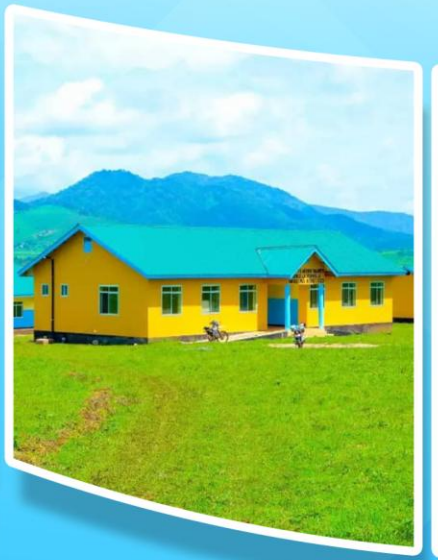
IMPACT ASSESSMENT OF THE FOURTH TANZANIA POVERTY REDUCTION PROJECT 2024 SURVEY REPORT



October, 2025

IMPACT ASSESSMENT OF THE FOURTH TANZANIA POVERTY REDUCTION PROJECT (TPRP IV), 2024: SURVEY REPORT

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Tanzania Social Action Fund (TASAF) commissioned the National Bureau of Statistics (NBS) to conduct the Impact Assessment of The Fourth Tanzania Poverty Reduction Project (2024 TPRP IV - IA) . The project is funded by the Government of Tanzania and Organization of Petroleum Exporting Countries (OPEC) Fund for International Development (OFID), and Other Development Partners.

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Acknowledgement

The Fourth Tanzania Poverty Reduction Project (TPRP IV) Impact Assessment Report assesses the impact of the project among targeted households and communities. The report presents the improvement on education, health, water, income, saving and investment, consumption, provision of temporary wage employment through Public Works, livelihoods, assets accumulation, access and use of social services as well as gender aspects. Furthermore, the report presents the satisfaction with the services rendered from improved services and further improvements of the welfare of the people. The successful implementation of the survey was a result of efforts of many individuals and institutions. Therefore, I would like to express my gratitude to all individuals and institutions that were involved in ensuring that the 2024 TPRP IV was carried out and completed as planned.

The National Bureau of Statistics (NBS) would like to extend its sincere gratitude to the Government of the United Republic of Tanzania, the Organization of Petroleum Exporting Countries (OPEC) through the OPEC Fund for International Development (OFID), and Other Development Partners and, for providing financial support that led to smooth implementation of the 2024 TPRP IV.

Furthermore, the NBS is most grateful to the regional and district officials, community leaders and those who have not been mentioned but helped the field staff by facilitating data collection in the target areas. Special thanks should go to all interviewed households for their willingness and patience in providing appropriate information that enabled the compilation of this report.

The 2024 TPRP IV Report is expected to facilitate planning within the Government and the community and stimulate further research and in-depth analysis. It is our expectation that this report will be a useful source of information to planners and policy makers, non-government organizations, academics, and other stakeholders, including national, regional, and international organizations.

Dr. Amina Msengwa
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Abbreviations

CAPI	Computer-Assisted Personal Interviews
CBT	Community Based Targeting
CCT	Conditional Cash Transfer
CMC	Community Management Committee
DC	District Council
EL	Enhanced Livelihoods
FCS	Food Consumption Score
FGDs	Focus Group Discussions
FIES	Food Insecurity Experience Scale
GoT	Government of Tanzania
HH	Household
IA	Impact Assessment
IGA	Income Generating Activities
IT	Information Technology
KIIs	Key Informant Interviews
LGA	Local Government Authority
MC	Municipal Council
NBS	National Bureau of Statistics
NPS	Tanzania National Panel Survey
OFID	OPEC Fund for International Development
OPEC	Organization of Petroleum Exporting Countries
PAAs	Project Area Authorities
PDO	Project Development Objective
PSSN	Productive Social Safety Net
PSSN II	Second Productive Social Safety Net
PSUs	Primary Sampling Units
PWP	Public Works Program
TASAF	Tanzania Social Action Fund
TC	Town Council
TPRP	Tanzania Poverty Reduction Project
TPRP IV	Fourth Tanzania Poverty Reduction Project
TZS	Tanzanian Shillings

Executive Summary

This is the report of the findings of the Fourth Tanzania Poverty Reduction Project (TPRP IV) Impact Assessment Survey. The project aims to improve access to enhanced socio-economic services and income-generating opportunities for beneficiary households, and to assess the extent to which livelihood enhancement activities reduce income poverty and increase the ability of the targeted beneficiary households to meet their basic needs. The major objective of the assessment is to assess the extent to which the TPRP IV has achieved its development objective and met the expectations of the intended beneficiaries and communities in terms of access, use and satisfaction of services provided through assets created from implementation of sub-projects.

The assessment used qualitative and quantitative methods to explore the impact of project to beneficiaries involved. A total of 10 Local Government Authorities across the Mwanza, Geita, and Simiyu regions were sampled for the assessment. The sample also included 100 villages the selection of households were based on household size, with 15 households selected from each village for the interview. The data collection was conducted using tablets, with Computer-Assisted Personal Interviews (CAPI) integrated through Survey Solutions software. The assessment used a structured questionnaire consisting of 16 modules, covering various household aspects before and during the implementation of the project which was also aligned with specific objective of the assessment. Out of 1,500 selected households, 1,450 households were successfully interviewed, yielding a response rate of 96.7 percent, indicating strong and effective community participation in the field work for data collection.

The following are the key highlight of the assessment findings:

- The findings reveal a higher proportion of female headed households (56.5%) compared to male-headed households (43.5 percent) in the project, suggesting a significant shift in household leadership dynamics that may have implications for decision making, resource allocation, and vulnerability patterns within the households and the community.

- The gender analysis indicates a notable increase in female participation in non-agricultural self-employment, rising from 21.9 percent prior to the project to 28.0 percent during its implementation. This upward trend suggests that the project contributed to enhancing women's economic empowerment by expanding their engagement in income-generating activities beyond the agricultural sector.

- The findings on infrastructure as reported by households, reveal that classrooms constitute the most prevalent type of facility supported by the project, accounting for 94.5 percent of the total. In addition, 63.3 percent of respondents reported dormitory construction in secondary school facilities, while 62.5 percent reported the construction of dispensaries within health facilities. These investments suggest that the project not only prioritized expanding access to education through improved learning environments but also strengthened health service delivery at the community level, thereby contributing to broader social and human development outcomes.

- The findings indicate that a significant proportion of households reported the establishment of secondary school infrastructure as a direct result of project intervention. Dormitories were the most commonly supported facility, cited by 63.3 percent of households, highlighting the pressing need for safe student accommodations particularly in remote areas. Classrooms (51.8%) and teacher offices (49.1%) also received substantial support, contributing significantly to improved teaching and learning environments.

- The proportion of households engaged in non-agricultural self-employment increased from 13.9 percent prior to project implementation to 15.2 percent during implementation. Disaggregated by sex, male participation rose from 11.7 percent to 12.3 percent, while female participation increased more substantially, from 15.5 percent to 17.5 percent. The increase in non-agricultural self-employment during project implementation reflects a positive shift in livelihood diversification. Notably, the higher growth among women compared to men suggests that the project played a role in advancing women's economic empowerment by enabling greater participation in income-generating activities beyond agriculture.

- The finding that 84.3 percent of households own land, with over half (55.7 percent) using it for both residential and agricultural purposes, highlights the central role of land as a dual asset for housing security and livelihood sustainability. This dual utilization underscores the importance of land ownership in enhancing household resilience and promoting both economic and social stability. Findings indicate that 54.5 percent of beneficiary households were able to access the nearest project-supported water source within 15 minutes. Additionally, more than half of the surveyed households (52.6 percent) reported using improved sources of water for domestic purposes. These improvements have direct implications for reducing time burdens particularly for women and children traditionally responsible for water collection while also contributing to better household health outcomes.

- A large proportion of households in the surveyed regions reported earning less than TZS 200,000 prior to their engagement in the Public Works Programme (PWP), reflecting the poverty level of the target population. However, during participation in the PWP, the proportion of households earning below TZS 200,000 declined, while the proportion earning above TZS 200,000 increased, indicating an overall improvement in household income. The reduction in the share of households earning less than TZS 200,000, alongside an increase in those surpassing this threshold during participation in the PWP, demonstrates the programme's positive contribution to poverty reduction and household income enhancement. This upward shift in income distribution suggests that the PWP played a meaningful role in improving economic security and reducing vulnerability among beneficiary households.

- The findings indicate that 26.9 percent of household members reported to have acquired specific skills through working in the PWP sub- projects, with 44.9 percent in construction and 20.4 percent in tree planting and soil conservation.

- On saving and investment groups, about 88.3 percent of surveyed households reported to have awareness on saving, investment and credit activities which they acquired from facilitators of Project Area Authority (PAAs)

- Almost 94.5 percent of households reported participating in savings and credit activities to manage their finances. Approximately 82 percent of households received training on "How to Become an Entrepreneur," while 63.9 percent received training on "Generating Business Ideas." The high participation in savings and credit activities, coupled with substantial exposure to entrepreneurship training and business idea generation, indicates that the project effectively strengthened households' financial management skills and entrepreneurial capacity. These interventions are likely to enhance income-generating potential, foster economic self-reliance and promote sustainable livelihood development among beneficiaries.

- The assessment reveals that saving and investment groups and credit activities have a notable positive impact on households, with 38.9 percent of households gaining increased access to loans and 34.0 percent benefiting from savings mobilization.

- The findings show that 62.7 percent of households own chickens and 36.1 percent own goats. Across the three regions, out of the total livestock owned,

58.4 percent were goats and 41.7 percent were chickens acquired through the support from the project.

- Findings indicate that the project increased the number of households consuming three meals per day, rising from 16.1 percent to 25.1 percent. A significant reduction in food insecurity was also observed, with households reporting hunger due to a lack of resources decreasing from 71.9 percent before the intervention to 55.4 percent during the intervention. The most commonly consumed food groups were cereals and grains, with an overall consumption rate of 96.3 percent of households.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This report presents findings from the impact assessment of the Fourth Tanzania Poverty Reduction Project (TPRP IV). The project was implemented by the Government of Tanzania through the Tanzania Social Action Fund (TASAF), which is also responsible for implementing the nationwide Productive Social Safety Net (PSSN) Program. The project comprised three main components: outreach and monitoring, community support initiatives, and management and coordination. The outreach component aimed to inform target groups about available resources and how to access them, while monitoring focused on tracking project activities and evaluating their impact on communities. Community support initiatives involved the participatory identification and implementation of sub-projects with beneficiaries. The management and coordination component ensured effective implementation by providing institutional, financial, logistical and technical support. These initiatives were designed to reduce poverty at both the household and community levels. The project began implementation in January 2020 and is expected to conclude by September 2025.

The impact assessment of the project was conducted by the National Bureau of Statistics (NBS) in areas supported by the project. The aims of the assessment were two-fold: one, assessing the impact of TPRP IV poverty reduction interventions on poor households in surveyed areas; and two, determining whether these interventions have successfully enhanced living standards and improved access to social services within the targeted communities. Additionally, the assessment examined various dimensions including food security, food expenditure and consumption, shocks, coping strategies, unintended project results, gender integration, women's engagement, project success factors and sustainability. These were critical dimensions that contributed to the overall success of poverty reduction efforts. The impact assessment was conducted between March and August 2025.

1.1 Background Information

The Government of Tanzania (GoT) has strategically targeted poverty reduction, recognizing the importance of translating the country's strong macro-economic achievements into tangible benefits for poor and disadvantaged communities. Among these efforts, the establishment of the Tanzania Social Action Fund (TASAF) stands out as a significant initiative to alleviate poverty and support vulnerable populations.

TASAF was established in 2000 to contribute to the GoT's efforts aimed at reducing poverty. Since 2005, TASAF has been implementing the Tanzania Poverty Reduction Project (TPRP) with funding from the Organization of the Petroleum Exporting Countries (OPEC) through the OPEC Fund for International Development (OFID).

Phases I and II of the TPRP were implemented in the Lindi and Mtwara regions from 2005 to 2015. Phase III was implemented in the Arusha and Njombe regions from 2015 to 2019. Phase IV is currently being implemented in five regions: Simiyu, Geita, Mwanza, Arusha, and Njombe, from 2021 to 2025. The Phase IV regions consist of a total of 2,900 villages and streets, with approximately 12.8 million people, who account for 20.7 percent of the Tanzanian population (according to the 2022 Population and Housing Census). The assessment was conducted in the Mwanza, Geita, and Simiyu regions.

The Project Development Objective (PDO) of TPRP IV was to improve beneficiary households' access to enhanced socio-economic services and income-generating opportunities. Through this project, support was provided to communities lacking basic social services such as education, health, and water infrastructure, as well as to individuals engaged in labour-intensive work and income-generating activities. TPRP IV targeted the alleviation of poverty for 930,000 direct beneficiary households and approximately 4.5 million indirect beneficiaries in the regions. The project supported communities in achieving their objectives through local government structures. The project was jointly funded by the GoT, the OPEC Fund for International Development (OFID), and the participating communities.

1.2 Objectives of the Impact Assessment

The overall objective was to assess the extent to which TPRP IV has achieved its development goals and met the expectations of intended beneficiaries and communities regarding their access to, use of, and satisfaction with the services provided through assets created under the supported community sub-projects.

1.2.1 Specific objectives of the assessment

The following key specific objectives were intended to define and guide the scope of the assessment:

(a) To assess the implementation of sub-projects, their accessibility and utilization by the targeted beneficiaries and communities.

(b) To assess the project support on motivating savings groups activities and investment in various income generating activities.

(c) To assess the shocks experienced by beneficiaries and the contribution of project in coping strategies and analyse unintended outcomes of the project's interventions.

(d) To analyse the factors for successful and effective implementation of sub-projects in project areas.

(e) To assess the extent to which gender equity, equality and women empowerment have been achieved during the project implementation.

1.2.2 Assessment questions

The following key research questions were intended to define and guide the scope of the assessment:

(a) What are the sub-projects implemented, their accessibility and utilization by the targeted beneficiaries and communities.

(b) How the participation the project supported motivated savings groups activities and investment in various income generating activities?

(c) What are shocks experienced by beneficiaries and the contribution of project in coping strategies and the unintended outcomes of the project's interventions?

(d) What are the key success factors for the sub-projects implemented in the project areas.

(e) How gender equity, equality and women empowerment have been achieved during the project implementation.

1.3 Methodology Employed in the Assessment

This section outlines the methodology used for the TPRP IV Impact Assessment Survey, including the sample design and the data collection instruments for both quantitative and qualitative assessments. The survey employed a cross-sectional assessment design, integrating qualitative and quantitative approaches to evaluate the impact of the project interventions. Both assessments were conducted simultaneously within the same timeframe and sample framework to ensure consistency and comprehensiveness.

1.3.1 Sample Design

The sample design for the 2024 TPRP IV Impact Assessment covered households in project areas within the Mwanza, Geita, and Simiyu regions. TASAF provided a sampling frame of 233 villages with completed sub-projects. A representative probability sample of 100 completed sub-project villages was selected randomly. This sample was designed to facilitate separate estimates for each stratum. The design adopted a two-stage cluster sampling approach. In the first stage, villages (primary sampling units – PSUs) were selected from the frame of completed projects. The villages were chosen with a probability proportional to their size within each sampling stratum. A total of 100 villages were selected, with 41 from Mwanza, 39 villages from Geita, and 20 villages from Simiyu. TASAF provided a complete list of beneficiaries for each selected village.

The second stage of sampling involved the systematic selection of households from the updated PSU list. A sample of 15 households was selected from each village, resulting in a total of 1,500 households. All household members, regardless of age who were usual residents of the selected households as well as all visitors present in the household on the night before the survey, were eligible to participate in the survey.

The qualitative assessment included villages and mitaa where project interventions were implemented. These areas were part of the overall sampled assessment villages and mitaa with a few were purposively selected to represent the LGAs. These included Magu DC, Ukerewe DC, Itilima DC, Chato DC, Geita TC, and Meatu DC. A total of 475 households were involved in the assessment. This included 57 interviews with 38 Focus Group Discussions (FGDs) conducted with community members, such as beneficiaries, village council leaders and CMCs. Additionally, Key Informant Interviews (KIIs) were conducted with council leaders, heads of departments, LGA facilitators and village councils.

1.3.2 Questionnaire of the survey

The structured questionnaire used in the project survey consisted of 16 modules covering various household aspects. The modules covered household demographic characteristics, housing status, land ownership, education, health, water, asset ownership, public works program interventions, savings and investments, entrepreneurship, livestock ownership, food expenditure and consumption, and food security. They also included long-term expenditures, shocks and coping strategies, and sustainability. The module were linked with specific objectives of the assessment to ensure comprehensive and systematic exploration on the impact of the project to beneficiaries and community participated.

The questionnaire was programmed using Survey Solutions software to facilitate data collection. This software was selected to ensure an efficient and organized process, enabling accurate and timely gathering of data across all modules. The questionnaire was programmed using Survey Solutions software to facilitate data collection, ensuring an efficient and organized process.

1.3.3 Training of supervisors and enumerators

The training was conducted in March 2025 in the Mwanza Region. The sessions were divided into qualitative and quantitative classes, focusing on proper interviewing techniques, ethical guidelines and data collection protocols. The qualitative training involved seven participants, which included one supervisor, one qualitative expert, one team leader and five data collectors. For the quantitative training, there were 35 participants, comprising 26 interviewers, six team leaders and three supervisors. The training was facilitated by eight trainers, two of whom were Information Technology experts. Practical field exercises were also incorporated to prepare the interviewers for data collection.

1.3.4 Implementation of survey fieldwork

The survey was implemented by six quantitative teams and one qualitative team. These teams were organized to ensure comprehensive household interviews and maintain data quality control. Data collection took place from March 13 to April 30, 2025, using tablets for Computer-Assisted Personal Interviews (CAPI).

1.4 Data Collection

The data collection aimed to reach a sample of 1,500 households. Six quantitative teams were deployed across the selected 10 districts. Each team consisted of five members, a team leader and four interviewers. During fieldwork, villages were used as enumeration areas as beneficiaries were identified at the village level. Each team was provided with a list of household heads which, in collaboration with local leaders, helped identify the sampled households. Additionally, there was one qualitative team, which included one supervisor, one trainer or qualitative expert, one team leader and five data collectors. This team was responsible for ensuring the quality of the data collected. The team leader and supervisor were specifically tasked with overseeing data quality in the field.

For the qualitative assessment, data collection methods included Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs). FGDs were conducted with beneficiaries, while KIIs were conducted with council leaders. The interviews were recorded and the findings were later summarized in a rapid analysis sheet. This sheet included pre-determined themes from the codebook, as well as emerging

themes. A summary of the frequently reported findings from the interviews was highlighted under the respective themes. The analysis and interpretation of the data were based on the triangulation of qualitative findings from KIIs, FGDs, and observations.

1.4.1 Fieldwork quality control

Fieldwork monitoring was a key component of the impact assessment. A dedicated quality control team from NBS implemented robust data validation processes, including random checks, follow-up interviews and sports checks to ensure the accuracy and consistency of the data. Additionally, local leaders were interviewed, data collection was closely monitored and some households were re-interviewed to minimize errors and ensure adherence to protocols. The quality control team played a crucial role as the primary link between senior survey staff, supervisors, team leaders and interviewers. Among its various responsibilities, the quality control team conducted field monitoring to assist teams in resolving any challenges encountered. The team also ensured proper handling of equipment, particularly tablets to maintain data integrity and operational efficiency.

1.5 Data Processing

The assessment employed Computer-Assisted Personal Interviewing (CAPI) during data collection. The devices used for CAPI were Android-based tablets, programmed with Survey Solutions Software. The data collection process incorporated automated consistency checks throughout the interview process which were built into the Survey Solutions Software.

During data collection, supervisors were responsible for ensuring initial data consistency and conducting edits before the data was sent to the central servers hosted at NBS Headquarters. Once the data reached the central server, it underwent further checks for inconsistencies, incompleteness, and outliers. Errors and inconsistencies were communicated back to the field teams for review and correction. Secondary data editing was carried out by NBS staff at the central office.

Qualitative information was triangulated to complement other sources, including secondary data and project documents such as reports and presentations. Interviews were recorded, and the findings were later summarized in a rapid analysis sheet. This sheet included both pre-determined themes from the codebook and emerging themes. The analysis and interpretation of the data were based on the triangulation of qualitative findings from Key Informant Interviews (KIIs), Focus Group Discussions (FGDs), and observations.

1.6 Response Rate

Table 1.1 presents the response rates for the 2024 TPRP IV survey. Of the 1,500 sampled households, 1,450 were successfully interviewed, resulting in an overall response rate of 96.7 percent. This indicates a strong engagement of participants, highlighting the effectiveness of the survey in capturing responses from the targeted households.

Table 1.1. Sampled and interviewed households and response rates, 2024 TPRP IV - IA

LGA	Sampled households	Interviewed households	Response rate
Chato DC	150	147	98.0
Geita DC	181	172	95.0
Geita TC	150	139	92.7
Ilemela MC	136	134	98.5
Itilima DC	165	163	98.8
Magu DC	179	174	97.2
Meatu	135	130	96.3
Nyanghwale	105	98	93.3
Sengerema DC	135	134	99.3
Ukerewe DC	164	159	97.0
Total	**1,500**	**1,450**	**96.7**

CHAPTER TWO

DEMOGRAPHIC AND SOCIO-ECONOMIC CHARACTERISTICS

KEY FINDINGS
▪ The average household size in the surveyed area is seven persons. ▪ The majority of household heads are female (56.5%), indicating a significant presence of female-led households. ▪ Self-employment in non-agricultural sectors as the primary source of income for household heads increased from 20.3 percent before the intervention to 25.2 percent during the intervention, particularly among females from 21.9 percent to 28.0 percent. ▪ Completion of primary education is higher among males (66.9%) than females (60.9%).

2.0 Introduction

This chapter presents the demographic and socio-economic characteristics of household members as recorded during the survey. The demographic characteristics examined include household size, age distribution, household headship and marital status. Socio-economic variables assessed include the primary occupation of the household head, educational attainment and household income levels. These characteristics provide insights into the composition and welfare of households, serving as a foundation for further analysis and recommendations on potential areas for targeted interventions to improve household well-being.

2.1 Household Size

A total of 1,450 households were interviewed out of the 1,500 sampled with an average household size of seven (7). Itilima DC recorded the highest average household size of nine (9), followed by Meatu DC and Nyang'hwale DC, each with an average household size of eight (8). The remaining districts had average household sizes of fewer than eight (8) as shown in Table 2.1.

These findings suggest that larger households tend to demand more on essential services such as education, health, water, and sanitation and food security. Districts like Itilima DC, Meatu DC, and Nyang'hwale DC may require more targeted resource allocation to meet the needs of larger families. Development projects, particularly those related to social protection, education, nutrition, and health should account for household size variations across districts as areas with larger households may need more comprehensive and scalable interventions. The average household size of seven (7) and even higher in some

districts underscores the importance of area-specific planning in service delivery, poverty alleviation and infrastructure development.

Table 2.1. Number of households by average household size 2024 TPRP IV – IA

District	Number of household (N)	Average household size
Chato DC	147	7
Geita	172	7
Geita TC	139	7
Ilemela MC	134	6
Itilima	163	9
Magu DC	174	7
Meatu	130	8
Nyanghwale	98	8
Sengerema	134	7
Ukerewe	159	6
Total	**1,450**	**7**

2.2 Age Distribution

The overall distribution of household members by age groups indicates that 13.1 percent were children under five years, 48.8 percent were school-age children (aged 5-19 years), 31.7 percent were adults aged 20 to 64 years, and 6.5 percent were elderly (aged 65+). School-age children made the highest percentage across all age groups in all regions, followed by adults aged 20 to 64 years (Table 2.2). This age structure reflects a highly dependent population, dominated by children and adolescents, with a smaller working-age population. This demographic pattern highlights the urgency of continued investment in education, healthcare, employment creation and social protection to meet the needs of dependents and build resilience within households.

Table 2.2. Household members by age groups, 2024 TPRP IV – IA

Age category	Household members	Percent
Children under 5	1,376	13.1
School-age children (5 to 19)	5,115	48.8
Adults aged 20 to 64	3,321	31.7
Elderly (65+)	678	6.5
Total	**10,490**	**100.0**

2.3 Household Headship

The findings indicate that the majority of household heads were female, comprising 56.5 percent of the total, compared to 43.5 percent who were male. This gender distribution highlights the significant presence of female-led households, which may reflect broader socio-cultural dynamics influenced by various factors, such as the higher poverty rate among women, widowhood and the increasing roles of women in economic decision-making and family leadership. The predominance of female household heads may have implications for the design of resource allocation, support programs and ensuring that projects effectively reach the intended objectives of the communities (Table 2.3).

Table 2.3. Household heads by sex, 2024 TPRP IV – IA

Sex of household head	Number	Percent
Male	631	43.5
Female	818	56.5
Total	**1,450**	**100.0**

2.4 Marital Status

The findings in Table 2.4 reveal that 99.7 percent of males and 97.4 percent of females aged 10-17 were never married, emphasizing the importance of focusing on youth education. Among individuals aged 18 and older, 46.1 percent of males and 21.0 percent of females were never married while 36.9 percent of males and 28.5 percent of females were married. Divorced individuals represented 10.1% of the adult population and widows and widowers accounted for 14.4 percent.

These figures highlight significant gender and age-related disparities with far-reaching implications for education, child protection, women's economic empowerment and social safety nets. Policies must address the risks of early marriage for girls, offer support for divorced or widowed women, and strengthen youth programs to help the large never-married population transition into productive adulthood.

Table 2.4. Household members aged 10 years and above by sex, and marital status, 2024 TPRP IV – IA

Marital Status	Aged 10-17			Aged 18+			All Households		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Never married	99.7	97.4	98.6	46.1	21.0	32.0	69.0	47.6	57.7
Divorced	0.1	0.2	0.1	3.8	15.1	10.1	2.2	9.9	6.3
Living together	0.1	0.4	0.2	9.1	7.2	8.0	5.2	4.8	5.0

Marital Status	Aged 10-17			Aged 18+			All Households		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Married	0.1	1.7	0.8	36.9	28.5	32.2	21.2	19.2	20.1
Separated	0.0	0.1	0.0	1.6	4.3	3.1	0.9	2.8	1.9
Widow or widower	0.1	0.3	0.2	2.5	23.8	14.4	1.5	15.6	8.9
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

2.5 Primary Occupation of Household Head

The comparison of the main occupations of household heads before and during participation in project reveals notable changes, particularly within the self-employed category. The percentage of households engaged in self-employment increased from 13.9 percent before the project to 15.2 percent during the project. Conversely, the percentage of households involved in their own family subsistence farming or working as unpaid family helpers slightly declined, from 62.3 percent before the project to 58.5 percent during participation in the project.

The findings also indicate a more significant increase in the proportion of women engaged in self-employment, with a rise of 2.0 percent, compared to a 0.6 percent increase for men. The decrease in subsistence farming activities, coupled with the rise in self-employment in sectors such as animal husbandry, agri-business, cottage industries and fish farming suggests that the project empowered households to engage in more diversified forms of self-employment. The project appears to have provided opportunities for households to pursue self-driven income generating activities (Table 2.5).

Table 2.5. Household heads by the main occupation before and during participation in the TPRP IV by sex, 2024 TPRP IV – IA

Main Occupation	Before participation in the TPRP IV			During participation in the TPRP IV		
	Female	Male	Total	Female	Male	Total
Employee (receives casual wages)	10.9	12.0	11.4	9.1	11.7	10.2
Employee (receives regular wages)	0.2	1.3	0.7	0.4	0.8	0.6
No job	10.2	4.6	7.7	10.6	7.4	9.2
Retired or too old	4.0	2.2	3.2	7.8	3.3	5.9
Self-employed (non-agriculture)	15.5	11.7	13.9	17.5	12.3	15.2
Student	0.0	0.5	0.2	0.0	0.2	0.1
Unpaid family helper (non-agriculture)	0.6	0.6	0.6	0.5	0.2	0.3
Work in own, unpaid family farm	58.6	67.1	62.3	54.2	64.1	58.5
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

2.6 Highest Level of Education Attained

The findings in Table 2.6 on educational attainment among household members aged four years and above in the selected regions reveals notable gender disparities. Specifically, 66.9 percent of males and 60.9 percent of females had completed primary school while completion rates for secondary school remain low with 10.6 percent of males and 8.6 percent of females. Furthermore, only a small proportion of individuals pursued higher education with just 0.1 percent achieving a diploma or university degree. These findings emphasize the need for targeted educational interventions, particularly to enhance access for females in order to improve socio-economic outcomes. The low completion rates beyond primary school, especially among females reflect limited access to secondary and higher education which restricts skill development and reduces employment opportunities, thereby hindering economic advancement. This highlights the urgent need for targeted interventions aimed at improving school retention and facilitating transitions from primary to post-primary education.

Table 2.6. Household members aged 4 years and above by sex and highest level of education attained, 2024 TPRP IV - IA

Highest level of education attained	Male		Female		Total	
	Number	Percent	Number	Percent	Number	Percent
Not completed primary school	1,016	21.8	1,538	30.2	2,554	26.2
Primary school	3,117	66.9	3,105	60.9	6,222	63.8
Training after primary school	3	0.1	3	0.1	6	0.1
Secondary school	494	10.6	440	8.6	934	9.6
Training after secondary school	16	0.3	7	0.1	23	0.2
Diploma or university	11	0.2	2	0.0	13	0.1
Total	**4,657**	**100.0**	**5,095**	**100.0**	**9,752**	**100.0**

2.7 Household Income

2.7.1 Trends in household income sources before and during the project

The findings in Table 2.7 from the selected regions show that the proportion of households relying on self-employment in non-agricultural sectors increased from 20.3 percent before to 25.2 percent during the project. Similarly, the proportion of households engaged in livestock and poultry farming rose from 7.7 percent before the project to 11.4 percent during the project. Overall, crop growing remained the dominant source of income, accounting for 61.2 percent of households before and 59.1 percent during the project, indicating continued strong reliance on agriculture.

A gender analysis reveals a significant increase in female participation in self-employment in the non-agricultural sector, rising from 21.9 percent before to 28.0 percent during the

project. This reflects the growing contribution of women to this income source. In agricultural activities, the percentage of males engaged in crop growing was slightly higher during the project intervention at 63.7 percent compared to 55.6 percent for females.

Table 2.7. Household' head source of income (apart from TASAF transfers) before and during TPRP IV implementation, 2024 TPRP IV–IA

Source of income out of TASAF	Before participation in the TPRP IV			During participation in the TPRP IV		
	Male	Female	Total	Male	Female	Total
Employee (receives casual wages)	33.0	28.3	30.3	32.8	28.7	30.5
Self-employed (non-agriculture)	18.2	21.9	20.3	21.6	28.0	25.2
Fishing	5.4	1.2	3.0	4.6	1.6	2.9
Crop growing	64.3	58.7	61.2	63.7	55.6	59.1
Livestock or poultry	9.5	6.2	7.7	12.7	10.4	11.4
None	3.8	6.8	5.5	5.1	8.2	6.8
Others	1.4	1.8	1.7	1.6	2.1	1.9

2.8 Household Income and Income Level

The findings in Table 2.8 highlight income sources and income levels for both male- and female-headed households before and during the project. During the project, the majority of households in both categories earned less than TZS 200,000 per month from all sources of income. However, the proportion of households earning above TZS 200,000 remained relatively small across all income sources. A comparison of earnings before and after the project implementation shows a decrease in the percentage of households earning less than 200,000 TZS, while the proportion earning more than 200,000 TZS increased.

The data indicates that the project led to positive economic changes, with a shift toward higher income levels for both male- and female-headed households. Despite this improvement, the majority of households continue to earn less than 200,000 TZS, highlighting ongoing economic vulnerability. While the project appears to have contributed to income growth, further efforts are necessary to support lower-income households in achieving more sustainable earnings. Targeted policies and programs may be needed to ensure long-term, inclusive economic improvement, particularly for the most marginalized households.

Table 2.8. Household heads' income per month (apart from TASAF transfers) before and during participation in the TPRP IV by sex and income category, 2024 TPRP IV – IA

Sex of	Income Category	Source of income Before	Source of income during

household head	(TZS)	participation in the TPRP IV					participation in the TPRP IV				
		Employee (receives casual wages)	Self-employed (non-agriculture)	Fishing	Crop growing	Livestock or poultry	Employee (receives casual wages)	Self-employed (non-agriculture)	Fishing	Crop growing	Livestock or poultry
Male	<=200,000	85.6	73.9	76.5	76.1	81.7	95.7	92.6	93.1	86.3	92.5
	200,001 - 400,000	10.6	13.0	5.9	17.5	10.0	3.4	5.1	6.9	10.7	5.0
	400,001 - 600,000	2.9	5.2	11.8	3.4	3.3	0.5	2.2	0.0	2.0	1.3
	Above 600,000	1.0	7.8	5.9	3.0	5.0	0.5	0.0	0.0	1.0	1.3
	Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Female	<=200,000	88.4	76.5	70.0	86.7	94.1	96.6	94.3	100.0	92.7	98.8
	200,001 - 400,000	8.6	16.2	20.0	7.7	3.9	3.0	3.5	0.0	5.3	1.2
	400,001 - 600,000	1.7	5.6	10.0	2.7	0.0	0.0	0.9	0.0	0.7	0.0
	Above 600,000	1.3	1.7	0.0	2.9	2.0	0.4	1.3	0.0	1.3	0.0
	Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

CHAPTER THREE

FINDINGS ON MAJOR PROJECT INTERVENTIONS

KEY FINDINGS
▪ Majority of households (94.5%) reported the construction of classrooms in primary schools, and 63.3 percent reported the construction of dormitories in secondary schools. This could reflect a higher demand or priority for primary education infrastructure. ▪ Approximately 88.0 percent of households participated in public works (PW) programs. Public works programs provide temporary employment and contribute to local infrastructure or services. ▪ More than 79.7 percent of households reported borrowing from savings and investment group for investment in small income generating activities. A significant portion of households (79.7%) are taking proactive steps to improve their economic situation through borrowing for investment. ▪ Half of the households (50.5%) indicated that the primary purpose of a loan from savings and investment groups was to purchase food or other essential household items. ▪ Livestock keeping is the most predominant income generating activity, with over half of all households (55.1%) reporting participation in this activity. Livestock keeping is a critical component of the local economy, with more than half of households involved in this activity. ▪ Across the three regions, out of the total livestock owned, 58.4 percent of households reported to own goats and 41.7 percent own chickens which was acquired through the TPRP IV.

3.0 INTRODUCTION

The TPRP IV project is a strategic initiative aimed at reducing poverty and improving the livelihoods of vulnerable households and communities. It adopts a holistic and integrated approach to address the multifaceted challenges faced by marginalized populations. Through the development of essential infrastructure and support for income-generating opportunities, the project seeks to enhance the delivery of basic services while promoting self-reliance and economic resilience. The following sections present the assessment findings on the project's major interventions, focusing on key sectors of education, health, and water alongside public works programs, savings and investment promotion, entrepreneurship and income-generating activities.

3.1 EDUCATIONAL INFRASTRUCTURE DEVELOPMENT

This section presents the findings related to the educational sub-projects implemented by the project. It documents the contributions made by the project in building new schools and rehabilitating existing ones, alongside improvements in key infrastructure such as classrooms, pit latrines, teacher housing, libraries, and sports facilities. The section also highlights the benefits derived from these infrastructural developments, emphasizing how they have fostered a more conducive learning environment for both primary and secondary school students.

3.1.1 Household reporting on establishment of primary school facilities under the project

The findings on infrastructure collected from households reveals that classrooms are the most prevalent type of facility supported by the project, accounting for 94.5 percent of the total. This underscores the critical role that classrooms play in supporting the education sector. Pit latrines follow closely at 70.0 percent, highlighting the significant concern for sanitation. Teacher offices comprise 57.0 percent, which are vital for providing administrative and instructional support. These findings indicate that while the project has made substantial progress in strengthening the core infrastructure for education, particularly through the construction of classrooms, there is an evident need to expand and improve other essential facilities. The high percentage of pit latrines points to a strong emphasis on sanitation, which is crucial for maintaining health and hygiene, directly impacting student attendance and well-being. However, the relatively lower percentage of teacher offices (57.0%) suggests that there may still be gaps in providing adequate administrative and instructional spaces, which are essential for effective teaching and school management.

Overall, while classroom infrastructure is well-supported, addressing the other critical facilities would further enhance the learning environment, supporting not just academic but also holistic student development, as reflected in Table 3.1.

Table 3.1. Households by type of infrastructure supported by TPRP IV, 2024 TPRP IV - IA

Type of Infrastructure	Number of households	Percent
Classrooms	189	94.5
Pit latrines	140	70.0
Teacher offices	114	57.0
Teacher houses	33	16.5
Others	16	8.0
Total	**200**	**100.0**

3.1.1 Impact of primary school infrastructure sub-projects

Table 3.2 outlines the distribution of households by the outcomes of the project in the community. The most notable outcome, reported by 70.9 percent of households, was the improvement in learning and teaching environments, reflecting a positive effect on educational quality. Additionally, 44.3 percent of households highlighted the improvement in sanitation due to better toilets, which contributes to better health and hygiene for children. The construction of teacher housing has also positively impacted teacher retention, especially in rural areas, with 16.0 percent of households acknowledging this benefit. Furthermore, 19.5 percent of households noted an increase in national examination pass rates.

These findings emphasize the project's significant impact on education infrastructure. The improvement in teaching and learning environments suggests enhanced educational quality through better facilities. The upgrade in sanitation facilities addresses critical health concerns, which can improve both school attendance and overall well-being. Teacher housing appears to be a vital factor in retaining teachers, particularly in remote areas where housing challenges are more pronounced. Finally, the increase in national examination pass rates indicates the project's positive effect on educational outcomes, although further work is needed to expand these improvements largely. These findings highlight the importance of infrastructure investments and the ongoing need for support to maximize long-term benefits.

Table 3.2. Households by type of benefit achieved in primary school, 2024 TPRP IV - IA

Types of benefits	Number of households	%
Improved learning and teaching environments	200	70.9
Teacher houses motivated teachers' retention in schools	45	16.0
Toilets improved sanitary conditions for children	125	44.3
Increased national examination pass rate	55	19.5
Do not know	3	1.1
Others	19	6.8

3.1.2 Household reporting on establishment of secondary school facilities under the project

The findings indicate that a significant proportion of households reported the establishment of secondary school infrastructure as a direct result of project intervention. Dormitories were the most commonly supported facility, cited by 63.3% of households, highlighting the pressing need for safe student accommodations particularly in remote areas. Classrooms (51.8%) and teacher offices (49.1%) also received substantial support, contributing

significantly to improved teaching and learning environments. Other essential facilities, such as pit latrines (41.6%) and teacher houses (40.7%), play a critical role in promoting health, hygiene, and residential stability within school communities. In contrast, infrastructure types like libraries (21.7%) and playgrounds (12.4%) were less frequently reported, indicating areas for further investment to enhance educational quality and foster student engagement (Table 3.3).

Table 3.3. Households reporting type infrastructure supported by TPRP IV, 2024 TPRP IV – IA

Type of Infrastructure	Number of households	Percent
Classrooms	117	51.8
Pit latrines	94	41.6
Teacher offices	111	49.1
Teacher houses	92	40.7
Dormitories	143	63.3
Libraries	49	21.7
Dining or assembly halls	56	24.8
Administration blocks	73	32.3
Laboratories	78	34.5
Playing grounds	28	12.4

Despite the fact that most households reported the construction of dormitories, the qualitative findings indicated that the absence of dormitories in some schools posed a major challenge, particularly for girls who had to rent rooms nearby or travel long distances to and from school. This often led to unplanned pregnancies, lowered academic performance among schoolgirls, absenteeism and school dropout. The availability of dormitories at schools has significantly decreased early pregnancies among girls and increased their chances to stay in school for considerable years.

Participants in the focus groups asserted that before the construction of the dormitories, school girls had to rent rooms outside the school campuses near schools, commonly called mageto (ghettos). The most affected were girls coming from distant villages from the schools. As a result, early pregnancy cases were regularly reported because pupils were staying in the ghettos without any protection from either teachers or parents. Worse enough, since most of those children were coming from poor households, food availability for them was a big challenge, thus posing an acute problem of being deceived by bad thugs for little money or a meal in exchange for sex encounter.

Therefore, constructed dormitories have significantly reduced the risk of girls falling into early pregnancies in respective areas where those sub-projects were implemented. Similarly, this has helped girls get ample time for studies as compared to their male counterparts, when they were returning home and being assigned lots of work such as cooking and washing. This contributed to girls' passing to the next level of education at par with male children, or, sometimes even above the male counterparts. Equal chances are provided for girls and boys. The following quotes from the FGs in Ukerewe and Geita provide evidence on the issue.

> *"Our ward secondary school serves six villages. Students used to live in "ghettos" which affects mostly girls as some were tempted and live without teachers or parents' guidance and conceive. We had many cases of this nature, but through TPRP IV support, our secondary school now has girls' dormitory and girls are safe and we no longer have these cases" (FGD with beneficiaries, Gallu Village – Ukerewe DC)*

> *"We are so happy and grateful that our sisters are now living at the school. Before the dormitories were constructed; girls rented small rooms in houses nearby. Most of those who were living in that kind of environment didn't finish school, as they were impregnated. Availability of dormitories has reduced pregnancies for female students." (FGD with beneficiaries, Imalaseko Village - Meatu DC).*

3.1.2 Impact of secondary school infrastructure sub-projects

The implementation of secondary school sub-projects has brought significant educational and social benefits for beneficiaries across the targeted communities. More than half of households (55.4%) identified improved learning and teaching environments as the primary outcome, reflecting the critical role that infrastructure plays in fostering conducive academic settings. Furthermore, 41.7 percent of households noted that dormitories enhanced student safety and reduced travel distances to schools, thereby improving both attendance and access to education, particularly for students in remote areas. In addition, 32.0 percent of households reported that the provision of houses has encouraged teachers to remain within school environments, contributing to greater staff retention. Improved sanitation infrastructure was also noted, with 32.3 percent citing better hygienic conditions due to the construction or rehabilitation of toilets, which supports student health and attendance, particularly among girls.

Notably, 38.6 percent of households observed an increase in national examination pass rates, suggesting that these infrastructural improvements may have a measurable impact on academic performance. Overall, the sub-projects appear to have made a positive contribution not only to the quality of education but also to broader community well-being,

by addressing both educational and socio-economic barriers to sustained educational progress (Table 3.4).

Table 3.4. Households by type of benefits achieved from implementation of secondary school sub-projects, 2024 TPRP IV – IA

Types of benefits	Number of households	%
Dormitories provided security to children	146	41.7
Teacher houses motivated teachers' retention in schools	112	32.0
Improved learning and teaching environments	194	55.4
Dormitories reduced the distance to schools	146	41.7
Toilets improved sanitary conditions for children	113	32.3
Increased national examination pass rate	135	38.6

3.2 HEALTH INFRASTRUCTURE DEVELOPMENT

3.2.1 Introduction

The project places a strategic focus on enhancing health infrastructure in under-served and marginalized areas. This focus is based on the fact that inadequate health facilities is a major barrier to accessing quality health care in these areas. By investing in the construction of key health infrastructure such as out-patient departments, maternity wards, laboratories, incinerators and theatre rooms, the project aims to improve the quality and availability of essential health-care services. This section provides the findings on health sub-projects implemented under the project. It provides evidence of the project's contributions to the construction of new health facilities and the rehabilitation of existing ones. It also outlines the benefits derived from these infrastructural developments in health facilities and factors contributed to the success of health infrastructure sub-projects.

3.2.2 Household reporting on establishment of health facilities under the project

Findings from the implementation of health infrastructure sub-projects under the project indicate a significant impact on access to health services, with an average of 81.7 percent of surveyed households reporting the construction of health facilities in their areas. This high proportion reflects the project's substantial evidence in addressing critical health infrastructure gaps, particularly in underserved areas. A closer analysis at the district level reveals notable variations in reported infrastructure development. The highest levels of household-reported health facility construction were observed in Magu DC and Sengerema DC, where 100.0 percent of households confirmed the construction of new facilities under the project. These were closely followed by Itilima (95.6%), Ilemela MC (93.3%), and Nyangh'wale (92.9%) as shown in Table 3.5. The success of the TPRP IV in

these districts not only addresses immediate healthcare needs but also contributes to long-term community well-being.

Table 3.5. Households reporting the presence of the project that supported the construction of health facilities, 2024 TPRP IV - IA

District	Number of Household	Households reporting construction of health facilities (N=264)	
		Number	Percent
Chato DC	44	18	40.9
Geita DC	30	21	70.0
Geita TC	41	35	85.4
Ilemela MC	30	28	93.3
Itilima DC	45	43	95.6
Magu DC	30	30	100.0
Nyanghwale	28	26	92.9
Sengerema	60	60	100.0
Total	**323**	**264**	**81.7**

3.2.3 Accessibility to health facilities

The findings show 23.3 percent of households in areas with interventions can reach a health facility within 15 minutes, compared to only 14.1 percent in areas without interventions. Additionally, 33 percent of households in intervention areas take between 16 and 30 minutes to reach a health facility, compared to 25.8 percent in non-intervention areas. In contrast, 43.7 percent of households reported that it takes more than 30 minutes to reach the nearest health facility supported by the project, compared to 60.1 percent in non-intervention areas (Table 3.6). These findings imply that project enabled more households in the intervention area to travel shorter distances (within 15–30 minutes) to reach health facilities compared to those in the non-intervention area. Fewer households in the intervention area travel longer distances (greater than 30 minutes) to reach a health facility, compared to those in the non-intervention area.

Table 3.6. Households by time (in minutes) taken to reach the nearest health facility, 2024 TPRP IV – IA

Time (minutes)	Areas supported by the project		Areas not supported by project		Total	
	Number	Percent	Number	Percent	Number	Percent
Within 15 Minutes	65	23.3	165	14.1	230	15.9
16– 30 minutes	92	33.0	302	25.8	394	27.2
Greater than 30 minutes	122	43.7	704	60.1	826	57.0

Time (minutes)	Areas supported by the project		Areas not supported by project		Total	
	Number	Percent	Number	Percent	Number	Percent
Total Households	279	100.0	1,171	100.0	1,450	100.0

Findings in qualitative aspect, indicates that various villages had no or inadequate healthcare facilities with minimal hours of operation. Furthermore, health care workers, often, live far from the facility due to the lack of staff housing. Consequently, residents had to travel long distances to access health services. For instance, In Bugando village (Magu DC) where the project supported the construction of a dispensary, participants testified that they were forced to travel a long distance to access health services. They narrated further that, some pregnant women died on their way to health facilities during labour pains and most of the children couldnot complete their essential vaccines.

The constructed health facilities has enabled community members to access health services within their respective villages and peri-urban areas. Earlier individuals, particularly pregnant women, faced significant risks due to the need to travel a long distance to access healthcare services. Bringing healthcare close to people was reported to have alleviated the burden of transport costs and reduce health risks related to delayed medical care for beneficiaries.

3.2.4 Impact of health infrastructure sub-projects

Table 3.7 presents the distribution of households by project's benefits resulting from the construction of health facilities under the TPRP IV. Improved availability of healthcare services was the most commonly reported benefit. Majority of households (86.4%) reported to have access to healthcare services in their communities while over half of the households (56.1%) reported availability of improved emergency health services. More than half of households (53.4%) reported a shorten distance they need to travel to access health services.

These findings suggest that the construction of health facilities under the project has had a substantial positive impact on healthcare accessibility at the community level. The high percentage of households reporting improved service availability implies enhanced healthcare infrastructure and possibly reduced barriers to routine medical care. The increased availability of emergency services further indicates that communities are better equipped to respond to urgent health needs, which can directly contribute to lower morbidity and mortality rates. Furthermore, the reduction in travel distance for over half of the population not only implies improved geographic accessibility but also suggests potential reductions in transportation costs and time, likely leading to higher utilization of health services and improved health-seeking behaviour among household.

Table 3.7. Households by type of benefits acquired during the implementation of health facility sub-projects, 2024 TPRP IV – IA

Benefits of health sub-projects	Number of households	Percent
Availability of improved healthcare services to communities	228	86.4
Shorter distance to access healthcare services	141	53.4
Availability of improved emergency health services	148	56.1
Improved working environment of the health personnel	82	31.1
Others	5	1.9

3.3 WATER INFRASTRUCTURE DEVELOPMENT

3.3.1 Introduction

The project has played a crucial role in improving water infrastructure across various regions in Tanzania, with a focus on water source rehabilitation and construction. This part of the report delves into the distribution of households benefiting from these projects, the types of water sources constructed, and the various successes, offering insights into the factors influencing the effectiveness and sustainability of these water initiatives.

3.3.2 Water accessibility

Water scarcity was mentioned as a critical issue affecting many of the villages visited. It has resulted in various factors, including walking long distances in searching for water and using unsafe water from untreated wells, especially women and children who often bear the burden of collecting water, which limited their opportunities for education and engaging in economic activities. In addition, animals lacked dip tanks, which led to diseases, and some animals died.

The survey findings in Table 3.8 regarding water source accessibility reveals that 54.5 percent of households were able to reach the nearest TPRP supported water source in 15 minutes or less compared to 49.6 percent of households without TPRP water source support. Consequently, the TPRP appears to have a positive impact on reducing the time it takes to access drinking water. Additionally, 12.6 percent of households without TPRP water source support take more than 30 minutes to access drinking water, compared to 7.8 percent for those with TPRP IV water source support.

The beneficiary's assessment highlighted an improved communities' access to safe water. This was mentioned to have reduced the burden since the availability of constructed boreholes has reduced the long distances that they previously encountered in searching for water. Moreover, the increased water supply provides water for feeding animals and

improves overall livelihood as water has indirect contribution to increasing nutrition to the households through improved agricultural productivity.

Table 3.8. Households by time (in minutes) taken to reach the nearest drinking water source, 2024 TPRP IV – IA

Time (minutes)	Nearest drinking water source in villages supported by TPRP		Nearest drinking water source in villages not supported by TPRP	
	Number	Percent	Number	Percent
Within 15 Minutes	84	54.5	608	49.6
16– 30 minutes	58	37.7	463	37.8
Greater than 30 minutes	12	7.8	155	12.6
Total	**154**	**100.0**	**1,226**	**100.0**

3.3.3 Impact of water infrastructure sub-projects

Table 3.9 highlights the benefits received by households surveyed after implementation of water source sub-projects. Overall, the most significant benefit was increased coverage of sustainable water for household use, reported by 90.4 percent of households, followed by improved sanitation services due to the use of safe water (35.3%).

The water sub-projects have had a broad range of positive impacts, with the most significant being increased access to sustainable water for household use. This has led to improvements in health, sanitation, and time savings for community members. Additionally, the benefits for livestock farming and potential impacts on agricultural productivity point to the project's role in supporting rural economies. Overall, the TPRP IV appears to have contributed to both improved qualities of life and economic development in the communities it serves.

Table 3.9. Households reporting the types of benefits received by the community after implementation of water source sub-projects

Types of benefits of supported water source sub-projects	Number of households	Percent
Increased coverage of sustainable water for household use	141	90.4
Improved sanitation services due to use of safe water	55	35.3
Reduced prevalence of preventable diseases such as diarrhoea	25	16.0
Reduced long distance to the water source	18	11.5

Types of benefits of supported water source sub-projects	Number of households	Percent
Communities have more time to engage in production activities rather than searching for water	18	11.5
Reduced long distance movement of livestock to water sources	24	15.4
Increased coverage of sustainable water for farming activities	12	7.7

The qualitative findings show that the improved access to water supply through the construction of water wells has significantly increased access to water to the residents in communities. Not only access to water, but also the time spent to and from the water sources has considerably been reduced. This enables people to have ample time to engage in other economic and social activities that contribute to improving their overall welfare.

In Ndagalu village, Magu District Council, discussion with focus groups revealed that previously, villagers particularly women had to travel a long distance to fetch water. Participants asserted that it was time-consuming and subjecting women to physical violence and sexual violence. Now that they get water from a completed sub-project, they assert that a water well has not only made daily tasks more manageable but also has enhanced overall quality of life by reducing the physical strain and freeing up time for other activities. Example of FGD participants who sees the project has improved their access to water: The following testimonies from the FGs in Ndagalu Village in Magu DC and Mwanduitinje Village in Meatu DC provide evidence on the issue

> *"When TPRP initially came our village, we told them, we had several needs but at that moment we needed water. We are so grateful when they came back, they brought us water". (FGD with beneficiaries, Ndagalu Village in Magu DC)*

> *"We had a challenge of water shortage and we were fetching water from far a distance. Although the water supply is still not adequate to meet the villagers' needs, the challenge is reduced significantly as we now get water nearby" [FGD with beneficiaries, Mwanduitinje Village in Meatu DC]*

3.4 PUBLIC WORKS SUB-PROJECTS

3.4.1 Introduction

The Public Works Program (PWP) was designed to provide an effective safety net intervention to target and enrolled poor households who receive cash transfers through their participation in labour intensive public works activities. During implementation of TPRP IV project, the households contribute to the creation of community assets like physical infrastructures and environmental rehabilitation; and skill gain considering that, in the process these assets will be for community use. Participants of PWP projects are beneficiary groups from, communities which lack access to basic social services and market services, households with vulnerable individuals and those able bodied but food insecure households.

The objective of labour intensive PWP is to ensure timely and predictable transfers to poor and vulnerable households to help smooth consumption. The PWP provides an opportunity to enrolled poor households with labour capacity to earn an income on a multi-year basis particularly during lean seasons. This access to seasonal income enables households to maintain consumption during lean season and provide opportunities for households to invest and improve livelihoods in the long term. In addition to the above, the PWP also aims to create and improve community assets and enhance beneficiaries' skills. A number of other multiplier benefits are expected from the program including, increased income and related effective demand in local markets, likewise increased household asset development, savings and investments.

The PWP offers temporary employment to the poor households during lean seasons in order to cushion them against negative effects such as food shortages and other basic necessities. Households may end up using negative coping mechanisms to survive during the period but that will be at the expense of falling of welfare status. The participants to public works are the poor households with labour capacity, identified by community members through participatory method. They are paid wage rate for the daily task rate that is provided to every participating household which is represented by one household member. The assets created through PWP identified sub project has to serve the whole community.

3.4.2 Household participation in PWP

This section describes the distribution of households participating in the PWP implemented by TPRP IV. The survey findings indicate that, a large share (88.3%) of surveyed households participated in PW with Itilima DC (100.0%) and Meatu DC (97.5%) leading in high rate of participants in programs as opposed to those who declared to have not participated in PW programs (11.7%) where majority of participants especially Sengerema DC (64.3%) did not participate. High participation of beneficiaries in PWP might be a

result of awareness, sensitization and proper supervision during the implementation of sub-projects. (Table 3.10). Findings from qualitative survey indicated that food insecurity was a critical challenge for poor households particularly during lean seasons. Households participated in PWP to get rid of food shortage as coping mechanism that eventually could aggravate their poverty situation.

Table 3.3. Households by their participation in PWP implemented by TPRP IV, 2024 TPRP IV- IA

LGA	Participated in PWP	Did not participate in PWP
Chato DC	88.6	11.4
Geita	96.3	3.7
Ilemela MC	92.3	7.7
Itilima	100.0	0.0
Magu DC	88.5	11.5
Meatu	97.5	2.5
Sengerema DC	35.7	64.3
Ukerewe DC	80.0	20.0
Total	**88.3**	**11.7**

3.4.3 Households participated in PWP by type of sub-project

Table 3.11 presents number of households participated in PWP by type of sub-project implemented. The data reveals a heavy skew toward infrastructure development whereas road construction or rehabilitation (58.7%) and bridge, culvert, or drift works (45.1%) dominate participation. These two sub-project types alone account for high percentage suggesting some overlap in participation. The dominance of these sub-projects likely reflects urgent community needs for improved connectivity, transportation, and access to services, especially in rural or remote areas. While these projects are crucial for development, overemphasis on physical infrastructure may overshadow equally critical areas like environmental protection or water resource management.

The findings indicate a limited household engagement in environmental and water sub-projects whereas tree planting (13.1%), earth or charcoal dam construction (7.3%), gully and terrace construction (1.0%) were observed. These activities are essential for climate adaptation, soil and water conservation and long-term environmental resilience, yet are under-prioritized in implementation. Given Tanzania's vulnerability to climate change, the relatively low participation in such activities indicates a missed opportunity to integrate sustainability and resilience goals into the PWP portfolio. Pavement construction (1.5%) and gully or terrace control (1.0%) reflect very low engagement. This might be due to higher low community demand.

Table 3.11. Households participated in PWP by type of sub-project implemented by TPRP IV, 2024 TPRP IV- IA

PWP implementation	Number of households	Percent
Road construction or rehabilitation	121	58.7
Bridge, culvert or drift construction or rehabilitation	93	45.1
Earth or charcoal dam construction or rehabilitation	15	7.3
Tree planting	27	13.1
Pavement construction	3	1.5
Gully and terrace construction	2	1.0
Other	26	12.6

3.3.2 Household awareness on PWP sub-projects

Participants from focus group discussions were asked whether they are aware on how they were selected to engage in PWP. Findings indicate high awareness due to sensitization sessions that were conducted to beneficiaries. Participants understood their involvement selection was due to meeting the selection criteria which is being a poor household with labour capacity. Participants knew that by being among the poor with labour capacity households supported by the project, they were eligible to participate in the public works supported by TPRP IV. The below quote from the FGs in Mkolani Village in Chato DC provide evidence on the issue

> *"We were chosen because we are coming from poor households so that we can earn income and support our families when we were going through hard time". (FGD with beneficiaries, Mkolani Village in Chato DC)*

The participation involved physical works on the daily task provided by the supervisor. They described the type of activities they conducted in public work sub-projects include collecting construction materials like sand, stones, peddles and water to the sub-project site, digging ditches, holes, terraces, etc. Others include the construction and maintenance of roads, bridges, boreholes and dip tanks.

3.4.5 Decision on PWP income at household level

The findings indicate that decision-making over the use of wages earned through participating PWP is highly concentrated in the hands of the household head (55.2%). This suggests a traditional power structure where the household head often male in rural contexts retains control over financial decisions, which may limit inclusive participation in household resource allocation except for the households headed by female which among poor households seems to be the majority. Joint decision-making between both wife and husband is reported by 17.8 percent of households, indicating some progress towards

gender-inclusive decision-making, but still far from being the dominant practice. Similarly, all household members deciding collectively is rare (1.1%), reflecting limited adoption of fully participatory decision-making approaches within households.

Interestingly, household representatives (17.2%) and the person participating in the PWP (8.6%) also play significant roles in some households. The household representative category likely includes relatives delegated to manage finances, while the participant category suggests direct control by the wage earner, which may enhance empowerment—especially if the participant is a woman or youth. From a program impact perspective, the concentration of decision-making authority in a single household member could undermine the intended poverty-alleviation and empowerment objectives of the PWP, especially if earnings are not used to address collective household needs. Promoting joint or participatory decision-making could improve the equitable distribution of benefits, strengthen intra-household cooperation, and enhance the programme's long-term socio-economic impact **(**Table 3.12).

Table 3.12. Decision maker on the use of earned wages from the PWP sub-projects, 2024 TPRP IV – IA

Categories of decision maker	Number of households	Percent
All household members	2	1.1
Both wife and husband	31	17.8
Head of household	96	55.2
Household representative	30	17.2
A person participating in PWP	15	8.6

3.4.6 Income and Expenditure in PWP

3.4.6.1 Income from participating in PWP

The findings indicate a notable improvement in household income levels following participation in the PWP sub-projects. Before employment, the majority of households (76.4%) earned less than TZS 200,000 annually, reflecting extreme poverty. During PWP employment, this proportion dropped significantly to 55.8 percent of households, suggesting that the project helped lift a considerable share of households above the lowest income category. The middle-income categories also saw substantial growth. Households earning TZS 200,001–400,000 nearly doubled from 14.4 to 24.7 percent, while those earning TZS 400,001–600,000 rose from 6.9 percent to 10.3 percent. The most remarkable change is in the highest income bracket (above TZS 600,000), which more than multiplied from 2.3 to 9.1 percent, indicating that some households experienced significant economic gains.

These shifts reflect the direct income effect of PWP wages, which provided households with increased purchasing power and potentially improved their ability to meet basic needs. However, the fact that more than half of the households (55.8%) still remain in the lowest income category during employment signals that while the PWP alleviates poverty in the short term, its impact may be limited in fully lifting households out of poverty without complementary livelihood and income diversification interventions. From a regional or project design perspective, these findings suggest the need to link PWPs with skills development, market access and savings schemes so that income gains are sustained and expanded beyond the project period. Without such measures, households risk falling back into poverty once temporary employment ends.

Table 3.13. Household's average annual income before and during employment in PWP sub-projects by level and region, 2024 TPRP IV - IA

Income Level (TZS)	Before employment in PWP		During employment in PWP	
	Number	Percent	Number	Percent
Less than 200,000	133	76.4	97	55.8
200,001 - 400,000	25	14.4	43	24.7
400,001 - 600,000	12	6.9	18	10.3
Above 600,000	4	2.3	16	9.1

The qualitative assessment depict that participants perceived public works sub-projects to have played a fundamental role in improving their livelihood through the temporary wages paid to the beneficiaries. The payments enabled the participating households to get basic needs such as food, clothing, and improvement of shelters. The largest proportion was spent to purchase food followed by other needs. This pattern is common for the poor households all over the world as the poor's first priority is to acquire food for household members, followed by other necessities at a later stage. Perhaps the most important aspect in assessing expenditure emanating from PWP income is the opportunity for the beneficiaries to spend the income on essential school materials for enrolled school children. Parents are more focused on education for their children. Though the impact of education for children cannot be noticed immediately, household expenditure on it ensures that human capital for the country is strengthened whose results will be seen some years ahead. The below testimony from the FGs in Kigangama Village - Magu DC provide evidence on the issue.

> *"We are very grateful that TPRP IV has helped us, sometimes we used to have less than three meals per day, but today it brings us money, we buy food and eat normal meals; our children are eating well and attend school". (FGD with PWP beneficiaries, Kigangama Village - Magu DC)*

3.4.6.3 Expenditure on income from PWP

In expenditure priorities given to the income acquired from employment in PWP sub-projects, the findings indicate that purchasing food and school items are given a higher priority over all other expenditures accounting for 74.7 and 55.2 percent respectively. Usually, income generating activities (5.2%) is given less priority which might be due to limited or insufficient fund.

These findings imply that beneficiaries' households targeted by TPRP IV prioritize basic needs, such as food and education, due to limited financial resources. This behaviour complies with the project's objectives of improving livelihoods and reducing inter-generational poverty through investments in education and nutrition (Table 3.14).

Table 3.14. Expenditure priorities by households using income from employment in PWP sub-projects and Region, 2024 TPRP IV – IA

Expenditure priority	Number of households	Percent
Purchase food	130	74.7
Purchase school items	96	55.2
Purchase livestock	33	19.0
Hire farm land	27	15.5
Purchase clothes	21	12.1
Rehabilitate house	15	8.6
Meet medical expenses	14	8.1
Purchase farm implements	13	7.5
Purchase furniture	9	5.2
Capital to expand IGA	9	5.2
Construct house	8	4.6
Savings in group account	6	3.5
Pay debts	4	2.3
Pay house rent	4	2.3
Purchase farm land	3	1.7
Transport or bus fares	1	0.6
Total Households	**174**	**100.0**

3.4.6.4 Fundamental role of PWP sub-projects

Participants perceived public works sub-projects have played a fundamental role in improving their livelihood through the temporary wages paid to the beneficiaries. The payments enabled the participating households to get basic needs such as food, clothing, and improvement of shelters. The largest proportion was spent on purchase of food followed by other needs. This pattern is common for the poor households all over the world as the poor's' first priority is to acquire food for household members, followed by other necessities at a later stage.

Perhaps the most important aspect in assessing expenditure emanating from PWP income is the opportunity for the beneficiaries to spend the income on essential school materials for enrolled school children. Parents are more focused on education for their children. Though the impact of education for children cannot be noticed immediately, household expenditure on it ensures that human capital for the country is strengthened whose results will be seen some years ahead. The below testimony from the FGs in Kigangama - Magu DC provide evidence on the issue

> *"We are very grateful that the project has helped us, sometimes we used to sleep without eating anything, but today it brings us money, we buy food and eat; our children are eating well and attend school." (FGD with PWP beneficiaries, Kigangama - Magu DC)*

3.4.7 Household savings from PWP income

About 63.6 percent of surveyed households were able to save an amount of 50,000 Tanzania Shillings or less from participation in the PWP sub-projects in the 12 months preceding the survey, followed by those who saved 50,000 to 100,000 TZS (29.5%). Nonetheless, households which saved 100,000 or more is relatively small (6.8%). This implies that the households that participated in PWP had developed the habit of saving, however a relatively large proportion of households declared to have saved a small amount of money (Table 3.15).

Table 3.14. Households able to save any income from participation in the PWP sub-projects in the past 12 months preceding the survey

Level of saving (TZS)	Percent
50,000 - Less	63.6
50,001 - 100,000	29.5
100,001 - Above	6.8

3.4.8 Skills acquired from participation in PWP

The findings reveal that out of 182 households participating in the PWP, 26.9 percent have members who acquired skills while engaging in PWP sub-projects. The percentage of households with members acquired these skills shows that 44.9 percent applied their skills in construction, 12.2 percent in gardening, 6.1 percent in seasonal employment in other construction works, and 20.4 percent in tree planting and soil conservation, as described in Table 3.22. The fact that there is a certain proportion of the household members who gained skills that could be applied in several angles suggests that the program is contributing to the development of important practical skills. This could enhance employment opportunities and foster self-sufficiency for households in the long term and further reduce poverty.

Table 3.16. Household members' skills acquisition status through working in TPRP IV supported public works, 2024 TPRP IV – IA

LGA	Total households participated in PWP	% households with members acquired skills	Types of skilled applied				
			Construction	Gardening	Seasonal employment in other construction	Tree planting and soil conservation	Others
Chato DC	31	3.2	0.0	0.0	0.0	0.0	100.0
Geita	26	57.7	0.0	33.3	0.0	66.7	6.7
Ilemela MC	12	50.0	33.3	0.0	16.7	0.0	50.0
Itilima	15	6.7	100.0	0.0	0.0	0.0	0.0
Magu DC	46	6.5	66.7	33.3	0.0	0.0	0.0
Meatu	39	38.5	86.7	0.0	0.0	0.0	13.3
Sengerema DC	5	20.0	0.0	0.0	100.0	0.0	0.0
Ukerewe DC	8	87.5	57.1	0.0	14.3	0.0	28.6
Total	**182**	**26.9**	**44.9**	**12.2**	**6.1**	**20.4**	**18.4**

Findings from qualitative assessment show that participants acknowledged gaining new technical skills through working in PWP activities. The skills include, but not limited to concrete mixing as they now know how to make proper ratio of cement, pebble, and sand, cutting iron steel bars, digging ditches, holes, trenches, and terraces and environmental conservation skills such as planting trees.

With those skills, construction entities working in their areas provide employment to them and therefore they get higher wages than they used to get when implementing PWP sub-

projects. Not all of them have managed to use their skills, yet they are optimistic that they will be able to utilize the same some days to come because both individuals and construction entities are engaged in many activities in their respective operational areas. Similarly, some beneficiaries use the skills to improve their plots and surrounding areas by planting trees in their households' surroundings, establishing gardens, digging pit latrines and toilet holes in their homes and digging terraces in their farms. The following testimonies from the FGs in Kagunguli Village - Ukerewe DC and Kigangama Village - Magu DC provide evidence on the issue

> *"I learned the procedures of making concrete and the amount of cement and water needed. What I can say, I am now an engineer. Although I haven't used this knowledge anywhere yet, I will be ready to use it when I get an opportunity to do so". (FGD with PWP male beneficiaries, Kagunguli Village - Ukerewe DC)*

> *"We used to collect sand, pebbles, fetching water, and through these jobs, we have acquired the skills to do any kind of labour and earn income". (FGD with beneficiaries participating in PWP, Kigangama Village - Magu DC).*

3.5 SAVINGS AND INVESTMENT PROMOTION

3.5.1 Introduction

Saving and investing are crucial for enhancing the economic stability and self-sufficiency of households and communities. Among the most effective strategies for achieving this are savings groups, savings and loan schemes, and savings and credit initiatives, which provide individuals with essential tools for financial empowerment. This assessment examined the extent to which the participation of poor households has encouraged savings through these groups and investment in various income-generating activities.

3.5.2 Saving Groups

3.5.2.1 Awareness of saving groups and credit activities

Saving group support is a vital financial service that promotes savings and access to credit while enhancing financial knowledge and skills. During the Survey, households were asked about their awareness, participation, training, and the impact of savings groups on income-generating activities. The findings show that 88.3 percent of households became aware of savings groups and credit services through facilitators from Local Government Authorities (LGAs), while only 9.4 percent learned about them from village office leaders (Table 3.20).

The high percentage of awareness facilitated by LGA personnel suggests that local governments are effective channels for community sensitization and the dissemination of financial programs. While this underscores the important role of LGA facilitators in advancing financial inclusion, it is equally important to equip Ward and Village Executive Officers with adequate knowledge and training. Their close proximity to communities' position them well to support and sustain savings and credit initiatives in the long term.

Table 3.20. Households by source of awareness of saving group activities, 2024 TPRP IV – IA

Awareness for saving group activities	Number of households	Percent
Through CMC	5	1.9
Through extension workers from ward office	1	0.4
Through leaders from village office	25	9.4
Through facilitators from LGA	234	88.3

3.5.2.2 Participation in saving groups and credit activities

Regarding the factors for participation in the saving groups and credit activities, the findings reveal that large percentages of households attended savings groups and credit activities to save and borrow money implying that there was active participation. Almost ninety-five percent (94.5%) of households reported participation in savings and credit activities to save money and 79.7 percent for purpose of borrowing (Table 3.21). The findings suggest that the community might have improved awareness of the importance of saving and borrowing for investing. However, further efforts are needed to enhance their understanding of other essential activities, such as engaging in income-generating activities, which are crucial for improved livelihoods wealth accumulation.

Table 3.21. Households reporting participation in saving group activities by type of activity, 2024 TPRP IV - IA (N=236)

Serving and credit activities	Number of households	Percent
Attend weekly meetings	150	63.6
Save money	223	94.5
Borrowing	188	79.7
Elect group leaders	113	47.9
Group formation	116	49.2
Constitution development	87	36.9
Running income generating activities	77	32.6

3.5.2.3 Training related saving group activities

Among the various training programs offered to households on saving and credit activities, saving mobilization was the most reported by 78.1 percent of households indicating that saving is considered to empower poor households by promoting long-term economic stability and financial literacy which amplifies the project's impact on beneficiaries. The group formation was the second most training received by 57.4 percent while 39.3 percent of households participated in training on loan management (Table 3.22).

Table 3.22. Households received training related saving activities by type, 2024 TPRP IV – IA

Training related to saving group activities	Number of households	Percent
Group formation	152	57.4
Conflict management	87	32.8
Savings mobilization	207	78.1
Loan management	104	39.3
Group constitution	81	30.6
Group leadership	94	35.5
Group record keeping	95	35.9
Other trainings	1	0.4
None	30	11.3

3.5.2.4 Impact by saving and investment groups and credit

Table 3.23 reveals that saving and investment groups and credit activities have a notable positive impact on households, with 38.9 percent of households gaining increased access to loans and 34.0 percent benefiting from savings mobilization. However, only 15.5 percent directly established income-generating activities. Additionally, 10.6 percent of households report no impact, indicating a possible gap in service effectiveness for certain groups, it is pivotal to identify barriers such as financial illiteracy, limited business opportunities, or exclusion from savings groups. Given the relatively low percentage of households engaging in income-generating activities (15.5%), significant interventions such as business training programs or market linkage initiatives may be necessary to maximize the impact of IGA.

Table 3.23. Households reporting impact by saving groups and credit activities on income generating activities by type, 2024 TPRP IV – IA

Impact of saving groups and credit activities	Number of households	Percent
Establishing income generating activities (IGA)	41	15.5
Increased access to loans	103	38.9

Impact of saving groups and credit activities	Number of households	Percent
Offered means to mobilize savings	90	34.0
Other	3	1.1
None	28	10.6

3.5.3 Savings and Loans

3.5.3.1 Savings and outstanding cash loans

On average, saving and investment groups across all 10 districts have accumulated 40,412 TZS in savings, with total loans averaging 33,148 TZS and outstanding loans at 28,247 TZS. This indicates a moderate level of financial activity, with a notable portion of ongoing loans. The data highlights financial disparities across districts, with some areas demonstrating a stronger savings culture, while others rely more on borrowing. High outstanding loans in some districts might point to repayment challenges, while lower loans in others could suggest limited credit access or financial caution (Table 3.24).

Table 3.24. Average and median current savings and outstanding cash loans in saving groups (in TZS), 2024 TPRP IV – IA

LGA	Average current saving	Median current saving	Average total loan	Average outstanding loan
Chato Dc	52,037	24,000	48,250	40,750
Geita	42,958	30,000	40,188	27,063
Geita TC	33,172	20,000	22,333	22,000
Ilemela MC	24,360	20,000	40,000	20,000
Itilima	70,396	50,000	43,778	41,944
Magu DC	27,000	20,000	18,125	18,125
Meatu	51,300	50,000	35,000	16,250
Nyanghwale	57,071	49,000	30,429	21,429
Sengerema DC	18,400	12,000	23,750	21,250
Ukerewe DC	25,516	20,000	23,333	22,917
Total	**40,412**	**28,800**	**33,148**	**28,247**

3.5.3.2 Enhanced access of households to business loans

Findings show that saving and investment groups have a great positive impact on members' livelihood, individually, in groups, and the community. The saving and investment groups have been a place of hope for members who face several economic challenges. Members are normally provided with low-interest rate loans that are jointly agreed by members themselves. Across all visited areas it is observed that the groups have inculcated the spirit of savings among members. The amount each member is

required to save is quite small which align with their levels of income. Yet, they try as much as possible to make sure that they deposit according to the agreed decision. Through those accumulated savings, members apply for small loans to boost their economic activities.

Participants affirmed having an improved economy, which they related to their capability of sending their children to school, accessing basic needs, buying land for farming and renovating and building houses, buying appliances, and establishing small businesses, and some reported having bought livestock. In addition, the formed saving groups have influenced other community groups to establish saving and investment groups. For example, a group of women who sell fish in Mwanduitinje formed a saving and investment group, as well as Hamyebe village in Ukerewe DC the football fans club formed a saving group. The below quote from the FGs in Mwanduitinje Village in Meatu DC provide evidence on the issue

> *"Once I joined a savings group, I took out a loan and I started a restaurant, and I am still running it". (FGD with savings group members, Mwanduitinje Village in Meatu DC).*

Furthermore, findings show that the saving and investment groups are the platforms that influence social interactions, cooperation, and companionship among members. Beneficiaries testified that their membership in saving and investment groups has been a strong weapon for them to combat and solve social challenges such as sickness and funerals. The below quote from the FGs in Nyakato Village in Chato DC provide evidence on the issue

> *"My mother has been sick for almost three years, I am very happy my savings group members are regularly coming to visit her and help me with domestic chores, they also give me money for buying her fruits". (FGD with savings group members, Nyakato Village in Chato DC)*

3.5.3.3 Financial and economic empowerment

Findings show that the beneficiaries, including women in savings groups, reported to have gained financial capacity. This increased capacity has enhanced their ability to support their families mostly in food, health, and buying school materials for their children through the income they generated by initiating and implementing Income Generating Activities (IGAs). Not only that the savings groups create a base for group members to get financial capital for economic activities but also have encouraged non-members to inculcate the culture of saving for future use in productive activities. Members of savings groups experience improved economic conditions, which support the sustainability of individually

initiated projects such as livestock keeping and small businesses like selling snacks, vegetables, etc.

3.5.3.4 Purpose of outstanding loans

The Survey findings outline households with outstanding loans by the purpose of loans from savings and investment groups. The most reported purpose of the loan is purchasing food or essential household items reported by 50.5 percent of households suggesting financial instability and a reliance on borrowing to meet basic needs. The second most reported reason is to cover health emergencies, accounting for 21.2 percent of households (Table 3.25). The primary purpose of a loan was to solve immediate survival rather than long-term financial growth. Encouraging access to affordable financial services, healthcare support, and economic opportunities could help reduce dependency on loans for basic survival.

Table 3.25. Households with outstanding loans from savings and investment group by purpose of loan, 2024 TPRP IV – IA

Purpose of Loan	Number of households	Percent
Buy seeds or fertilizer or other farm inputs	9	9.1
Health emergency	21	21.2
Invest in current business	3	3.0
Purchase durable goods such as television	1	1.0
Purchase food or other essential household items	50	50.5
Start a business	7	7.1
Other	8	8.1

3.5.4 Group membership and capacity building

The established saving groups comprise at least fifteen members from their communities. These groups received training on financial record management, financial management, investment, conflict resolution and entrepreneurship.

3.5.5 Saving and investment groups constitution

The findings show that all registered saving and investment groups have constitutions. The constitution provides guidance to the groups and states the purpose of joining the group and it is an important document for the registration process. The below quote from the FGs with heads of PAA departments in Chato DC provide evidence on the issue

> *"What I can assure you is that all registered groups have their own Constitutions. The saving group cannot be registered without having a constitution". (FGD with*

heads of PAA departments in Chato DC).

3.5.6 Membership rights and obligations

Participants affirmed their membership rights including members having to respect each other, having rights to get loans, attending group meetings, and knowing the group's financial status and shares. They are obliged to respect the group's constitution, repay the loans, and obey all group meetings' resolutions.

3.5.7 Registration of saving and investment groups

Legally, the legitimacy of saving and investment groups is determined by their registration by relevant Authorities. The project has been sensitizing members to register their savings groups as required. To make it simple, PAAs through the Community Development offices play a vital role in supporting the registration of saving groups. Savings groups with no constitutions have been facilitated to prepare and supported to register in the national system which is under the custodian of the Bank of Tanzania. The below quote from the FGs with heads of PAA departments in Itilima DC provide evidence on the issue

> *"What I can tell you, brother, is we are trying very much to help the groups to be registered, I used my phone to register some groups in the system and it reached a point where the system denied my number because it had registered so many groups, and this is the case to all staffs who work in our office." (FGD with heads of PAA departments in Itilima DC).*

Despite the efforts, the assessment has found that the number of registered saving and investment groups is not satisfactory across all assessment sites. For instance, in Itilima DC, more than four hundred saving groups were formed but only one hundred fifty have been registered, in Chato DC, only a few saving and investment groups have been registered, and the same case for Geita TC, Meatu DC, Ukerewe DC, and Magu DC. While willingness of the beneficiaries to form groups is high as shown by the number of formed groups, the legal process to formalize the groups through registration poses the danger of disintegrating the groups for remaining inactive. The efforts to facilitate formation of saving and investment groups do not match with the registration. This challenge is beyond the Project's control given the fact that the Project has enabled the formation of groups, facilitated groups' draft constitution and provided the necessary training and tools to the formed groups. Of importance, the Project should as much as possible liaise with the relevant authorities to find solutions before groups' spirit to work towards their goals wanes out.

The registration exercise is to a large extent hampered by beneficiaries' not having the National Identification Number or Card and ignorance pertaining to the registration process. As the initial stage for the saving and investment groups to inculcate the savings

and investment culture, quick facilitation to legally register the group is crucial to make them focus on the strategic organizational aspects of groups that can deliver on the set objectives. The below quote from the FGs with heads of PAA departments in FGD with heads of PAA departments in Chato DC provide evidence on the issue. The below quote from the FGs with heads of PAA departments in Chato DC provide evidence on the issue

> *"We are trying hard to make registration of savings simple, but unfortunately, most members of savings groups have no NIDA numbers, we cannot mitigate this because the registration is done electronically. This is the biggest challenge". (FGD with heads of PAA departments in Chato DC).*

3.5.8 Safety and security of group savings

The savings groups have procedures to save their money in a locked box that is kept at leaders' premises and keys are kept at another leader for safety and security. All participants were confident and happy with the mode of keeping their money. Though it looks safe for now, the Project should look into other safety avenues that can minimize to the extent possible the risk of money theft or loss. The below quote from the FGs with Ndagalu Village in Magu DC provide evidence on the issue

> *"We were given the boxes by the project for keeping our money, we are keeping them up to date, our treasurer keeps it, but she is not allowed to open it until all group members are present. Also, in our group, we agreed that the treasures keep the box but the key will be with the chairperson or Secretary" (FGD with savings groups, Ndagalu Village in Magu DC).*

3.6 ENTREPRENEURSHIP

3.6.1 Introduction

Entrepreneurship is the ability and readiness to develop, organize, and run a business enterprise, along with any of its uncertainties to make a profit. The most prominent example of entrepreneurship is the starting of new businesses. Entrepreneurship is intended to equip beneficiary households with knowledge, mentorship, and empowerment to help break the poverty cycle. This part comprises two major categories which are entrepreneurship training and income-generating activities (IGA) performed by the communities under the project.

3.6.2 Entrepreneurship training

Entrepreneurship training helps people develop skills required to start, finance, manage, or organize a business. Assessment of training considers types of training received and sources of training.

3.6.2.1 Type of entrepreneurship training

The entrepreneurship training provided to households through savings and investment groups under the project indicates that the majority of households (82.4%) received training on “How to become an entrepreneur” followed by those trained on “Generating business ideas” (63.9%). Other types of training received include “Entrepreneurship coaching and mentoring” by 44.5 percent (Table 3.26). The community expresses a strong interest in entrepreneurship, thus, the TPRP IV project demonstrates success in delivering entrepreneurship training which will enable a large percentage of households to learn how to become entrepreneurs, ultimately leading to the growth of household economies.

Table 3.26. Households by type of entrepreneurship training received, 2024 TPRP IV – IA (N=119)

Type of training received	Number of households	Percent
How to become an entrepreneur	98	82.4
Generating business idea	76	63.9
Preparation of simple business plan	41	34.5
Growing your business idea	47	39.5
Keeping business records	43	36.1
Entrepreneurship coaching and mentoring	53	44.5

3.6.2.2 Sources of training related to entrepreneurship

Table 3.27 depicts findings which show that, 95.0 percent of households received training related to entrepreneurship through facilitators from LGAs. Facilitators from LGAs played a role in providing training to the households, however, broadening training access through various channels could further improve entrepreneurial knowledge and promote more inclusive economic development. The large proportion (82.4%) of households were trained on "How to become an entrepreneur" reflects a high level of community interest and readiness for self-employment and small business development. This underscores the relevance of the TPRP IV training content to local economic needs.

Table 3.27. Households received training by sources of training related to training sources related to entrepreneurship, 2024 TPRP IV – IA

Training sources related to entrepreneurship	Number of households	Percent
Facilitators from LGAs	113	95.0
Leaders from village offices	3	2.5
Through CMCs	3	2.5

3.7 INCOME GENERATING ACTIVITIES

3.7.1 Introduction

Income Generating Activities (IGA) component of the project promotes economic resilience of households of targeted households, enabling them to achieve long-term financial stability and ultimately improve their livelihoods. The key areas of focus are on encouraging the households to save regularly for financial security and investing in activities that raise household income.

3.7.2 Income generating activities undertaken by households

The survey collected information on the various income-generating activities in which households are engaged. These activities include tailoring; soap making; snack vending; selling charcoal or firewood; retailing shop; poultry keeping; market stall; local brewing; livestock keeping; fruits and vegetable vending; fishing and fish vending; crop production; cooked food vending as well as cereal vending. The findings show that the top five activities practiced are livestock keeping (55.1%), soap making (7.7%), poultry keeping and charcoal or firewood selling both share 6.4 percent and fruits and vegetables vending (5.1%). The remaining activities share 19.3 percent (Table 3.28).

Overall, these findings indicate that livestock keeping is the predominant income-generating activity for more than half of the household. This indicates a strong reliance on livestock as a primary livelihood strategy, possibly due to local environmental suitability, cultural traditions, or market demand for animal products. Policy efforts should focus on strengthening the livestock sector through capacity building to community on how to improved breeds, veterinary services, and market access.

Promoting diversification into other viable activities such as horticulture, aquaculture, and small-scale agro-processing to enhance resilience and income stability should also be given a priority. Women empowerment programs in activities like poultry keeping and soap making can further improve the community livelihoods.

Table 3.28. Households by income generating activities after receiving entrepreneurship training, 2024 TPRP IV – IA

Categories of IGAs	Percent
Cereals selling	1.3
Cooked food vending	1.3
Crop production	2.6
Fishing and fish vending	1.3
Fruits and vegetable vending	5.1

Categories of IGAs	Percent
Livestock keeping	55.1
Local brewing	2.6
Poultry keeping	6.4
Selling charcoal or firewood	6.4
Snacks vending	1.3
Soap making	7.7
Other	9.0
Total	**100.0**

3.7.3 Analysis of livestock owned

Chicken and goats are the most owned types of livestock by 62.7 percent and 36.1 percent of households, respectively. Meanwhile, cattle and sheep are each owned by 13.6 percent of households (Table 3.31). The findings suggest that chicken and goats play a significant role in household farming and livelihoods, likely due to their lower husbandry costs and quicker reproduction rates. In contrast, the lower ownership of cattle may indicate higher resource requirements and greater financial investment. This distribution of livestock ownership could have implications for food security, income generation and rural development strategies.

Table 3.31. Households currently owning livestock by type and district, 2024 TPRP IV – IA

Type of livestock	Chato DC	Geita TC	Chato DC	Ilemela MC	Itilima DC	Magu DC	Meatu DC	Nyanghwale DC	Sengerema DC	Ukerewe DC	Total
Cattle	8.2	9.9	9.4	14.2	20.2	9.2	23.1	21.4	12.7	11.9	13.6
Sheep	8.8	1.2	3.6	3.0	42.3	28.7	23.1	21.4	2.2	0.0	13.6
Goats	49.7	43.0	41.0	12.7	23.9	22.4	43.1	49.0	34.3	46.5	36.1
Donkeys	0.0	0.6	0.0	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Pigs	0.0	0.6	0.7	0.0	0.0	0.0	0.8	0.0	0.0	2.5	0.5
Rabbits	0.0	0.0	1.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Chicken	47.6	72.1	48.9	46.3	81.0	66.7	75.4	72.4	73.9	43.4	62.7
Ducks	21.8	8.1	12.9	10.4	11.7	12.1	15.4	10.2	9.7	18.2	13.1
Poultry	0.7	2.9	3.6	2.2	3.7	2.3	1.5	5.1	5.2	1.9	2.8

3.7.4 Acquisition of livestock through the project

The survey reveals that sheep (60.3%), goats (58.4%), ducks (41.7%), and chickens (47.4%) are the most commonly acquired livestock through the project (Table 3.32). This indicates that a significant proportion of livestock ownership in these regions was supported by the project, highlighting the substantial impact on goat ownership.

Table 3.32. Livestock currently owned by household members by type, 2024 TPRP IV–IA

Type of Livestock	Number of livestock	Acquired from TPRP IV	
		Number	Percent
Cattle	790	136	17.2
Sheep	868	523	60.3
Goats	2,234	1,305	58.4
Donkeys	6	0	0.0
Pigs	23	4	17.4
Rabbits	3	0	0.0
Chicken	7,356	3,065	41.7
Ducks	900	427	47.4
Other Poultry	327	23	7.0

3.7.5 Sources of capital for household income generating activities

Table 3.29 presents information collected from the households on the sources of finance for running income generating activities. About forty-four percent (44.3%) of households rely on conditional cash transfers from TASAF as a source of finance for IGAs while 30.0 percent of households use generated profit from IGA suggesting that nearly a third of households can reinvest their earnings to sustain operations. Other funding sources are less common which include borrowing from savings groups (7.1%), remittances (5.7%), cash from PWP wages (4.3%) and income from other sources (8.6%). The low reliance on credit and savings groups might reflect limited access to financial services, low participation in group lending schemes, or lack of collateral (Table 3.29).

These findings indicate a significant reliance on poverty reduction interventions for starting or sustaining IGAs, highlighting TPRP IV's role in poverty alleviation and stimulating small-scale economic activities. Hence development policies should aim to strengthen households' capacity to generate and re-invest profits through business training, market access, and value addition initiatives. Expanding access to microfinance, savings, and credit groups especially with favourable terms for low-income households, can help diversify funding sources and build resilience. Additionally, fostering linkages between beneficiaries and financial institutions or cooperatives can facilitate a gradual transition from grant dependency to self-sustained economic growth.

Table 3.29. Households by type of source of funding for running households' income generating activities, 2024 TPRP IV – IA

Source of Support	Total households	Percentage
Cash transfer from TASAF	31	44.3
Generated profit to run IGA	21	30.0
Borrow from saving group	5	7.1
Income from other sources	6	8.6
Remittance from spouse or children	4	5.7
Cash through PWP wages	3	4.3
Total	**70**	**100.0**

3.7.6 Impact of entrepreneurship training on income generating activities

Table 3.30 shows findings on how entrepreneurship training affected household income-generating activities. Over seventy percent (72.3) of household's reported that entrepreneurship training improved their income-generating activities, while about a quarter (24.6%) reported improved skills for managing IGAs, 24.6 percent reported enhancement of their skills for IGA Management. However, only 1.5 percent of households experienced increased access to markets, pointing to a gap in linking trained entrepreneurs to broader or more rewarding markets. The findings suggest that entrepreneurship training is effective in improving both the quality and management of IGAs, which can contribute to household income growth and poverty reduction. However, the low proportion of households reporting increased market access highlights a critical policy gap. Therefore, training programs should integrate market linkage components, such as facilitating participation in trade fairs, connecting producers to buyers, and promoting digital marketing.

Table 3.30. Households reporting impact of entrepreneurship training on income generating activities, 2024 TPRP IV – IA

Impact of entrepreneurship training	Number of households	Percent
Improved household IGA	47	72.4
Improved skills for IGA management	16	24.6
Increased access to markets	1	1.5
None	1	1.5
Total	**65**	**100.0**

Participants in qualitative survey indicated positive contribution on establishment of IGAs through which they keep on earning income to sustain their lives. Some of them are running small businesses like selling sardines, fish, tomatoes, groundnuts, porridge, and

firewood. These activities perpetuate the flow of income long after completion of sub-projects and build a base for households to have sustainable sources of income for their survival throughout the year which minimizes chances for households to fall back into poverty. The below quotes from the FGs with Mkolani Village in Chato DC and Majengo Village in Geita DC provide evidence on the issue

> *"I received support from the project which I used as a capital for IGAs. Before did have means to start any business. The support enabled me to establish a groundnut selling business, while my wife now generates additional income by cooking and selling porridge — together, this has improved our household income and stability." (FGD with beneficiaries, Mkolani Village in Chato DC)*

> *"Through selling potatoes after the project's support, I am now able to afford essential items for school such as books, pens, uniforms and food for children This has significantly motivated their access to education." (FGD with beneficiaries, Majengo Village in Geita DC)*

3.7.7 Financial record keeping

Findings from qualitative assessment show that PAA facilitators do train savings group members on financial record keeping, which provides them with shared knowledge. Ledger books have been provided for record-keeping purposes. However, the findings revealed that the savings groups are not utilizing the skills for saving records. Participants asserted that ledger books have too many columns, which are said to be not user-friendly. The facilitators said that the majority of saving group members are standard seven graduates and others have not attained any formal education, for this being the case, it is difficult to comprehend the ledger books. The below quotes from the FGs with heads of PAA departments in Chato DC and KII with PAA community facilitators in Chato DC provide evidence on the issue

> *"The ledger books are too formal, members of saving groups are common people and most of them are uneducated. They can't use the ledger books, even the training on that was too formal, this is the reason most if not all savings groups are not using them". (FGD with heads of PAA departments in Chato DC).*

> *"Training provided to direct beneficiaries is of a high standard compared with their education, articulating and application of this knowledge is a bit harder, I advise a review of the training manual to suit with beneficiaries' level of education and understanding". (KII with PAA community facilitators in Chato DC).*

CHAPTER FOUR:

HOUSEHOLD ASSETS OWNERSHIP

KEY FINDINGS
• The project significantly increased ownership of essential assets, with chairs rising from 21.2 percent to 62.7 percent and cell phones from 9.1 percent to 69.2 percent. • Land ownership account for 84.3 percent of the households with most households (55.7%) using the land for both residential and farming purposes.

Introduction

The chapter on the household assets ownership presents a detailed analysis of household economic conditions, with a particular emphasis on the patterns and distribution of asset ownership. Household assets serve as indicators for economic strength, wealth accumulation and resilience to financial shocks.

4.1 Trends in household asset ownership before and after the project

Table 4.1 presents household asset ownership in selected regions before and during the project implementation. The data reveal that the most commonly owned assets among households were chairs (83.9%), hoes, axes, or picks (81.6%), mattresses (81.3%), regular cell phones (78.3%), and mosquito nets (72.4%). The comparison of functional assets owned and their acquisition period before and during the project intervention indicates noticeable shifts in asset acquisition with some items such as hoes, axes or spicks (74.1%), regular cell phones (69.2%), mosquito nets (68.1%), chairs (62.7%), mattresses (55.2%), beds (27.7%), and solar systems (26.8%) have been predominantly acquired in more recent years during the project.

These findings indicate significant implications aiming to foster household sustainable development and improve well-being. The increase in ownership of critical assets, such as solar systems, furniture, mosquito nets and cell phones serves as a strong indicator of rising living standards and quality of life among the target populations. For policy makers and development practitioners the findings underscore the importance of continuing to invest in asset building initiatives that support basic needs, empowerment and human development.

Table 4.1. Households by type of functional asset owned and acquisition period, 2024 TPRP IV – IA

Type of Asset	Total households owned assets		Acquisition period			
			Before TPRP IV (Below 2020)		During TPRP IV (2020-2024)	
	Number	Percent	Number	Percent	Number	Percent
Chairs	1,216	83.9	307	21.2	909	62.7
Mattress	1,179	81.3	378	26.1	801	55.2
Beds	805	55.5	403	27.8	402	27.7
Coach or sofa	63	4.3	38	2.6	25	1.7
Charcoal stove	305	21.0	21	1.4	284	19.6
Solar system	468	32.3	79	5.4	389	26.8
Mobile solar lamp	181	12.5	10	0.7	171	11.8
Radio or radio Cassette	304	21.0	33	2.3	271	18.7
Television	59	4.1	11	0.8	48	3.3
Regular cell phone	1,135	78.3	132	9.1	1,003	69.2
Smart phone	50	3.4	3	0.2	47	3.2
Mosquito net	1,050	72.4	63	4.3	987	68.1
Hoe, axe or picks	1,183	81.6	108	7.4	1,075	74.1
Shovel or Spade	166	11.4	41	2.8	125	8.6
Bicycle	335	23.1	131	9.0	204	14.1
Ox-Plough	57	3.9	20	1.4	37	2.6

4.2 Household Land Asset Ownership and Usage

The findings in Table 4.2 indicate that 84.3 percent of the households own land. Among these, the majority (55.7%) use their land for both residential and farm purposes while 42.2 percent use the land solely for residential purposes. Solely 2.1 percent of households use their land exclusively for farming. The findings suggest that most of these households utilize their land for shelter and livelihood.

Given the legal status of land where the dwelling is found, most of the households declared to have other Government documents to certify the ownership of land (46.1%), followed by those who claimed to have customary certificate rights of occupancy (33.1%). However, only 8.8 percent of households reported having title deeds, whereas 3.3 percent of households declared having no legal rights over the land where their dwelling is built. The findings highlight a significant gap in formal documentation. Since title deeds increase both the value and security of the land, implementing interventions to empower more households to obtain legal documents will improve their living standards and contribute to poverty reduction for these households (Table 4.2).

Table 4.2. Households by land ownership, type of usage, legal status of land, 2024 TPRP IV – IA

Category	Total number of households	Percent
Land ownership	1,223	84.3
Land usage		
– Both	681	55.7
– Farm	26	2.1
– Residential	516	42.2

CHAPTER FIVE

HOUSEHOLD CONSUMPTION AND EXPENDITURE

KEY FINDINGS
▪ The TPRP IV intervention increased the proportion of households consuming three meals per day from 16.1 percent to 25.1 percent. ▪ A substantial reduction in food insecurity was observed, with the percentage of households reporting hunger due to lack of resources dropping from 71.9 percent before the intervention to 55.4 percent during the intervention. ▪ The most commonly consumed food groups were cereals and grains, with an overall consumption rate of 96.3 percent among households.

5.0. Introduction

The chapter presents a detailed analysis of household economic conditions focusing on the key dimensions of consumption patterns, expenditure behaviour and levels of poverty.

5.1 Household Consumption Patterns

The findings in Table 5.1 indicate a notable improvement in household meal consumption patterns during the project intervention period compared to before the intervention. The proportion of households consuming only one meal per day decreased sharply from 9.4 percent to 2.8 percent, indicating a reduction in extreme food insufficiency. Households consuming two meals per day showed a slight decline from 74.6 percent to 72.1 percent, while the proportion of households consuming three meals per day increased significantly from 16.1 percent to 25.1 percent. This shift suggests that the intervention positively influenced household food security, enabling more families to meet the recommended daily meal frequency.

The observed improvements point to the effectiveness of the project interventions in enhancing household food access and dietary sufficiency. Policymakers should consider sustaining and scaling up the project's components such as income-generating activities, agricultural support and food assistance that contributed to these gains. Targeted efforts should continue to focus on the most vulnerable households still consuming only one or two meals daily to further close the food security gap. Additionally, integrating nutrition education into such programs could ensure that increased meal frequency is accompanied by dietary diversity, thereby improving overall nutrition and health outcomes.

Table 5.1. Households by daily meal consumption before and during TPRP IV, 2024 TPRP IV- IA

Frequency of meals consumed by households	One meal		Two meals		Three meals	
	Number	%	Number	%	Number	%
Before TPRP VI	136	9.4	1,082	74.6	233	16.1
During TPRP VI	41	2.8	1,045	72.1	364	25.1

5.3 Household consumption on key food groups

In recognition of improvement in the number of meals taken per day by households, the assessment of sought to understand the households' consumption on key food groups namely energy giving, body building and protective foods. Table 5.2 shows household diets in the 7 days prior to the survey. Energy giving foods include cereals, grains, fats, oils, root crops, sugar, and honey which provide calories and energy. Among households in the assessment area, 96.3 percent consume cereals and grains, 75.5 percent consume fats or oil, 73.4 percent consume root crops, and 46.0 percent consume sugar, sugar products, or honey. These findings indicate that energy-giving foods dominate household diets, with cereals and grains nearly universal.

Body building foods include protein-rich foods such as meat, fish, eggs, pulses, and milk products essential for growth and repair. Consumption rates show that 58.3 percent of households consume fish and seafood, 53.9 percent consume pulses, 27.4 percent consume meat and animal products, 6.9 percent consume milk and milk products, and only 1.4 percent consume eggs. There is a under consumption of high-quality protein sources like eggs, meat, and dairy, with only fish and pulses showing moderate consumption (Table 5.3).

Protective foods include fruits and vegetables, which are rich in vitamins, minerals, and fiber critical for disease prevention and health maintenance. In this group, 93.9% of households consume vegetables, while only 31.7 percent consume fruits. While vegetable consumption is high, fruit consumption is notably low, suggesting limited variety within this group (Table 5.2).

The data highlights a partial diversity in household diets. While energy-giving foods (mainly cereals and oils) and vegetables are widely consumed, there is a marked deficiency in the consumption of body-building and protective foods, particularly dairy, eggs, and fruits. This imbalance suggests that while caloric needs are being met through staple grains and fats, households are at risk of micronutrient deficiencies and poor-quality protein intake due to limited diversity in animal-source and fruit-based foods.

The findings highlight that despite the improvement in the number of meals taken per day by households, there was unbalanced food diversity across food groups. Therefore, there is the need for nutrition-sensitive interventions that promote dietary diversity alongside food security. Policies should focus on increasing access to and affordability of protein-rich and micronutrient-dense foods such as; fish, dairy, eggs, and fruits through agricultural diversification and small livestock support. In addition, improving awareness of beneficiaries through nutrition education in nutrient-rich food groups such as fruits, dairy, eggs, and lean meats is essential to achieving a balanced and healthy diet among households. Integrating these strategies into existing livelihood and poverty reduction interventions can help improve both the quality and quantity of household diets.

Table 5.2. Household consumption on key food groups in the 7 days prior to the survey by food group, 2024 TPRP IV- IA

Food groups	Number of Households	Percent
Energy giving foods		
Cereals and grains	1,397	96.3
Root crops	1,064	73.4
Fats or oil	1,093	75.5
Sugar, sugar products or honey	665	46.0
Oil seeds	471	32.6
Body building foods		
Fish and seafood	843	58.3
Pulses	779	53.9
Meat and animal products	396	27.4
Milk and milk products	100	6.9
Eggs	20	1.4
Protective foods		
Vegetables	1,362	93.9
Fruits	459	31.7

5.2 Households Experiencing Food Insecurity

The findings in Table 5.3 indicate a substantial reduction in household food insecurity during the project's intervention compared to before its implementation. The proportion of households where members were hungry but did not eat due to lack of money or other resources declined from 71.9 percent to 55.4 percent. Similarly, households that had to skip a meal fell from 77.4 percent to 62.8 percent, and those that ran out of food decreased from 70.7 percent to 57.6 percent. Overall, the average level of food insecurity fell from 73.3 percent to 58.6 percent, reflecting improved household food access and

resource availability. While progress is evident, more than half of the households still experienced some form of food insecurity during the program period, suggesting persistent vulnerabilities.

These findings highlight the positive impact of project's interventions in reducing food insecurity, likely through livelihood support and improved access to resources. Policymakers should build on this progress by reinforcing and expanding project's components that strengthen household resilience such as; agricultural productivity enhancement, market access facilitation, and income diversification initiatives. Furthermore, given the persistent high levels of food insecurity, targeted support for chronically food-insecure households, especially during lean seasons, remains critical. Complementary measures such as nutrition-sensitive agriculture, cash transfers and community-based food storage systems can help sustain the gains and move towards eliminating hunger.

Table 5.3. Households experiencing food insecurity by food insecurity category, 2024 TPRP IV–IA

Food insecurity category	Before TPRP IV		During TPRP IV	
	#	%	#	%
Household members were hungry but did not eat because of a lack of money or other resources.	1,043	71.9	803	55.4
Households had to skip a meal because there was not enough money or other resources to get food.	1,122	77.4	910	62.8
Household ran out of food because of a lack of money or other resources.	1,025	70.7	835	57.6
Total average	**1,063**	**73.3**	**849**	**58.6**

5.4 Household Expenditure Behaviour

The data on average expenditures on non-food items reveals significant trends in household spending over the past six months. Medical expenses and education-related costs are among the highest priorities, with 79.2 percent of households incurring medical expenses averaging 73,084 TZS, and 83.6 percent spending on education, including school fees and uniforms, averaging 63,721 TZS. Additionally, a notable percentage of households (35.2%) spent on farm rent, averaging 118,876 TZS, indicating a substantial investment in agricultural activities.

Notably, a significant portion of households (52.7%) allocated funds for savings, averaging 44,369 TZS, suggesting a focus on financial security amid essential spending. Other expenditures, such as contributions to social events (39% at 22,914 TZS) and clothing

(51.6% at 44,014 TZS), reflect varying priorities among households. Conversely, expenditures on less essential items are lower, with only 1.0 percent of households hiring domestic workers, averaging 48,135 TZS. Overall, the data highlights the critical nature of health and education expenditures while illustrating the diverse spending patterns across different non-food items. Encouraging savings and promoting financial literacy could enhance household resilience, while agricultural support policies could reduce high farm rent burdens and channel resources towards productivity-enhancing investments (Table 5.4).

Table 5.4. Long-term (past 6 months) average expenditures on non-food items by type of non-food items, 2024 TPRP IV – IA

Non-food items	% of HH spending on non-food items	Average expenditure
Construction, house repair	17.7	187,070
Farm rent	35.2	118,876
Repayment of debts	18.1	80,391
Medical expenses, health care	79.2	73,084
Education: school fees, uniform, copybooks	83.6	63,721
Taxes, fines	8.0	59,741
Domestic workers	1.0	48,135
Savings	52.7	44,369
Clothing, shoes (except for school uniform)	51.6	44,014
Social events contribution: weddings, etc.	39.0	22,914
Airtime	75.6	17,745
Funeral contribution	80.6	10,719
Charging phone	36.6	9,835

5.5 Mean Food consumed (gram) by Households

The data in Table 5.5 show that household food consumption came from three main sources: purchases, own production and in-kind gifts.

The majority of certain food groups such as; spices or condiments (98.3%), fish or seafood (94.7%), fats or oils (92.3%), sugar or sugar products (91.6%), vegetables (82.5%) and meat and animal products (80.3%) were purchased, indicating heavy market dependence for these items. With of foods purchased, households depend heavily on markets for dietary diversity beyond staples such as cereals and grains of which 42.5% are purchased rather than produced.

To enhance food security and resilience, policies should focus on strengthening market infrastructure, stabilizing food prices and supporting income-generating activities.

Promoting household-level vegetable production through agricultural extension services, home gardening, and community horticulture can reduce dependence on purchased foods and improve access to nutrient-rich diets. Additionally, educational programs on nutrition and food budgeting can help families make healthier, cost-effective food choices and contributing to better long-term well-being.

In contrast, eggs (84.1%), root crops (76.1%), fruits (70.1%) and cereals (55.4%) were primarily sourced from own production, reflecting their local availability and household-level cultivation. To further enhance self-sufficiency, policies should prioritize support for local farmers, promote sustainable farming practices and provide quality inputs, improved seed varieties and targeted training that empower households to boost their own food production. This underscores the critical role of subsistence farming in ensuring household food security.

In-kind contributions were minimal across most food groups, suggesting limited reliance on gifts or food aid. This indicates a greater reliance on other sources for these food items, where the contribution from gifts is minimal.

Table 5.5. Food purchased, from own production and from gifts for household consumption by food group, 2024 TPRP IV–IA

Food groups	Mean consumed (gram)	Food purchased		Food from own production		Food obtained in-kind	
		Mean	%	Mean	%	Mean	%
Eggs	208	33	15.9	175	84.1	0	0.0
Root crops	10,311	2,211	21.4	7,846	76.1	254	2.5
Fruits	3,941	1,022	25.9	2,764	70.1	155	3.9
Cereals and grains	16,435	6,977	42.5	9,109	55.4	349	2.1
Milk and milk products	5,978	3,283	54.9	2,525	42.2	170	2.8
Oil seeds	1,537	976	63.5	544	35.4	17	1.1
Pulses	3,126	2,429	77.7	621	19.9	76	2.4
Meat and animal products	7,062	5,670	80.3	1,206	17.1	186	2.6
Vegetables	8,246	6,804	82.5	1,367	16.6	75	0.9
Fats or oil	4,966	4,583	92.3	367	7.4	16	0.3
Fish and seafood	2,673	2,530	94.7	93	3.5	50	1.9
Sugar and sugar products	3,797	3,479	91.6	119	3.1	199	5.2
Spices or condiments	3,253	3,197	98.3	41	1.3	15	0.5

CHAPTER SIX

SHOCKS, COPING STRATEGIES AND UNINTENDED PROJECT OUTCOMES

KEY FINDINGS
▪ Overall, 85.9 percent of households experienced at least one shock in the 12 months preceding the survey. ▪ The most common shock was "illness," affecting 52.1 percent of households, followed by "price increases of food items," which impacted 20.4 percent. ▪ The most pronounced impacts of shocks were income loss (94.4%), food stock loss (89.6%), disruptions in food production (87.2%), and asset loss (85.5%). ▪ The overall coping strategies in response to shock included relying on savings, receiving unconditional help from relatives or friends, and changing eating patterns

6.0 Introduction

This chapter provides an overview of the incidence and impacts of shocks, identifying different shocks that beneficiary households encounter, along with their associated negative effects. It also examines the coping strategies adopted by households, including unconditional assistance from friends, relatives or institutions; reliance on personal savings; reducing expenditures; seeking alternative employment; and adjusting eating patterns.

6.1 Incidence and Impact of Shocks

This part presents household information on the incidence and impact of shocks over the 12 months preceding the survey and how they overcome them.

6.1.1 Incidence of shocks

Out of all surveyed households, 85.9 percent experienced at least one shock in the 12 months prior to the survey, indicating that shock exposure is widespread in the target communities. This prevalence suggests a high level of vulnerability, with very few households (14.1%) managing to avoid any major disruptive events. Illness of household members is the dominant shock, reported by 52.1% of households. This far surpasses all other shocks, pointing to significant public health vulnerabilities and possible gaps in healthcare access, preventive services, or sanitation. Such health shocks can cause both direct medical costs and indirect income loss from reduced labor capacity. Price rise of food items (20.4%) is the second most common, showing a strong link between market

fluctuations and household welfare. Given that many households in rural Tanzania are both producers and consumers of food, rising prices hurt net food buyers while potentially benefiting some producers but the prevalence suggests net negative effects dominate.

Climate-related shocks like floods, landslides, or heavy rains (13.4%) are more frequently reported than drought (3.1%), indicating that in the surveyed areas, excess rainfall hazards may be a bigger problem than water scarcity. Other crop damage (9.7%) and livestock loss or death (10.6%) show the agriculture dependent livelihoods are highly exposed to environmental and disease risks. These shocks are likely to be seasonally concentrated, increasing the importance of timing in assistance programs. Socio-economic and livelihood shocks, loss of non-farm jobs (5.7%) reflects employment instability outside agriculture, possibly linked to local business closures or seasonal labor demand fluctuations. Increase in price of inputs (2.1%) although less common directly affects farm productivity and profitability, possibly discouraging production in subsequent seasons.

Social and security shocks such as death of a household member (10.7%) and serious illness underline the social fragility in these communities such events can push families into poverty through loss of labor, medical expenses, and funeral costs. Theft/robbery (2.8%) and involuntary loss of house or land (4.8%) reveal exposure to insecurity and land tenure risks. Displacement due to government projects is rare (0.1%), but where it occurs, it could have long-lasting effects. Rare but Severe Shocks like fire incidents (0.6%) and displacement by government projects (0.1%) have low prevalence but potentially devastating consequences for affected households, often resulting in total asset loss. (Table 6.1).

Table 6.1: Households reporting shock incidences over the 12 month prior to the survey, 2024 TPRP IV – IA

Type of Shocks or Events	Number	Percent
Price fall of agricultural products items	130	9.0
Price rise of food items	296	20.4
Loss of non-farm jobs of HH member	83	5.7
Drought	45	3.1
Flood, landslides or heavy rains	195	13.4
Other crop damage	140	9.7
Death of HH member	155	10.7
Illness of HH member	756	52.1
Increase in price of inputs i.e. seed, fertilizer, etc.	31	2.1
Great loss caused by or death of livestock	154	10.6
Fire	8	0.6

Type of Shocks or Events	Number	Percent
Theft or robbery and other violence	41	2.8
Involuntary loss of house or land	69	4.8
Displacement due to government projects	1	0.1
Household affected with any shock	1245	85.9

6.1.3 Households experiencing the most significant shocks

Table 6.2 presents the distribution of households experiencing the most significant shocks over the 12 months prior to the survey, along with the negative effects of each shock, underlining the substantial vulnerabilities across various shock categories. The findings indicate that "Illness" was the most commonly experienced shock, affecting 724 households. The most significant negative impacts of illness on these households were income loss (97.7%), followed by reduced food stocks (91.2%).The second most significant shock was "Price fluctuations in food items," which affected 226 households. This shock had a considerable impact, leading to reduced food stocks (93.8%), decreased food production (83.2%), and income loss (82.7%). "Floods, landslides, or heavy rains" also had a severe impact on 184 households, resulting in income loss and reduced food productivity (each 98.9%) and reduced food stock by 98.4 percent.

The findings highlights significant household vulnerability to various shocks, particularly health-related and environmental events. Illness is the most widespread shock, primarily causing income loss and food insecurity. Economic shocks like food price fluctuations and environmental disasters such as floods also severely impact households, leading to substantial losses in income, food production, and food availability. Overall, the findings suggest a need for stronger social safety nets, health systems, and disaster resilience measures to reduce household vulnerability and improve coping capacity.

Table 6.2. Households with most three significant shocks by type of negative impact of shock over the 12 months prior to the survey, 2024 TPRP IV – IA

Most significant Shocks	Households affected by shock	Impact on households after shocks				
		Household suffered income loss	Household affected by shock who suffered asset loss	Household affected by shock who suffered food	Household affected by shock who suffered reduced	Household affected by shock but suffer food purchase
Illness of household member	724	97.7	88.8	90.3	91.2	79.4
Price rise of food items	226	82.7	72.1	83.2	93.8	77.4
Flood, landslides or heavy rains	184	98.9	97.8	98.9	98.4	68.5

Most significant Shocks	Households affected by shock	Impact on households after shocks				
		Household suffered income loss	Household affected by shock who suffered asset loss	Household affected by shock who suffered food	Household affected by shock who suffered reduced	Household affected by shock but suffer food purchase
Death of household member	153	97.4	89.5	91.5	90.2	79.7
Loss caused by death of livestock	136	97.1	94.1	77.2	83.8	67.6
Other crop damage	121	99.2	92.6	100.0	98.3	66.9
Price fall of agricultural products	98	96.9	79.6	86.7	85.7	79.6
Involuntary loss of house or land	68	98.5	97.1	94.1	91.2	86.8
Loss of non-farm jobs of household member	67	98.5	77.6	89.6	89.6	89.6
Theft or robbery and other violence	36	97.2	94.4	86.1	91.7	69.4
Drought	24	95.8	100.0	91.7	100.0	83.3
Increase in price of inputs i.e. seed, fertilizer, etc.	15	100.0	93.3	100	100.0	80.0

6.2 Coping Strategies Used by Households

Based on the findings as revealed in Table 6.3, the project has had several positive impacts in helping households cope with various shocks. A major strength of the project lies in its support for savings groups, where many households relied on their own savings during difficult times. For example, 43.5 percent of households affected by floods, landslides, or heavy rains used their own savings from savings groups mobilized by project. Similarly, 43.4 percent of those affected by rising food prices, 42.5 percent affected by illness of a household member, and 33.7 percent affected by price falls of agricultural products also relied on their savings. These figures show that the savings groups have enabled families to build financial resilience and respond to crises without immediately selling assets or cutting back on essentials.

Additionally, obtaining loans from the savings groups was another key coping strategy. 20.6 percent of households affected by illness, 19.6 percent affected by floods and landslides, 11.8 percent affected by the death of a household member, and 11.5 percent affected by food price increases took loans from these groups. This suggests that the credit services within project-supported groups provided timely and flexible financial support to cushion families from the impact of shocks. Participation in public works programs under TPRP IV also helped, though to a lesser extent. For instance, 8.0 percent of households facing food price hikes, 3.8 percent facing floods or landslides, and 3.3 percent experiencing crop damage reported that they participated public works activities to

earn income. While this indicates that public works offered some temporary relief, the relatively low percentages suggest a need to expand or better target these opportunities.

Overall, the data points to positive effects of the project through savings mobilization, loan access, and public works program. However, further improvements are necessary. For instance, a high number of households still did not take any coping action during shocks as 58.1 percent for livestock loss, 37.2 percent for crop damage, and 31.6 percent for price falls of agricultural products. This highlights the need for project to strengthen outreach, increase savings group coverage, provide emergency credit products, and expand public works programs. More importantly, project should also invest in risk reduction measures, such as training in climate-smart agriculture and promoting affordable insurance, especially for farmers and livestock keepers.

Table 6.3. Household affected negatively by most common shock incidence by coping strategy in response to shocks, 2024 TPRP IV – IA

Coping strategy	Type of shock						
	Price fall of agricultural products	Price rise of food items	Flood, landslides or heavy rains	Other crop damage	Death of household member	Illness of household member	Great loss caused by death of livestock
Household affected by shock	**98**	**226**	**184**	**121**	**153**	**724**	**136**
Relied on own savings from savings groups mobilized by TPRP IV	33.7	43.4	43.5	33.1	30.1	42.5	19.9
Received unconditional help from relatives or friends	8.2	38.5	21.2	19.8	64.1	43.0	11.0
Participated in public works of TPRP IV	2.0	8.0	3.8	3.3	0.0	1.2	2.9
Received unconditional help from NGO or religious institutions (food or cash)	0.0	3.1	3.3	5.8	1.3	3.9	1.5
Changed eating patterns relied on less preferred food, reduced the number of meals per day, etc.	5.1	36.3	22.8	25.6	7.8	16.7	4.4
Employed household members or took on more employment	11.3	5.8	15.2	9.9	8.5	6.9	14.7
Household members migrated or sent children to live elsewhere	0.0	1.7	17.9	6.7	3.9	2.4	2.2
Reduced expenditures on health and/or education	2.0	6.2	3.3	9.1	2.6	0.7	2.2
Obtained loan from savings groups mobilized by TPRP IV	7.1	11.5	19.6	9.1	11.8	20.6	8.1
Sold agricultural assets, durable assets land,	29.6	17.3	21.7	14.8	54.3	43.6	13.2

Coping strategy	Type of shock						
	Price fall of agricultural products	Price rise of food items	Flood, landslides or heavy rains	Other crop damage	Death of household member	Illness of household member	Great loss caused by death of livestock
building, crop stock or livestock							
Others[1]	6.2	8.3	13	20.6	11.1	13.7	5.9
Did not do anything	31.6	13.7	16.8	37.2	21.6	6.5	58.1

6.3 Unintended Outcomes of the Project

Findings in Table 6.4 show that the project has successfully delivered on its originally intended outcomes, with significant proportions of households reporting increased economic and educational opportunities (58.7%), greater involvement of women (29.8%) and enhanced child protection (11.0%). These findings affirm the relevance of the project's objectives in addressing poverty, gender equity and social welfare goals within the target communities.

Despite achieving its intended outcomes, the project has also generated a range of positive, unintended outcomes, such as increased cohesion between community members (51.4%), use of information technology like mobile phones (9.9%) and increased participation in community and political activities (17.8%). These were not part of the project's formal objectives but suggest that its interventions accelerated broader social transformation beyond the expected economic and educational outcomes.

Table 6.4: Households that reported experiencing positive unintended outcomes to the community due to project activities, 2024 TPRP IV – IA

Positive outcomes	Total Households	
	N	%
Positive intended outcomes		
Increased involvement of women in economic activities	432	29.8
Increased rate of child protection	159	11.0
Increased economic and educational opportunities	851	58.7
Positive unintended outcomes		

Positive outcomes	Total Households	
	N	%
Increased cohesion between community members	745	51.4
Use of information technology like mobile phones	144	9.9
Increased participation in community or political activities	258	17.8
Others	115	7.9
Total Households	**1,450**	**100.0**

Moreover, there also small unintended negative outcomes reported by households such as intra-household conflicts on receiving project's grant support for IGAs and environmental degradation due to livestock. These challenges, if left unaddressed, could undermine the sustainability and inclusiveness of the project. Therefore, while the project's benefits are clear and substantial, ongoing targeted interventions are necessary to mitigate these negative effects and ensure that the project's long-term gains are preserved and equitably shared.

CHAPTER SEVEN

GENDER INTEGRATION IN THE PROJECT AND ITS ACHIEVEMENTS ON EQUITY AND WOMEN EMPOWENMENT

7.0 INTRODUCTION

This chapter provides the highlights on the participation of both men and women in project implementation, their roles in leadership, social and economic empowerment aspects as well as the promotion of girls' education. It showcases how the project's processes at both household and community levels have contributed to advancing gender integration into project implementation as well as empowering women across various aspects of community development.

7.1 Participation of Women in Project Management Activities

Based on FGD, the findings show that both women and men were reported to be working hand in hand in project activities. Despite participation in project activities, women also play major roles for their families such as taking care of the children. The project's design mandates a balanced representation in the selection of the Community Management Committee, with a quota ensuring 50.0 percent female and 50.0 percent male participation in project management roles. In this context, women were given the opportunity to effectively manage the implementation and allocation of resources for the project. This empowerment allowed them to take on leadership roles, make critical decisions, and ensure the project's successful execution while optimizing resource use. By entrusting women with these responsibilities, the project not only benefitted from their skills and perspectives but also promoted gender equality and inclusion in the project activities. For instance, during FDG, it was reported that the participation of women increased community members' trust, which encouraged some women to vie for political leadership in their respective communities.

Women who participated in savings groups and implemented income-generating activities (IGAs) compared their lives before the establishment of the savings groups, noting that they had experienced poor living conditions with inadequate access to basic needs. They contrasted this with their current situation, which has improved significantly. They mentioned various small businesses they have established, such as selling food, operating a tailoring business, and engaging in livestock activities, all as a result of the support provided by the project. They are proud of what they have achieved so far, which was not possible before. The following quote from the focus groups with beneficiaries in Mushinde Village, Geita TC, provides evidence of this aspect

"We have been able to build houses and roof them with iron sheets. This was possible through the loans we received from the savings groups, which enabled us to start small businesses, such as selling beer and other items. The income from these businesses was the primary source of funding for the construction of our houses." (FGD with beneficiaries, Mushinde Village in Geita TC).

7.2 Girls' Education Empowerment

Findings from the FDG indicate that girls have been empowered through their enrolment in secondary schools, with some of them attending technical colleges. According to the analysis, the construction of schools and dormitories was specifically aimed at increasing access to education for girls. Prioritizing girls' education, these facilities ensure that they have accommodation, as evidenced by the new schools at Imalaseko in Meatu DC, Nyakato in Chato DC, and Bukondo and Gallu in Ukerewe. The dormitories were built to reduce walking distances, mitigate early pregnancies, and provide a safe environment for the girls. These efforts have contributed to improved academic performance, reduced absenteeism, and lower dropout rates.

"Girls at our school are now well protected since the completion of the dormitory. We no longer experience the pregnancy cases that we previously faced. We are grateful to TPRP IV for assisting us with our needs through the sub-project we have been implementing". (FGD with community leaders, Galu Village in Ukerewe DC).

7.3 Empowerment in Leadership

Findings from FGD show that women have been empowered to take on leadership roles. We learned that the chairpersons, secretaries, and treasurers of the savings groups were all women, as well as other members of the CMC. These women expressed confidence in their ability to participate in meetings and engage in decision-making processes at the village level. Furthermore, many now dare to vie for leadership positions. Participants also acknowledged receiving orientation from the District Council staff responsible for the TPRP IV implementation, which equipped them with saving and investment skills. As members of savings and investment groups, they are well aware of their rights and responsibilities. This knowledge and management expertise have translated into stronger leadership abilities at higher levels, including village leadership positions. The following quote from focus group discussions with beneficiaries in Mwanduitinje village, Meatu District Council, illustrates this point:

"Through the training and seminars provided by the project, we gained the necessary skills to manage development activities being implemented in the village. It all started in the savings and investment groups we were part of, and from there, we were elected to the CMC. This is why we continue to be members of the savings and investment groups." (FGD with beneficiaries, Mwanduitinje village, Meatu DC).

7.4 Gender Dynamics in Agricultural and Non-Agricultural Employment

Agriculture remains the dominant occupation for both sexes, but it is more prevalent among men. Before participating in the Project, quantitative findings revealed that 67.1 percent of male household heads worked on their own or family farms or as unpaid helpers in agriculture, compared to 58.6 percent of female house heads. During the Project, these proportions declined slightly for both sexes 64.1 percent for males and 54.2 percent for females but the gender gap in agricultural work persists, with men participating at a rate approximately 10 percentage points higher than women. This suggests that women are more likely than men to diversify out of agriculture.

Women are also more engaged in non-agricultural self-employment. Before the Project, 15.5 percent of women were self-employed in non-agricultural activities, compared to 11.7 percent of men. During the Project, self-employment increased for both sexes, but more notably for women, rising to 17.5 percent compared to 12.3 percent for men. This indicates that women may be utilizing program support to pursue small businesses and petty trade more actively than men.

CHAPTER EIGHT

PROJECT IMPLEMENTATION SUCCESS FACTORS

8.0 Introduction

In implementing a project, there are key elements or conditions that contribute to the successful execution and completion of a project. This chapter shows various success factors which are political commitment; decentralization approach; good governance; transparency and accountability; support from local authorities and good coordination; and commitment of PAA and TASAF Management.

8.1 Political Commitment

Findings revealed that political will played a crucial role in the successful implementation of the sub-projects. The commitment of local and national leaders was obvious and significantly contributed to the project's achievements. For example, at Bugando village in Magu DC, participants said that during the sub-project planning for constructing the dispensary and the staff house, the Member of Parliament participated in the village-planning meeting. The DEDs were reported to be supportive of issues related to the management and supervision of the TPRP IV sub-projects. The following quotes from the KII with PAA Director in Chato DC and FGD with beneficiaries in Itilima DC provide evidence on the issue.

> *"TPRP IV compliments and implements sub-projects which the government should be implementing, that is why TPRP has our full support; and cooperation is excellent". (KII with PA Director in Chato DC and FGD with beneficiaries in Itilima DC*

> *"Here in Itilima DC, there is one farmer who was supported by TPRP IV, he managed to start a farm produce more than four thousand kilograms of cotton, what he did is that he spent the money from selling the produce on pesticides and other agricultural products. Even the President was very happy with this, she directed the Minister to give him a new tractor as a gift". (FGD with beneficiaries in Itilima DC)*.

8.2 The Decentralization Approach

Findings show that participants were involved at every stage of sub-project planning from the identification and prioritization of the projects to the selection of CMCs. Participants were asked *'who they thought owned the infrastructure constructed or rehabilitated',* there were variations of answers. However, many participants understood that the projects belonged to the community or the sake of improving community social services. In addition, the

engagement of the communities in all stages from identification, to completion of sub-projects made participants assert that the sub-projects belonged to them. The use of a participatory approach was reported to have increased the sense of ownership of created assets since communities play a vital part in planning and decision-making. The following quotes from the FGD with beneficiaries, Imalaseko Village in Meatu DC and KII with heads of PAA departments in Magu DC).provide evidence on the issue.

> *"What I can say, is TPRP IV supported sub-projects are very successful in our village because community members were fully involved in the implementation process. They also contributed their resources towards successful implementation until its completion. We have never witnessed this before. And people can't misuse or destroy the infrastructures because they think belongs to them". [FGD with beneficiaries, Imalaseko Village in Meatu DC)*

> *"For us, we know the standards on how to construct anything before it start because it is our responsibility. We make sure implementation complies with the sector standards and let the community manage it for ownership". (KII with heads of PAA departments in Magu DC).*

8.3 Good Governance

The interviewed community leaders and CMCs narrated that good governance was highly observed in the planning, purchasing, and actual construction process. The communities were responsible for purchasing the project materials, controlling the purchased materials, and price control and they were accountable for preventing any destruction from occurring. Findings show transparency and accountability, regularly conducted meetings, and feedback was provided to affirm that there was good governance; participants narrated that:

> *"It is due to the presence of good leaders, they communicated project issues and they provided feedback, but also they were ensuring that they were involved" (FGD with beneficiaries, Buchwankende Village in Geita TC).*

8.4 Transparency and Accountability

According to participants, the TPRP IV is designed to enhance transparency and accountability through a collaborative approach. By involving various stakeholders such as PAAs, community leaders, Community Management Committees (CMC), and community members, the project aims to create a system whereby resources and financial information are openly shared to all community members. By providing information about how resources are allocated and spent visibly, the project helps prevent mismanagement and theft. This includes updates and reports on financial expenditure and project progress. The

below quote from the FGD with beneficiaries in Bugango Village in Magu TC provide evidence on the issue.

> *"The village government and the CMC were very transparent, they involved the community in every stage of the implementation of the project for example, and the financial report was regularly unveiled before the villagers". (FGD with beneficiaries, Bugango Village in Magu TC)*

(i) **Village meetings for presentation and discussions of financial status**: Village meetings, which are held every quarter, provide a platform for sharing project updates and financial status. These meetings allow community members to ask questions, provide feedback, and stay informed about the project's development.

(ii) **Building Trust through Openness**: Cost transparency and regular communication foster trust among community members. Community members supported these projects because the financial status of projects was shared openly and according to plan. The below quotes from the FGD with male beneficiaries, Bugando Village in Magu DC and FGD with beneficiaries, Hamyembe Village in Ukerewe DC provide evidence on the issue.

> *"Village leaders CMC were very transparent; they involved the community in every stage of the implementation of the project i.e., the financial report regularly revealed to villagers". (FGD with male beneficiaries, Bugando Village in Magu DC)*

> *"Leaders summons a meeting where all villages attended, during the meeting community leaders told us about* TPRP IV *and its mission and operations, poor households were identified and all community-approved families they know are poor without any favors". (FGD with beneficiaries, Hamyembe Village in Ukerewe DC)*

8.5 Support from Local Authorities and Good Coordination

The findings revealed there was good coordination between TASAF's management and community stakeholders facilitating smooth implementation and responsiveness to locals. The community leaders and CMCs asserted to work closely with the PAA coordinators and DEDs which was noted as one of the pushing factors. The analysis revealed that the local councils supported the implementation of the TPRP IV sub-projects. Community leaders and CMC findings show that payment approval was under the council's leaders, and every sector at the council level that related to the specific implemented projects was involved. Thus, the positive feedback and support from council heads and DEDs underlined the project's success. Their recommendations and endorsements were based on the observed

benefits and achievements of the TPRP IV sub-projects. The below quote from the FGD with PAA leaders, Imalaseko Village in Meatu DC provide evidence on the issue.

> *"Political leaders (MP and Councillor), village government and community members support the maintenance and rehabilitation of infrastructures" [FGD with PAA leaders, Imalaseko Village in Meatu DC)*

8.6 Commitment of PAA and TASAF Management

The findings obtained show that the Project Area Authority (PAA) team were playing overall management in the identification of the project, planning and management, and other logistics; these were reported to influence the sub-project success. Their active participation in setting community priorities was highlighted as critical to the project's success. Moreover, PAA facilitators offered training to beneficiaries on saving and loaning skills and livestock-keeping skills to beneficiaries, which led to beneficiaries increasing their income growth. In the process of the construction, the council leaders and PAA facilitators worked closely with community leaders and CMCs in all construction stages.

8.7 Good implementation of sub-projects resulting from other success factors

Table 8.1 presents the key factors contributing to the successful implementation of sub-projects across four types of facilities namely primary schools, secondary schools, health facilities, and water facilities. Among these, reliable project funding emerges as the most influential success factor. It is significant for secondary schools, as reported by 69.4% of households and health facilities reported by 65.8 percent of households.

Strong community leadership also plays a crucial role especially in health facilities, where 60.4 percent of households acknowledge its impact and in water facilities reported by 60.0 percent of households. Secondary school sub-projects consistently demonstrate strong performance across several success factors such as community involvement (50.2% of households), effective sub-project selection (42.3% of households) and monitoring by local government authorities (23.4% of households). These findings reflect a well-structured implementation approach within the education sector.

In contrast, water facility sub-projects underperform in multiple key areas. Only 2.0 percent of households reported adequate capacity building for village leaders, 2.7 percent of households reported effective supervision, and just 16.7% of households reported timely implementation. These findings highlight serious shortcomings facing targeted interventions.

Overall, the data suggests that education and health sub-projects benefit from stronger community engagement, leadership, and institutional oversight. By comparison, water

facility sub-projects require focused support to build local capacity, strengthen supervision mechanisms, and ensure more timely and efficient implementation.

Table 8.1: Other success factors on the implementation of sub-projects by type

Factors Contributing to the success Subproject	Types of Subprojects							
	Primary School		Secondary School		Health facility		Water source	
	# HHs	%	# HHs	%	# HHs	%	# HHs	%
Good leadership at community level	152	47.8	172	51.7	180	60.4	90	60.0
Good choice of subprojects by community	96	30.2	141	42.3	98	32.9	24	16.0
Timely implementation of sub-projects	52	16.4	105	31.5	61	20.5	25	16.7
Good training of village leaders and CMC	23	7.2	67	20.1	40	13.4	3	2.0
Effective community involvement	126	39.6	167	50.2	149	50.0	48	32.0
Effective monitoring and supervision by LGA	24	7.5	78	23.4	38	12.8	4	2.7
Reliable funding from TASAF	179	56.3	231	69.4	196	65.8	54	36.0
CMC activeness and commitment	44	13.8	84	25.2	48	16.1	8	5.3
Total Households	**318**	**100.0**	**333**	**100.0**	**298**	**100.0**	**150**	**100.0**

CHAPTER NINE

PROJECT SUSTAINABILITY

To ensure that completed sub-projects remain functional and utilizable after TPRP IV phases out, the findings show that the sustainability plans are in place as they were prepared during the planning stage. And since the assets are still new, the question of maintenance is currently less considered, however, these plans vary between the PAA level and the community level.

The project was deemed highly successful in its implementation, as evidenced by positive feedback and a strong sense of ownership reported by participants. Community members and leaders believe that since the construction process of social services is done by community members, they consider to own the same and are prepared to contribute to any necessary maintenance costs to make services continues to be available, as reflected in the quote below.

> *"The village owns the infrastructures, and the village government is responsible for any maintenance and rehabilitation, the villagers are ready to contribute their physical energy and resources". (FGD with beneficiaries, Bukondo Village – Ukerewe DC)*

At the PAA level, operation and maintenance are managed through Council plans. Once sub-projects are completed, they are handed over to the respective communities. Maintenance was planned to be incorporated into various council structures under the Council's rehabilitation plans and funds. The below quote from the KII with PAA Director in Chato DC provide evidence on the issue

> *"Maintenance plan is integrated through Council plan. For example, if a school is built, after registration it is integrated into the government system where the budget for stationary, maintenance is allocated through the Capitation Grant". [KII with PAA Director in Chato DC)*

In both scenario, both communities and the authorities at PAA levels indicate readiness to pay for Operation and Maintenance. However, the issues regarding the sectors guidelines for Operation and Maintenance are not given priorities except for few sectors such as education and health. It is a good idea to set aside a certain amount of funds in the annual budget. Yet it will be a good idea to itemize as to which assets will be due for maintenance each year. By so doing, assurance will be given to maintain the assets accordingly.

Furthermore, the plans should show the assets and sector they belong to in such a way that it becomes easy to assess the actions taken for each year they were planned for.

CHAPTER TEN

IMPLEMENTATION CHALLENGES

10.0 Public Works Program Challenges

Despite reporting on the acquired benefits, participants indicated that they went through the challenge of delay in the payment of wages for considerable period of time. Participants complained that it was unfair to delay the payment bearing in mind that they depended on that income for purchasing household necessities. One of the participants narrated the ordeal as follows:

> *"Every 3 hours per day you are paid 3,000. Yet, they did not pay us according to the schedule they promised" [FGD with beneficiaries, Kafunguli Village – Ukerewe DC)*

The PAA authorities attributed this delay to the challenges of payment system which sometimes misbehaved. Sometimes the challenge was beyond the Councils' control as the challenge at the national level payment systems. Efforts to stabilize the system continues at all levels so as to minimize the challenge.

10.1 Saving and Investment Group Challenges

Some group members do not pay back their loans, for example in Ihayabuyaga village in Magu DC, where three saving groups are no longer in operation. Another example was Nkilizya village in Ukerewe DC, some members failed to repay the loan; the case was reported to village leaders but the group got no support because leaders were not involved during loan provision. Further, ledger books are not user-friendly for saving and investment group members because it is complex and too detailed to comprehend. The training curriculum is too advanced and does not fit with the education level of the majority of beneficiaries, who have only attained standard seven education, and others are uneducated.

10.2 Planning and Budgeting Challenges

Some facilities have changed their utilization to non-intended ones. The main cause behind this situation is the fact that the planning and budgeting for the sub-projects were not exhaustive enough to take on board the actual requirements to meet the functionality aspects. It is possible that sector experts and facilitators had inadequate understanding and expertise on planning and appraising the sub-projects. Hereunder are a few examples of sub-projects that were observed to have challenges:-

(i) At Ilangala Secondary in Gallu Village, Ukerewe DC, the girls' dormitory was designed for 80 students. Currently, it accommodates 300 students, which is almost

four times the initially estimated number. The high demand drove this increase, as the dormitory serves girls from the neighbouring islands of Ukerewe DC.

(ii) The Nyabilezi Health Centre's theatre and maternity ward are not well utilized due to lack of necessary medical equipment.

(iii) At Bukondo Secondary School in Ukerewe DC, the completed dormitory lacks beds for students. Similarly, at Nyakato Secondary School in Chato, the dormitory is finished but it is missing beds and electrical connections. When local leaders inquired, TPRP IV representatives indicated that there were no funds available for these additional requirements and suggested that the PAAs should assume responsibility. Similarly, the completed health centre laboratory is not equipped with any laboratory materials.

(iv) At Jabutwa Primary School, in Laini A in Itilima DC, the newly constructed classrooms do not have enough desks, thus causing inconveniences and an unfriendly learning environment where students sit on the floor. The school still requires additional classrooms to accommodate its students.

(v) The Buchundwankende dispensary in Geita TC was found to have limited functionality. The facility lacks both water and electricity, preventing the completion of procedures that require these essential utilities.

As such, as per the design of the visited sub-projects, they were found to be completed. Due to the shortcomings on service delivery, it appears that the design and planning process did not consider the functionality aspects which is highly emphasized as a guiding principle. Whenever the request for additional financing to support the missing sub project segments, it becomes evident that less consideration was placed on making sure that structures or assets created provide comprehensive services as defined by the respective sectors.

10.3 Unmet Community Needs Challenges

While TASAF through TPRP has made significant contributions towards minimizing challenges related to the access to and availability of social services to community members, several villages still expressed their unmet needs in areas such as access to water supply and electricity, healthcare facilities, schools, and rural roads. Those missing services, according to the available reports, were also part of the missing services that were expressed during the initial sub-projects identification process. By then, they were lower placed in the lists of priorities. Now that the top most priorities in those communities have been implemented, interest to go further in implementing the next priorities is raised.

Shortcomings in the implemented sub-projects push communities to look for solutions emanating from incomplete assets to make the facilities functional. Despite these efforts, many communities have not yet initiated sub-projects to address unmet needs, largely due to limited financial resources.

CHAPTER ELEVEN

CONCLUSION AND RECOMMENDATIONS

11.0 INTRODUCTION

This chapter presents the overall findings of the TPRP IV assessment, highlighting the key achievements and impact of the program on targeted communities. It discusses the improvements made in social and economic conditions through various interventions, including the construction of infrastructure, support for education and health, and livelihood activities. The chapter also outlines challenges faced during implementation and provides recommendations for strengthening future support, training, and sustainability efforts.

11.0 Conclusion

Generally, the assessment concludes that the TPRP IV through different interventions and activities that were planned has been successful and has largely brought the intended impact to the targeted population and communities both economically and socially. Several infrastructures have been completed including health facilities, schools, water wells, and dormitories which are currently in use as they were found so. The discussions with groups of beneficiaries in sub-project sites have noted with satisfaction the extent to which communities and households do appreciate the provided support which makes a big difference in availing the required social and economic relief to them. Economically, beneficiaries have been empowered, and women and girls have been empowered financially a situation which increases their financial freedom and power to make decisions.

Improvement of livelihood is attributed to the supports' enhancement of education, health, rural roads infrastructure which make provision of social services more robust and close to the people. Not only the successes in service delivery to the people is important but also the question of social risks are significantly reduced. Consider the risks of early pregnancies for school age girls who are living in endangered environment, traveling long distance to and from schools. These situations upended the chances for girls to make any meaningful progress in education, derailing their chances for higher education. With the improved school infrastructure, particularly constructed dormitories and improved toilets/latrines in numbers has given girls chances to pursue their educational goals and significantly reduced infectious and sexual related diseases that used to affect girls. Chances for early pregnancies are minimal thus decreasing the possibility for drop out among girls.

On the other hand, through livelihood enhancement, knowledge on savings and entrepreneurship skills has attracted beneficiaries especially women to engage into economically viable activities that generate income to sustain their well-being. As such, this is the most important aspect to transition the beneficiaries to the most sustainable life. If anything, this aspect is recommended to be strengthened as is poised get the beneficiaries out of poverty.

Public works provides lifeline for the poor during lean seasons. Beneficiaries have indicated the extent to which income emanating from temporary wages prevented them from abject situation as they afforded to get food for their families. Based on this fact, and given the fact that the government through PAAs implement many projects passing through communities each financial year, it is recommended that Public Works *modus operandi* should be instituted in order to support poor households as it will provide both income and skills for beneficiaries. This will create lasting impact in terms of improving well-being, as well as sustainability of the assets that are publicly created.

However, positive impact depends more on continuous support to beneficiary communities and households. Training is vital in imparting skills, yet by itself it cannot make any good results. Given the beneficiaries; low literacy level, they can only benefit if training is combined with continuous follow up to assess how they utilize the provided skills and wherever they do differently, they can be corrected onsite. This aspect is somehow overlooked, causing the outcomes achievements to be minimal.

11.1 Recommendations

Based on the findings from this assessment, the following are the recommendations to further improve the outcomes and impact of the Project:

(i) The assessment recommend to strengthen technical and facilitation skills so that at planning stage of sub-projects and implementation stages key aspects to address the community needs are addressed. Training on technical skills should be as comprehensive as possible in order to broadly look into the long term needs of the communities and households. This will address the challenges related to having completed sub-projects that partially meet the expressed needs.

(ii) Enhance PWP sub-project implementation by building the capacity of communities to select and implement subprojects that are resilient to climate change. Strengthening community capacity in this way is expected to increase the sustainability and long-term effectiveness of subprojects, reduce vulnerability to climate-related shocks, and ensure that lessons from gaps observed during the TPRP subproject are addressed.

(iii) On infrastructure and development, remarkable facilities on education, health and water projects have been implemented reaching the need of communities, such project need to be extended to reach more communities because the assessment still observed unmet need of beneficiaries. Significant investments have been made in education, health, and water infrastructure, successfully addressing critical needs within the communities. Despite these achievements, the assessment observed that several beneficiaries' needs remain unmet, indicating gaps in coverage and accessibility. The assessment recommends to expand infrastructure and development projects to reach additional communities that remain underserved. Extending support in education, health and water sectors will enhance access to essential services, improve community well-being and reduce disparities in service provision. Prioritizing unmet needs will also strengthen social inclusion and contribute to sustainable human development outcomes.

(iv) To address the technical and supportive gaps that have been observed at PAA level, periodic assessment of capacity gaps should be conducted, followed by re-training so as to strengthen the PAA teams. Most of the challenges on facilitation are caused by changes of staff due to transfers and promotions. Whenever new staff get appointed to support implementation, fresh training should be organized. Periodic assessments and training are proposed in order to reduce overhead costs due to sporadic organization of the same.

(v) The assessment revealed key challenges affecting savings groups, including loan defaults, lack of village leader involvement, complex record-keeping and training materials that were too advanced for most members. To address these issues, it recommends improving loan recovery through community-backed procedures and leader involvement as well as simplifying financial records with user-friendly formats, tailoring training to beneficiaries' education levels using simple language and practical exercises, and providing ongoing mentorship and coaching to support group performance and sustainability.

(vi) There was a big portion of the project beneficiaries who were not yet reached with entrepreneurship skills training. This is because their areas were not covered. This training is of paramount importance especially to people who run small enterprises with small amount of capital such as project beneficiaries. It therefore recommended that there should be an expansion on coverage of the training provision in project areas. Also, the PAAs should continue providing entrepreneurship skills training to beneficiaries to equip them with knowledge and skills for managing their IGAs successfully.