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# Multidimensional poverty in Tanzania -a case study of women in Rau

Nummela, Nina

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Laurea University of Applied Sciences  
Tikkurila

Multidimensional poverty in Tanzania -a case study of  
women in Rau

Nina Nummela  
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Nummela Nina

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The aim of this Bachelor's thesis was to examine what kind of support poor women in Rau, a Tanzanian ward, needed to improve their daily living. The commissioner of this thesis was the Finnish organization Same Sun.

A qualitative method was applied in this thesis, and the data was collected by interviewing women living in the Rau ward. Other data was gathered by choosing final reports, which were most relevant to the subject and the target group. These reports are executed by UN Women, Unifem, UNIDO and ILO. The lessons learned and best practices from these reports were introduced and they were applied to the findings.

In the analysis of the interview data, money and access to money stood out strongly. Every interviewee saw that financial support would be the best way to help their daily living. The main themes were lack of money, access to money and earning their own money. The results of the thesis can be utilized when developing empowering activities for poor women in developing countries. The suggested activities for the women's group can be applied by Same Sun.

Keywords: development cooperation, gender equality, HIV, marginalisation, multidimensional poverty, Tanzania, women empowerment

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## 1 Introduction

The implementer of this project is the Finnish non-government organization Same Sun, which aims to improve the welfare and living conditions for the poorest Tanzanians. Same Sun is funding the Rau Daycare Center and the women's group, which operates in the same place as the daycare center. According to the Same Sun, most of the children, guardians of the children and the staff of the daycare center are HIV-positive. The aim of the daycare is to offer a safe environment for children to grow up, to enable parents to work during the daytime and to offer preschool education for the children. The aim of the women's group is to enable better livelihood for the women and improve their status in the local community. The group helps the women to work as independent entrepreneurs.

Rau Daycare Center and the women's group are located in Tanzania, in a town called Moshi. Women's group has been operated since 2013 and there have been a varying number of participants. However when the number of participants dropped notably development of the group became necessary. There was also a need to understand the living conditions in the families in order to map the necessity of support.

The purpose of this thesis is to find out what kind of support poor women in Tanzania need to improve their daily living. I approached this question by interviewing local women, who are part of the women's group or the guardians of the children in the daycare center. With the results of this thesis, Same Sun can develop and improve the work methods and activities in the women's group and support the families in different ways.

This thesis is qualitative research, and the research material was collected by interviewing the guardians of the children in the daycare center. In the interviews I focused on a few themes. These themes were:

- Living conditions
- Health
- Support methods for better livelihood
- Improvement of Rau Positive Women Group

Since the data from the interviews was not as wide as I was expecting, I ended up using other research material. This material is a literature review of a few final reports, which were suitable for my topic and target group. In this literature review I will present the main context and best practices of the reports and reflect on them in my findings.

## 2 Background of the thesis and the operational environment

In this chapter I will introduce the background of the thesis. This includes a description of operational environment and an introduction of the implementer. I will introduce Tanzania's socioeconomic situation in brief and description of Moshi and Rau. The introduction of the implementer describes how the organization is working and for what purposes.

### 2.1 The socioeconomic situation in Tanzania

The United Republic of Tanzania is a country in East Africa bordered by Kenya, Uganda, Rwanda, Burundi, the Democratic Republic of the Congo, Zambia, Malawi and Mozambique. The capital city is Dodoma and the major commercial city is Dar es Salaam. The official currency is the Tanzanian Shilling and the National language is Kiswahili but English is also widely used. North-east of Dar-es-salaam lies the islands of Zanzibar and Pemba, a semi-autonomous territory of Tanzania. (The Tanzania Government Portal.) Tanzania is divided into 26 regions; 21 on the mainland, three on Zanzibar and two on Pemba (Embassy of The United Republic of Tanzania).

The high level of poverty in Tanzania is a severe problem. One-third of the population is considered poor. Poverty decreased only slightly from 35.7 per cent in 2001 to 33.6 per cent in 2007 and the total number of the poor has increased by 1.3 million. (UNPD 2012 a.) According to the Household Budget Survey 2000/01, poverty is most severe in the countryside where about 40% of the population lives below the basic needs poverty line. Agriculture is the backbone of the economy, providing 48% to the GDP in 2001 and employing about 80% of the population. (Clean Development Mechanism.) Tanzania's GDP per capita was \$308 in year 2000 and \$578 in year 2014 (The World Bank 2015 a.).

Infant mortality is decreasing slowly, with almost one-third of the deaths happening in the first month of life. The space between urban and rural children and the poorest and the better-off have gone down remarkably. Adult mortality has also decreased considerably since 2000, however the maternal mortality decrease is slow. (WHO 2014.)

HIV and malaria are one of the major health concerns. However the HIV prevalence among adults has declined from 8.4% in 1996 to 5.1% in 2011. Likewise malaria prevalence has been reduced from 18% in 2002/08 to 9.2% in 2011/12. (WHO 2014.)

While Tanzania has made considerable progress in gender equality at the primary and secondary school levels, there is still work to do. One of the main gender disparities is the performance of girls. For example, the pass rate for girls in the Primary School Leaving Examination

was 48 per cent in 2010 compared to 59 per cent for boys. Furthermore, early pregnancies and marriages increase school drop outs among girls remarkably. (UNPD 2012 b.)

Even though primary education admission has accomplished national targets and under-five mortality rates have fallen, there are still relevant geographical and social disparities. There are inequitable possibilities to access to schools, health services, improved water supplies and other essential services. Rural households are disadvantaged compared with urban households. (Poverty and human development report 2005:94.)

#### 2.1.1 Moshi

The Moshi Municipal Council covers about 59 sq. kms. and it is located in Kilimanjaro Region. Administratively it is divided into 21 Wards. In terms of area coverage in the country, Moshi municipal is the smallest Municipal Council. According to the 2002 population census Moshi Municipal town had 143799 citizens (the night population), however, the council is estimated to have about 206700 people in the year 2011. The day population is estimated at three times the night population. (Moshi Municipal Council 2013.)

Agriculture is the backbone of economic activity in the district. The major food crops are maize, rice and bananas. Also coffee and cotton are important cash crops. Livestock and agriculture are providing food and income to the people of Moshi district. Tourism is also visible in Moshi area due to the highest mountain in Africa Mount Kilimanjaro and various National parks close by Moshi. (Kilimanjaro Region official website:6,8,20,21.)

#### 2.1.2 Rau

Rau is a ward within the Moshi municipality district. Rau is the operational environment of this project and where the Rau daycare Centre is located. According to the census of 2012, the report shows that there are 19,000 residents in Rau ward. The main problem in Rau ward is alcoholism, which causes many other serious problems. Alcoholism is related to domestic violence, breaking of the families and the existence of street children. In Rau ward there are many places where local brew is available and it is remarkably inexpensive. The most vulnerable groups in Rau ward are women and children. (Calister Makundi 2015.)



## 2.2 Same Sun

Same Sun is an NGO founded in 2008 to help some of the poorest people in Tanzania by improving their overall well-being. This organization is operating with volunteer-only employees. (Same Sun a. 2014.) Since 2010, Same Sun has been supporting the Rau Daycare Center, located in Moshi. Same Sun is supporting the Daycare Center in many ways, such as by directing money raised by the Godparent program and fund-raising events with proceeds going to the center. In 2013, Same Sun started a Woman Group Project called Rau Positive Women Group. The main aim of the group is to support the mothers of the Rau Daycare children and also other women living in Rau village by educating the women to work as independent entrepreneurs. The third aid project is Msamaria Center for Street Children. Same Sun is helping the center with support from sponsors. (Same Sun a. 2014)

### 2.2.1 Rau Daycare Center

Rau Daycare Center was founded in 2009. The center has operated on donations from private people. The future of the center has been uncertain all along due to financial pressures. At the moment the financial situation of Rau Daycare Center is secure, owing to Same Sun NGO's sponsors who are monthly donors. (Same Sun b. 2015.)

There are four women working in the Rau Daycare Center: an early-education teacher, two cooks, and a nanny. There are also volunteers working in the center. The center is able to accommodate about 30 children, aged between 3 and 6 years old. The aim of the daycare is to offer a safe environment for children to grow up. The daycare center also makes it possible for parents to go to work during the daytime and offers preschool education for the children. (Same Sun b. 2015)

Rau area is very poor and HIV -statistics are high. Unfortunately most of the Rau Daycare Center children, their families, and the staff are also HIV-positive. As well as being HIV-positive, many children are also under-nourished. Medical treatment of HIV is often unsuccessful if the patient has weak general health due to malnutrition. To make sure children are staying healthy, the daycare offers two nutritious meals per day for children. (Same Sun b. 2015)

The costs of running the center are coming from the wages for the staff, food costs, electricity, and rent of the building. Same Sun also gives, for example, notebooks, pencils, dishes, and clothes for the kids and the daycare center. (Same Sun b. 2015)

### 2.2.2 Rau Positive Women Group

The Rau Positive Women Group-project started in 2013. The aim of the project is to enable better livelihood for the women and their families. The group helps the women to work as independent entrepreneurs and to improve their status in the local community. (Same Sun c. 2015.) The work method in the group is teaching the women how to sew. The purpose is to teach the women to sew products, which Same Sun can sell forward. Revenue is directed to the women. Along with teaching sewing skills, there is also the goal of teaching English and math, which help in the operation of the business and when marketing the products. (Hanna Metso 2015.)

There have been seven volunteers altogether in the group. In addition to these volunteers, there is a local sewer who visits the group three times per week to teach practical skills needed in sewing. The group members have been active and motivated to produce beautiful products like pillowcases, bags, and purses which have been sold by Same Sun. (Hanna Metso 2015.)

The biggest challenge has been the women's commitment to the group. At the beginning there were six members participating in the group, now there are only two (January 2015). Some group members have quit after getting pregnant. Some have been forced to leave the group after being banned from membership by their husbands. Some husbands have banned their wives participation in the group, potentially because they have feared that the education and money-earning would destabilize men's dominance in the family. Some of the women quit because they were unable to utilize the time they were spending learning sewing skills without earning any money. They have, instead, been seeking employment which will pay an immediate salary. (Hanna Metso 2015.)

## 3 Theoretical framework and key conception

This chapter contains different factors of multidimensional poverty. Poverty consists of multiple issues which influence one another. Poverty does not always mean strictly a lack of money but it can also be, for example, a lack of social networks. Absence of social networks might complicate the efforts of being an active member of society. Often environmental and infrastructural factors, such as one's district of residence, and inoperative government, have a strong negative effect on poverty levels. For example, in Tanzania the availability of educational and health services in rural areas is much poorer than in the cities. Also, corruption at the hands of public authorities affects people in their everyday living. Likewise, common negative mindsets about gender equality, children's rights, and beliefs about HIV, complicates the lives of many people.

### 3.1 Poverty in Tanzania

The international poverty line that is used in this data is set by the World Bank at 1.25 U.S. dollars per day. Extremely high poverty rates still exist in sub-Saharan Africa, in Tanzania 68% of population are living below \$1.25 per day. (Child Trends 2014:21,22.) Poor households are more likely to be large sized families. Households with five children or more have the highest poverty rates. Poverty also inversely correlates with higher levels of education of the household head. A higher education level of the household's head, especially secondary- and upper education, appears to relate with better incomes and notably lower poverty levels. Education positively affects living standards and poverty reduction which impact on health gains, productivity, social integration, etc. (World Bank 2015:18,19.) In Tanzania 87 percent of children live in a household in which the head of household is employed. Children living with two parents are less likely to live in an unemployed household than children living only with one parent. (Child Trends 2014:4,31.)

People living in rural areas are not only isolated from economic opportunities. They also tend to have lower access to social services such as health, sanitation and education. Moreover, knowledge of rights and information about the way governments work is especially lacking in rural areas. This makes it hard for rural people to exert pressure for change in systems which have often actively discriminated against them both in the division of resources and in pricing policies for products such as produce. (Diana Carney 1999.)

World Bank uses extreme poverty as a technical term to define a family living on an income of less than \$1,25 a day. These families suffer chronic hunger and lack of safe drinking water and sanitation, health care, children's education and basic shelter. There are 1.1 billion living in extreme poverty today in Asia and Africa, with a small number in Latin America. In Africa nearly half of the population is living in extreme poverty. (Millennium Tools.) The World Bank has identified means of poverty reduction. Decreasing poverty requires a strong economy that creates more jobs, universalizes education, and promotes gender equality. During food crises, expanding nutrition programs targeting children under 2 years of age is extremely important. Also, investing in agriculture, expanding social safety nets and protecting vulnerable countries during crises are ways by which poverty reduction can occur. (The World Bank 2015 b.)

### 3.2 HIV in Tanzania

Overall, 5.1% of Tanzanians aged 15-49 are HIV-positive. HIV is more common among women than among men. HIV occurrence is higher in urban areas for both women and men than in rural areas. (Davids C., Maliti E. 2015:114.) In rural areas there are not as many services (such as clinics and schools) and therefore there is less information about HIV prevention.

Gender inequality affects HIV and AIDS appearance in women in Tanzania. Nearly 60% of people living with HIV are women. Women are more likely to become infected earlier, which is partially due to the tendency to get married earlier or to have older partners. Approximately 5 -6% of girls get married before they turn 15. Women also experience difficulties in negotiating safer sex practices with their partner because of gender inequality. (Davids C., Maliti E. 2015:116.)

### 3.2.1 Stigma and discrimination

Fear of shame is one reason why people will not seek help for HIV, and due to that HIV keeps transmitting. As UNAIDS' guidance note says, one of the barriers to getting adequate treatment, care, and support for HIV is a fear of stigma and discrimination, specifically. Research has shown that fear of stigma leads to an unwillingness to search for HIV information and services and adopt safer behaviors to reduce the risk of infection, because these actions may raise suspicion about their HIV status. Research has also shown that fear of stigma and discrimination discourages HIV-positive people from telling about their status to family members and sexual partners. This weakens individuals' and communities' ability to protect themselves from HIV. (UNAIDS 2014:2) Behind stigma and discrimination there are misunderstandings of how HIV is transmitted, a common view that the HIV-positive have engaged in immoral behavior, a limited enforcement of the laws against stigma and discrimination, negative social norms, and strong religious beliefs (Davids C., Maliti E. 2015:122).

### 3.2.2 Traditional myths and beliefs

All around the world believing in witchcraft is common and considered part of daily living. A 2010 poll of 18 countries in sub-Saharan Africa indicates that over half of the population believes in magic. Witch doctors are consulted for curing diseases, placing and removing curses and bringing luck. (Radford B. 2013.)

Due to witchcraft, there are many myths related to HIV and AIDS in Africa. One particularly harmful myth holds that having sex with a virgin can heal a person from AIDS. In some parts of Africa widows are expected to have unprotected sex in order to "cleanse" themselves. The belief is that otherwise the husband's spirit will return and curse the family. Some people think that AIDS is a curse caused by witchcraft. This is because the symptoms of AIDS – diarrhea, tuberculosis, and wasting are also consistent with what is believed to be the usual symptoms of poisoning through witchcraft. (Radford B. 2013.)

### 3.3 Gender equality in Tanzania

According to the several studies there are major issues in gender equality all around the world. In many developing countries there are major gaps between men's and women's rights. As OECD says, gender equality is not just about economic empowerment. It is a moral imperative, it is about fairness and equity, and includes many political, social and cultural dimensions. Gender equality, however, is also a key factor in self-reported well-being and happiness across the world. (OECD 2012:2.)

In Tanzania, the right to gender equality is guaranteed by Constitutional legislation. However, major gaps between genders still remain due to a variety of factors such as social customs and traditions. In addition to being beneficial from a human rights perspective, investments towards gender equality provide economic growth and transformation through a number of pathways. Equality also contributes to poverty reduction and more equitable development outcomes. (Davids C., Maliti E. 2015:167.)

#### 3.3.1 Challenges in achieving gender equality

Due to the following challenges outlined in this section, it is extremely important to change common mindsets and behaviors towards women's rights in communities and societies. Government Representatives and other public authorities must take the lead in this matter. Women's rights and gender equality policies should be included in every relevant decision-making process. The Tanzania Situation Analysis from the UN Development Assistance Plan lists the following difficulties to be key challenges in achieving gender equality:

##### a.) Poor maternal health and maternal mortality

Poor maternal health and mortality are big challenges to women's right to health and to gender equality. This is a complicated challenge and its roots are in the customs and traditions of the Tanzanian people. These traditions, for example, force women to work through pregnancy and forbid certain essential foods due to food-based taboos. This leads to poor maternal nutrition and a higher risk of diseases. Patriarchal attitudes also set the value of the lives of men and boys higher than the value of the lives of women and mothers. (Davids C., Maliti E. 2015:168.)

##### b.) Gender-based violence

Gender-based violence and violence against women and girls causes more deaths and injuries in the world of women aged between 15 and 44 than cancer, malaria, traffic accidents and

war combined (Oxfam a. 2013:3). Violence towards women still remains a big issue in Tanzanian society. Female genital mutilation, “witch killings”, and domestic violence will continue unless efforts are made to change the social paradigm and commonly accepted societal norms. The patriarchal system and stereotypical roles of women and men make girls and women more vulnerable to abuse and disempowers them. Lack of self-confidence among women is associated with limited reporting of male perpetrated crime, and fewer instances of the victims pursuing criminal charges against male offenders. A culture of silence and the perpetuation of the common opinion that violence against women and children is a private matter makes the situation worse. (Davids C., Maliti E. 2015:168.)

#### c.) Limited economic empowerment of women

Access to economic resources challenges women. On average, Tanzanian women’s salaries are 63% lower than their male colleagues and female business owners make 2.4 times less profit than men. Also, very limited access to senior management positions and other decision-making roles is an obstacle for women; therefore they are significantly under-represented. Only about 14% of firms in Tanzania have women as their chief executive officer. (Davids C., Maliti E. 2015:169.)

#### d.) Limited progress toward gender equality

Tanzanian society would have a much higher capacity for achievement, which would play a valuable role in national and social development, if gender equality became more widely practiced. There are only a few mechanisms and limited capacity for taking significant leaps towards gender equality. At the root level there are incomplete institutional resources and too few male defenders to deliver gender equality. (Davids C., Maliti E. 2015:170.)

### 3.3.2 Women’s entrepreneurship

Women’s entrepreneurship is not only beneficial for the woman herself, but also her family, the community she lives in, and the national economy. As UN Women and ILO say, empowering women economically is not only morally critical, but it also makes good economic sense. (UN Women, ILO 2012:3)

Micro and small enterprises have become the main source of employment and income for the majority of people in developing countries, including Tanzania. Moreover, participation in the micro and small enterprise sector is widely seen as economically empowering marginalized groups, including women. Increased participation of women in micro and small enterprises has improved their access to independent cash income and their control over economic re-

sources, but also created socio-cultural challenges. However, women's involvement in business can also represent an additional commitment on top of the many roles that they have traditionally played in society. (ILO 2003:1.)

There are many issues that limit women entrepreneurs. Some women entrepreneurs lack the education, skills, and business experience required for them to take full advantage of market opportunities. Also, limited access and inability to pay for support services, including loan levels suited to their business needs, as well as technical and management training, weakens their efforts. Laws and regulations, as well as corruption and bureaucracy, hamper women, who are more vulnerable to physical pressure from corrupt officials. Another problem is low levels of literacy and low awareness of business associations. In addition, patriarchal society makes it more difficult for women to start and run enterprises. Cultural norms, traditional gender roles, and other gender-related problems are huge barriers to the performance of women-owned enterprises. (ILO 2003:3.)

#### 4 Previous researches

There is a great amount of studies on gender equality, poverty, and HIV in developing countries, including Tanzania. In this chapter I introduce a few research reports and their key findings.

The Millennium Development Goals Report 2014 examines the latest progress towards achieving the Millennium Development Goals. This report confirms that the MDGs have made a deep difference in people's lives. (United Nations 2014:3.) Sub-Saharan Africa is the epicenter of crisis, with continuing food insecurity, extreme poverty, extremely high child and maternal mortality, large numbers of people living in slums and a widespread shortfall for most of the MDGs (Millennium Project 2006). The report shows that vulnerable employment rates continued to be higher for women than for men. In addition, gender disparities also have an effect on school attendance in children. To improve gender equality, political parties should field more female candidates. Also, correct HIV-related information and services need to be strengthened to ease the spread of HIV. (The Millennium Development Goals Report 2014:11,17,23,35.)

Family-oriented policies for poverty reduction, work-family balance and intergenerational solidarity-report gives an overview of family-focused social protection policies and programmes in developing countries. It examines dimensions of poverty in developing countries, and the factors associated with increasing family poverty in these countries. This is followed by a review of major family-focused anti-poverty social protection policies and programmes.

It offers recommendations on actions that can be taken to improve the current family-focused policies and programmes. (United Nations 2012:8.)

The Gender equality in education, employment and entrepreneurship final report examines the status of women in education, employment and entrepreneurship. The report offers and informs of policy advice and best practices and helps governments to support and promote gender equality. (OECD 2012.) The key findings in this report are:

What	Key finding	Key message
ECONOMICS, SOCIAL NORMS, GENDER EQUALITY POLICY	-Persistent discrimination in social institutions and cultural norms limits the economic and social role of girls and women	- Reform legal frameworks and ensure their execution to remove any barrier towards gender equality.
EDUCATION	-Girls have strong academic efforts and expectations in terms of high-status employment, but there are systematic gender differences in occupational areas at both tertiary level and in vocational training.	-Make schools safer and more affordable for girls in developing countries.  -Encourage women who have completed their STEM studies to work in science fields by means of internships.
EMPLOYMENT	- Women are underrepresented at more senior job levels, especially among managers and in company boards.	-Countries should introduce targets and measures to monitor progress on female representation on boards of listed companies
ENTREPRENEURSHIP	-Enterprises owned by women are significantly smaller and less represented in capital-intensive sectors, and these and other factors affects in sales, profits and labour productivity	Promote comprehensive support programmes targeting women-owned enterprises in high-tech sectors.

Table1. Key findings to support gender equality (OECD 2012:8-9).



## 5 Methodology

In this chapter I will introduce the methodology of this thesis. This consists of data descriptions, descriptions of data collection and data analysis. I used triangulation in this thesis, which means my data is a combination of two different data sets. Triangulation is the use of different vantage points within a single study. It makes use of combinations of methods, investigators, perspectives, data etc., thus offering richer and potentially more valid interpretations. Data triangulation is used when only one source of data is limited. Data triangulation allows for significant extension and depth of description. (Banister P., Burman E., Parker I., Taylor M., Tindall C. 1994:145-146)

The first data set was collected by interviewing the guardians of the children in the daycare center. The other data set is comprised of reviews of the best practices and recommended actions chosen from different reports related to the topics. These reports focus on female employment and entrepreneurship, gender equality in HIV response, and poor women's coping strategies. Reports are implemented by ILO, UN Women, Unifem and UNIDO. I ended up using triangulation, hence the data from the interviews was not as wide as I was expecting. Since I have two data sets in this thesis, I also performed two different data collections and data analyses. In this thesis I will refer to interview data as data1 and refer to the literature review's best practices as data2.

### 5.1 Research question definition

The research question of this thesis is "What kind of support do poor women in Tanzania need to improve their daily living?".

### 5.2 Qualitative research

Qualitative research is useful for exploring new topics or understanding complicated issues; for explaining people's beliefs and behavior and for identifying the social or cultural norms of a culture or society. Therefore, qualitative research is most suitable for indicating 'why' or 'how' questions to explain and understand issues and describe processes or behavior. Qualitative methods are also particularly suitable for examining sensitive topics, as the process of trust building provides a comfortable atmosphere for participant disclosure. Qualitative research provides deep and detailed knowledge to the research issues and it uncovers the meaning that people give to their experiences. (Hennink M., Hutter I., Bailey A. 2011:10.)

Qualitative research tends not to assume there is only one correct version of reality or knowledge. Instead it comes from a point of view that there are multiple versions of reality- even for the same person. It is generally known that there is more than one way of making meaning from the data that is being analyzed, which means there is not a single right answer. (Braun V., Clarke V. 2013:6,20.)

### 5.2.1 Case study

Case studies are frequently discussed within the context of qualitative research. Case study refers to the collection and presentation of detailed information about a particular participant or small group, event or situation. The researcher does not typically focus on the discovery of a universal, generalizable truth or cause-effect relationships. Instead, the researcher emphasizes exploration and description. Case studies typically examine the interaction of all variables. This type of comprehensive understanding involves deep description of the entity being evaluated, the circumstances under which it is used, the characteristics of the people involved in it, and the nature of the community in which it is located. Deep description also involves interpretation of demographic and descriptive data such as cultural norms, community values, deep-rooted attitudes and motives. (Colorado State University.)

## 5.3 Data collection

### 5.3.1 Data collection for interview data (data1)

For data1 I used semi-structured interviews. This method relies on a certain set of questions and tries to guide the conversation to remain on those questions. However, semi-structured interviews also allow individual respondents some freedom to talk about what is interesting or important to them. In other words, while the researcher does try to ask each interviewee a certain set of questions, the researcher also allows the conversation to flow more naturally, leaving room for the conversation to go in unexpected directions. Respondents often have information or knowledge that the researcher has not been considered in advance. When such knowledge arises, a researcher using a semi-structured interview is likely to allow the conversation to develop, exploring new topics that are relevant to the interviewee. (Hesse-Biber SN., Leavy P. 2011:102.) Semi-structured interviews are often the best way for learning about the motivations behind people's choices and behavior, their attitudes and beliefs, and the impacts of specific policies or events on their lives (Oxfam b. 2012).

### 5.3.2 Data collection for literature review's best practices (data2)

I collected data2 by going through final reports based on social work and development cooperation. Of those reports I chose the ones which were most relevant to my subject and target group. From these reports I made a literature review, which shows the main context and best practices of the reports. The reports are found in chapter 5.4.2.

## 5.4 Data description

### 5.4.1 Description of interview data (data1)

I chose to conduct individual interviews. One reason was the language barrier; I would not have been able to lead or participate in the group interview in Kiswahili. Another reason was the delicate content of the interview topic. In an individual interview participants may offer more information than they would in a group interview. The interviews were conducted in December 2014. All 30 guardians were asked to participate in the interview but only 25 of them participated, two men and 23 women. It took nine hours to interview all of the interviewees, therefore the average interview time for one interviewee was approximately 20 minutes. The interviews took place in a backroom of the Rau Daycare Centre.

In my semi-structured interview I focused on four themes. These themes are:

- Living conditions
- Health
- Thoughts about Rau Positive Women Group
- Ideas of improvement and support methods for better livelihood

In the beginning of each interview the translator told the interviewee why the interviews had been arranged and for what purposes. These same things had been explained in the invitation letter for the interview (appendix1), which we had given to every guardian of the children during the previous day. After that I introduced myself and the purpose for my presence in Kiswahili. I also told the interviewees about their anonymity and my professional confidentiality. After the briefing we started with the questions. I asked the questions in English and the translator translated it into Kiswahili. After that the translator let me know the answer and wrote it down on a paper. At the same time I took notes and observed the atmosphere and reaction. Afterward, I transcribed the data by combining the written answers and my notes about atmosphere and other interesting details.

There was no recording during the interviews due to many reasons. The mother language in Tanzania is Kiswahili and I did not understand the language so fluently that I could have been able to transcribe it later. There were also time and resource limitations. I was able to organize the interviews only a few days before I left the country. It was not certain that I would find anyone to transcribe the recording for me in this small amount of time. Therefore, we made a decision with member of the Same Sun-organization that the answers of the interviewees would be written down in English by the translator arranged by Same Sun-organization.

#### 5.4.2 Description of the literature review's best practices (data2)

In the following literature review I will introduce the final reports I selected to support the data1 data set. I chose reports which were related to the theoretical framework and the target group. I concentrated on topics that would give support to my own themes. The following tables will introduce the name of the report, the implementer, the main context and the objective, essential findings and best practices/recommended actions. At the end of the tables I will indicate the chapter where the reader can find recommended actions for my target group.

First report examines how women's economic participation effects on women herself but also on the society. This report from ILO and UN Women, introduces measures which could be undertaken to create more jobs, promote decent work and women's economic empowerment. Second report provides key results of UN Women programme, "Supporting Gender Equality in the Context of HIV and AIDS (2009-2013)". Third report, implemented by UNIDO, introduces the results of a project, which supported Tanzanian women entrepreneurs in the food industry. Fourth report from Unifem and ILO presents good practices on socio-economic empowerment and coping strategies used by low income women workers in Zanzibar, Tanzania.

Report	Policy brief: Decent Work and Women's Economic Empowerment: Good Policy and Practice By UN Women, ILO
Main context and objective	This policy brief examines why creating more jobs for women promote decent work and women's economic empowerment.
Essential findings	Empowering women economically and making them central to solutions is a moral imperative and it makes good economic sense. A growing body of research shows that enhancing women's economic participation improves national economies, increases household productivity and living standards, improves the wellbeing of children and can increase women's agency and overall empowerment.
Best practices/ Recommended actions	<ul style="list-style-type: none"> <li>-Gender sensitive macroeconomic training</li> <li>-Policies generating more employment for women</li> <li>-Public childcare programmes for the poor</li> <li>-Gender-sensitive legal and social protections for domestic workers</li> <li>-Women's leadership in the informal sector</li> <li>-Women's participation in corporate leadership</li> </ul>
Suitability for the target group	See chapter 7.3

Table3: Review 2 (UN Women, ILO 2012).

Report	<p>Advocacy kit:  Championing Gender Equality in the HIV Response: The experiences of five programme countries  By UN Women</p>
Main context and objective	<p>-This advocacy kit provides key results of UN Women programme, "Supporting Gender Equality in the Context of HIV and AIDS (2009-2013)". It demonstrates the important progress and transformational changes that can derive from investments targeted towards implementation of commitments to gender equality. These include policies, programmes and budgets, as well as empowering the leadership and participation of women and girls, especially those living with HIV.</p> <p>-The programme had two main objectives: 1.) promoting the leadership and participation of women living with HIV in networks that influence HIV policies. 2.) Strengthening national commitment to gender equality in the HIV response.</p>
Essential findings	<ul style="list-style-type: none"> <li>- By expanding the space for women's advocacy, the programme increased the visibility and participation of women living with HIV in national, regional and international meetings.</li> <li>- Supporting the leadership of women living with HIV requires ensuring that core concerns, such as stigma, discrimination, livelihood, education, and health, are addressed.</li> <li>- Creating spaces for dialogue between women living with HIV and other stakeholders and duty bearers involved in the HIV response in order to contribute to policy change, is important.</li> </ul>
Best practices/ Recommended actions	<ul style="list-style-type: none"> <li>- Building the leadership skills of women living with HIV and strengthened the organizational capacity of their networks so that they could participate in strategic HIV decision-making spaces where policy and funding decisions are made.</li> <li>- Sharing strategic guidance and technical expertise with staff leads to addressing the needs of women and girls at national and subnational levels.</li> <li>- Establishing self-help groups and participating in local HIV policymaking committees. In meetings women were able to voice their concerns, showcase their roles in their communities, and propose solutions for strengthening the gender-responsiveness of HIV policies.</li> </ul>
Suitability for the target group	<p>See chapter 8.0 recommendations.</p>

Table4: Review 3 (UN Women 2015).

Report	Report: Tanzanian women entrepreneurs: Spearheading Development in the Food Industry By UNIDO
Main context and objective	-Main goal of the programme is to promote women's entrepreneurship development in the food processing subsector, and to encourage new businesses to grow into small and medium sized enterprises. - The programme promotes productive employment and gender equality, within the focus of poverty reduction and sustainable livelihood. - The programme supports the empowerment of Tanzanian women, employment creation and income distribution.
Essential findings	- Agricultural activities provide a livelihood to 84% of the economically active population in Tanzania. - Small and medium sized enterprises produce most of the growth in manufacturing. 50% of the country's industrial output comes from these enterprises. -70% of the programme's women trained in technical and managerial courses were in business. Out of 168 enterprises in operation, 24 percent were business expansions and 70 percent new businesses. -The programme has created 320 new jobs and many new products on the market.
Best practices/ Recommended actions	- "Learning by doing"- technical and entrepreneurial courses: <ul style="list-style-type: none"> <li>• Learning materials and tools</li> <li>• Entrepreneurial awareness, technology choices, fieldwork, technology skills and management skills</li> <li>• Building up self-confidence, negotiations, teamwork, market research and marketing</li> <li>• Learning food processing, food technology, waste management and environmental issues</li> </ul> -Training/internships -Micro enterprise credit and Information and training seminars to provide advice on the use of credit facilities
Suitability for the target group	See chapter 7.2 recommendations

Table5: Review 4 (UNIDO 1999).

Report	Good Practices on Social Protection and Coping Strategies used by Low Income Women Workers in the Informal Economy in Zanzibar to Mitigate Against Social and Economic Risks By Unifem and ILO
Main context and objective	-This report presents lessons learned and good practices on socio-economic empowerment and coping strategies used by low income women workers in Zanzibar. These good practices had positive effect on poverty reduction. Report addresses socio-economic needs including reduction against risks.
Essential findings	- The findings proved that micro finance services helped poor people, especially women. Access to credit allows poor women to take advantage of economic opportunities. This means improved family welfare, domestic environment and community but it also uplifted the women's socio-economic empowerment. -Micro loans enable investing in opportunities for economic growth, but also on managing risks and reducing vulnerability. -The women's confidence, knowledge and skills increased as a result of leadership training, entrepreneurship, and financial management. As a result of training, some participants achieved leadership positions at the local and national levels. -Women realized that group's solidarity was essential for their group savings to thrive and flourish. Strong solidarity built up to be one of the pillars of the established guarantee system. - Positive group cohesion has enabled women to open bank accounts and maintained their savings at the agreed levels in commercial banks.
Best practices/ Recommended actions	-Individual and group savings to receive micro loans -Organizing women groups and focus groups discussions in order to ensure sustainability, ownership and greater voice of women. Women groups did: <ul style="list-style-type: none"> <li>• group savings</li> <li>• gender issues awareness and training</li> <li>• small businesses as firewood selling, handcraft, agricultural activities</li> <li>• organize micro based insurance schemes</li> <li>• discuss their needs and concerns and consider solutions, including reduction of risks</li> <li>• create friendships and solidarity</li> </ul> -Leadership training
Suitability for the target group	See chapter 7.1 recommendations

Table6: Review 5 (Unifem, ILO 2008).



## 5.5 Data analysis

### 5.5.1 Analysis of the interview data (data1)

I used the thematic analysis method for analyzing the interview data. This is a method for recognizing and organizing patterns in content and finding meaning in qualitative data. These patterns of meaning found in data are called themes. Themes capture something important about the data in relation to the research question, and represent some level of patterned response or meaning within the data set. Theme refers to a specific, recognizable structure or meanings which co-occur in a way that is meaningful and systematic. (Willig C. 2013:57-58.)

Thematic analysis can be used in order to address realist, phenomenological or social research questions. It can illuminate possible reasons behind people's beliefs and attitudes because such analyses can identify and thematize the meanings people assign to social phenomena. A thematic analysis does more than summarize and categorize what research participants have told the researcher. It should also attempt to make sense of what they have said and why they might have said it. (Willig C. 2013:58,63.)

In a typical family structure among interviewees there were 6,4 family members, of which 4,4 members were children. There were six single-parent households, seven nuclear family households and 12 extended family households. In 22 families at least one family member was working but three families were living jobless.

Interview questions were separated into four themes. Part of the questions focused on families' living conditions in order to find out the individual necessity of support. Health arose to be one of the themes as the assumption was that the matter would stand out from the answers. Different ways to support the families' daily living was one of the themes and the fourth theme was improvement of the women's group.

I started the analysis by reading the transcribed data thoroughly and repeatedly. The entire data set from the interviews was about 5,5 pages with 2764 words without paragraphs. Different themes arose from the data and all of those themes did not follow the interview questions' themes. For example health did not stand out even though I assumed it would be otherwise. Instead, money and lack of money dominated the themes. Multidimensional poverty and the aim to pull themselves out of it came out strongly. The final themes were lack of money, access to money and earning their own money.

MULTIDIMENSIONAL POVERTY		
LACK OF MONEY	ACCESS TO MONEY	EARNING THEIR OWN MONEY
-No money for basic needs such as food, health care, clothes or decent house to live in	-Microloan -Education or new skills enable business activity	-Will to open an own business or expand the existing one

Table7: Themes of data1

### 5.5.2 Analysis of the literature review's best practices (data2)

Content analysis is the process of categorizing qualitative textual data into groups of similar entities, or conceptual categories, to identify consistent patterns and relationships between variables or themes. Qualitative researchers using a content analytic approach recognize that text is open to subjective interpretation, reflects multiple meanings, and is context dependent. (The SAGE Encyclopedia of Qualitative Research Methods 2008:120.) Content analysis is most often used to analyze documents. It is a research method used to determine the presence of certain concepts within texts. Texts can be defined as books, articles and documents but also as nontext-based materials such as photography and visual arts. (Klenke K. 2008:89.)

I started the analysis of the data2 data set by reading the reports thoroughly. The themes which arose from analysis were related to the data1 themes, but there was variation. The final themes stood out to be women's empowerment, women's participation and coping strategies used by poor women repeated in the reports.

WOMEN'S EMPOWERMENT	WOMEN'S PARTICIPATION	COPING STRATEGIES USED BY POOR WOMEN
-economic empowerment - supporting the leadership skills - self-confidence and gender issues awareness	-more leadership positions for women - encouraging women to take advantage of economic opportunities	-financial services -entrepreneurship - solidarity between other women

Table8: Themes of data2

## 6 Ethics of the thesis

Poverty and women's rights are ongoing issues. Even though work continues to be done for gender equality improvement and poverty reduction, there is still a lot to be done. The effects of current economic depression can be felt internationally, and great cuts have been made to development cooperation. Therefore, I see that it is extremely important at the moment to amplify the voice of people living in the developing countries.

During the process I orientated myself to conduct a qualitative study with the help of literature. Validity and reliability are taken into account throughout the process. References are used throughout, and are from trustworthy sources. These references have been noted correctly. Research permits between parties are prepared according to the timetable. The use of triangulation effects positively on the reliability of this research study.

Tanzania as an operational environment and limited research time on the spot might effect on the validity and reliability of this research study. However, this was not my first time in Tanzania, nor was it my first time in the city of Moshi. Moshi and Rau are familiar as operational environments for me, since I have worked there in 2013, as well. I have been networking in Moshi with local social workers, professors in the local university, and even with some employer at the local government. I personally think these connections have helped me to understand Tanzanian society more deeply, and it also strengthens the reliability of this thesis.

During the data collection, ethical considerations were essential. It was important to make clear for the interviewees that participating in the interview was voluntary and there was a chance to decline. It was also important that the interviewees knew the purpose of the survey and how the results of the thesis would be used. There was no selection of interviewees but everyone had a chance to participate in the interviews. Each interviewee had the same interview time. Anonymity of the interviewees is covered. All the data from the interviews has been disposed of, both electronic data files and paper versions.

Because many of the questions were personal and delicate, observation of atmosphere was needed during the interviews. Follow-up questions were not asked and there was a possibility to pass questions if the atmosphere required that. Some interviewees cried during the interviews.

The purpose of this thesis was to find new support methods which would enable better daily living for the poor families. It was essential to set the interview questions in a way, that they would not awake too much hope in the interviewees. Questions were not supposed to imply that with answering them, the hope of changes would actualize.

Same Sun arranged a translator for the interviews. From the aspect of the research ethics, the translator should have been outsider. In addition, the language barrier between myself and the interviewees could have effected the reliability. Likewise, my own attendance could have impacted the answers. It is possible that the answers could have been different if the researcher would have been a local, or already familiar to the interviewees.

The process of this thesis was long and it might have an effect on the meaning of the results. It is possible that living conditions of the families have changed and support methods mentioned by the interviewees are not necessary anymore, or conversely there might be greater need for help.

## 7 Findings and discussion

Data1 showed the central finding from the interview data was the necessity of money. The interviewees are living in great poverty, and they are struggling to meet their basic needs, including food, clothes and health care. Data also showed that the interviewees' most urgent thought was financial survival. It is reasonable, since without economic security, all the other areas of daily living are challenging to manage. Therefore, it is justifiable that all the answers about needed support methods are related to financial aid. However, poor living conditions are not solvable by only administering social welfare payments or other financial aid. Financial sustainability needs to be guaranteed in different ways. Furthermore, welfare payments in Tanzania are low and social security poorly provides for social protection.

Interview analysis found three main themes. These are lack of money, access to money and earning one's own money. In this chapter I will introduce the findings related to these themes. Lack of money stood out in every answer. According to the interview data, access to money and earning one's own money prevent multiple difficulties caused by a lack of money. The findings provide an answer to the research question: what kind of help do Tanzanian women living in great poverty need? The enclosed references were provided by the interviewees and the number behind the reference means the identity of the interviewee (P1: participant 1). The literature review supports my findings throughout the chapter. In this chapter I will introduce some of the best practices from the final reports and apply them to my findings.

## 7.1 Access to money and financial services

All the interviewees hoped to find different ways to get money. Micro loans stood out strongly. Most of the interviewees saw that microloans with a small interest rate would be the best support for them and that it could help in many issues. The most common way the interviewees would utilize the loan was to use it to start a new business or expand an existing one. Data showed that there were multiple business ideas that could be possibly carried out with a micro loan. Most of the business ideas would not necessarily need much financial capital at the start.

*P1 would use a microloan to buy some chickens and goats. Then she would be able to do business with chickens' eggs and goats' milk.*

*P4 would use a microloan to practice some seasonal agriculture.*

Lack of resources seems to be one of the main reasons limiting the business activity. Data showed that there were women who had skills and some resources available but no money to utilize the resources. Therefore they can not conduct business.

*P9 indicated that she has a plot, where she could practice agriculture. However, she does not have money for planting and keeping the business running. Due to lack of money she would like to have a microloan to run her business. With the profit she would build a small house for her family.*

*P21 stated that she has the skills required to make soaps, but due to a lack of money she is not able to get the materials. With a microloan she would buy materials and start the business by selling soaps.*

Access to microfinance services has a great impact on the lives of the poor. Financial services offer, for example, loans and credit, savings, and insurances. Since all the interviewees had challenges with economic survival, including problems in paying for health care and school fees, buying food or even maintaining a proper residence, financial services could give some support. Access to health care and education, the ability to get nutritious food, and facing various economic challenges can be the first steps leading out of poverty. Microfinance allows for these things and creates new possibilities for the most vulnerable people to survive. The ability to manage financially and be prepared for unexpected challenges enables a more stable life. Interview data showed that some women suffered unexpected problems, which caused them to be incapable of running their businesses, and therefore threatened their livelihood.

*P19 had livestock but the animals had become sick. She did not have money to buy medicine for the livestock.*

Microfinance goes beyond just business loans. The poor use financial services for business investments, but also to invest in education, health care, household emergencies and all the other cash needs that they face in daily living. Evidence shows that access to microfinance services enables the poor to increase their household incomes, build assets and lower the vulnerability to the crises they encounter. It also allows people to plan for their future, send more children to school and improve health outcomes. (Littlefield E., Murduch J., Hashemi S. 2003.)

Good Practices on Social Protection and Coping Strategies used by Low Income Women Workers in the Informal Economy in Zanzibar to Mitigate Against Social and Economic Risks -report by Unifem and ILO, present a group saving idea for women living in poverty. In this study a group of women did individual and group savings. Individual savings accumulated for accessing loans, but group saving was based on supporting group members in case of emergency and social risks such as sickness, death, or funeral, and meeting expenses for children's education, health and other social obligations without wearing out their working capital or loans. (Unifem, ILO 2008:12.) The same kind of idea as group saving could be put into practice with the help of volunteers and a dedicated organization. Women's group should decide themselves the monthly saving amount, the group leaders, and where and in what circumstances the money would be spent. This kind of programme would bring social, economic, and mental security for participating women. It also creates solidarity and social cohesion between women as they discuss their needs and concerns and consider solutions, including the reduction of risks. Simultaneously, there could be teaching lessons about expenditure, such as how to make a profit, how to save, the value of money, et cetera.

Women's Bank is an organization founded by Finn Church Aid. The goal of Women's Bank is to increase women's sustainable entrepreneurship and livelihood in developing countries (Naisten Pankki a.). Women's Bank has a microloan programme, which enables village banks to lend microloans to local women. This microloan is targeted at stimulating entrepreneurship. When the woman who received the microloan is able to pay it back to the bank, the bank can lend another loan to another woman. (Naisten Pankki b.) The same kind of microloan programme could be arranged by other organizations. An organization could grant loans for poor women starting a business. When the startup business would start to make a profit, the entrepreneur would repay the loan to a village bank or directly to another woman. Because this kind of programme would work with individual sponsorships or grants, loans would not have to have interest. The difference between this kind of microloan programme and commercial banks' loans is the non-profit business model.

## 7.2 Educational support

Interviewees considered that education would give them opportunity to access money. After educating themselves, they could have a better chance to employ themselves or to gain employment. Work enables access to money. The interviewees were willing to learn new skills and develop themselves and their businesses. Data showed that interviewees were interested in many different skills. All these skills, however, related to earning money. According to the interview data, learning agriculture and keeping livestock and poultry were obviously the most desirable source of livelihood. The second most wanted occupation was a shop keeper position selling goods such as clothes and shoes.

*P24 stated that she would like to try business studies in order to learn different ways to earn money. After learning how to make a profitable business, she would open a small shop. She also wanted to learn how to keep and manage livestock and agriculture.*

*P8 stated that she would like to learn new skills. She would like to learn how to keep livestock and how to do profitable business in the area of making and selling clothes.*

Interviewees also wanted to develop themselves and their businesses by learning more skills, like language skills. This was true especially for the women who were interested in sales work among the tourists, as it would be beneficial to learn at least some thematic vocabulary regarding their businesses. This could be arranged by some volunteers teaching English to the women. These themes could vary from agriculture to sales work. At the same time the volunteers could teach basic mathematics, like adding and subtracting, to support the profitable business.

*P4 would like to study English skills to help her business.*

*P19 stated that she would like to learn to make cultural materials and products for tourists.*

Data showed that interviewees also identified business opportunities in their communities and they were ready to develop them.

*P24 wanted to open a hardware store. There was no such store in their village so this interviewee saw a good business opportunity.*

One suggestion to develop the skills of the women could be an apprentice programme. In this programme an already skilled practitioner could teach his or her skills and knowledge to another person. For example, a farmer could teach how to raise crops, a seamstress could teach how to sew, and a shopkeeper could teach business-related knowledge. This creates continuance in education and also supports the locals. This programme would benefit both parties; the mentor would have a small salary and some help with the business and the apprentice would learn new skills and gain work experience.

Other possible work-practice programmes could be arranged by purchasing a small plot where women could learn to farm with the guidance of a mentor. In another work-practice programme, women could learn how to keep livestock or poultry with guidance. This could be arranged by purchasing a few chickens, goats, cows, or other domestic animals. In both programmes harvested products, such as crops, milk and eggs, could be shared between the women or sold. The profit from the products could be shared between the women or utilized to buy needed tools, products such as new seeds, or food and medicine for the animals. In both programmes the mentor would have a small salary for the job.

Also of note is the Tanzanian women entrepreneurs: Spearheading Development in the Food Industry -report from UNIDO which suggests a “learning by doing” ”- method. According to this research, this technique builds up participants’ self-confidence, negotiation skills and teamwork. Entrepreneurial awareness and management skills are also benefited. (UNIDO 1999.) Undoubtedly, the apprentice and work-practice programmes mentioned above could teach participants these valuable skills. Being part of this kind of programme develops teamwork skills, flexibility and solidarity between women who are working towards the same goal. The foreman or mentor would be the one who teaches management skills and other entrepreneurship information. In the work-practice programme, women could choose whether they want to appoint a team leader or work as equals.

### 7.3 Entrepreneurship support

Every interviewee was interested in entrepreneurship. According to data1 interviewees think entrepreneurship enables access to money. However, start-up businesses often have problems in the beginning of their lifecycle. When the business starts to make a profit, however, access to assets makes budgeting and independent life easier. It is especially important in patriarchal society for women to control their own money to guarantee their independence and to empower themselves. Decent Work and Women’s Economic Empowerment: Good Policy and Practice -report by UN Women and ILO shows that the share of household income controlled by women through their own earnings is largely spent to benefit children. The same report shows that In Ghana, shared assets are positively associated with higher food expenditures. In



Brazil and Mexico, cash transfers directed at women have resulted in higher nutrition and education levels, reduction in child labor and better employment for young women. (UN Women, ILO 2012.) It is obvious that empowering women economically has a great impact on the environment as well.

All 23 women had the same answers about their business ideas. They wanted to employ themselves by selling goods like clothes or produce. Other entrepreneurial desires included business with livestock and poultry, farming crops or opening their own shops. I wondered why the answers were so similar. One reason could be the traditional society, which classifies women's roles in all facets of life, including in professional life. These traditional views regarding gender-based jobs might affect women's business ideas.

The reason why all the women desired to employ themselves instead of having employment from elsewhere, is unknown. Uneducated people surely have trouble finding a steady job. Unemployment and seasonal and part-time jobs are more common. Seasonal and part-time jobs do not offer stable incomes or security for the family. Problems with finding a steady job could be the reason for interest in self-employment. When there are no jobs available for an uneducated person, it is rational to create your own employment. Independence in professional life empowers women. When women are earning their own money and managing their own businesses, their status in their communities and society rises.

*P4 stated that she would like to start her own business by selling fruits and vegetables. She is also interested in making and selling clothes. Unfortunately she does not have sewing skills.*

*P7 wanted to keep livestock and poultry.*

Entrepreneurship without any skills or educational support is rarely effective. Together with educational support, an entrepreneur has potential to succeed. For example, for an entrepreneur it is essential to know how to make the business profitable. These business skills include some mathematical skills, such as adding and subtracting. Also, holistic knowledge about the chosen business activity is necessary. For example, crop farming requires thorough expertise in farming techniques, growing seasons, et cetera.

## 8 Conclusion and recommendations

Poverty is not solvable with single steps. It's a huge problem facing millions of people all around the world. All over the world, but especially in the developing countries, women are the poorest of the poor. I knew from the very beginning these women were poor, but I did not know how deep the dimensions of poverty went. These women struggle to meet their basic needs. The interviewees have simple dreams about a basic standard of living: having a decent house to live in, to be able to send all the household's children to school and having enough security to face unexpected challenges. Above-mentioned support methods run hand-in-hand. For example, as mentioned in chapter 7.2, an entrepreneur needs knowledge and skills to run a successful business. Unfortunately, educating oneself usually requires money. Financial services' microloans with small interest rates or group savings schemes like those mentioned in chapter 7.3, could help in this issue.

Local governments and village councils should encourage the participation of more women and open more leadership positions to women. This would improve women's status in communities, enable their voices to be heard, and develop gender equality while empowering women nationally. It would also be beneficial to take men to gender equality discussions and encourage them to work toward improving women's rights. Hanna Metso from the Same Sun organization indicates that some women have been forced to leave the Rau positive women group as they have been banned by their husbands. Some husbands have banned their wives participation in the group because they have feared that the education and money earning would de-stabilize men's dominance in the family. (Hanna Metso 2015.) Society at large and local communities need changes in order to improve gender equality. This means changes in cultural norms, institutional arrangement and other social policies.

In my point of view corruption in Tanzanian society is a big challenge. Corruption creates an atmosphere of mistrust. Because corruption is visible from the grassroots level to the highest levels of public authority, it is common that people do not trust the authorities. This dishonest environment can develop a common feeling that people can not even trust the people who are trying to help them. As is mentioned in the chapter 3.3.2, women entrepreneurs face challenges with corruption. This complicates the efforts of being an active member of society.

According to the Same Sun organization, most of the interviewees and their children are HIV-positive. Due to this I assumed that HIV and AIDS would be a strongly visible theme during the interviews. However, this was not the case. Regardless, HIV and AIDS affect many sectors of living; social life, professional life, overall socioeconomic status, and the ability to be an active member of society.

The reason why the interviewees did not mention HIV in any context is unknown. The interviewees might have known that I knew about their illness. Therefore they may not have felt it necessary to mention it. Another reason could be the shame and fear of stigma. It is also possible that my own attendance affected their answers. It is certainly hard to trust a foreign person who is asking personal questions. Regardless of the real reason for their silence regarding this matter, it is understandable. Even though there was no more data about this matter, I find this as a conclusion as well: HIV and AIDS are clearly an issue, which is covered and kept in silence. The illness has stigma which causes reluctance to seek treatment and information. However, with proper medication an HIV-positive person can live a quite normal and long life. I am extremely worried that these women and their families are unable to go to a hospital when needed due to lack of money.

Championing Gender Equality in the HIV Response: The experiences of five programme countries advocacy -report by UN Women, considers that participation and leadership promotion of women living with HIV is extremely important. The report says that supporting the participation and leadership requires guaranteeing that main concerns, such as stigma and discrimination, are addressed. Female contribution to HIV decision-making spaces leads to addressing the needs of women at national and subnational levels. (UN Women 2015.) In practice this could be implemented at a grassroots level, such as in a village meeting. The village council could arrange educational events and other informative events about HIV. As the report suggests, establishing self-help groups could help to increase the information available about HIV and AIDS. Peer support groups could help in surviving everyday life and peer supporters could give advice about living with the HIV.

Since HIV and AIDS cause discrimination, shame and extensive complexity in daily living, there is a need for more HIV prevention education and information about the disease. Distorted images of HIV and the causes of the disease lead to fear of stigma and an inability to seek help. It is extremely important to bring the correct information to everyone, not only to the carriers.

Since one of the main problems in the women's group is the lack of commitment, it is beneficial to think of ways to get the women to engage more actively. One way to engage the women could be a small salary for participating in the group. Applying a grant or sponsorship programme could enable this. However, applying a grant in this economic situation may be hard, especially when one of the biggest cuts are made from development cooperation. Hopefully, Same Sun can develop the women's group and support the engagement of women with the help of activity suggestions mentioned in the previous chapter. Other similar organizations can apply the results in their operations.

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## Tables

Table1. Key findings to support gender equality (OECD 2012:8-9).

Table2. Review 1 (Oxfam a. 2015).

Table3. Review 2 (UN Women, ILO 2012).

Table4. Review 3 (UN Women 2015).

Table5. Review 4 (UNIDO 1999).

Table6. Review 5 (Unifem, ILO 2008).

Table7. Themes of data1

Table8: Themes of data2

## Appendixes

Appendix 1: Invitation letter for Kiswahili

Appendix 2: Invitation letter for English

Appendix 3: Interview questions

Appendix4: Agreement between student and Same Sun



## Appendix 1: Invitation letter for Kiswahili

### WANGALIZI WA HALI ZA FAMILIA

Tunaangalia hali za familia zenu jinsi mnavyo ishi,

Dhumuni kubwa la kufanya hivi ni kutafuta ni jinsi gani tunaweza kuwasaidia. Na hii ni kwa kuangalia mfano kuna watu wangapi kwenye familia yako na kuhusu kipato chenu kwa ujumla na hali za kiafya.

Pia kwa hili tunalofanya tunajaribu kutafuta njia ya kuendeleza kikundi cha wamama cha Rau na kutafuta njia nzuri ya kuwasaidia. Tunatumaini mtatueleza kwa kila mmoja mawazo yake na anafikiria ni njia gani nzuri tunaweza kutumia kukusaidia wewe pamoja na familia yako.

Mahojiano yatafanyika katika kituo cha Rau Daycare na yatatumia dakika kumi (10) au thelathini (30) kwa kila moja.

Kwa hashima kutoka,  
Sama Aurinko

Appendix 2: Invitation letter for English

SURVEY ABOUT FAMILY SITUATION

Dear families of Rau Day Care Centre,

We are doing a family situation survey. The main reason for the survey is to find correct ways to support you. This means for example learning how many family members there are in your household or what is the financial- and the health condition in your family.

By doing the survey, we try to develop the Rau Women's group and find the right way to help you. We hope you will tell your perspective what would be the best way to help your family.

Interviews will be done in Rau Day Care Centre and one interview will last 10 to 30 minutes.

With kind regards,  
Sama Aurinko

### Appendix 3: Interview questions

1. How many family members living in the household?
2. Who is taking care of the children in the household?
3. How many family members are working currently? What kind of work?
4. Are there any other incomes other than salary from working?
5. What is the health situation in the family? Are there any sick family members in the household?
6. Are you participating in Rau Women's group?
  - a.) If yes, how the group could develop? What kind of help/activities are needed?
  - b.) If no, would you like to join and what kind of help/activities would you wish?
7. What kind of support would your family need and considers useful?
8. How Same Sun-organization could help your family?

## Appendix4: Agreement between student and Same Sun

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Tikkurila

### SOPIMUS OPINNÄYTETYÖSTÄ

#### 1. SOPIJAPUOLET JA YHTEYSTIEDOT

##### 1.1 Opinnäytetyön tekijä(t) ja yhteystiedot

Nina Nummela

S-posti: nina.e.nummela@student.laurea.fi

Puh: +358400 746563

##### 1.2 Työelämän yhteyshenkilö ja yhteystiedot

Sama Aurinko-yhdistys

S-posti: info@samaaurinko.fi

Hanna Metso

S-posti: hanna.metso@gmail.com

#### 2. OPINNÄYTETYÖ

##### 2.1 Opinnäytetyön aihe ja tarkoitus ja jos on osa laajempaa hanketta, yhteys sen tavoitteisiin.

Tutkimuksen tavoitteena on työmenetelmien kehittäminen köyhien perheiden kanssa tehtävässä työssä. Tutkimusaineisto on kerätty haastattelemalla Raun päiväkodin perheitä Moshissa, Tansaniassa. Aineistonkeruumenetelmänä on teemahaastattelu, jossa keskityttiin perheiden sosiaaliseen ja taloudelliseen tilanteeseen sekä haastateltavien ehdottamiin ideoihin, jotka parantaisivat heidän hyvinvointiaan arjessa.

##### 2.2 Opinnäytetyön toteutustapa

Perheiden haastattelut on tehty Joulukuussa 2014. Aineisto analysoidaan teemoittelulla/tyypittelyllä. Raporttiin tehdään myös sisällyn analyysi kansainvälisten järjestöjen kehittämishankkeiden loppuraporttien hyväksi havaituista käytänteistä.

##### 2.3 Alustava aikataulu

20.3.2015 Suunnitelmaseminaari

12.9.2015 Ilmoitus opinnäytetyön jättämisestä

19.9.2015 Seminaariversion jättäminen opponijille, ohjaavalle opettajalle sekä toiselle arvioijalle

25.9.2015 Arvioiva seminaari

3.10.2015 Valmiin työn jättäminen

31.10.2015 Valmistuminen

#### 2.4 Miten tuloksia tullaan hyödyntämään

- Raun päiväkodin työmenetelmien kehittäminen
- Sama Aurinko-yhdistyksen toiminnan kehittäminen

#### 3. TYÖELÄMÄN YHTEYSHENKILÖN ROOLI OPINNÄYTETYÖSSÄ

- Tulkin järjestäminen haastattelutilaisuuteen

#### 4. OPISKELIJAN VASTUUT

- 4.1 *Sitoudun toimimaan tutkimus- ja ammattieettisten periaatteiden mukaisesti. Sitoudun pitämään luottamuksellisena tiedonhankinnan yhteydessä saamani yksityishenkilöitä koskevat tiedot ja sellaiset asiakirjat ja aineistot, jotka pitää niiden luonteen ja niihin liittyvän ilmeisen salassapitointressin vuoksi ymmärtää luottamuksellisiksi.*

#### 4.2 Opiskelijan muut vastuut

Sitoudun toimittamaan valmiin raportin Sama Aurinko-yhdistykselle

#### 5. MUUTA MAHDOLLISTA SOVITTAVAA

Tätä sopimusta on tehty kaksi samanlaista kappaletta, yksi kummallekin sopijapuolelle.

Kotka 22.3.2015

Paikka ja päiväys

Osapuolten allekirjoitukset

Sari Kontinen Sari Kontinen

Alustava opinnäytetyösuunnitelma liitteenä 1.