

Risk Management and Poverty Reduction through CBOs. Evidence from Hai District, Tanzania

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Abstract— The study is on the investigation of the roles of CBOs in risk management and poverty reduction in Hai District. It is a case study research employing a total of 353 respondents as sample size. Data were collected through the use of different tools including observation, interview and documentary review. Most data collected were statistical thus analysed through SPSS software.

The findings indicate that most of CBO members' annual income increased after joining CBO. This was due to members' involvement in more income generating projects as a result of accessing credit opportunities. Despite the increased annual income a significant percentage of the respondents (12.6%) remained multidimensionally poor based on MPI.

The findings also demonstrated that CBOs coordinated and promoted private investments among their members as a way of fighting extreme poverty and improving the people's livelihood. CBOs enabled members to identify market prospects for their products. Some CBOs had marketing managers who were employed solely to help members to search for markets for their products. Some CBOs were least equipped with the management competence needed to identify market chances as each member traded his/her products individually.

Keywords— Risk Management, Poverty reduction, CBOs

I. INTRODUCTION

Low performance of government in meeting the socio-economic demands of citizens has been identified as one of the reasons behind the proliferation of CBOs in the past few decades. The historical background of the CBOs in Tanzania involves three major phases namely: the colonial and immediately after independence period; post-Arusha Declaration (1967-85); and post-the International Monetary Fund (IMF) and Tanzania Agreement in 1986 to date (Ndumbaro, 2003).

During the colonial period, CBOs were mainly growers associations like Kilimanjaro Coffee Growers Associations in rural areas and welfare associations in urban areas. Growers associations were expected to free small-scale cash crop producers from private buyers as producers could now market their products through their own societies. Growers' societies provided foundation for large Cooperative Unions like Kilimanjaro Native Co-operatives Union (KNCU) (Ndumbaro and Kiondo 2007). The major objective of welfare associations was to help their members in burial services, sickness, education, employment and weddings. Basically, these organisations emerged as a response to the social insecurity people encountered in rural and urban life

because colonialism created a new social and economic environment in which people realised that they could not survive without cooperation. Most of these organisations became the nucleus for the anti-colonial movement that led Tanganyika to independence in 1961 (Ndumbaro and Kiondo, 2007).

The consolidation and institutionalisation of the state, under the nation building initiative and single party system, characterised post independence period to Arusha declaration. These processes led to the suppression and forcible affiliation of civil organisations to the ruling party (Hartman, 1994). The state viewed civil organisations as a source of factionalism and sectarianism as well as an engine for organised resistance, which could lay the foundation for the formation of a strong opposition (Holloway, 2007). The state justified its direct control over community organisations and life with the ideology of national building. As a result of this, there was little, if any, room left for the formation of autonomous civil organisations like CBOs. The state authoritarian character thus became predominant (Meena, 1997).

The Arusha Declaration in 1967 cemented authoritarian trends, which had begun immediately after independence. The ruling party enhanced its monopoly over societal organisations in all spheres of life. Potential pressure groups such as women, youths, students, workers, were co-opted (Meena, 1997). The destruction of the rural setting in the 1970s following the villagisation campaign eroded further any potential capacity for self-organisation in Tanzania (Kamata, 2005). By the end of 1970s all organisations were under the auspices of the Tanganyika African National Union (TANU) which was the ruling party. The abolition of Local Government Authorities (LGAs) and Urban Authorities (UA) in the early 1970s and Cooperative Unions in 1976 further eroded people's capacity to organise (Ndumbaro, 2003). This situation prevailed up to the mid 1980's when Tanzania adopted liberalization policies. Structural Adjustment Policies (SAPs) adopted to reform and liberalise the economy gave room for the emergence of civil organisations particularly CBOs which took place in the grassroots levels of the community. The development of civil organisations in the 1980s was not only a response to the changes which were taking place due to globalisation, but also an attempt by those who had the potential to participate in country's development to organise (Hartman, 1994). They thus wanted to make themselves heard and advance their interests.

The failure of governments' top-down approach and lack of involvement of the people at the grassroots in the bottom-up strategy have eroded the confidence of the public in central and local government (Abegunde, 2004). Communities therefore sought solace in indigenous institutions, to pressurise government for attention to development need in their communities and/or undertake development programmes and projects that they needed.

Despite a large volume of literature on CBOs, little consideration has put emphasis on their role in addressing poverty reduction. Further management of natural and manmade risks (which are to large extent responsible to rampant poverty) is paramount important. Available literature have covered little on the roles of the CBOs in risk management which is directly connected to poverty reduction. These prompted the author to undertake this study to fill this knowledge gap by assessing the role of CBOs in poverty reduction with a special emphasis in Hai District.

II. LITERATURE REVIEW

2.1 *Theoretical Context of CBOs on Poverty Reduction: Collective Action Model*

This study adopted the theoretical underpinnings attributed to collective action model which was postulated by Freire (1973) through his famous book "The Pedagogy of the Oppressed". He was a Brazilian educationist who through his concern for the oppressed argued that disparity between poor and prosperous residents, community based organisations or labourers can be bridged through self determination from those in the low socio-economic class. According to Freire, conscientisation of people's conscience to have self confidence assist them to attain desired goal collectively (Freire, 1995). In other words, enlightenment of mind through education empowers the poor to collectively strive towards common goal and confront the oppressors. When this happens, the poor can easily develop their community to catch up with the rich class. These, according to Freire (1995) and Taylor (1993), will give ability to dialogue with the ruling class. Consequently, it leads to praxis to bridge the socio-economic gap that separate residents or organisations at grassroot from those in prosperous region. Indirectly this theory imply that residents in poor communities can team up together to attain socio economic development. This means that community action model involves participatory approaches and is asset based. That is, it builds on the strengths of a community to create changes from within (Racher, 2007). Its intent is to create changes by building community capacity, working in collaboration with communities and providing a framework for residents to acquire skills and resources necessary to assess their socio-economic conditions (Lavery, 2005). When they have done this, they can then plan, implement and evaluate actions designed to improve those conditions. There are five basic presumptions that collective action model is based. First, it identifies inequalities in the distribution of

regional resources. It also assumes that inequalities can be bridged through awakening of mind and self confidence. Third, it focuses on changing individual's lifestyle and behaviour to mobilising community members and agencies to eliminate undesirable conditions.

According to Lavery (2005), the model places the obligation on the individual and does not challenge the social structures that shape residents' choices and decisions. This connotes that the model was formulated to enhance the capacity of communities and organisations to address the social and economic determinants that will positively influence their community. In this study, CBOs were seen as means of accomplishing this among the community members in Hai District. The study recognised CBOs as agents towards economic development as well as providing the mechanisms to institutionalise community structures to ensure sustainable development. The model assumed that CBOs provide forum for individuals to collectively contribute towards the progress of the community.

2.2 *Poverty Status and CBOs in Tanzania*

One of the pressing contradictions in Tanzania was that sustained economic growth has not led to considerable reductions in poverty (Higgins, 2010). Tanzania experienced substantial growth over the past decade. Gross Domestic Product (GDP) per annum nearly doubled between 1998 (4.1%) and 2008 (7.4%) (URT, 2009), but this has not been accompanied by a significant reduction in poverty. Between 2000/01 and 2007/08, the percentage of people in mainland Tanzania who were living below the basic needs poverty line fell slightly from 35.7% to 33.6%. Given population growth, this translated into an increase in the absolute number of people in poverty from 11.4 million in 2000/01 to 12.9 million in 2007 (NBS, 2009).

The persistence of poverty in Tanzania is among the reasons which prompted establishment of CBOs in the country to address poverty in communities. CBOs play a significant role in economic development. They constitute the media for resources mobilisation to confront local challenges (Agibaje, 1990). These include the finance and execution of projects, lobbying and nomination of representatives to government offices. The representatives air the views of members of CBOs and press their needs and developing of human resources, against future developmental needs of their immediate communities. Thus, their impacts have been felt in the areas of economic development, policy matters, health and infrastructure, environmental and physical development (Akinola, 2000). CBOs have been instrumental in environmental conservation especially in waste collection, treatment and transfer to the disposal sites (Simon, 2006).

Civil society support of micro-enterprises is an important area in the lives of Tanzanians. Following the exit of the Tanzanian government in the ownership and control of economic enterprises, many people lost their jobs. At the same time globalisation is marginalising local medium size enterprises

which cannot compete with cheap foreign imports. Micro-enterprises, which are localized, and the informal sector are providing commercial avenues to average Tanzanians. The non-profit sector in this area is again significant as Banks are generally ineffective in microfinance (Mhina, 2007). Despite these achievements, many CBOs have rose and fell while some have had no significant impact since their establishment due to lack of resources. (Malena, 1995). This is more so because CBOs are micro-systems within the macro environment that is afflicted by economic regression, poverty and low standard of living (Abegunde, 2009). CBOs were formed to help their members to fight poverty. The study had to establish whether the CBOs in the country had been able to promote income generation activities and markets prospects for their members in Hai District.

2.3 Managing Risks

CBOs provide an important buffer that mitigates the impact of crises. They are generally built on traditional societies' principles that govern their collective coping strategies. Harley (2002) found that when CBOs are non-exclusive and adequately supported in acting proactively for the human, social and economic development of their membership, CBOs remove some of the key causes of non-income poverty, contribute significantly to improving governance and provide checks and stability in the local socio-political setting. International Fund for Agricultural Development (IFAD) support to CBOs has played important role in crisis situations (e.g. by filling a vacuum caused by the disruption of government services, opposing the spread of violent groups in rural areas and within communities and providing transparent and effective channels for recovery assistance to reach the intended beneficiaries (IFAD, 2009). The creation of networks and social capital help to reduce household exposure to risk. Poor individuals and households manage risk in many ways, including offering reciprocal self-help, participating in local organisations, and building linkages with people outside their social networks. For example, Rotating Savings and Credit Associations (ROSCA) in Bolivia, Peru, Guatemala, and Indonesia provide opportunity for people to save and lend among themselves on the basis of reciprocity and mutual trust. Development strategies that strengthen CBOs and build social capital can also strengthen the safety net for poor people and reduce their exposure to risk (Narayan, 2000).

Health provision is a very critical part of the life of Tanzanians which has been the epicentre of the CBO initiatives. In the absence of a comprehensive social security system and the pervading poverty of Tanzanians, the provision of health service is crucial as many people especially infants and women, die of easily treatable diseases. Non-profit sector in this field makes very significant contribution. With 85 hospitals in the country, voluntary agencies had four more hospitals than the government and 40 more hospitals than the profit based private sector (Makaramba, 2007). Christian hospitals, which make up the

bulk of the voluntary agency health facilities, are critical in many rural areas of Tanzania hitherto not reached by the government hospitals. Voluntary Association (VA) hospitals also edge government and private health facilities in the quality of services and in innovations. They could do more in the area of advocacy, especially in the light of new pandemic diseases (Holloway, 2007). All these facilities run by religious community based organisations plays a significant role in securing communities against anticipated and unexpected shocks.

A survey of CBOs carried out by John *et al.* (2005) in nine Southern African countries including Lesotho, Malawi, Zimbabwe, Swaziland, Tanzania, South Africa, Namibia, Botswana and Zambia found that CBOs played an important role in buffering communities against shocks. This was done through agricultural initiatives by adopting irrigation, crop rotation, mixed farming and cultivation of drought resistant crops and mechanised farming.

The main suspicions remain on with the extent to which these facilities focus on the poor people and the marginalized in the communities. The intention should be to establish whether these facilities are pro-poor from their initial formulation to implementation. The centre of attention was on the opinion the members had on the CBOs facilities and the level of ownership of these facilities by the poor.

III. METHODS AND PROCEDURES

3.1 Research Design

Case study design was adopted due to its appropriateness in studying one or more cases in depth. Case study design seeks to achieve a deep and involved understanding and description of individual cases (Fox, 1989). Furthermore, case study design enabled the researcher to deal with processes that took place in a unit and their interrelationships (Kothari, 2005). Case study was adopted for this study because it was suitable for studying CBOs as a social entity.

3.2 Study Area

The study was based on three CBOs in Hai District, Kilimanjaro Region. Hai district is located in the North-Western part of Kilimanjaro Region, at latitude 3° 10' 00" S, and longitude 37° 10' 00"E, with 14 administrative Wards. It is bordered by Rombo, Moshi rural, to the East and Siha District to the North-West and Meru District to the West. It is headed by Hai District council and its headquarters is located at Bomang'ombe Township. Hai District was chosen because it had a large number of CBOs involved in various socio-economic activities compared to other districts in the region. Hai District has a good access to its vicinities which make it easy to access relevant information on the CBOs covered in the study. It also had CBOs that had made great strides while others had been less vibrant in poverty reduction.

3.3 *Sampling and sample size*

The sampling unit was Nronga Women Co-operative Society, Mweki Entrepreneur Group and Ubora Group found in Hai District

The sample size consisted of 130 individuals who composed of one District Community Development Officer (DCDO); three Ward Community Development Officers (WCDOs); three CBO managers/chairpersons and 123 members of selected CBOs. Out of these 123 were main respondents while seven were key informants. The sample of main respondents was 10% of the members of selected CBOs. All key informants were taken to form part of the sample due to their positions. The total number of respondents is shown in Table 1.

Respondents	Number available	Number selected
Main respondents	346	123
Key informants	7	7
Total	353	130

3.4 *Sampling Methods*

3.4.1 *Simple random sampling*

Probability sampling was employed in which random sampling was used in selecting CBOs because each CBO had the same objective of reducing poverty among its members. Hence, simple random sampling technique was used to select them because each one could give the same information. 10% of the members of selected CBOs were randomly sampled to ensure reliability of the sample.

3.4.2 *Purposive sampling*

Purposive sampling method was used in selecting key informants (DCDO, WCDOs, and CBOs managers) because of their roles.

3.5 *Methods of Collecting Data*

3.5.1 *Observation*

Observation method was employed to observe projects run by members of CBOs and household facilities to establish their poverty status. The method was preferred because it reduced subjective bias and it was independent of respondents' willingness to respond (Kothari, 2005). Observation method enabled the researcher to complement and verify information which was obtained from the main respondents and key informants.

3.5.2 *Structured interview*

Structured interview was administered to selected members of CBOs. The interview comprised of open and close-ended questions. The instrument was useful because of its ability to observe the data beyond the physical reach of the observer (Kothari, 2005; Leedy, 1989). This instrument was preferred

due to its capacity to collect a lot of information from large number of respondents within a short period of time. It was also adopted due its ability in reducing non-responses. The interviews were administered to the main respondents. The researcher asked questions and recorded the replies in the space meant for the same in the schedule. The questions were asked in Swahili language in order to enhance easy understanding but answers were recorded in English language.

3.5.3 *Semi-structured interview*

Open ended semi-structured interviews were conducted to key informants (DCDO, WCDOs, and CBO managers). The instrument was suitable for this study due to its uniqueness in engaging the respondents thoughtfully and it was flexible. The instrument enabled the researcher to dig deeply in respondents' opinions and feelings (Kothari, 2005). Information sought from this group was meant to complement and clarify the information collected from the main respondents.

3.5.4 *Documentary review*

This method was used to review some key documents to gather secondary data. Documents reviewed included minutes of meetings, constitutions, vision and mission statements, plans and programmes, financial reports and evaluation reports from the relevant authorities. Additional secondary data were collected from the National Cooperative Library and Archives (NCLA) at MUCCoBS and from the internet. Secondary data were required in order to answer questions on participation of members in decision making, fulfilment of CBOs missions and visions, structure of management and leadership of CBOs.

3.6 *Data Analysis*

Both qualitative and quantitative techniques were employed in analysing data as they complemented each other. Quantitative technique was used in analysing numerical data while qualitative techniques were used in analysing non-numerical data. SPSS was used in coding, processing and simplifying data. Data was coded and thereafter analysed using SPSS software as it simplified analysis. Frequency distribution tables, simple bar charts; pie charts and percentages were also used to analyse data.

3.7 *Measure of Poverty: The Multidimensional Poverty Index (MPI)*

In measuring poverty of the CBO members, the MPI was adopted. The MPI is an index of acute multidimensional poverty. It shows the number of people who are multidimensionally poor (suffering deprivations in 40% of weighted indicators) and the number of deprivations with which poor households typically contend. Although constrained by data limitations, MPI reveals a different pattern of poverty than income poverty, as it illuminates a different set of deprivations (Alkire and Santos, 2010). MPI view poverty as reflecting the lack of choices and opportunities in the key areas of education, health, and command over resources, as well as voice related to democratic processes.

MPI is a composite measure set in the capability and human development space, drawing on several important perspectives that have enriched our understanding of poverty. In this framework, poverty is the deprivation side of human development, the denial of basic choices and opportunities to lead a long, healthy, creative and free life; to enjoy a decent standard of living; and to participate in the life of the community including political freedom and cultural choices (UNDP, 2010). MPI is a measure of capability deprivation. It aims at capturing human poverty as distinct from income poverty, i.e. failures to achieve the basic capabilities needed for human functioning rather than any given level of consumption or income.

The index uses the same three dimensions such as health, education, and standard of living. These are measured using ten indicators based on the Millenium Development Goals (MDGs). Each dimension and indicator is equally weighted.

The MPI is calculated as follows:

$M_o = H \times A$ whereby:

M_o – Multidimensional poverty index expressed in percentage

H - Percentage of people who are MPI poor (incidence of poverty)

A - Average intensity of MPI poverty across the poor (%)

The following ten indicators were used to calculate the MPI:

(a) *Education*

- (i) Years of schooling: deprived if no household member has completed five years of schooling
- (ii) Child school attendance: deprived if any school-aged child is not attending school up to class 7.

(b) *Health*

- (i) Child mortality: deprived if any child has died in the family
- (ii) Nutrition: deprived if any adult or child for whom there is nutritional information is malnourished.

(c) *Standard of Living*

- (i) Electricity: deprived if the household has no electricity.
- (ii) Sanitation: deprived if the household's sanitation facility is not improved, or it is improved (floored) but shared with other households.
- (iii) Drinking water: deprived if the household does not have access to safe drinking water or safe drinking water is more than a 30-minute walk from home roundtrip.
- (iv) Floor: deprived if the household has a dirt, sand or dung floor
- (v) Cooking fuel: deprived if the household cooks with dung, wood or charcoal.

- (vi) Assets ownership: deprived if the household does not own more than one radio, TV, telephone, bike, motorbike or refrigerator and does not own a car or truck (UNDP, 2010).

3.8.1 *Calculation of MPI*

Calculation of MPI involves twelve steps. The first six steps are common to many multidimensional poverty measures like human poverty index (HPI) but the remainder is more specific to MPI.

Step 1: Choice of unit of analysis

The unit of analysis is most commonly an individual or household but could also be a community, school, clinic, firm, organisation, district or any other unit. The unit of analysis for this study was CBOs.

Step 2: Choice of dimensions

The choice of dimensions focused on a list that has achieved a degree of legitimacy through public consensus, such as the universal declaration of human rights, the MDGs, or similar lists at national and local levels. The study adopted three dimensions namely; education, health and standard of living as they conformed to the UNDP criteria and the founders of the MPI.

Step 3: Choice of indicators

Indicators chosen for each dimension was also guided by the UNDP formulations for each dimension based on MDGs indicators.

Step 4: Set poverty lines

A poverty cutoff point was set for each dimension. This step established the first cutoff point in the method. Every person can then be identified as deprived or non-deprived with respect to each dimension. For example, if the dimension is schooling "how many years of schooling have you completed?", "6 years or more" identified non-deprivation, while "1-5 years" identified as deprived in that dimension. Poverty thresholds can be tested for robustness, or multiple sets of thresholds can be used to clarify explicitly different categories of the poor such as poor and extremely poor.

Step 5: Application of poverty lines

This step replaced the person's achievement with his or her status with respect to each cutoff point. For example, in the dimension of health, when the indicators are "access to health clinic" and "self-reported morbidity body mass index", respondents were identified as being deprived or non-deprived for each indicator. The process was repeated for all indicators in all other dimensions.

Step 6: Counting the number of deprivations for each person.

The numbers of deprivations were counted for each person. Equal weights among indicators were assumed for simplicity.

Step 7: Setting the second cutoff point

Assuming equal weights for simplicity set a second identification cutoff point, k , was set which gave the number of dimensions in which a person must be deprived in order to be considered multidimensionally poor.

Step 8: Application cutoff point k to obtain the set of poor persons and censor all non-poor data

The focus was on the profile of the poor and the dimensions in which they are deprived.

Step 9: Calculate the headcount, H

Divide the number of poor people by the total number of people. The multidimensional headcount is a useful measure, but it does not increase if poor people become more deprived, nor can it be broken down by dimension to analyse how poverty differs among groups.

Step 10: Calculate the average poverty gap, A

A is the average number of deprivations a poor person suffers. It was calculated by adding up the proportion of total deprivations each person suffers.

Step 11: Calculate the adjusted headcount, M_o

Data was ordinal, therefore multidimensional poverty was measured by the adjusted headcount, M_o , which was calculated as H times A . Headcount poverty was multiplied by the average number of dimensions in which all poor people are deprived to reflect the breadth of deprivations.

Step 12: Decomposition by group and break down by dimension

The adjusted headcount M_o can be decomposed by population subgroup (such as region, rural/urban, or ethnicity). After constructing M_o for each subgroup of the sample, we can break M_o apart to study the contribution of each dimension to overall poverty. To break the group down by dimension, A_j should be let to be the contribution of dimension j to the average poverty gap A . A_j could be interpreted as the average deprivation share across the poor in dimension j . The dimension-adjusted contribution of dimension j to overall poverty, which is called M_{oj} , is then obtained by multiplying H by A_j for each dimension. Step 12 was not applied in this study because there was no need to decompose M_o as data were from units with similar characteristics that was CBOs which could not be decomposed into sub units.

IV. STUDY FINDINGS AND DISCUSSION

4.0 Results And Discussion

4.1 Overview

This chapter presents data, analysis and discussion. Socio-economic characteristics of the respondents are presented in section 4.2 while poverty status among CBO members is presented in section 4.3. Participation of members' decision

making is presented in section 4.4. Management of risks is presented in 4.5 while strategies adopted to address poverty among CBO members are presented in section 4.6.

4.2 Socio-economic Characteristics of CBO members

This study involved main respondents from Nronga Women Co-operative Society (NWCS), Ubora Group (UG) and Mweki Entrepreneur Group (MEG).

Source	Frequency	Percentage
Private	21	17.1
Loan from SACCOS	51	41.5
Loan from informal savings and credits	27	21.9
Membership fees and contributions	9	7.3
External assistance	15	13.2
Total	123	100

The main activities of these CBO members were farming, petty trade, poultry, vegetable gardening catering, soap making and clothes dyeing. The sources of capital in Table 2 to finance their activities were from private sources (17.1%), loan from informal CBO saving and credit funds (21.9%) and loan from SACCOS (41.5%), membership fees and contributions (7.3%) while external assistance to CBOs amounted to 13.2% of their capital. It can be said that the main source of capital for CBO members was loans from SACCOS. The age of the main respondents ranged between 35-65 years which meant that youth were less involved in CBO's activities.

Educational level	Frequency	Percentage
Standard four	6	4.9
Standard seven	87	70.7
Secondary education	25	20.3
Tertiary education	5	4.1
Total	123	100

The educational level of CBO members indicated in Table 3 was standard four (4.9%) primary education (70.7%), secondary education (20.3) and tertiary education (4.1%). This implied that majority of CBO members attained standard seven education.

Status	Frequency	Percentage
Married	106	86.4
Unmarried	5	4.2
Widow/er	8	6.5
Divorced	4	3.4
Total	123	100

Married members of CBOs indicated in Table 4 were 86.4%, unmarried members were 4.2% while widowed respondents were 6.5% and divorced respondents were 3.4%. This information shows that majority of CBO members were married. Perhaps this was reason that increased members cohesion and increased trust as married persons are less mobile compared to unmarried. Female respondents were 69% and male were 31%. This shows that women were easily organised than men. This might be attributed to mobile nature of men. The ethnic groups of the respondents were Chagga (93), Pare (4%) and Maasai (3%).

Key informants shown in Table 5 were the government employees working as community development officers. They were involved in the study due to their positions and they work with CBOs in their duties.

Respondents	No. available	No. selected
Nronga Women Cooperative Society (NWCS)	318	95
Ubora Group (UG)	58	18
Mweki Entrepreneur Group (MEG)	32	10
Key informants	17	7
Total	425	130

4.3 Poverty Status Among Members of CBOs

4.3.1 Members annual income before and after joining CBOs

Main respondents were asked to explain their income before and after joining the CBOs. The aim of this question was to assess the status of poverty among members of CBOs in the study. This was done in order to fulfill the need for the requirement of specific objective number one which sought to establish poverty status among members of CBOs. The change in members' income was not taken as measure of poverty but rather abet that could be used to assess the extent to which the change in income translated into members wellbeing using the MPI indicators.

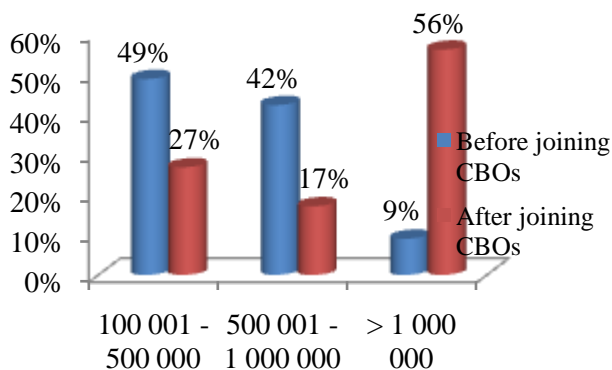


Fig. 2: Members annual income (in Tshs) before and after joining CBOs

Fig. 2 shows that before joining CBO 49% of respondents had an annual income of Tshs 100 001 – 500 000 while 42% of respondents said that they had an annual income of Tshs 500 001 – 1 000 000. The rest of respondents, 9% said that they had an annual income of above Tshs 1 000 000. On the other hand, after joining CBOs 27% of respondents said that they had annual income of Tshs 100 001 – 500 000, 17% of respondents said that they had an annual income of Tshs 500 001 – 1 000 000 while the rest 56% said that they had an annual income of above Tshs 1 000 000.

The findings portrayed in Fig. 2 indicate that CBO members' annual income increased after joining CBO though not for all members and not at the same pace. Furthermore, the diagram show that after joining the CBOs there were more members (57%) who had income of more than 1 000 000 and less members (27%) who had income of between 100 001 – 500 000. In short, incomes of the members increased after joining CBOs. This was due to the fact that after joining most of CBOs, members were able to access credit facilities and consequently involved themselves with more income generating activities than before joining CBOs. Joining CBO enabled members to act collectively in addressing their socio-economic challenges around their neighbourhoods.

4.3.2 Measure of poverty among members of CBOs

Poverty status for members of CBOs was measured using MPI which revealed a different pattern of poverty than income poverty. MPI illuminated a different set of deprivations that members experienced using ten conventional indicators. A person was considered poor if he/she had four and above deprivations out of nine indicators shown (Appendix 4). The rows of poor members were shaded. All non-poor were censored and their values were replaced with zero to give a clear picture of the poor among the CBOs respondents (Appendix 5).

The formula used to calculate MPI was:

$$Mo = H \times A$$

Whereby:

Mo – Multidimensional poverty index expressed in percentage.

H – Percentage of people who are MPI poor (incidence of poverty). It was calculated by dividing the number of poor people by the total number of people in the unit of analysis.

A – Average intensity of MPI poverty across the poor. A is the average number of deprivations a poor person suffers. It was calculated by adding the proportion of total deprivations each person suffers.

$$H = 28/123 = 0.2276 \approx 23\%$$

$$H = 23\%$$

$$A = (4/9 + 5/9 + 6/9 + 5/9 + 4/9 + 5/9 + 6/9 + 7/9 + 6/9 + 4/9 + 5/9 + 7/9 + 6/9 + 5/9 + 6/9 + 6/9 + 4/9 + 4/9 + 5/9 + 5/9 + 4/9 + 4/9 + 4/9 + 4/9 + 5/9 + 4/9 + 4/9) / 28$$

$$A = (140/9)/28$$

$$A = 0.5555$$

$$Mo = 0.2276 \times 0.5555 = 0.1264$$

$$Mo = 0.1264 = 12.64\%$$

$$Mo = 12.64\%$$

This means that 12.6% CBO members involved in the study were multidimensionally poor with four and above deprivations in the MPI indicators. Despite that a significant number of CBO members remained multidimensionally poor; the field observation showed that there were members who were still improving in some of the indicators particularly floored houses which were still under construction as indicated in Fig.3. These improvements were attributed to the increase in CBO member's annual income after joining CBO as indicated in Plate 1. The founding member of UG had this to say on the effects of her UG membership;

If it was not due this group, I would have been in a very bad situation, especially after the death of my husband. I was not creditworthy but after joining UG, I have been accessing loans.....started to construct this house and paying fees for my children! (Felister Enyasi - founding chairperson of UG)]

The improvement of members in some indicators signified that they were moving out of poverty gradually. This showed that members' involvement in CBOs has had positive impacts in their lives. The section has fulfilled the requirements of the specific objective number one which sought to establish the status of poverty among members of CBOs.

4.4 Managing Risks

4.4.1 CBOs activities in preparing and responding to the shocks

The study examined the role of the CBOs in preventing, preparing and responding to micro and macro shocks that posed threats and risks to members of CBOs. This was done in order to fulfill the requirements of the specific objective number three which sought to determine approaches adopted by CBOs in managing risks attributed to man-made and natural shocks. This is because previous studies (John, Rule and Harley, 2005) had found that if people were not prepared to face shocks such as drought, famine, crop failures and conflicts it could distort or disrupt all the efforts that had been undertaken to reduce poverty. Members of CBOs were asked to indicate whether CBOs had activities for addressing shocks.

Results of the question (Table 8) indicate that 82.9% of respondents said that CBOs had activities for addressing shocks while 17.1% said that they had no such activities.

Table 8: Availability of activities for preparing and responding to shocks (n=123)

Parameters	Frequency	Percentage
Yes	102	82.9
No	21	17.1
Total	123	100.0

Information in Table 9 shows that majority (82.9%) of members of the CBOs had a strong base of activities that were intended for preparing and responding to man-made and natural shocks.

4.4.2 Types of activities intended for addressing shocks

Members of CBOs were asked to identify types of activities were intended to support them in addressing man-made and natural shocks. Results of that question in Table 9, shows that activities carried out by CBO members were as follows: growing cassava 7.4%; adoption of irrigation 14.6%; growing sweet potatoes 5.7%; tree planting 6.5%; mixed farming 34.2%; diversifying agriculture with petty trade and catering 12.3%; and cultivating early maturing maize seeds 19.6%. Field observation by the author confirmed these findings as shown in Plate 2.

Table 9: Type of activities intended to address shocks (n=123)

Activities	Frequency	Percentage
Growing Cassava	9	7.4
Adoption of irrigation	18	14.6
Growing sweet potatoes and groundnuts	7	5.7
Tree planting	8	6.5
Mixed farming	42	34.2
Diversifying agriculture with petty trade and catering	15	12.3
Planting early maturing maize breeds	24	19.6
Total	123	100.0

Discussion with key informants revealed that they started to focus on risk management activities after enduring several shocks especially those which are attributed to climate changes and rapid fall in market prices for their agro-products. They further said that there have been frequent droughts which affected food security and household income. These problems compelled them to re-think about the appropriate methods of farming, type of crops seeds used, as well as adopting environmental conservation techniques which include tree planting in their fields. They also noted that members lacked the capacities needed to manage shocks. They complained of poor food storage facilities, lack of appropriate and marketable drought resistant crops seeds and there was no immediate training that could support them in adopting new ways of addressing drought problem. The UG members were at greater risk of being affected by climatic shocks as they were located

in the Southern part of Hai District which experienced low amount of rains. At the time when data for this study was being collected, crops had already dried up due to lack of rainfall.

Observation in the members' fields and discussion with the key informants confirmed the information shown in Table 9. It was rather noted that risk management was mostly reactive rather than proactive. Maize crops had been affected severely affected by drought while there was no immediate strategy to utilize water resource from river Weruweru that was flowing at the vicinity of the village where UG members lived. Unless these obstacles were addressed CBO members would still be threatened by various shocks.

4.4.3 Assisting members of CBOs to manage risks

The study sought to examine if there was any assistance from within and outside the CBOs that could enable CBO members to manage shocks in form of micro-credits and food transfers to assist CBO members. Table 10 shows that 3.3% of members said that there was very strong assistance to members, 10.6% of members said that there was strong assistance to members, 82.1% of respondents said that there was average assistance to members, while 2.4% said that there was little help and 1.6% of members said that there was no help to members at all.

Levels of assistance to members	Frequency	Percentage
Very strong assistance	4	3.3
Strong assistance	13	10.6
Average assistance	101	82.1
Little assistance	3	2.4
No assistance at all	2	1.6
Total	123	100.0

Results of the question shows that majority (82.1%) of members were getting average help to manage shocks indicating that members were mainly managing risks on their own. It can also be said that majority of members of CBOs were not getting assistance aimed at managing shocks.

Discussion o researcher with key informants revealed that informal saving and credit funds managed by CBOs had been very supportive to members because they borrowed at very low interest rates. In addition, each member contributed Tshs 20,000 per month. Members were allowed to borrow from this fund and required to repay the loan at the interest rate of 15%. The maximum duration for which borrowers were allowed to stay with loan was three months. Beyond that period the loan was fined at 5% per month. MEG Chairperson said that members were depositing Tshs 10,000 per month and members were allowed to borrow at the interest rate of 5% for members and 7% for non-members.

Members were also allowed to borrow emergency loan which was repaid at the interest rate of 2% per month. None was allowed to stay with emergency loan for more than a month. Non-members were not allowed to borrow emergency fund.

4.4.4 Addressing HIV/AIDS

Member of CBOs were asked to explain whether or not CBOs had activities aimed at addressing HIV/AIDS problems. This question was asked because HIV/AIDS contributes in aggravating poverty among the society.

Results of the question are summarised in Table 11 which show that 1.6% of CBO members said that there were many activities dealing with HIV/AIDS epidemic; 4.1% of members said there were few activities dealing with HIV/AIDS; whereas 91.9% of members said there were very few activities; and 2.4% said that there were no activities on HIV/AIDS. Key informants said that despite the fact that HIV/AIDS affected their communities negatively they have not invested much on it as there were other CBOs that were specialised with HIV/AIDS. They gave an example of Hospice which was attached to Machame Hospital which served HIV patients and their dependants, including provision of education to the wider community across the district.

Extent of dealing with HIV/AIDS	Frequency	Percentage
There are many activities on HIV/AIDS	2	1.6
There are few activities on HIV/AIDS	5	4.1
There are very few activities on HIV/AIDS	113	91.9
There are no activities on HIV/AIDS	3	2.4
Total	123	100.0

Majority (91.9%) of CBOs members said that there were only few activities that were dealing with HIV/AIDS. This implies that CBOs members were at the risk of contracting HIV/AIDS. Most of the CBOs were either not dealing with the issue of HIV/AIDS or dealing with it in a small scale. For example, NWCS had started to provide milk and food to patients and orphans of HIV/AIDS. The low levels of CBOs involvement in fighting HIV/AIDS was an impediment in the struggle against this disease. This is likely to retard the efforts of the CBOs of reducing poverty among its members. The section has fulfilled the requirements of the specific objective number three which sought to determine approaches adopted by CBOs in managing risks attributed to man-made and natural shocks.

4.5 Strategies to Address Poverty Among CBO Members

4.5.1 Promotion and coordination of private investment

The study sought to examine promotion and coordination of private investments among CBO members. CBO members were asked to explain the extent to which CBO helped them in developing their own investments that generated income. This question was asked in order to fulfill the requirements of the

specific objective number four. Results of this question in Table 12 showed that 87.8% of respondents said that there was a lot of promotion and coordination of member’s private investments whilst 7.3% said that there was average promotion and coordination of private investments. In addition, 4% said that there was low promotion and coordination of private investments while 0.8% said that there was no promotion and coordination.

Interview with key informants revealed that the main areas where CBOs assisted members in managing private investments to generate income was to coordinate technical training and seminars organised by CBO for members. This involved artificial insemination for cross breeding cows, modern feeding techniques, and choice of better seeds and farming skills. These skills are acquired by coordinating ward and village agricultural extension officers. NWCS had its own agricultural and livestock extension officer whose training was financed by NWCS at Tengeru Agricultural and Livestock Training Institute (LITI).

Levels of promotion and coordination	Frequency	Percentage
Enough promotion and coordination	108	87.8
Average promotion and coordination	9	7.3
Low promotion and coordination	5	4
No promotion and coordination	1	0.8
Total	123	100.0

Results in Table 12 show that majority (87.8%) of members said that there was enough promotion and coordination from the CBOs. This statement was in agreement with the observation of key informants. In short, it can be said that CBOs in the study area were providing enough promotion and coordination of private investments to its members.

4.5.2 Main activities practiced by CBO members

The study examined activities carried out by CBO members as part of their private investments for income generations.

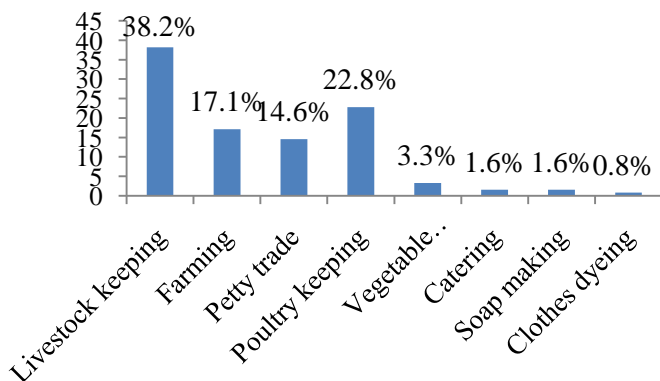


Figure 3: Main activities practiced by members of CBOs

Fig. 3 indicate that main activities performed by CBO members were livestock keeping which accounted for 36.6%, poultry keeping which accounted for 22.6%, farming which accounted for 16.1%, and petty trade which accounted for 14%. Others includes catering which accounted for 4.3%, vegetable gardening which accounted for 4.3%, soap making 1.1% and clothes dyeing which accounted for 1.1%. Results in Fig. 3 revealed that the major activities practiced by the members of CBOs were: livestock keeping; farming and petty trade. The other activities were done on small scale. These activities includes, catering, vegetable gardening, soap making and clothes dyeing. Livestock keeping, farming and petty trade seemed to be the most preferred; hence any intervention on CBO members’ activities should pay attention to them followed by the least preferred activities.

Discussion with key informants showed that CBOs were the springboard in organising community members in addressing various socio-economic hurdles in their localities. They further said that CBOs were crucial organisations which enabled community members to access financial resources from financial institutions which could be impossible for individual members as they lacked collaterals to access loans from banks. They further said that CBOs were using SACCOS and VICOBA to link them with commercial banks and other financial institutions to access financial facilities and services. This has been a driving force in undertaking numerous socio-economic activities.

4.5.3 Identifying market opportunities for members’ products

The study sought to determine whether or not CBOs enabled members to identify market prospects for their products. From Table 13; it shows that 82.9% of CBO members said that they were assisted in identifying market opportunities for their products while only 17.1% said that CBO did not help them to identify markets.

Table 13: Identifying market prospects (n=123)

Parameters	Frequency	Percentage (%)
Yes	102	82.9
No	21	17.1
Total	123	100.0

Results of the question on access to market revealed that majority (82.9%) of members of CBOs were being assisted by the CBOs to look for the markets of their products. However, few members (17.1%) were not being assisted to secure markets of their products.

Observation showed that variation in members’ opinions was attributed to the differences in the management competence. NWCS had a marketing manager who was employed solely to help members to search for markets of milk products. MEG was also better placed in marketing strategies with large market networks especially for poultry products. Catering being main income generating activity for MEG members created an

advantage as members had connections to the market for poultry products. It was observed that 96% of MEG members had a functioning poultry projects. UG was least equipped with the competence needed to identify market chances as each member traded his/her products individually mainly associated with lack of technical support in their organisational structure and the composition of members who were not vibrant as NWCS and MEG.

Despite that CBOs were struggling to ensure that market for their members' products was available; still they faced a number of challenges in accessing market due to stiff competition they encountered. Discussion with key informants showed that access to markets was made difficult by the low technology they used in processing, packaging and transport. One group of key informants said that;

Tunapata soko la bidhaa za maziwa kwa taabu sana kwa sababu teknolojia tunayotumia kuchakata maziwa iko chini sana. Brookside wanauza bidhaa za maziwa kama sisi lakini wanatumia teknolojia ya hali ya juu sana inayowawezesha kuuza maziwa hadi ng'ambo. [We get market for milk products with much hardship because the technology we use to process milk is not modern. Brookside sells milk products like us but they use modern technology which enables them to sell milk even to outside the country markets Chairperson - NWCS].

Information from key informants showed that CBOs organise themselves to look for markets of their products. This was so because there was no government directives that guided the way in which people should carry out their trade activities except that they were required to abide the government regulations. They said the district was ensuring that market places was available and functioning in local areas for CBO members and other residents in the district to carry trade activities smoothly. Although observation at Shirimungani where the UG was found had no market at the nearby, the market was 15 km away from the village which was beyond the reach for many UG members due to high transport costs. This scenario exposed them to the traps of the middle men/women who offered very low price for the farm products like vegetable, fruits, milk, chickens and eggs.

4.5.4 CBOs and assets inequalities across sex

Assets inequalities between men and women had been identified as one of the reasons perpetuating poverty in the community. Efforts geared at alleviating poverty in the communities should focus on minimising assets gap between men and women so as to ensure balanced development for all. The study determined the extent to which CBOs addressed assets inequalities between women and men.

Parameters	Frequency	Percentage
Address assets inequalities substantially	7	5.7
Address asset inequalities marginally	111	90.2
Address asset inequalities very marginally	5	4.1
Do not address assets inequalities at all	0	0
Total	123	100.0

The findings in Table 14 show that: 5.7% of members said that CBOs addressed assets inequalities substantially; 90.2% said that CBOs were addressing the assets inequalities marginally while 4.1% of members said CBOs were addressing assets inequalities very marginally. None of members said that CBOs did not address inequalities at all. Results in Table 14 indicate that majority of the members of CBOs said the CBO were addressing assets inequalities marginally (90.2%) across sex while few of them (5.7%) said that CBOs addressed gender inequality substantially. Others (4.1%) said that CBOs addressed assets inequalities very marginally. These results indicated that CBOs were not sensitive with assets ownership which may retard poverty reduction efforts in case assets belonged to one sex of members of CBOs.

Discussion with key informants revealed that it was difficult to deal with this issue as it was linked to the customs and traditions of the Chagga, Pare and Maasai communities. They said family assets like land, houses, motor vehicles and livestock were regarded as husbands' property. They further added that upon the death of a husband, clan or "boma" members (men) would decide how the deceased properties will be distributed and inherited. Priority was given to the male members of the household.

Further interview with key informants showed that customary laws were in favour of male dominance in assets possession, even on the assets that were produced collectively by all household members. Knowing the assets gap that existed between men and women had been the reason why they argued women to join or form various groups so that they could be assisted financially to run various projects. By doing so it would reduce dependence to men. Assets inequalities that existed among CBO members were inherent from the customs and traditions which were beyond the CBOs initiatives. However, CBOs being grassroots organisations could be very instrumental in addressing the inequalities among men and women. They could be able to address the matter if they were strengthened through capacity building.

4.5.5 Assisting members in acquiring knowledge and information

Members were asked to explain whether CBOs were assisting them to acquire knowledge and information concerning management of their projects. Results of the question in Table 16 indicate that 78.9% of CBO members were assisted by the

CBOs acquire knowledge and information while 21.1% of CBO members were not being assisted by the CBOs acquire knowledge and information. These results meant that a significant number of CBOs members acquired necessary knowledge and information facilitated by their CBOs that was needed to run their activities.

Responses	Frequency	Percentage
Yes	97	78.9
No	26	21.1
Total	123	100.0

Discussion of the researcher with key informants revealed that members acquired training on entrepreneurship including marketing and advertisement from Non-Governmental Organisations (NGOs) like LAND O’ LAKES International Inc, an American NGO based in Arusha, Food and Agriculture Organisation (FAO) and Danish International Development Agency (DANIDA). They further said that Moshi University College of Co-operatives and Business Studies (MUCCoBS) provided training to members on cooperation and entrepreneurship. They also had own livestock officer who conducted regular training for members on the modern methods of rearing cows. It was also noted that members of CBOs acquired training from the seminars prepared by NGOs that were dealing with entrepreneurship such as ENVIROCARE and Usawa SACCOS. It was further noted that training occurred irregularly and rarely as they lacked regular access to training organisations.

It was further found that district was in initial stages of updating the profiles of the CBOs available in the district and the nature of their activities so that if training opportunities emerged they would be able to know which CBO could be involved. They acknowledged that entrepreneurship training was mostly done by local and international NGOs and in some cases by training institutions like MUCCoBS.

4.5.6 Problems that were facing members of CBOs in addressing poverty

Members of the CBOs were asked to mention barriers that they were facing in managing risks and overcoming development challenges. Results of this question in form of pie chart in Fig. 6 show that: 2.4% of members were faced with water problems; 4.1% were faced with lack of electricity; 7.3% were faced with low technology; 3.3% incompetent managers; 12.2% brokers; drought 13.01% drought; 38.2% market; transport 3.25%; and farm implements 16.26%. From this information, it shows that the main problem that was facing large number of members of CBOs was market for their products which was mentioned as a challenge by 38.2% of members.

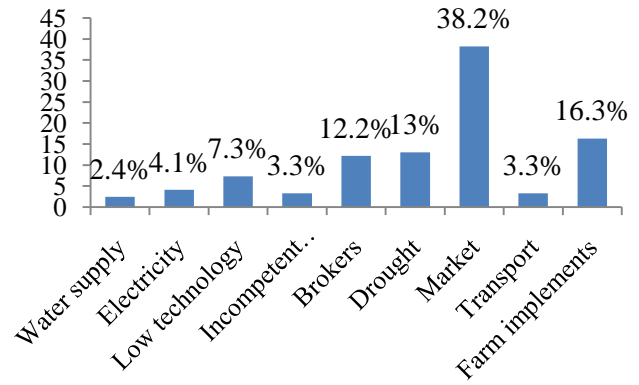


Figure 4: Problems that were facing members of CBOs

According to key informants lack of market for their products was one of the main problems that affected members’ capacities to undertake their activities They further noted that, even when markets were available the prices were very low which did not match with the production cost. When the prices for the farm implements were hiking rapidly, on the other hand prices of agricultural products were falling tremendously which making it difficult for them to sustain their productive activities. It was also noted that distance from their residential areas to the market was 15 km away and therefore it was a problem. The prevalence of these problems among CBO members debilitates members’ capacities to address poverty and particularly the high price of farm implements and lack of market for the members’ products.

4.5.7 Assistance needed by the CBO members in addressing income poverty

Members of the CBOs were asked to explain if there were special assistances that they required in addressing their problems. Results of the question summarized in form of pie chart in Fig. 5 shows that 20.3% of them needed transport; 16.35% of them needed reliable markets; 17.9% of them needed farm implements; 18.7% of them needed training; 13.8% of them needed price control; and 13.0% of them needed processing and packaging facilities.

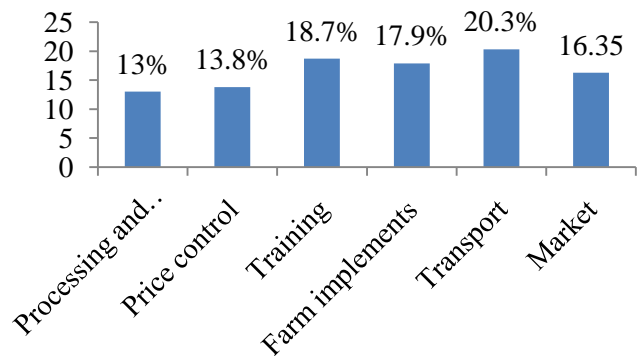


Figure 5: Assistance needed by members of CBOs to solve their problems

The information in Fig. 5 implies that main assistance that members of CBOs needed was transport and reliable markets for their products. On interview with key informants, they said that they expected government to help them in the control of the price for farm implements and agricultural prices. They further said that government should coordinate entrepreneurship training to the village level as most training is conducted in urban areas. They added that the government should regulate the prices for milk products in order to control brokers who have made it difficult for small producers to access market. They further added that members needed training on modern technology that would help in processing, packaging and storage to meet the requirements of competitive market.

From the Pie chart in Fig.4, the main problems of the members of CBOs were: markets; farm implements and drought. However their major requirements in Fig.7 were: transport; training and farm implements. Problems contradicted with requirements of the members of CBOs. This implied that since their major problem was market, they needed transport to reach the distant market to sell their products.

This section has fulfilled the requirements for the specific objective number four which sought to identify strategies adopted by CBOs in addressing poverty among their members, problems they encountered and assistance they needed to overcome them.

VI. STUDY LIMITATIONS

Despite the fact that this study is one of the fewest ever to have used WhatsApp as an electronic survey platform to generate data, it cannot rule out limitations. Firstly, the authors were not able to establish the number of students who use WhatsApp accounts and who are therefore connected to different chat groups in colleges and universities. This limited their ability to randomize the study instead, they relied on the goodwill of the first receiver to share the questionnaire link to their classmates. While expecting that the first receiver would share the link to the right people, authors cannot guarantee that all participants were students.

VII. CONCLUSION AND RECOMMENDATIONS

7.0 Conclusion

The findings indicate that most of CBO members' annual income increased after joining CBO. This was due to members' involvement in more income generating projects as a result of accessing credit opportunities.

The study results confirmed that 12.6% of CBO members remained multidimensionally poor based on MPI despite the increase in annual income. Observation in the field proved that some CBO members remained poor in more than five indicators of MPI without any immediate signs of improvement. However, field data showed that some members had positive progress in the indicators where the

MPI identified them as poor including improvement in housing affirmed by modern houses which were under construction.

The study found that members of CBOs were substantially involved in decision making on all matters related to CBOs which strengthened member's capacity in addressing poverty.

The study found that members of the CBOs were involved in activities that were intended to managing risks as a strategy of coping with shocks that could disrupt the development progress they had made. Those activities were growing cassava, adoption of irrigation, growing sweet potatoes, tree planting to conserve environment, mixed farming, mixing agriculture with petty trade and catering as well as cultivating early maturing maize seeds. Members acquired credits from the SACCOs and informal saving and credit funds owned by CBOs. These credits were instrumental in financing various productive activities especially when prices of crops fell or climatic disruptions affected crops.

The findings showed that CBOs had few activities that were dealing with HIV/AIDS. Some CBOs had started addressing HIV/AIDS especially by sending some members to attend seminars on the disease as well as providing support to HIV orphans and patients. Stigma and stereotyping of people living with HIV/AIDS was still lingering within the communities which could be one of the reasons that made community and CBO members stay aside from this disease.

The findings of the study demonstrated that CBOs coordinated and promoted private investments among their members. The main income generating activities that were undertaken by members were livestock keeping, poultry, farming, and petty trade, catering, vegetable gardening, soap making and clothes dyeing. The CBOs promoted and coordinated these activities by coordinating training for members.

The study found that CBOs enabled members to identify market prospects for their products. Some CBOs had marketing managers who were employed solely to help members to search for markets for their products. Some CBOs were least equipped with the management competence needed to identify market chances as each member traded his/her products individually. This was mainly associated with lack of technical support in their organisational structure. This lowered member's income because they could not access markets that would help them to sell their products at profitable prices.

The main predicaments that CBOs members confronted in their daily activities were water problems, lack of electricity, low technology, incompetent managers, brokers, and drought, market, transport and farm implements. All these problems debilitated CBO members' capacity and capabilities in addressing poverty among themselves. The special assistance that CBO members needed in addressing these predicaments was transport, reliable market, and regulation of prices for farm implements and agro-products. Others were training, assistance in processing, packaging and storage technology.

7.1 Recommendations

The following recommendations were based on the objectives and findings of the study. The study found that 12.6% of CBOs members remained multidimensionally poor. The fact that this significant number of members remained poor, it is recommended that managers of the CBOs should identify those members and assist them closely on the viable strategies to establish small scale projects. This will help poor members to generate more income to reduce non-income poverty because field observation showed that most of the poor members were not running projects that generated sound income.

There should be concerted efforts to persuade local residents in Hai District particularly the poor to join CBOs which were the key development institutions. Joining these organisations will be a security to the local residents which can support them to acquire financial assistance from CBOs credit and saving funds to run their private projects. CBOs were also avenues through which local people can have chances of accessing knowledge, skills and necessary information through training especially on entrepreneurship.

CBOs members should be brought close to the market chains so that they have access to markets for the products they produce. CBOs should be empowered to initiate small scale processing plants that will enable members to add value to their products. CBOs have to establish a programme that focuses on spreading the appropriate technology among their members especially that would help them in production, processing, packaging and storage technology. This can be possible if members of CBOs properties such as land provide security or collaterals so that CBO members are capable of acquiring capital to use modern technology that can be used to add values to the CBO members' products. This could be made possible by policy and legal interventions geared at protecting small producers.

CBO members should establish individual and collective food storage facilities to buffer food requirements during crop failures. Food transfers within the CBOs should also be a priority because massive crop failures disrupt most of the progress that members of local organisations had made in the past. This should be accompanied with establishing and maintaining sustainable irrigation schemes to serve members of CBOs. This could be of crucial importance as in the long run people will abandon rain dependent agriculture that has been very costly and risky to the members of CBOs in Hai District.

Human rights NGOs should work with CBOs in their efforts to address gender inequalities as imposing matters to local residents without their collective involvement will prove tedious and in some cases impossible. Advocacy and lobbying by using CBOs platforms in addressing stereotyping and discrimination against women will be effective because the anticipated changes in the communities will be people-centred rather outside impositions which may be ineffective.

The same strategies should be adopted in addressing HIV/AIDS pandemic which cripples local capacities in alleviating poverty.

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