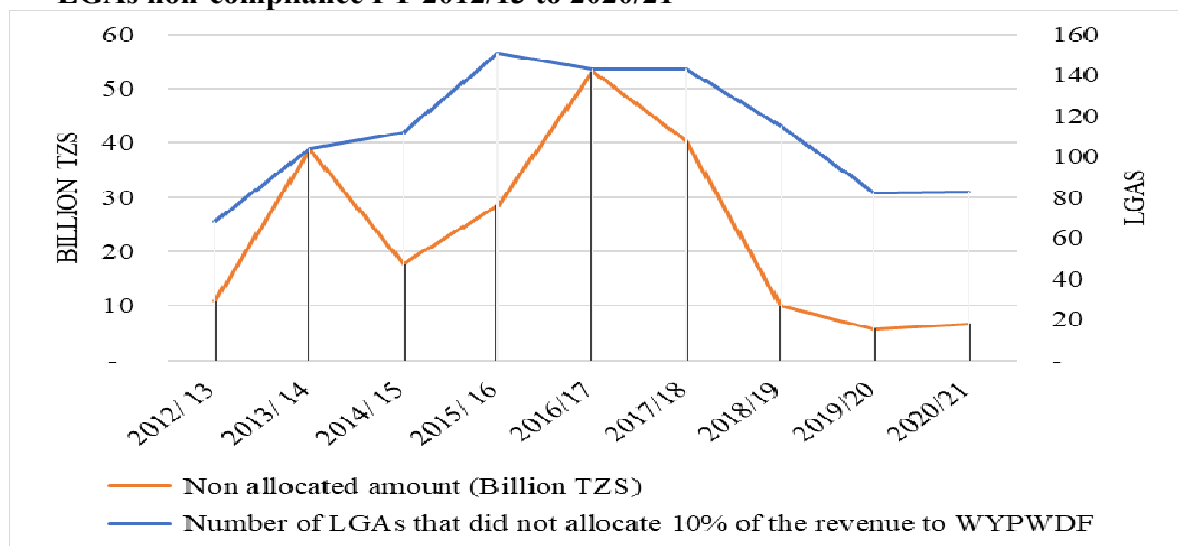
In FY 2021/22, 3 LGAs allocated 12%, four LGAs allocated 11%, 41 LGAs allocated 10%, 135 LGAs allocated 5% to 9% and one LGA allocated less than 5% of own source revenue to



WYPWDs groups. Some of the best performing projects/ business funded by the WYPWDF in FY 2021/22 include:

- ❖ Beekeeping products processing industry owned by Miombo Beekeepers Initiative Group in Tabora Municipal (50 million TZS loan).
- ❖ Fishing and sea fish business by Bulldozer Youth Group in Tanga City Municipal (50 million TZS loan). This group employed to 10 Tanzanian youth on a permanent basis.
- ❖ Soap and detergent products industry by Juhudi Women Group in Dar es Salaam City Council (380 million TZS).
- ❖ Batiki industry by Hand Product of Tanzania Women Group in Dar es Salaam (150 million TZS).
- ❖ Cargo transportation by Nuru Disabled Group in Dar es Salaam (100 million TZS).

**LGAs non-compliance FY 2012/13 to 2020/21**



In FY 2021/22, **178.61 million TZS** disbursed to non-qualified **groups five LGAs. 3.26 billion TZS** in **17 LGAs** was disbursed without considering the agreed the 4-4-2 ratio. **11 LGAs** did not transfer **1.24 billion TZS** from the deposit account to the WYPWDF special account

#### **4.2 LGAs' capacity to meet the legal directive of allocating 10% of revenues from own sources**

Many councils in the country intend to do well in this area but there are several reasons that lead to them not being able to fully fulfill that duty, one of them including revealed a significant failure on their side due to:

- a) lack of clear mechanisms to identify and select qualifying loan applicants
- b) limited realization of the actual funds
- c) limited resources to support many groups qualifying for the loans;
- d) limited information among beneficiaries on how to access the loans;
- e) low level of business acumen,
- f) increasing number of loan defaulters; and
- g) Lack of proper mechanisms to ensure sustainability of beneficiaries' businesses.

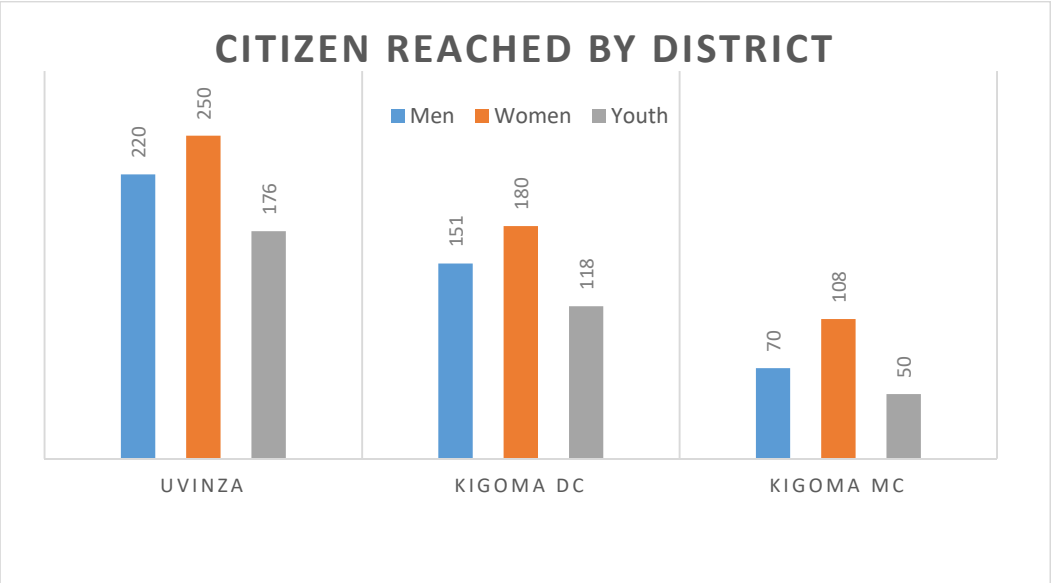


Furthermore, the study observed that LGAs were allocating an average of only 5% instead of 10% of revenue from own source to WYPWDF.

**5. BASELINE SURVEY OBJECTIVE AND TARGET POPULATION**

This study aimed to measure economic opportunities and rights for women in fishing communities in Kigoma Region. This is because many residents from fishing communities do believe that fishing activities be done by men and not women. In addition, contrary to what is expected experience from these communities shows that women do most of the economic work though they are not the main beneficiaries of the work. From the baseline survey, we wanted to hear from men, women and leaders what in their perspectives on this matter, at the same time we wanted to measure commitment of local government in reaching its people especially those who live in fishing communities who are marginalized community as part of supporting the global efforts of no one left behind.

The baseline survey exercise conducted in three districts namely Kigoma Municipality, Kigoma rural and Uvinza by reaching 1,323 citizens, of which there were 729 women equal to 55% and 594 men equal to 45%. The number of people reached analyzed by district where the Uvinza district council directly reached 646 people which is equal to 49%, the Kigoma rural district council directly reached 449 people that is equal to 34%, and the Municipality of Kigoma Ujiji 228 people reached which equals 17%.

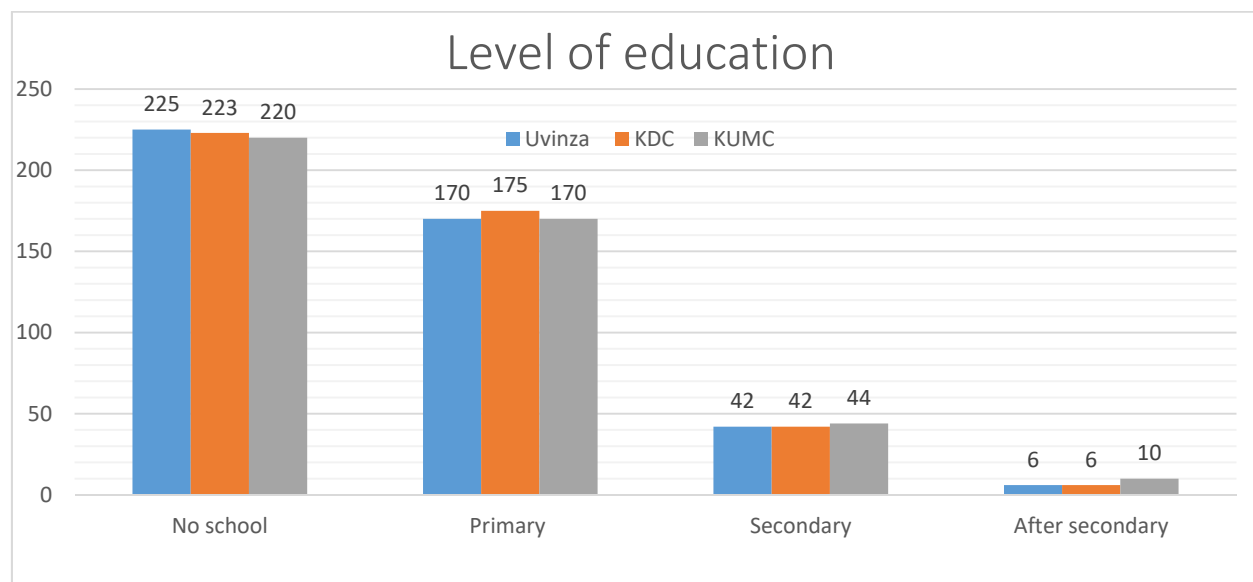


## 6. BASELINE SURVEY METHODS AND PARTICIPANTS

The baseline survey used a questionnaire prepared by KIOO in collaboration with various stakeholders at council level contained questions that was asked by enumerators and answers were stored and finally analyzed for interpretation that are used for recommendations. This questionnaire used kobo collect tool to reduce use of papers, we used this innovation to protect environment by reducing usage of paper, but also this method simplifies the operation and reduces the possibility of fraud in the statistics.

Although the baseline survey aimed to reach as many citizens as possible, the target group was those aged 18 and above found randomly. There was no bias in finding person to interview, and the answers given were fair because the respondent given the opportunity to be free to say what is in the heart after being assured that his/her information will be confidential and will be used for the sake of this project to stimulate decision-making at various levels. However, statistics show that the group of people aged 18-40 participated more than other groups because their number reached 886 equal to 60 percent of all participants.

During interviews, we had to ask some question regarding education level of our responded to enable us to understand in detail the type of people lives in the fishing community educationally and to be able to compare whether having education or not having can contribute to how a person can develop and make decision himself. However, statistics have shown that in fishing community, people with primary education and those who did not complete primary education are forming a large group of people compared to other groups in the community, as they form 89.4 percent of all respondents. People with secondary education, certificates and diplomas are very few as they were 10.6 percent of all respondent and there was no one with degree and above.



What does it mean? What do we learn from this information? These are very basic questions we should be asking ourselves every time wherever we think of strategies and methods to help

people living in fishing communities. Local governments, central government and various development partners this is very important lesson we should learn and pay attention to so that when we involve people in planning and carrying out various tasks, we do not generalise issues, we should take this seriously for more space.

### **6.1 Marital status and income generating activities**

The question of marital status and main activity of the respondent was kept believing that they might have some contribution in making decisions including economic justice for women. We wanted to see between married and unmarried women, how is it easier for them to engage in economic activities within fishing community? Based on the data obtained, the married or living with partners formed a large group of respondents with 75 percent while 25 percent was of unmarried people or without a partner.

These data makes us to think and believe that since a large number of women we interviewed were married, that is why there has been difficulty in participating in various economic work. Perhaps that is why even their understanding of the existence of loans provided by district councils through own resources seems to be lower than it was expected, that is why they consider owning property to be the responsibility of men and they are not helping in taking care of it.

### **Recommendation:**

It is the right time now for various stakeholders to make efforts directed to the fishing areas, and the government should put in place a strong strategy to reach the fishing communities in Kigoma region in order to build their understanding so that the issue of education and development to be taken into consideration for the current and future generations.

### **6.2 Main activities done in the area**

In this aspect we wanted to understand the main activity that the respondent relies on to generate their income for living, the purpose of this question was to see if in fishing community are there any other activities that are taking place? At what level are they happening? In addition, who are the main person engaging in those activities? Finally, we wanted to measure the ability of the heads of the household to take care of the family, participation of women and girls at household level, especially in property ownership as a strategy to reduce violence and empower women economically. Results from baseline survey shows that livelihood of the people reached divided into nine categories being agricultural with 557 people equal to 42%, the second activity behind agriculture is business with 283 people equal to 22%. The third activity was fishing with 156 people equal to 12%. Furthermore, statistics shows that Machinga are 136 people equal to 10%, while civil servant were 94 people equal to 7%, local fundis were 45 people equal to 3%, drivers were 17 people equal to 1%, waitress in bars, guest houses, restaurants and hotels were 14 people equal to 1%, lastly was bodaboda 21 people equal to 2%.

These results tell us that despite the fact that these are fishing' communities, fishing is not their main activity. These answers make us to think more, why fishing is not the main activity in the fishing community. Is it because large parts of society are women who do not participate in fishing activities? Then we should have answers to these questions to make better living to women, girls and fishing community in general. The first steps towards better living to women, girls and community in general from fishing community should be to prepare a modern fishing strategy by involving beneficiaries themselves. If this is going to be seriously, obviously government will increase its revenues and increase its ability to serve its citizens.



*During report validation*

## **7. OPPORTUNITIES FOR WOMEN TO PARTICIPATE IN ECONOMIC WORK**

### **7.1 Women have same rights as men to participate in economic activities**

This question sought to measure understanding of women and girls on one hand and of the community on the other hand. How do they treat women participating in economic activities as well as owning property? Answers to this question helped us to think how best in dealing with the community perceptive, attitudinal and religious challenges that have taken root in society that deny women the opportunity to participate in economic activities. Not only they denying them the right to participate but also they denying her the opportunity to participate in making decisions about how the assets she shared should benefiting her.

Data analysis collected from all respondent shows that 1,003 people equal to 76% said women do not have same rights as men to participate in economic activities because they have to wait for instructions and permission from men (husband). The 320 people equal to 24% said women have same right as men to participate in economic activities without permission and instruction from any man. When asked why do they think and believe what they believe, more than 50% said that this situation is due to traditions, customs and norms exist in society as inherited. Other went far by comparing some words from holy books where women were not allowed to talk into public that if they have something to say they should wait their husband at home and ask. Nevertheless, they failed to answer question about those who has no husbands to whom they should ask such questions.

Answers from the majority reveal something hidden. And even the Controller and Auditor General (CAG) in his audit noted that a total of **6,857,306,654 TZS** were collected by 83 councils

from their own resources but were not disbursed to women, youth and people with disabilities fund contrary to the need of Local Government financial Act CAP 290 of 2019 but nothing was done to them. From the point of view, someone can conclude that those in power are as majority in fields.

### **Recommendation:**

Because allocation of funds for women, youth and people with disabilities is legal, government should stipulate that a District Executive Director who do not transfer money to women, youth and people with disabilities fund would be endangering his job, and this should be part of the criteria to be used to measure performance of District Executive Directors in the country.

## **7.2 Safe and enabling environment**

The goal of this question was to measure the safety and enabling environment for women to do business and other economic work as men, that if a woman engages in business or other economic work, to what extent does she feel safe? If a woman owns more property than her husband, does she feel as safe as a man does? 86% of the respondents said that there is no enabling and safe environment in their villages to enable women to liberate themselves economically because the obstacles faced by women in business are five times more than those faced by men are. Despite the fact that woman will be doing business but household activities will remain waiting for her even if the man is at home doing nothing. This is because with the traditions and customs rooted in these communities, seeing a man helping his wife with household work considered the same as getting married or doing activities under the direction of his wife.

Therefore, based on these data, it is clear that society still has a negative and unsatisfactory view of women's ability and role in development. While the world and even Tanzania are taking steps towards women's participation in economy and public leadership, the society of many Tanzanians, especially Kigoma still shrouded in the idea of denying women their economic rights. It is clear that these opinions point to the possibility of a slowdown in economic growth because large groups of people participating in economic activities are women therefore given the same rights compared to men will stimulate economic growth easily.

### **Recommendation:**

With presence of political will and legal environment for the women economic empowerment, Government in collaboration with development partners' stakeholders should prepare a program to educate community members to spot the potential and role of women in economic activities so that they can get rid of themselves and contribute to the national income effectively more.

## **7.3 Access to capital and market**

The question aimed to see how women from fishing communities access capital to start and run business within their area. We wanted to learn from them if they are aware of the government's efforts to ensure poverty eradication by establishing a loan window for entrepreneurs and groups

of women, youth and people with disabilities. However, results of the survey has shown that availability and access to capital for the people in these communities is difficult because 76 percent of the respondents said, there is a lot of difficulty in getting capital and they clearly noted that even the capital available to women was due to their efforts. The rest people equal to 24% said that they capital is available depending on one's own efforts. These dataspeaks same language that gives responsibility to stakeholders and government to look at this area with a different eye to ensure that we go in line with the sustainable development goals that no one left behind by making sure that information of soft loans from district own resources as source of capital is accessible.

On the issue of markets for products produced in fishing areas, the citizens who were interviewed said that they do not have access to the market and there is no way or system that enables them to get that information. Many said; their reliable market are consumers of the Kigoma region where during fishing season a fish is sold at a low price compared to non-fishing season. Giving an example of one kilogram of sadinee that is sold to TZS 8,000/= although during the non-fishing period the same kilogram is sold TZS 30,000/= with a difference of TZS 22,000/= where if the markets were available every time then it would be eaten at a special price per kilo as is the case with meat and other crops. If efforts to ensure capital is accessible to everyone will not take place, it is obvious that the fishing community will continue to be behind.

#### **7.4 Skills in the operation and management of economic activities, especially business**

The study showed that 45 percent of the people interviewed said that women who participate in wealth production activities, especially business, have the skills to do those activities because they seem to continue doing those activities. They said that if women would have no knowledge, then they would have left their business for many days while 35 percent said these women despite the fact that they seem to be engaged in business all the time but they do not have the knowledge of how to do their business that is why they always seem to remain with the same life despite being engaged in business for a long time. Nevertheless, 20 percent of the people interviewed expressed doubts by saying that they do not know whether women who are engaged in business in their community have the same skills or not.

#### **7.5 Property ownership between a man and a woman**

The results show that 878 respondent equal to 66.4% answered that in their society it is not normal for a woman to own more property than man, while 291 people equal to 22% answered that it is possible for a woman to have more property than a man and 93 others equal to 7% saying they don't know. This has a great impact on the community, so a great effort needed to build their understanding as well. We believe that if the great power of influence those women have used to give them a chance and trust them, they can do economic activities and own property contrary to what used in the past.

## **7.6 Participating in fishing activities as men**

In fishing communities, women do not enter the water to fish despite the fact that women mostly do processing of fishing products, women are the ones who take the fish and go to sell them in the market, if they need to be dried, and women and many others do that work. However, results shows that 602 respondent equal to 56 percent said fishing is men only and 497 respondent equal to 38 percent said it is absolutely impossible for women to be allowed to go fishing, on the other hand a small number which is 6 percent of people interviewed said that men will rob women when they go fishing. With these results, it is clear that 94% of the people interviewed say the same thing that fishing is not for women but only suitable for men. Despite these answers, we still not have reasons that prove why they think that fishing is only suitable for men. We take this as sufficient evidence that men are the ones who benefit the most from fishing opportunities and thus leave women behind.

### **Recommendation:**

The community should be educated and motivated that women can also do fishing jobs if they are provided with an enabling and safe environment and the government in collaboration with stakeholders in economic activities should provide women with fishing equipment and relevant training for their skills and safety so that they can engage in the exercise and fishing with modern technology and how to protect themselves and their safety.

## **7.7 Employment in fishing camps**

In the fishing community, women do the activities of cooking food for the anglers. Despite the fact that in normal circumstances it seems to be as one of the ways to promote employment for women and girls, that is why it is not easy for the authorities to get involved to know what is going on. Therefore, through this baseline survey, we wanted to know the whole process of how those jobs are applied and to measure if there are any effects resulting from those jobs. Therefore, the results show that more than half of the people interviewed equal to 55.5 percent agreed that fishermen employ women to cook their food and that this contributes to the number of jobs and income for women.

Since the faith of many community members see and believe that the activities of cooking for fishermen contribute to employment and income for the women who cook for the fishermen, we still wanted to know more about the age of the women who are supposed to cook, are they married or single? The results show that 44 percent of the respondents said that the women who cook for the anglers are between the ages of 21 and 25. From these answers, it is clear that most of the women who cook for the anglers are young people who are the workforce of the community. Despite the fact that cooking for fishermen seems like an opportunity for young women, the results show that almost half of the people interviewed, that is 47 percent, are not satisfied with the employment environment for women who cook for fishermen, while more than half show that they are not aware of whether the environment is satisfactory or not!



With these answers, it seems there are clear challenges about the environment of women who cook for anglers. In addition, here we recommend more research that will involve those who once cooked for anglers, who cook for them until now as well as those who once hired girls to cook for them. If these are found, it is easy to find what is supposed to be behind the scenes for finding medicine. Cooking for anglers is not a problem in itself, but we see a problem in the way those cooks are found, their interests and well-being. If this work is available without criteria and by involving beneficiaries in the sense of the needy (the applicant), anything neglecting woman's personality can happen.



*Tools used in Fishing*

#### **8. Policies, regulations and laws protect women's rights**

The results of the questionnaire show that 43 percent of the people interviewed said that women are aware that there are policies, regulations, procedures and laws that protect and defend their rights in wealth production activities and when doing business, the number of those who do not know is higher compared to and those who know. In the issue of land ownership, 54 percent said they are aware that there is a law that allows them to own property as men in their villages, but 46 percent said it does not exist. These statistics mean that the relevant policy documents and several laws that protect and defend their rights in wealth production activities, except that half of the respondents are aware that there is a law that allows them to own land, have not reached the community. With this result, it indicates that more than half of the people interviewed do not believe that many women who participate in wealth production activities, especially business, have enough skills to do the work, a situation that can reduce confidence largely in trusting women in production activities.

#### **Recommendation:**

Local governments and all stakeholders at the community level should prepare ambitious plans to educate citizens on relevant policies and laws and encourage all women to own land to benefit from the opportunity set by law.

### **8.1 Loans from own resources**

The results of the questionnaire show that 70 percent of the respondents do not know if there are loans provided by the Council from 10% of their own resources. Only 30 percent showed that they were aware of the existence of these loans. Due to these statistics, it is difficult for many people in the community to benefit from these funds due to a lack of understanding. More efforts is needed among the stakeholders to ensure that the larger society gets this understanding otherwise; we will continue to leave the larger society, especially those on the margins, without benefiting in any way.

Only 26 percent of the respondents said they are aware that women who are engaged in business have enough knowledge about the existence of funds provided by the council from their own resources to raise them to finance it. This number also reflects that a large number of women have missed this opportunity due to the reason that they do not have information, of which 74 percent of the people interviewed said they do not know if women are aware of this financial opportunity.

What is its interpretation in economic development for women? If most of the beneficiaries, do not have information? Why do they have no information? These are questions that everyone should ask him or herself and find their answers. We are calling upon local government not remain doing all the work themselves; some work should be stopped for NGOs and CSOs in the relevant areas, especially to inform the public about these funds because they are the taxes of the people who are supposed to benefit from them.

Regarding the existence of a rule with the condition of 10% being set aside from own resources, the results show that only 18 percent are aware that Local Government authorities have the obligation to set aside ten percent of the income collected from own resources for providing loans to registered groups of young women and people with disabilities. Even when we tried to measure what they know about their council allocating the money, 82 percent said they don't know anything except that they have been hearing councilors encouraging people to form groups so that they can be helped to get loans, so they believe and know that loans are available through the strength and efforts of honorable councillors.

The results show that only 20 percent of the respondents are aware that these funds allocated by local government authorities to lend to groups of women, youth and people with disabilities, while 80 percent say they do not know anything. This means that many people do not have accurate information about the responsibilities of local governments, especially this one of empowering women, youth and people with economic disabilities through loans. A great effort is required from various stakeholders to ensure citizens who are the beneficiaries of government programs have sufficient understanding of what the government would like to do for them.



*During dialogues for advocacy*

### **8.2 Qualities of the group to get a loan**

Guidelines for the operation and management of 10% own resources loans have set the qualifications that the group must have in order to get a loan. Here we intended to test whether citizens and group members know these characteristics. The results show that only 9 percent have an understanding of the characteristics of the group to get a loan. More than 91 percent do not know them and have never even heard of them, this situation shows that the low response of groups applying for loans can cause the society's lack of understanding of important things like this. There is no way that a group can apply for a loan when it does not know the qualifications to apply for the loan.

### **8.3 Announcement about the availability of funds for groups to apply for loans**

The guidelines require local authorities to make a public announcement of the availability of funds to enable qualified groups to begin the application process. However, the results show that 90 percent of the respondents have never heard or seen an announcement to inform the public and registered groups of women, youth and people with disabilities about the existence of funds allocated for loans. Only 10 percent said they had ever heard such information. This situation shows that many members of the community do not get information about the existence of the money, which increases the difficulty for them to go and ask for it or follow the procedures to get it.

We went far in questioning, we wanted to know if there is any group in their area or village that has ever benefited from the loans; the results show that 51 percent of the respondents said they did not know any groups of women, youth or people with disabilities that have ever benefited from council loans. However, 48% percent indicated that they were familiar with some groups that had received loans, although they were not sure whether the council gave the loans or not.

This shows that many people are outside the group system, which is the most important condition for someone to get these funds, but it is also the cheapest and fastest way to convey important information from the managers of these funds. Development stakeholders and the

government still have work to do to ensure that most citizens get this information correctly. To continue the process we wanted to know how many of the respondents' members of some groups are. The results show that only 13.5 percent of the respondents are members of the group of women, young people or people with disabilities while 86.5 percent are not members of any group, this situation also indicates the small possibility of a large group not benefiting from groups or serious opportunities.

#### **8.4 Obligation to set aside ten percent from own resources**

The results shows that a total of 1,323 citizens reached with questionnaire, only 18 percent said that,they are aware of the Local Government authorities obligation to set aside ten percent of the own resources for loans to registered groups of young women and people with disabilities, but after interviewing to find out their understanding about the money, in another step, 82 percent of the respondents said that they did not know. This situation indicates there is a small number of citizens who have an understanding of these funds, but there are few who can benefit from them. This situation indicates that it is a small number of citizens who have an understanding of 10% loan funds, but there are also few who can benefit from them.

#### **Recommendation:**

Based on the actual situation we saw and the interviews we did with various stakeholders, we recommend that the district councils, cities, municipalities and cities in collaboration with stakeholders prepare an ambitious program to educate the public at the community level, especially women, about the Fund itself, how to create and run groups and procedures for taking loans itself.



*Group discussion and presentation*

#### **8.5 Beneficiaries of council loans**

The results show that only 2% of the respondents benefited from the loan funds from the district council while 88% said they did not benefit at all. This situation indicates that the beneficiaries of this money are very few people. The results show that 2% of the respondents said they benefited from given training before loans while 98% of the respondents said they did not benefit from training before given loans. This indicates that many people lack training on the issues of

Leadership, Project Management and Financial Stability. Because 99% of the respondents said, they have no understanding of training on leadership issues, Project Management and Financial Stability.

1 percent said they have an understanding of training on leadership, project management and financial sustainability. The results show that 21 percent of the people interviewed said they are satisfied with the way information related to 10 percent loans reaches them in their areas while 79 percent of the people interviewed said they are not satisfied with the way information related to 10 percent loans reaches them in their areas. This gives the impression that many of the people interviewed are not satisfied with the way information related to 10 percent loans reaches them in their areas.

### **8.6 Conflict of policy and law**

The results show that 61% of all the people interviewed said they are satisfied with the government's decision to exclude the group of young people aged 15-17 years in the allocation of 10% local loans, while 39% said they are not satisfied with the government's way of excluding the group of young people of 15-17 years old in the distribution of 10 percent local loans. This indicates that a large percentage of the young people interviewed agree with the government in the decision to exclude the group of young people aged 15-17 years in the distribution of 10 percent local loans.

## **9. DECISION MAKING AT COMMUNITY AND HOUSEHOLD LEVEL**

The results show that 40 percent of the respondents said that a woman is the main producer in their village while 42 percent of the respondents said that a man is the main producer in their village and the other 17 percent said that both men and women are the main producers in their village. This indicates that the man is the main producer according to the opinion of the people interviewed in their village.

The results show that 52.6 percent of the respondents believe that men are the main decision makers of women's income in the family while 30.5 percent believe that men and women have the same decisions and finally 17 percent said that the main decision maker is a woman. The results show that 54 percent of the people interviewed said that both men and women are beneficiaries of the family's assets, while 28 percent of the respondents said that the man is the main beneficiary of the family's assets. 18 percent of the respondents said that a woman is the main beneficiary of family assets. According to the issue of the main beneficiaries of the family's assets, a large percentage of all believe that men and women are the beneficiaries of the family's assets.

The results show that 52 percent of the people interviewed said that women attend the village or neighborhood meetings in large numbers while 19 percent of the people interviewed said that



men attend the village or neighborhood meetings in large numbers while 28 percent of the people interviewed said that women and men attend the village or neighborhood meetings in abundance.

This shows that a large percentage of the people interviewed said that women attend the village or neighborhood meetings in large numbers compared to men. The results show that 49 percent of interviewee said that at the village or neighborhood meetings, if a man extends his hand, he is given the first place to contribute to the table while 30 percent of the people interviewed said that at the village or neighborhood meetings, a woman who raises her hand is given the first place to contribute to the table and 20% of all the people who were interviewed said they do not know if it is a man or a woman, if she extends her hand, she is given the first place to contribute to the table. This indicates that a large percentage of the people interviewed said that a man in village or neighborhood meetings, if he extends his hand given the first place to contribute to the table.

#### **10. AWARENESS ON SEXUAL VIOLENCE (GBV)**

The results show that 96 percent of the people interviewed said that sexual violence has consequences for the victim while 4 percent of the respondents said that sexual violence does not have any consequences for the victim. This means that a large percentage of people interviewed said that sexual violence has very serious consequences for the victim. The behavior of violence and sexual violence against women can be a major source of fear and slow down the speed of women to engage in economic activities for fear of their safety and humiliation of their dignity

The results shows that 86% of the interviewed said that a man forcing his girlfriend/wife to have sex is a form of violence while 10% of the people interviewed said that a man forcing his girlfriend/wife/wife to have sex is not a form of violence while 4% they said they don't know if a man forcing his girlfriend/wife to have sex is a form of brutality. The interpretation of this statistic is that many women and men still governed by patriarchy and the attitudes of being used to being oppressed without the freedom to decide on their sexual issues. That is why even those who are oppressed or bullied sexually, that is, women see it as the same. A man forcing a woman to have sex even if it is his partner is a sign of cruelty and disregard for his partner.

The results show that 51% of all the people interviewed said that the group of women is the most brutalized in their neighborhood/village while 13% said that the group of children is the most brutalized in their neighborhood/village and 25% said they do not know which group is the most brutalized in the neighborhood/their village and 10 percent said they are all the same group that is subjected to more violence in their street/village and 2 percent said that the group of men is the one that is subjected to more violence in their street/village. This shows that a large percentage of the people interviewed believed and said that the groups of women are the ones subjected to the most violence in their neighborhood/village.

The results show that 71% of the respondents said that forbidding a wife or a female child to engage in business is cruelty in their community but 24% of the respondents said that forbidding

a wife or a female child to engage in business is not cruelty in their community and 5% of the respondents said they do not know whether to forbid her a wife or a female child getting involved in business is cruel in their society. This is proof that patriarchy, which is an oppressive behavior and practice that puts women in a poor position, is still flourishing in the society interviewed and is also prevalent throughout the country. The work of changing the society's attitude towards women and girls should be developed rapidly within the society led by all Ministries and all Councils and civil organizations.

The results show that 74 percent of all the people interviewed said that a woman should not tolerate violence by her husband or other people in order to maintain traditions and customs within the community, while 21 percent of the people interviewed thought that it is appropriate for a woman to tolerate violence by her husband or other people in order to maintain traditions and customs within the community. Also 4 percent of the people interviewed said they do not know that it is appropriate for a woman to endure the violence done by her husband or other people in order to maintain traditions and customs within the community.

The results shows that 36 percent of the interviewed people said they do not take any action when they heard their partners being subjected to sexual violence while 36 percent said they helped each other from sexual violence and 28 percent they do not know what steps to take if they heard their partner is being subjected to sexual violence. This indicates that a large percentage of people said that they do nothing and others did not know what steps to take when they hear that their partner subjected to sexual violence. This situation indicates a bad situation of women's safety at home and workplaces because women's shelter is in doubt because they cannot get help in the neighborhood or nearby.

The results show that 78 percent of the respondents said no to see people doing something related to preventing violence against women while 22 percent said yes to see people doing something related to preventing violence against women. This is proof that either a large group of people is not engaged in efforts to prevent violence against women intentionally or because they believe that women deserve to be like that. The results show that 52 percent of the respondents said they see President Samia and the Government as having the greatest ability to help reduce sexual violence in society and 15.6 percent said the police are the ones who can reduce violence.

The results show that 67 percent of the people interviewed said it is easy to contact the leader of the village government to inform him about the problem of sexual violence while 25 percent of the respondents said it is not easy at all to contact the leader of the village government to inform him about the problem of sexual violence while 6% of the respondents said that they are unable to find village government leaders to inform them about the problem of sexual violence. The results show that according to the respondents, they believed it was easy to contact the leader of the village government to inform him about the problem of sexual violence. This means that many citizens are aware of the presence of local government leaders and how to reach them,



especially when they experience sexual harassment. This opportunity can also be used for women to communicate with their local government leaders on how to improve economic activities, including their commercial and fishing areas and ownership of resources such as land, etc.

The results show that 94 percent of the people interviewed said they have never attended any meeting that talks about sexual violence while 6 percent of the people interviewed said that they have ever attended a meeting that talks about gender violence. This indicates that a large percentage of people said that they have never attended any meeting that discusses issues of sexual violence. With these statistics it is clear that there is a lack of understanding of gender issues and women for local government leaders which requires that every time they are brought to work, they should be given an orientation seminar and discuss the topic of sexuality in detail in order to consider sexuality and the rights of women and girls in their leadership work and community services.

The results show that 37 percent of the people interviewed said they are not satisfied with the way the government handles the problem of sexual violence while 63 percent of the people interviewed said they are satisfied with the way the government handles the problem of sexual violence. The interpretation of this is that many leaders are ready to deal with the problems of violence against women and gender challenges as soon as they sent to their offices when they do not call meetings to focus on this issue. The results show that the people interviewed believed and said they are satisfied with the way the government handles the problem of sexual violence.

## **11. KEY CHALLENGES, RECOMMENDATIONS AND WAY FORWARD**

### **11.1 Key challenges**

- a) Youth as defined in Tanzania National Youth Development Policy of 2007, youth is young men and women from the age group of 15 to 35. Therefore we are recommending our government to look on the current funding guidelines to accommodate youths as per policy to ensure that **“no one left behind”**.
- b) Limited knowledge and capacity in designing sustainable projects, technical skills of evaluating projects and loan monitoring among LGAs community development officers who are responsible for WYPWDF management.
- c) Limited capacity in project designing, business and financial management among WYPWD beneficiaries leading to low loan recovery.
- d) Limited loan monitoring due to limited human resource and insufficient budget for WYPWDF management in LGAs.

- e) Limited linkage among WYPWD beneficiaries and service providers including government extensionists for technical support.
- a) Lack of adequate information on WYPWDF among WYPWD beneficiaries. There is a dearth of knowledge on accessibility to loan for Women, Youth and Person with disabilities fund from fishing community. Now some work of making accessibility of that information available and accessible done through the existing government systems including using local NGOs and CSOs within the area.
- f) LGAs allocating less than 10% of the revenue to WYPWDF and failure of the allocated 10% WYPWDF to fulfill exceeding loan demands among groups of women, youth, and people with disabilities for some LGAs, hence WYPWD groups get far less amount than what they requested or none.
- g) Youth age limit of 35 years disqualifies some active group members from benefitting from the WYPWDF therefore disintegrates youth groups and distort existing businesses/ projects.
- h) The WYPWDF loan principles do not allow provision of loans for business/ projects outside LGAs that provide the loan.

## **11.2 Recommendation and wayforward**

- b) Government, development partners and community in general should activate Vocational Education and Training system by empowering existing colleges as well as establishing new ones in rural areas. That will enable girls and boys who are not selected to continue with secondary education can acquire vocational skills through those colleges and as soon as they graduate the WYPD fund to be used in providing seed funding to the projects designed during their studies.
- c) Committees deciding on loan matters should have representatives of the target groups. So we will women empower to claim change through advocacy especially in ensuring that the regulations governing WYPDF fund are amended and readily available to the beneficiaries.
- d) In order to encourage community participation and involvement in fishing communities, it is important to start looking at the issue of the illiterate population. The government together with development partners enable the community to learn to read and write where (REFLECT and STAR methodology can be used), planning as well as monitoring the plans and their quality.
- e) Capacity building on project designing, business and financial management to the groups benefited from WYPWD fund. Therefore, there should be training on business initiative

skills and management done to groups that has benefited from these loans including putting in place graduation strategy for the existing groups.

- f) Enforcing LGAs compliance to ensure available revenue allocated to Women, Youth and Person with disabilities fund and strengthened PO-RALG supervision and close follow up with LGAs. In addition, there should be regular dialogue between stakeholders and governments at LGA level as well as PO-RALG to improve rules and guidelines governing WYPWDs funds.
- g) Creating awareness: There should be an orientation session to women on how to access WYPWD at LGA WYPWD loan qualification requirements and application procedures as for now there is an online system.
- h) Reviewing the WYPWDF loan provision principles allowing implementation of businesses outside the municipalities that provide the loans, increasing budget for WYPWDF management, and employing more community development officers (CDOs).
- i) Advocating for establishment of WYPWDs beneficiaries annual summit for exhibitions of products and activities done as well as attracting investors due to innovations