

### 7.4.1.5 Analysis and Interpretation of results

#### (a) Determinants of Demand for fish in Tanzania

$$\ln EF = 4.685 + 0.388 \ln TE + 0.130 \ln HS$$

(7.30)    (6.398)    (1.147)

$$R^2 = 0.109$$

$$F = 24.033$$

All variables possess the same definition as stated above.

The coefficient of TE (as a proxy for income) is positive as hypothesised. Expenditure elasticity is 0.39 implying that a 10% increase in TE will increase demand for fish for about 3.9%. The estimated expenditure elasticity of 0.39 may be low, however, it closely reflects the nature of our sample that was biased towards urban low income consumers who are likely to have a lower expenditure elasticity for food items like fish.

The policy implication from these results is that fish availability must be increased and also that planners and policy makers should address the factors constraining the demand for fish. Specifically, they must deal with how to increase the incomes of people if domestic consumption of fish is to be increased.

The household size elasticity is found to be 0.130. The low household size elasticity for fish consumption suggests a high degree of substitution of cheaper protein food for more expensive protein food as household size increases. Usually large households tend to spend relatively more on cheap protein food like beans and less on expensive protein like fish.

The low  $R^2$  is not surprising when cross section data is used, because of the great variability that is possible across the individual entities. Thus the degree of fit is not very good as independent variables explain only 33% of the variation in fish expenditure. However, both TE (as a proxy for income) and HS are significant at 5%. Using the F test the overall significance of regression line is 24.033.

The results obtained in this section confirm the earlier observation that income and consumer price of fish are important determinants of the demand for fish in the area of the study. However, these results should be interpreted with caution given the quality of data that also led to the dropping of some variables from the estimated equation.

## 7.5 Credit and Micro-finance

### 7.5.1 Preamble

Micro-finance is financial intermediation at the local, which includes credit but also savings and all forms of financial services. It is a local process based in local institutions that collect local resources and reallocate them locally (ERB, 2000:3). Micro-finance should be a key component of any comprehensive anti-poverty strategy. It comes as a powerful anti-poverty instrument broadening the role and impact credit has on economic activity, especially of the poor (UNDP, 1999). Micro-finance can target and can have a profound impact on the

livelihood of the poorest of the poor because it encompasses all types of financial services from deposit mobilisation to savings and credit in poor and destitute areas (Garson, J. 1997, Mwenda, 2001).

Research findings shows that poverty is associated with less education, size of household, whether households grow cash crops or not, lack of credit, unavailability of inputs and equipment, access to other income generating activities etc. Micro-finance addresses financial needs of major sector of Tanzanian population, however, micro-finance is primarily a facilitator rather than creator of underlying economic opportunities that lead to widespread prosperity (TNMFP, February 2001).

Within the rural fishers community as any other rural community there is the basic problem of lack of collateral in obtaining loans from banks. Some banks have tried to simplify collateral attributes and would accept both registered and non registered collateral including, houses with letters of offer from the district land office, houses in villages with supporting letter from Ward Executive Officers, other assets like cars, motor cycles, milling machines etc.

The study looked at the problems and constraints, which are faced by the fisher communities (fisherman, fish processors and fish entrepreneurs) on the accessibility to credit. Increase in income is an important measure of the impact of credit but the association between credit and income is indirect and not direct. Therefore, in analysing the impact of credit one needs to take into consideration other business factors, which also contributes to increase in income. In the case of the fisher communities other business activities performed will also be taken into consideration. All factors being equal beneficiaries of any credit scheme should be able to repay the loan through revenue accrued from their yields or output of the activity that they established by the borrowed money.

### 7.5.2 Status of Savings and Credit

Savings and credit are services or products offered by formal and informal financial institutions to the society. In the surveyed regions there is great potential for savings in the community but it has not been tapped by the institutions. About 83.3% of the fishers buy fish in cash while 9.4% buy in credit and 29% buy in cash and credit. The picture from the water areas justifies the overall sample situation as follows:

**Table 22: Means of buying fish**

Water area	Cash	Credit	Cash + credit
Lake Victoria	89.0%	6.2%	4.8%
Lake Nyasa	96.0%	4.0%	0.0%
Lake Tanganyika	60.4%	17.0%	22.6%
Coastal Regions	81.6%	11.6%	6.8%

Source: Survey Data, April 2001

More than 60% of the fisher-folks purchase their fish in cash. Lake Tanganyika fishermen have the highest credit fish purchases (17%). By the virtue that the fisher-folks purchase their fish supply in cash implies that they are liquid and it is possible to mobilise savings in these areas.

In the case of fish processors, 93.3% of the whole sample purchase their equipment in cash while only 1.9% purchase by credit. The table below shows the water area purchase methods.

**Table 23: Water area equipment purchase method**

Water area	Full cash	Partial cash	Full credit	Partial credit
Lake Victoria	93.1%	5.2%	1.7%	0.0%
Lake Nyasa	96.8%	3.2%	0.0%	0.0%
Lake Tanganyika	89.5%	10.5%	0.0%	0.0%
Coastal Region	90.7%	5.6%	2.8%	0.9%

Source: Survey Data, April 2001

About 90% of the fish processors purchase their equipment in cash while less than 3% of the processors in Lake Victoria and the Coastal Region purchase in full credit.

The fisher-folks have different sources of seed capital for purchasing equipment as seen in Table 24 below.

**Table 24: Sources of seed capital for purchasing equipment**

Source of seed capital	Frequency	Percentage
Bank loan	1	0.3
Informal Bank loan	9	2.3
Loan from relatives	48	12.0
Loan from friends	19	4.8
Loan from traders	11	2.8
Own savings	220	55.0
Grant from relatives	77	19.3
Grant from others	7	1.8
Loan from relatives + own savings	4	1.0
Own savings + relatives grant	4	1.0

Source: Survey Data, April 2001

Own savings account for 55% while grants from friends and loan from friends account for 19% and 12.3 % respectively. Bank loans are a very small proportion of the source 0.3%. The water area representation on the sources of seed capital is as seen below.

**Table 25: Zonal source of seed capital (3 largest)**

Water area	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>
Lake Victoria	Own savings 64.0%	Grant for relative 20%	Loan from relative 6%
Lake Tanganyika	Own savings 62.3%	Loans from relatives 11.3%	Grant from relatives 9.4%
Lake Nyasa	Own saving 50.3%	Grant from relatives 22.1%	Loans from relatives 11.4%
Coastal Regions	Own saving 54.1%	Grant relatives 19.6%	Loans relatives 14.9%

Source: Survey Data, April 2001

Own savings account for more than 50% as a source of seed capital for purchasing equipment. The process of obtaining loans from the relatives and friends indicate that these folks have an ability to repay the loans advanced to them. However, the grants extended to the fisher-folks perpetuate the syndrome of having funds for free.

Much as the fisherfolk use their own savings in purchasing equipment but they also see the problem of having inadequate sources of capital for their development in the sector. Small/low capital was sited as a problem by 26% of the total interviewed sample.

About 40.3% of the sample indicated that they did not know where to solicit funds and 12.6% indicated the formal financial institutions. The rest indicated that they could solicit funds from friends, relatives' traders and informal financial institutions. This clearly shows that there is a need of imparting knowledge about sources of funds especially from formal and informal institutions, which offer services to the rural areas.

### 7.5.3.1 Existing institutions providing savings and credit

The following loan providers (individuals, NGOs and institutions) were sited as having access to the rural fisher communities.

**Table 26: Loan Provider in the sample areas**

Description	Frequency	%	Valid %
Friends	6	0.5	15.0
Relatives	7	0.6	17.5
Employer	2	0.2	5.0
Religious Institutions	1	0.1	2.5
Informal groups	2	0.2	5.0
FINCA International	6	0.5	15.0
Other NGOs	3	0.3	7.5
SWISSAID	1	0.1	2.5
SIDO	3	0.3	7.5
PRIDE	5	0.4	12.5
Neighbour	4	0.4	10.0
N/A	1078	96.4	

Source: Survey Data, April 2001

A small proportion of the sample 3.6% provided information on the loan providers as shown on Table 26 above. This shows that most of the sample areas lack institutions that can provide savings and credit facilities. Friends and relatives still have a major role in providing loans to the fisher-folks. FINCA International and PRIDE are among the few NGOs providing between 12 and 15% of the loans.

### 7.5.3.2 Formal Financial Institutions

The following are potential and existing financial institutions, which can provide services in the rural areas.

#### (a) CRDB Bank Limited

In 1996 CRDB was privatised and incorporated as a public limited liability company under the companies ordinance (Cap 212) with over 11,000 shareholders. In resource mobilisation CRDB raises public deposits, which are the main source of funds for the lending and investments. The loan portfolio includes term loans and overdrafts to all categories of borrowers, which include co-operatives and savings and credit co-operative societies (SACCOs).

The CRDB Bank has been dealing with micro-finance credit schemes for more than three years now. Among its successful projects is the "Juhudi Credit Scheme" which has been providing loans in Arusha and Kilimanjaro regions. CRDB plans to start a similar scheme in Tanga. CRDB acts as banker to the SACCOs while the SACCO act as bankers to their members. Another scheme known as the micro-finance project has been implemented on a pilot basis in Mbeya, Iringa, Dodoma, and Morogoro.

(b) The National Micro-finance Bank (NMB)

The National micro-finance Bank was established in 1997 following the restructuring of the National Bank of Commerce (NBC) and its division into two entities The NBC Bank limited and the NMB. The NMB was allocated most of the branches in the rural areas and small branches in the urban areas totaling 95 branches in all. The NMB approach has been to concentrate on preparatory work focusing on staff training since most of the operations and management staff was not conversant with micro-finance. Consequently a major objective was to reorient staff attitudes and practices from commercial banking to micro-finance.

While public deposits with NMB are substantial, amounting to over US \$ 200 million, it has not yet commenced lending operations or activity. It is engaged in business preparation with a business plan, which is awaiting Bank of Tanzania approval. The target group will include individuals, and micro and small enterprises. Only one credit product is envisaged, namely individual loan with minimum loan sizes ranging between Tshs. 50,000 to Tshs.500, 000. Wholesale products are envisaged particularly as regards groups such as SACCOs, SACAs and village Banks. For instance it is envisaged that NMB will act as wholesaler with the SACCOs acting as retailers. NMB lending operations are awaiting the Bank of Tanzania (BoT) Micro Finance Policy and Guidelines. Nevertheless, preparations have been completed for the commencement of operations as soon as Bank of Tanzania approval is granted.

(c) Akiba Commercial Bank (ACB)

The first branch of ACB in Dar es Salaam has established a Bank agency in Manzese, and this Bank agency has initiated micro-finance programmes, which are group based in the solidarity group principle, using the village banking approach.

Each Bank agency facilitates and promotes the formation of core groups whose members have similar saving profiles. Such members are micro entrepreneurs, and their membership of a core group is important since the group contributes to collective security. Each core group has 6 members, while 10 core groups form a micro-finance centre. Each member of a core group has a passbook and makes savings deposits once each week during the weekly meeting, which is held once each week in each centre. The once weekly meetings of each centre have three main objectives: to collect savings, to issue loans/disbursements, and to collect repayments. Such weekly meetings are crucial to ensure group cohesion and maintain stable loan repayments.

ACB expects to establish more Bank Agencies in Dar es Salaam this year (2001): at Kariakoo, Ilala, Buguruni and Temeke. At the same time ACB expects to establish branches in Arusha and Mwanza within the next 5 years. All this envisaged expansion of the branch and agency network is expected to revolve around the micro-finance programme.

### **7.5.3.2.1 Informal Financial Institutions**

(i) *Promotion of Rural Initiative and Development Enterprise (PRIDE) Tanzania*

PRIDE Tanzania was established in 1993 in Arusha as a company limited by guarantee to provide credit to micro and small entrepreneurs in order to promote business growth, enhance income and create employment in Tanzania. PRIDE Tanzania uses a modified Grameen Bank lending model, which is based on solidarity groups. The solidarity groups consist of self-selecting members; group members applying peer pressure and a three-tier loan guarantee

system to ensure loan repayment. Together with weekly meetings; a loan insurance scheme in the form of forced savings in small amounts which are paid weekly and are refundable upon exit. The clients are involved in loan administration through elected leadership, which is responsible for maintaining group cohesion, group discipline, loan appraisal and approval, and ensuring loan repayment.

PRIDE Tanzania approach is to use a loan menu, which has seven loan cycles with small loan amounts ranging from Tshs. 50,000 to Tshs. 2 million, where clients graduate from lower to higher loan cycles. There are 22 branches located in major urban centres, which includes Arusha, Moshi, Tanga, Dar es Salaam, Mwanza, Mbeya, Musoma, Kigoma, Morogoro, Dodoma, Iringa, Shinyanga, Tabora, Singida, Songea and Zanzibar.

*(ii) Mennonite Economic Development Associates (MEDA)*

MEDA is a financial NGO whose parent organisation is based in Canada. It was established in Tanzania in 1996 to provide micro-credit facilities to micro entrepreneurs lacking access to commercial bank credit facilities. It has branches in Dar es salaam and Mbeya. The main target groups for the MEDA micro-finance programme are women groups, micro entrepreneurs lacking access to commercial bank loans and who also lack collateral assets.

The MEDA strategy is to use the community represented in the groups to provide collateral/guarantees over the micro-credit as well as ensure that the groups identify persons with character guarantees for participation in the micro-loan programmes. The strategy also hinges on compulsory savings amounting to 20% of the loan being deposited as loan insurance. These compulsory deposits also act as savings, which on completion of loan repayment attract interest incentive at 18% per annum, which is called an 'on-time repayment bonus'. In addition to the compulsory saving, borrowers have opportunities for optional saving amounting to 1% of the loan amount which is intended to help build up the balances for allowing the borrower to take further repeat loans of larger size. The loan amount is a multiple of 5 times of deposits (i.e. compulsory and optional deposits). MEDA has 3 loan products, namely, individual loans, solidarity group loans and poverty lending for income generating activities. Individual loan must have 2 guarantors and voluntary pledging of assets.

*(iii) Rotation Savings and Credit Associations (ROSCAs)*

These are networks based but addressing different needs of their members. The rules of conduct are more formalised. These associations pool savings from members each period and rotate the resulting pot among them, according to various rules including random drawing. The process is repeated each period until the last member receives the pot. Unlike demand deposits, once the saving is committed, it usually cannot be withdrawn before the member's scheduled turn, although some groups do allow for an early draw of the pot in an emergency situation.

*(iv) Informal moneylenders*

Typically, informal moneylenders are approached when the amount of credit required is larger or is needed quicker than can be obtained from friends and neighbours. Moneylenders lend for profit and often charge high interest rates. Rates in the range of 5 to 7 percent per month are uncommon. Moneylenders lend only to households about whom they possess adequate information.

(v) *Lending and borrowing among relatives, friends and neighbours*

Borrowing from socially close lenders is often the first recourse of poor households in financing expenses, especially essential consumption expenditures. Transactions are collateral-free and, these are essentially informal social insurance schemes that have the principle of reciprocity at the core of the transactions. Hence, both the lender and the borrower gain from the transaction, and the process is self-sustaining. The borrower is able to finance urgently needed expenditures quickly and with few transaction costs. The lender gains a right to reciprocity that he can lay claim to in the future. Further risk of the loan not being recovered is minimal because the lender only lends to persons who are part of his or her social network, within which contracts can be enforced.

### 7.5.3.3 Type of savings and credit services

#### Savings account

This is an interest bearing account. There is a one-time fee that is charged for opening an account, therefore, the customer does not have to pay any other charges in operating the account. Withdrawal of amounts below a set limit can be done on a set frequency currently. Any amounts in excess of the limit require specified time notice.

#### Current account

This is a cheque account that normally does not earn interest. It is not very favourable for rural individuals. This account also has monthly service charges.

The following tables show the number of members who have savings and current account in the sample areas

**Table 27: Family members with Current account**

Number of members	Frequency	Percentage
None	626	97.2
1	10	1.6
2	8	1.2

Source: Survey Data, April 2001

More than 95% fisher folks do not own a current account.

**Table 28: Family members with Savings account**

Number of members	Frequency	Percentage
0	608	90.2
1	56	8.3
2	8	1.2
3	1	0.1
5	1	0.1

Source: Survey Data, April 2001

90% of the fisher folks do not own a savings account while 8% of the survey show one member of the household own a savings account. This situation gives a clear picture on the lack of formal and informal savings and credit services in the rural areas.

**Table 29: Last Month Savings**

Amount	Frequency	Percentage
0	718	65.0
up to - 10,000	194	17.6
10,001 - 20,000	73	6.6
20,001 - 50,000	59	5.3
50,001 - 100,000	33	3.0
100,001 - 300,000	17	1.5
over 300,000	10	1.0
Total	1104	

Source: Survey Data, April 2001

About 65.0% of the surveyed fisher folks did not have any savings last month, while about 18% had savings of up to 10,000/=. Some members had savings above 300,000/= (9%). Nevertheless there is potential for savings because 35% of the respondents were saving up to 300,000/=. If these folks were sensitised and given knowledge on the importance and benefits of proper saving that is with interest there will positively be a difference.

Table 7.10 shows the members who have obtained a loan in the last 12 months

**Table 30: Members who have obtained loans**

Members	Frequency	Percentage
Yes	47	4.3
No	1047	95.7

Source: Survey Data, April 2001

Less than 5% of the fisher folks interviewed have received loans in the last 12 months. This is another justification for the lack of savings and credit services in the surveyed areas.

#### 7.5.3.4 Methods of Lending

##### *Pressure groups approach*

In these groups individuals are given loans based on group guarantee reinforced by weekly loan insurance contributions. Groups are involved in loan appraisal and members are self-selected. The group constitutes five members. Its lending activities are managed through peer monitoring and joint liability. Loans are provided mainly for productive activities.

##### *Individual*

These are loans given to individuals after they have satisfied the conditions that prevail such as having guarantors, assets for collateral and having a proportion of savings in the account as insurance.

##### *In kind*

Loans in kind are mainly provided by trader or owners of fishing vessels (Dhows, canoes, boats etc.). They give credit to the fisherman in the form of for example a set of fishing gear such as nets, hooks, diving gear and in return the fisherman is conditioned to sell all the catch to the loaner at the price dictated by him. In another case the fisherman have to deliver all the catch to the loaner and is given some small portion of the catch for consumption until the loan is finished.

##### *Village banking*

This is a financial service model that enables the poor community to establish their own credit and savings associations or village banks (UNIFEM: 1996). The sponsoring agent makes one



loan to the village bank, which then makes individual loans to its members. The bank guarantees these loans and relies on peer pressure and peer support among members to ensure repayment

#### *Solidarity groups*

Just like the Grameen and Latin America methodology the group constitutes five members. Its lending activities are managed through peer monitoring and joint liability. Trained field workers give the members of a group orientation from the bank prior to the commencement of any financial activity. Loans are provided only for productive activities.

#### *Guarantee system (using guarantors)*

This is a system whereby an individual acts as a guarantor to another person who requires a loan. The guarantor has to be someone who is known in the society, has assets and he has to declare 125% of the value of the loan as a guarantee for repayment.. This transaction is done at the court according to the law.

### **7.5.4 Loan Repayment Performance**

Documents for loan repayment were not easily obtained but during interviews to SIDO officials in Lindi and Mtwara two observations were made.

- In Lindi Region the SIDO management is well organised and cooperates with the Regional Fisheries Department in understanding the behaviour of the fisher-folks and their developmental requirements. The SIDO officials hold training sessions for the villagers conducted by experts from SIDO and elsewhere. They mostly use colleges for assistance such as Moshi Cooperative College.
- In Mtwara Region the SIDO officials declared that they do not lend money to fisher-folks because they do not repay their loans. The Mtwara SIDO is more on lending as a business than for developmental purposes.

### **7.5.5 Potential for Credit supply**

In general it can be stated that there is high potential for savings mobilisation from small savers in urban and rural areas. What is required is to sensitise the clients, have simple procedures and convenience.

From the total sample 66.5% declared that credit availability was a major problem. This is a large proportion of people who have difficulty in obtaining credit therefore; there is great potential of clients for the credit market.

Most of the fisher-folks (73.6%) were of the opinion that there is a need of the formation of cooperative credit and savings society. Some 12.8% of the sample thought that formation of these savings and credit societies would make credit easily accessible

Looking from the gender perspective 68.2% and 43.6% of male and female surveyed fisher-folks saw credit facilities as a problem in their development path.

The opinion on the question "is credit facility a problem" from the different water areas is shown on the table below:

**Table 31: Water region and the credit facility problem**

Water region	Credit		Total
	NO	YES	
Lake Victoria	235 45.7%	279 54.3%	514
Coastal Region	105 28.2%	267 71.8%	372
Lake Tanganyika	7 9.3%	68 90.7%	75
Lake Nyasa	26 17.1%	126 82.9%	152
Total	373 33.5%	740 66.5%	1113

Source: Survey Data, April 2001

It was observed in all four water regions that credit was a problem the highest was in Lake Tanganyika (90.7%) and the lowest in Lake Victoria (54.3%).

Of the three major problems facing the fisher-folks in the different study areas small/low capital took the lead as seen in Table 32 below.

**Table 32: Three major problems for the fisher folks**

Water Bodies	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>
Lake Victoria	Marketing 22.8%	Small/low capital 13.1%	Transport 11.0%
Lake Tanganyika	Small/low capital 49.0%	Marketing 9.4%	Transport 5.7%
Lake Nyasa	Small/low capital 42.0%	Transport 22.0%	Marketing 18.0%
Coastal Regions	Small/low capital. 23.0%	Marketing 14.9%	Rotting Fish 8.1%

Source: Survey Data, April 2001

Low capital was ranked as the first problem in Lakes Victoria and Nyasa and the Coastal Regions while for Lake Victoria it was ranked second. Other problems were marketing, transport and wastage/loss. Lack of capital can be circumvented by availability of credit facilities therefore, these areas have great potential for credit.

### 7.5.6 Problems or Constraints

#### Problems

##### *Lack of formal financial institutions*

In most areas visited especially in Kigombe, Kunduchi, Katonga, Kipili, Kyela, Bangwe and Mlingotini villages there is no formal or informal institution that takes the role of facilitating the provision of credit and savings mobilisation to/from the fisherfolk.

##### *Cheating*

There is a lot of cheating activities that are targeted to the fisherfolk by the buying agents, traders, auction master, and big firms. The cheating is done through fiddling with the weighing scales; the weight that is declared is almost half the actual weight of the fish. The practice is flourishing because the buyers use their own weighing scales. As most fisher folks do not have storage facilities they do not have a strong bargaining power with the buyers. They have to succumb to the weight that is proclaimed by the buyers.

### *Inadequate grace period*

The grace period given to the fisherfolk in areas where there are credit facilities is very short. This does not give the folks time to turn over the capital and obtain a profit to enable them repay their instalments. Some financial institutions declare that a grace period of one month for most projects enables the client to be committed as soon as the loan is issued rather than extending the grace period, which sometimes make clients to diverge using funds for other purposes.

#### **Box 7.1**

*Ismail Abdallah Tukonge a fish processor in Mtwara related the difficult and unrealistic conditions that the loans are extended to them. He observes that the grace periods for paying the loans are very short. If you are given a loan on Monday you are supposed to start repaying on Saturday. This results in most of the people using the same credit money to repay the loan before generating any income.*

### *Modalities of credit delivery*

In other areas the procedures of obtaining the credit consumes part of the loan. For example a group of five women in Kigombe village received a loan of 50,000/= which they had to travel to Muheza District Council for collection. They had to pay for their bus fare which is 1000/= and they had to open an account at the Bank there. This implied that the five women no longer had the 10,000/= each as a loan because of the expenditures involved. The repayment procedure required them to start paying a week after they had received the loan. The perception that they have been given a loan of 10,000/= but actually had less than that and still had to pay for 10,000/= is a demoralising factor.

#### **Box 7.2**

*One Saidi Mohamed Chalachala of Mtwara Region who is a retired NBC officer told the researchers that there is a lot of red tape and bureaucracy in delivering loans. He explained that for a 100,000/= loan you have to pay 20,000/= as contribution to the loan insurance fund and 5,000/= for training and stationary. This result receiving less money than what you have on paper as the loan.*

### *Loan size*

As stated above the loan size of 10,000/= was seen by many fisherfolk as being on the low side. For a case of the women in Kigombe village who fish along the shore for Sardines and a mix of any other small fish a loan of 10,000/= may only enable them to purchase fishing net and a few items for processing the catch. In the case of the fishermen who use the fishing vessels it is even worse because it cannot suffice for their requirements. Table below shows the loan amounts from the sample areas.

**Table 33: Loan Amount**

Loan Amount	Frequency	%	Valid %
0 - 10,000	7	0.6	17.1
10,001 - 50,000	21	1.9	51.2
50,001 - 100,000	7	0.6	17.1
100,001 - 250,000	3	0.3	7.3
250,001 - 500,000	2	0.2	4.9
500,001 - 750,000	2	0.1	2.4
Total	41	3.7	
Non Applicable	1077	96.3	

Source: Survey Data, April 2001

From the sample 96% was non-applicable. The rest of the sample 51% received loans between 10,001 to 50,000 while 17.1% received loans less than 10,000/= and between 50,001 – 100,000. For a fisher folk who require purchasing an engine in order to fish in the high waters these amounts are not adequate at all.

#### *Income/earnings*

The income that the fisherfolk receive is very low and this is mainly because most of them especially in the coastal belt do not have adequate fishing gear and equipment that enables them to go to the high waters and obtain high yields. By fishing along the coastline they obtain a small catch, which does they cannot sell for much considering that they have to save some catch for domestic consumption.

#### *Mobility of fisher folks*

Most fisherfolk move from one area to another depending on the winds and season for the kind of fish they want to catch. This is in a way a problem for their weekly credit payments and also savings mobilisation because of their mobility.

#### **Grant attitude**

SIDO Mtwara experiences great difficulties in recovering loans extended to fisher folks because of their attitude which makes them refer to the grants extended by SWISSAID some time ago and they equate them with the SIDO loans and therefore do not see the necessity of paying the loans.

#### *Illiteracy of clients*

Most clients especially of rural areas have low education such that it is difficult for them to keep records of their projects. While most clients know the importance of credit, most of them cannot understand fully the importance of savings.

#### *Lack of reliable collateral*

For individual loans, which need collateral, there is uncertainty of loan recovery if the default arise. This is due to flexibility in accepting collateral in order to enable clients acquiring financial services.

#### *Lack of credit in terms of accessibility, amount and conditionalities attached to it*

In most fishing communities visited in Kagera Region, with an exceptional of MIWISO in Musoma Urban, Mara and USUMAU in Ukerewe, Mwanza, savings and credit were lacking making it difficult for the fisherfolk to have starting capital to invest seriously in their business. To make matters worse, even where savings and credit facilities existed, the conditionalities and strings attached to the loans were too difficult for the smaller fishermen, who were the majority to afford. The situation therefore did not encourage fishermen to expand their business into modern ventures due to the lack of sufficient capital for the same.

### *Low capital*

Most artisanal fishermen were also of the opinion that they were using very low and outdated fishing technology and hence very low catches because of lack of sufficient seed money or starting capital. On top of their general poverty levels, they also said there were no credit facilities to which they could apply for reasonable amounts of working capital. To that effect some stakeholders especially Women Groups e.g. Tweyambe have initiated their own credit schemes based on the Grameen Bank and SACCOS principles. Even here however contributions by members is very low/little.

### **7.5.7 Emerging issues**

Evidence shows that there is lack of savings and credit facilities in most of the surveyed areas. Where the facility exists it caters for less than 5% of the sampled population. The following are some of the emerging issues cited:

#### **Formation and savings and credit groups**

The fisher folk were all positive on the formation of such institutions. In fact some fishing communities have formed multipurpose co-operative societies or credit organisations (Mkendo Wavuvi Samaki in Musoma, MUSIWO, USAMAU Savings and Credit Co-operative Society LTD in Ukerewe.

There was also consensus on the need of the formation of co-operative societies by all stakeholders involved. Some groups of stakeholders have in fact formed the same e.g. USUMAU in Ukerewe, Tweyambe in Muleba, etc.

#### **Ability of to save**

The fisher folks have been seen to have the ability and potential to save what is required is proper sensitisation and mobilisation of this untapped resource for the developmental benefit of the fisher folks.

#### *Institutions providing Savings and Credit services*

In order to provide economic benefits for the rural communities the formation of savings and credit services is a necessity. The service providers have to be able to provide the following:

- Receive savings and make available credit to members
- Accumulate capital of its own and manage the operations so as to ascertain the viability and independence of the society
- Promote thrift and savings habit
- Promote economic planning and assist members to achieve a sound development of their enterprises and economic activities

Of late there has been a change in the direction of micro-finance whereby the Government, NGOs, some Banks and individual projects have taken up the initiation and facilitation of this great task. Institutions such as Savings and Credit Co-operative Societies (SACCOS), Savings and Credits Association (SACAs), CRDB, PRIDE, and others have asserted on the group lending concept which has been widely adopted as a way to transfer screening and enforcement functions, costs and risk.

In Lindi Region SIDO obtains funds for offering credit from the following NGOs and institutions namely, Tanzania Gatsby Trust (TGT), National Income Generation Programme (NIGP), Regional Revolving Fund (RRF), Donors, Small Enterprise Loan Facility (SELF),

National Entrepreneur Development Fund (NEDF) and through Parliamentary budget. The lending method used is group lending.

#### *Expression of interest*

In areas where there is no micro-finance the community members have expressed great interest in being part of this initiative.

#### **Box 7.3**

*In Kigombe village one member declared that if there were a possibility of obtaining credit facilities it would definitely change his life. He is a trader and needs some funds to purchase a deep freezer and a generator to enable him store his produce without any fear of having losses or quality deterioration. He sells his products in Morogoro, Arusha, Dodoma, Mbeya and Iringa regions. This indicates that individuals have a clear focus of what they want but are constrained by lack of resources to achieve their targets.*

#### *Establishment of groups*

In most areas visited the members of the communities have already formed groups (some formal while others are informal) and they work collectively. Most of the fishermen go to sea in-groups and they share/distribute their income in the collective way. The voluntary formation of groups whose members have a shared goal and have common characteristic, which bind them together is a starting point for formal and informal institutions to facilitate the availability of micro-finance services.

#### *Capacity building*

Training in micro-finance is needed for clients and service providers. Clients would need among others, training about record keeping, importance of savings and management of projects. As the industry is fairly new, most of the service providers are not fully qualified. It is important to boost the efficiency of the staff.

### **7.5.8 Conclusions**

#### *Attitude on credit*

One major problem facing small-scale entrepreneur's' credit schemes in Tanzania is their attitude and perception towards credit. As pointed out by Monji et. al (1997), having lived through a period where the policy of the government and many other credit support programmes was to provide grants to the small-scale entrepreneurs, the concept of credit which requires repayment of loans on commercial basis is not popular among Tanzanians. It is a new concept and not widely understood in the country, particularly among rural communities. The misconception and predominance of undesirable attitudes in the country is the result of the 'cheap credit era' where money was more or less given as interest free loans.

#### *Micro-financial institutions*

There is widespread shortage of reliable finance to undertake economic investments and steady growth and poverty eradication in the rural areas. Micro-finance if extended to the rural poor has great impact on their livelihoods. However, most of the communities are not aware where to solicit funds, this requires imparting knowledge on the alternatives available.

### **Savings versus credit**

Funds disbursed for credit to members in micro-finance are not adequate to meet their demands.

#### *Saving ability*

There are sufficient resources that can be tapped as savings through proper mobilisation and sensitisation. Through sensitisation there is great possibility for future sustainability because communities will be owners of the initiatives.

#### *Loan size*

The loan size extended to most of the fisher folks interviewed is inadequate to tackle their problems.

#### *Loan repayment period*

The loan repayment period is considered short and leads to loan recipients repaying with the same loan money before using for productive activities.

### **7.5.9 Suggestions and Recommendations**

#### *Promote savings mobilisation*

Purposeful efforts should be taken to sensitise the fisher communities on the importance of savings. Communities should be made to understand that savings mobilisation from internal sources is the most and only dependable means to expand the capital base from which loans will be secured.

#### *Emphasis on training*

There should be adequate resources to sensitise and train clients in order to transform their attitudes in favour of savings, on record keeping for projects, understanding the savings and credit relationship

#### *Transport and storage logistics*

Fisher folks sometimes are forced to sell their product at give away price because they lack knowledge of which product, for which market, for what time and which customer to sell. It is recommended that:

- There is a need of facilitating availability of market information and
- Facilitating the building capacity in marketing.

#### *Group lending*

The group lending is recommended as a starting point as some are have groups already it is a convenient and effective entry point. It is appropriate to disburse loans through groups in order to take advantage of peer pressure, which exists among members and acts as collateral.

#### *Loan size*

The size of loan given should be sufficient for the procurement of the equipment, as the fishing equipment are expensive the group lending method will hold water here because the loan will be extended to a group and repayment will be group wise.

## 7.6 Poverty Analysis

### 7.6.1 Characterisation of Poverty

According to the Country population Assessment Report (UNFPA/URT 2001:8) the main development challenge facing Tanzania which all efforts aim at addressing is the widespread and persistent poverty amongst its people where half of the population live below the basic needs poverty line. Accordingly the said poverty in the country is characterised by, amongst other things:

- a) low income
- b) high mortality and morbidity
- c) poor nutritional status
- d) low educational level/attainment
- e) vulnerability to external shocks
- f) Exclusion from economic, social and political processes.

The said poverty is also said to be widespread in the rural areas and a significant portion in urban areas as well as being gender specific with more women being affected than male counterparts.

It is thus behind this background that the Government of the United Republic of Tanzania has drawn the National Poverty Eradication Strategy (URT 1998) enumerating a number of arrears/sectors to be addressed in order to at least reduce the level of poverty by the year 2025.

Although disagreements abound as to what constitutes poverty, its causes and the yardstick to measure it on the part of researchers, politicians and developmentalists in general, there is however consensus and indeed agreement on the fact that Poverty is one of the most serious and devastating social problems in all countries the world over and that the situation is even much more worse for countries of the South such as Tanzania.

The above pointed disagreement on what constitutes poverty and various forms it takes has been a function of the dichotomy around three areas of controversy (Musoke 1994:71):

- a) Absolute versus Relative Poverty
- b) Material versus Multiple deprivation, and
- c) Inequality versus Poverty.

Most if not all, contemporary studies on poverty and poverty alleviation have mainly been informed and guided by one or a combination of these dichotomies either in support or rejection of any of the said perspectives.

In this study, the concept "*poverty*" is used to describe a situation or condition in which the people involved live below certain socially accepted standards of living in terms of the material artifacts of life as well as other non-material facets including inadequate educational opportunities, unpleasant working conditions, powerlessness and even more bankruptcy and all other things which are not necessarily directly linked to the individuals income but which are necessary and important for the individuals or social groups livelihood and well-being and, hence, a socially acceptable health and decent life.

The basic assumption guiding this presentation is that Poverty is a social malaise which every right-minded person, government and other institutions would like to eradicate because of the negative impacts it has on both individuals and social groups in society (Musoke 2000: 13):



Poverty means more than simply that the poor people are living less than those of average income. It means that poor people are often hungry, malnourished, it means deprivation, lack of access to basic social services including safe water, energy and power, health facilities, sound sanitation, clothing and being exposed to rats, cockroaches and other vermin. It means being embarrassed about the few ragged clothes that one has to wear, it means greater susceptibility to emotional disturbances, alcoholism, and drug abuse, victimisation by criminals as well as having shortened life expectancy. It also means slum housing, unstable marriages, exposure to higher levels of water and air pollution as well as high rates of malnutrition and disease – poverty is indeed the cause and/or explanation of most other social problems.

In this study, an attempt is made towards a dynamic and seemingly radical paradigm towards the understanding and subsequent eradication or at least reduction of poverty amongst fishing communities in Tanzania. It is also asserted that such a study should be guided by the following considerations (Musoke 1994 op.cit.78-81):

1. That "*Poverty*" is multi-dimensional and cannot be studied and understood only in "*this*" or "*that*" dichotomy alone. It is both "*absolute*" and "*relative*", material and multiple, and is also interlocked and linked with "*inequality*" and *with politics*.
2. That Poverty is also spatially and time specific.
3. That Poverty level and what constitutes poverty very much depends on, and is determined by the level of development of a particular country.
4. That Poverty operates at many different dimensions other than material or economic dimension, It also has political, social, cultural, ethical and moral dimensions.
5. That Poverty operates at different levels: starting with the individual, then the household, the local community, and subsequently to the national and international levels and that what happens at higher level has very far-reaching ramifications for the level below it.
6. That any serious discussion or analysis of poverty alleviation in fishing communities in Tanzania has to be placed within a historical context of how, over time, the country's fisheries resources have been appropriated and/or distributed.
7. At the national level, any serious study/analysis of poverty and poverty alleviation has to be placed within the context of the various development models and strategies currently at work including economic liberalisation and/or privatisation as per Structural Adjustment Programme (SAPs) and Globalisation.
8. That a more meaningful discussion of all efforts to alleviate poverty has also to answer the question of who or what institutions are best placed to do so.
9. To any conceptualisation of poverty is both "*objective*" and "*subjective*".
10. That a dynamic conceptualisation of poverty has also to be radical. It has to go beyond basic human needs and material subsistence requirements, to human development indicators as developed by the UNDP (1989). It also to be based on Basic Human Rights. In this way basic human needs, without which one is said to be poor should include freedom of speech and assembly, the right to organise, access to information, freedom from arbitrary arrest and detention, access to employment and major sources of livelihood as well as the right to life.

11. While it is true that any definition of poverty will depend very much on the aspect of poverty that the individual researcher is interested in, it is important to note that the starting point is definitely some level of basic needs including food, clothing and shelter without which one can not survive. After isolating or identifying the material subsistence needs, then one society at the respective time, the country's level of development, its politics and ideology and cultural values. In this way it is important to make a hierarchy of basic needs and draw up priorities according to some agreed Hierarchy of Needs (Maslow's Hierarchy of Needs, 1962).
12. That any meaningful and comprehensive approach/paradigm to the study of poverty and poverty alleviation has to eschew crude, rigid and mechanistic economic determinism. It has to be sociological, and in that regard Marx Weber's classification of what is valued, and which is the basis of social differentiation in any given society or community—economy/class, status and power.
13. Lastly but very crucial and important is that any such study and analysis should mainstream gender in all steps and measures taken to redress the situation.

#### 7.6.2 Measurement of Poverty

Poverty is a multi-dimensional concept and as pointed above it is difficult to define it uniquely. Indeed there are various views on what it means to be poor. Even within the particular concept of poverty, there are still likely to be important differences in how it is measured. The most commonly used definition addresses the income dimension of poverty. Income is taken to be a relevant welfare indicator. This approach defines poverty as the inability to attain a minimum standard of living. Thus, conventionally poverty is measured by income (or expenditure) level that can sustain a bare minimum standard of living.

Practically, individuals are not very contented to discuss their income but are more comfortable to discuss how much they spend for a day, week or month. We intend to use the expenditure method when looking at the incidence of poverty

Poverty can be measured in absolute or relative terms. *Absolute poverty* refers to the position of an individual or household in relation to a poverty line whose real value is fixed overtime. It is captured in the income (expenditure) related definition provided above. Anyone who is absolute poor cannot attain what is considered to be the minimum requirements of life. *Relative poverty* is an arbitrary concept. It refers to the position of an individual or household compared with the average income in the country such as a poverty line set at one-half of the mean of income.

Although the limitations of such approach of the measurement of poverty are now widely recognised, it continues to be used in general by economists. This seems acceptable partly because income is a major determinant of poverty, as long as non-economic aspects of poverty are also recognised.

### 7.6.2.1 Measurement of Incidence and Distribution of Poverty

Using the primary data collected our households total expenditures and adult equivalence (using the adult equivalence scale from NBS, 2000) estimates of adult equivalence household expenditure (in Tshs) have been made as shown in the following Table.

**Table 35: Yearly Expenditure of Households by location**

Place	Per capita Household Expenditure (in Tshs)	Adult Equivalent Household Expenditure (in Tshs)
Overall	27,439.77	33,280.65
Lake Victoria	25,641.65	32,778.81
Coastal Region	18,551.34	22,087.1
Lake Nyasa	20,862.34	25,056.26
Lake Tanganyika	73,746.78	92,598.86

Source: Computed using Field Data (2001)

The need to adjust expenditure to the person's age arises because children and old people consume less than working adult. This allows ranking of the population in terms of levels of expenditure and determine their position relative to the poverty line.

With the estimates of adult equivalent household expenditure we further measure poverty using the following poverty indices (suggested by Foster, Greer and Thorbecke (FGT), 1984):

- (i) Head Count Index ( $P_0$ ): This shows the proportion of the population defined as being poor, that is, those whose measured standard of living is less than the poverty line. It is the proportion of people living in households where total expenditure per adult is below the poverty line. This index gives us the proportion of the poor but not the depth of their poverty.
- (ii) Poverty index gap ( $P_1$ ) that is a measure of the depth of poverty. It measures the average percentage shortfall of total expenditure of households below the poverty line. The measure, however, do not tell us anything about how that poverty might be distributed among individuals.
- (iii) Poverty severity index ( $P_2$ ) that is sometimes called squared poverty gap index. It is the average value of the square of the depth of poverty for each individual. The value of  $P_2$  is therefore greater for distribution s where more people are in severe poverty.

The FGT formula for computing the  $P_0$ ,  $P_1$ , and  $P_2$  is expressed as follows:

$$P_x = 1/n \sum_{i=1}^q ((z - y_i)/z)^\alpha \text{ for } \alpha \geq 0$$

where  $n$  = is the population

$q$  = the number of people deemed poor

$z$  = the poverty line

$y_i$  = the expenditure of the  $i$ -th individual

The DAD 3.0 programme is used for computation.

**Table36: Extent of Poverty in Areas of Study**

Place	Share of Population with Adjusted Adult Equivalent Expenditure Below Poverty line	Depth of Poverty (P <sub>1</sub> )	Severity of Poverty (P <sub>2</sub> )
Overall	20.8%	5%	13.9
Lake Victoria	20%	59%	18.1
Coastal Region	22.2%	38%	4.2
Lake Nyasa	21.4%	46%	3.8
Lake Tanganyika	16.2%	N/A	37.9

Source: Field Survey

The information contained in the above Table must be interpreted with great caution because of the difficulty of arriving at reasonable expenditures by rural households that rarely keep accurate information of their expenditures. The calculated poverty indices are, therefore, only indicative of the extent of poverty in the areas.

According to the above Table poverty is found in all the surveyed areas. The range of calculated poverty indices is from 16.2% and 22.2%. These percentages indicate the proportion of the poor in the respective areas. To a large extent the differences in the proportions arise from the quality of information obtained. For instance income figures elsewhere in this study show that people in Lake Victoria areas are less poor than those around lake Tanganyika. The final sample used for the calculation of the index for lake Tanganyika, in the above Table, were biased towards few relatively rich people and hence the result of only, relatively, few poor in the area.

The last column of the Table measures the severity of poverty. The depth of poverty measures the level of expenditure required to bring the expenditure of the poor (in adult equivalent terms) up to the poverty line. Thus, to bring the households, in the area of study, up to the poverty line would require supplementation equivalent to 14 percent of the poverty line expenditure. The actual indices for individual places may not be that accurate as explained above but they certainly point that in all areas some expenditure need to be made so as to bring the poor up to the poverty line.

### **7.6.3 Poverty Status**

Data and information obtained from field survey including the village inventories, checklist administered to various NGOs, CBOs and several officials and members of the various stakeholders, secondary sources and personal observations by the research team so far attests to the following state of affairs. Note that these are tentative awaiting the analysed data from the various research instruments.

The substantive findings from our research include the following though not necessarily in that order.

**7.6.3.1** That Tanzania (mainland) is endowed or blessed with a lot of marine/fisheries resources as characterised by the abundance of various species of fish. The major species include Nile Perch, Sardines, Tilapia, Changu, Migebuga, Tasi, Kolekole, Mbasi, Prawns, Lobsters, KingFish, etc.

The said fisheries/resources especially certain species including Prawns, Lobsters, Tilapia, Nile Perch, Ornamental fish-species as well as several fisheries by products have very good market potentials both domestically, the sub-Saharan African region (Kenya, Uganda, Sudan, Democratic Republic of the Congo, Zambia Malawi and as far as the Central African Republic and Chad as well as Europe and Japan).

7.6.3.2 That for a long time now a substantial number of local Fisher folk and members of the riparian communities surrounding the said marine resources have actively participated in the exploitation of those resources or actively engaged, albeit at different levels, in several activities related to the country's marine and/or fisheries resources. Table 37 indicates the duration in which respondents in fishing.

**Table 37: Percentage distribution of respondents in fishing activities (N =1118)**

Duration	Percentage
< 10 years	58
Up to 15 years	16
Up to 20 years	13
Up to 30 years	7
> 30 years	6

The levels of participation varies from zone to zone, region to region and district to district with the Lake Victoria and Tanganyika as well Indian Ocean zones depicting the highest level of participation and fisheries related businesses and activities compared to the Lake Nyasa and Rukwa area.

7.6.3.3 That a number of women are also engaged in the exploitation of economic opportunities resulting from the fisheries/marine sector. Thus out of the 1118 sample, 80 were women. The low level of women participation in fishing and fish related activities can be partly explained by the predominance of patriarchal ideology and economic powerlessness

7.6.3.4 That despite being surrounded by and their active participation in the exploitation of the very rich marine/fisheries resources around them and such other related resources, the lives and living standards of most members of the riparian and fishing communities as well as others engaged in activities related to the fisheries sector in the country continue to be defined and/or characterised by object poverty, squalor, destitution and, above all, total marginalization from the mainstream of the nation's economic, social and even political activities as well as human misery. Their poverty or economic deprivation is reflected through the following :

- (a) **Low level of Income:** For instance information from the research team attests to the fact that some fishing labourers or fishermen receive less than Tshs. 1000.00 in some months.

In order to find out how much a household earned per month from fishing, respondents were asked to mention their average income. Table 38 presents their responses by monthly household income from fishing and by water region.

**Table 38: Percentage distribution of respondents' responses by monthly household income from fishing only and water region (N = 1056)**

Monthly household income from fishing only	Water Region				Total
	Lake Victoria	Coastal region	Lake Tanganyika	Lake Nyasa	
Less than 10,000.00	77 (16.7)	35 (9.5)	-	7 (4.7)	119 (11.3)
11,000.00 - 20,000.00	87 (18.8)	38 (10.3)	-	17 (11.3)	142 (13.4)
21,000.00 - 30,000.00	90 (19.5)	49 (13.3)	4 (5.3)	35 (23.3)	178 (16.9)
31,000.00 - 60,000.00	119 (25.8)	129 (35.0)	16 (21.3)	30 (20.0)	294 (27.8)
61,000.00 - 100,000.00	47 (10.2)	72 (19.5)	21 (28.0)	24 (16.0)	164 (15.5)
101,000.00 - 150,000.00	17 (3.7)	37 (10.0)	11 (14.7)	15 (10.0)	80 (7.6)
151,000.00 - 200,000.00	10 (2.2)	7 (1.9)	9 (12.0)	14 (9.3)	40 (3.8)
201,000.00 - 300,000.00	6 (1.3)	1 (0.3)	5 (6.7)	5 (3.3)	17 (1.6)
301,000.00 - 50,000.00	4 (0.9)	-	8 (10.7)	3 (2.0)	15 (1.4)
Above 501,000.00	5 (1.1)	-	1 (1.3)	-	6 (0.6)
Reluctant to divulge	-	1 (0.3)	-	-	1 (0.1)
Total	462 (100.0)	369 (100.0)	75 (100.0)	150 (100.0)	1056 (100.0)

Source: Interview with fishing communities along Lakes Victoria, Tanganyika, Nyasa and Indian Ocean, 2001

As indicated in table 38, there is still a significant number of respondents (119 or 11.3 percent) who earn less than Tshs. 10,000.00 a month. Very few of them 38 or 3.6 percent earn more than Tshs. 201,000.00 per month. And only 6 or 6 percent earn above Tshs. 501,000.00. The group is led by those in Tshs. 31,000.00 - 60,000.00 income bracket (294 or 27.8 percent, then those in the Tshs. 21,000.00 - 30,000.00 income bracket (178 or 16.7 percent. Cross regional variations are clearly indicated in the table.

The research assistant in the Lake Victoria Zone (Kagera region) for instance, quotes an example of two fishing labourers at Kinagi who received just Tshs. 140.00 at the end of a working month from their employer, a certain big fisherman/processing industrialist (name withheld). In Kyela however we are also given a story of very low income accrued from fishing due to the fact that the so-called fishermen just catch one or two fishes either for home consumption and/or sale for a few cents or shillings.

**(b) Possession or ownership of very few basic household items:**

This seems to be the general finding by all research teams. Most fishermen are basically migrants. Some sleep on the ground/mats with not what seems to be the semblance of a bed. They have and/or wear few ragged clothes and very few household items such as cooking pots, plates, cups leave above luxuries such as simple tables and chairs. Most of them of course eat at food stalls (Mama/Baba Lishe).

Establishing the value of properties owned by respondents in the fishing communities visited was important in order to determine their poverty and wealth. Table 39 summarises their responses by average value of properties owned and water region.

**Table 39: Percentage distribution of respondents' responses by average value of properties owned in (Tshs) and water region**

Total value of properties owned	Water Region				Total
	Lake Victoria	Coastal region	Lake Tanganyika	Lake Nyasa	
0	6.7	0.3	1.4	-	3.1
Up - 10,000.00	6.0	0.6	1.4	0.7	3.0
10,001.00 - 50,000.00	12.9	9.9	5.6	6.9	10.4
50,001.00 - 100,000.00	9.7	14.3	12.7	12.4	11.9
100,001.00 - 250,000.00	17.5	28.1	16.9	29.7	22.8
250,001.00 - 500,000.00	15.2	15.5	14.1	27.6	17.0
500,001.00 - 750,000.00	9.2	8.1	5.6	9.7	8.6
750,001.00 - 1,000,000.00	4.4	4.8	4.2	2.8	4.3
Over 1,000,000.00	18.6	18.5	38.0	10.3	18.8
Total	100.0	100.0	100.0	100.0	100.0

Source: Interview with fishing communities along Lakes Victoria, Tanganyika, Nyasa and Indian Ocean, 2001

The data on Table 39 shows that on average a significant number of respondents in all fishing communities visited possessed properties worth between Tshs. 100,001.00 - 500,000.00 (39.3 or 34.7 percent). This however starkly compares with another 16.3 or 16.5 percent who are in the Tshs. 0 - 50,000.00 only. Respondents who with worth over Tshs. 1 million are only 18.5 or 18.8 percent. Only a minority of respondents in these communities had no properties at all (3.1 percent) and possessed properties worth up to Tshs. 10,000.00 (3.0 percent). The picture that we can draw from these findings is that a large number of fishing communities had assets with very little value compared to available resources in their areas. This partly explains the high level of poverty amongst members as reflected in these communities.

When analysed by water region, on average a good number, 38 percent of Lake Tanganyika fishing communities seem to possess properties worth over Tshs. 1,000,000.00 compared to eighteen percent respondents both in Lake Victoria and Coastal region respectively. Fishing communities in Lake Victoria were leading by respondents who owned nothing except their labour power, seven percent compared to one percent, 0.3 percent and nil respondents in Lake Tanganyika, Coastal region and Lake Nyasa respectively. The pattern of these findings indicate that careful strategies are required to raise the capacity of the communities and individuals in terms of income in order to enable them possess more valuable properties than as is the case now.

However the so-called big fishermen (owners of engine boats and other fishing gear) and big fish processors and traders, people who never venture out into the water seem to be comparatively better off. Some, though very few like the ones found along the Indian Ocean, at Nyamukazi and Kinagi in Kagera regions at Kibirizi in Kigoma/ Lake Tanganyika and the owners of the fish processing plants and exporters of fish and fisheries products in Mwanza, Dar es Salaam, Kigoma and Tanga seem to be stinking rich as reflected in their life styles, vehicles they own and the houses they live in. Most of these also own the fishing gears that they sub-let to some middlemen who in turn engage the "fishermen" or what for lack of a better term we have dubbed "fishing labourers"

In the Lake Victoria a zones, they are ones who also determine/set the prices of fish and other fisheries

**(c) Poor housing or residential facilities:**

Apart from very few fishermen especially in Dar es Salaam, Nyamukazi (Kagera region) and one or two in Musoma and Mwanza. Most fishermen are migrants and as such do not possess any residential facilities of their own. Most fishing communities/villages are as a general rule dotted with makeshift shacks made of poles, bamboo and elephant grass and mud. Inside those "residences" you hardly find a bed or any reasonable household item. Most of them however possess at least one small radio and sometimes a radio-cassette.

**(d) Lack of or poor access to basic social services and physical infrastructure including.**

As a general rule most, in fact all fishing communities are located at the water sides/shores of the various water bodies. As such, they tend to be cut off from the main villages or residential areas although a few of them are mere extension of the main villages/community. As a result a lot of them with few exception of Nyamukazi, Kunduchi lack in basic social services and physical infrastructure including:

**(i) Safe Water** -- most fishing communities are not connected to clean and safe water facilities. Their major sources of water are the rivers, lakes and even the ocean along which they are located. There are however a few exceptions mainly those fishing communities that are in urban/areas where they are connected to the urban/village common safe/clean water facility e.g. Nyamukazi, Kunduchi, etc.

**(ii) Education Facilities** -- the situation as regards education facilities is just like what prevails as regards clean/safe water. Those fishing communities in urban areas or that exist as part and parcel of the traditional villages/communities may have access to at least a Primary and even Secondary school or any other education facility where such facilities exist or are provided at least in the neighbourhood (within a distance of not more than 5 Kilometres).

**(iii) Accessibility/transport facilities** -- Although most of the fishing communities/Villages seem to be accessible, this is mostly seasonal especially where road/land transport seems to be the dominant mode of transport. Such communities tend to be totally cut off during the rainy seasons or very difficult to navigate through the rough roads. Whether by land or water, most forms of transport are not safe and viable (boats and canoes or trucks and tractors) and where they are relatively in good shape and conditions they are not reliable while also operating irregularly/erratic and once or twice a week if you are lucky.

**(iv) Poor communications** -- tied to the problem of transport is the problem of the means of communication. Apart from the few exceptions (urban located fishing villages/communities) most fishing villages are located long distances from the post office, have no telephone facilities or the like. This seems to be a major bottleneck especially as regards making business transactions or accessing important information relevant to their activities.

**(e) Poor health and sanitary conditions:** Data and information from almost every fishing community attest to the very abhorring health and sanitary conditions pertaining in the fishing villages or communities. This is reflected through the lack of latrines and environmental cleanliness. Almost most villages have no latrines and people just go to the surrounding bush or water body to do their thing. This is reflected through the high incidence of several water borne and water related diseases including typhoid, dysentery,



diarrhoea, bilharzia / schistosomiasis and several other communicable diseases such tuberculosis, STDs and HIV/AIDS.

- (f) **Low level of education, information and awareness** as regards the economic potential of the marine economic system around, economic opportunities including markets for the various marine/fisheries products as well as regards their own capacities in improving their economic status, living status as well as other aspects of their livelihood and well being. This situation is very much reflected in information and observations from the Lakes Nyasa and Rukwa, some areas in the Lake Victoria Zone (Kinagi, Muganza - Nyabuzele, etc.) and Mtwara/Lindi part of the Indian Ocean

According to information from the survey for instance, most members of the fishing community have very low level of education. Very few people for instance, have attained post secondary education as clearly indicated in Table 40. In fact a significant number (123 or 11 percent) have never been enrolled in school. Most of them have attained primary school education (696 or 62 percent).

**Table 40: Percentage distribution of respondents' responses by education status and water region (N = 1116)**

Education Status	Water Region				Total
	Lake Victoria	Coastal region	Lake Tanganyika	Lake Nyasa	
Never enrolled	25 (4.8)	87 (23.3)	7 (9.3)	4 (2.6)	123 (11.0)
Primary School (Std. I - IV)	73 (14.1)	79 (21.1)	12 (16.0)	30 (19.9)	194 (17.4)
Primary School (Std. V - VIII)	366 (70.9)	182 (48.7)	49 (65.3)	99 (65.6)	696 (62.4)
Ordinary Secondary School	39 (7.6)	14 (3.7)	4 (5.3)	17 (11.3)	74 (6.6)
Advanced Secondary School	.3 (0.6)	.1 (0.3)	-	1 (0.7)	5 (0.4)
Post Secondary Certificate	.4 (0.8)	-	-	-	4 (0.4)
Diploma	-	-	1 (1.3)	-	4 (0.4)
Degree	-	-	1 (1.3)	-	1 (0.1)
Functional Literacy	.4 (0.8)	10 (2.7)	1 (1.3)	-	1 (1.3)
Total	516 (100.0)	374 (100.0)	75 (100.0)	151 (100.0)	1116 (100.0)

Source: Interview with fishing communities along Lakes Victoria, Tanganyika, Nyasa and Indian Ocean, 2001

Cross regional variations indicate that the Indian Coastal regions have the lowest level of education (182 or 49 percent), Lake Tanganyika (49 or 65.3 percent), Lake Nyasa (99 or 66 percent) compared to Lake Victoria (366 or 71 percent).

- (e) **Poor/Low Nutrition Levels** - this is basically a function of unbalanced diets: Observation from field work especially by the Lakes Rukwa, and Lake Victoria side attests to the fact that most members in the various fishing communities very rarely consume vegetables, legumes and red meat.
- (f) **Poor clothing** -- most fisher folk or fishing labourers do have very few clothes and most such clothes are ragged. This is indeed reflected in their appearances in almost all fishing communities.

(g) **Marginalisation/ Exclusion as regards decision making and/or participation in decision making on issues pertaining to their development and governance:** This was reflected by the low level of awareness of information as regards the country's Fisheries Policy, the various Rules and Regulation and the various decisions that had been taken at the local community, ward and district levels touching on the various aspects of the fisheries sector (Kinagi, Nyabuzele/Muganza, Kyela and several other areas. In this regard it is important to note that women suffer the brunt even more (Nyabuzele, Nyamukazi Mtwara/Lindi, Kunduchi and Kigoma/Lake Tanganyika areas, etc.)

#### 7.6.4 Community's Own Perception Of Poverty:

It is however interesting to note that most of the fishing labourers and other artisanal fishermen tend to accept the situation they are in as natural and/or God-given. As a result they don't think of measures to alleviate the situation. Poverty is again perceived as mere inaccessibility to basic social services and infrastructure. They don't see that as poverty but just mere problems they encounter or face. They have no other reference points to compare their situation with. For instance in Table 5 in which the respondents were asked to talk about and/or rank some selected problems facing them as members of the fishing community only 261 or 23.3 percent of the respondents said poverty was a problem as opposed to 107 or 9.6 percent who didn't. Other major problems perceived by the communities themselves include lack of credit facilities, lack of medical/health facilities, periodic epidemics, lack of co-operative institutions/common facility, reliable roads, reliable transport, thefts of working/fishing gears, reliable product markets, etc. For more detailed information see Table 41.

**Table 41: Basic problems as perceived by fishing communities (N = 1118)**

No.	Type of Problem	Response	
		No	Yes
1.	Means of transport	198 (17.4)	177 (15.8)
2.	Reliability of roads	184 (16.5)	186 (16.6)
3.	Medical/health facilities	142 (12.7)	232 (20.8)
4.	Primary school	272 (24.5)	97 (8.7)
5.	Secondary school	242 (21.6)	128 (11.4)
6.	Product markets	205 (18.3)	164 (14.7)
7.	Inflation	263 (23.5)	106 (9.5)
8.	Security of lives and fishing gears	222 (19.9)	148 (13.2)
9.	Conflict with big fishermen	306 (27.4)	63 (5.6)
10.	Co-operation with fisheries officials	299 (26.7)	70 (6.3)
11.	Sanitation at fish landing sites	299 (26.7)	69 (6.2)
12.	Produce taxes	256 (22.9)	114 (10.2)
13.	Participation in decision making	251 (22.5)	118 (10.6)
14.	Confiscation of fishing gear by government officials	323 (28.9)	46 (4.1)
15.	Confiscation of fishing gear by government by big fishermen	295 (26.4)	74 (6.6)
16.	Theft of working/fishing gears	196 (17.5)	172 (15.2)
17.	Co-operative institution	162 (14.5)	206 (18.4)
18.	General poverty	107 (9.6)	261 (23.3)
19.	Credit facilities	112 (10.0)	258 (23.1)
20.	High prices of working /fish gears	206 (18.4)	163 (14.6)
21.	Periodic epidemic	146 (13.1)	222 (19.9)
22.	Cheating practices by traders	265 (23.7)	102 (9.1)

Source: Interview with fishing communities along Lakes Victoria, Tanganyika, Nyasa and Indian Ocean, 2001

## 7.6.5 Influencing/ Contributing Factors:

### Preamble

Data so far obtained from personal observations, checklist, and village inventories and FGDs from the fishing communities or villages visited include the following:

#### 7.6.5.1 Community's/People's Socio-cultural beliefs and practices including their attitudes towards certain developmental issues.

It is rare enough for policy makers to assess the needs and means of their target groups. It is even more rare for the impact of culture and tradition to be taken into account. Yet it is being realised more and more that many development projects fail if the local customs, perceptions and power relations of the beneficiaries are neglected. Our visits and observations in the fishing communities visited along the Indian Ocean, Lake Victoria Basin, Lake Tanganyika, Lake Rukwa and Lake Nyasa revealed diversity of cultural attitudes and practices that impact on their perception towards developmental issues. For example, there was a general feeling among the fishing communities that they were being used by elite and government officials for their own ends. Their claims were attested by a number of research and/or projects conducted and/or initiated in their locales but they never benefited them instead they were hijacked by government officials or local elite.

#### 7.6.5.2 Low- Level of technology mainly due to low level of scientific innovation and achievement as well as unavailability and affordability.

Most of the fishing communities visited were characterised by low level of technology partly because of low level of scientific innovation and achievement and partly because unavailability of modern fishing technology, leave alone the question of affordability of such technologies. For example, most fishermen made use of non powered boats for fishing that did not guarantee them with large catches; poor fishing gears (such fishing nets, Makokolo); poor and/or lack of processing facilities (such as drying, smoking, and lack of cold facilities) that resulted to high post-harvest loss. Even when these modern fishing technologies were available, the general complain for almost all fishing communities was the high prices which they could not afford bearing in mind their poverty status and low level of capital. See Table 42 on fishing gears used by respondents in the fishing communities.

**Table 42: Percentage distribution respondents by fishing gears used (N = 1088)**

Type of fishing gear	Frequency	Percent
None	207	19.0
Beach seines	33	3.0
Hand line/hook	208	19.1
Gill nets	373	34.3
Shark nets	48	4.4
Ring nets	43	4.0
Boat seine	5	0.5
Scoop net	39	3.6
Long line	4	0.4
Fish cage	43	4.0
Diving gear	7	0.6
Other gear	78	7.2
Total	1088	100.0

Source: Interview with fishing communities along Lakes Victoria, Tanganyika, Nyasa and Indian Ocean, 2001

### **7.6.5.3 Lack of Credit in terms of accessibility, amount and conditionalities attached to it**

In most fishing communities visited, with an exception of MISIWO in Musoma Urban, Mara and USUMAU in Ukerewe, Mwanza, savings and credit facilities were lacking making it difficult for the fisher folk to have a starting capital to invest seriously in their business. To make matters worse, even where savings and credit facilities existed, the conditionalities and strings attached to the credits were too difficult for the smaller fishermen, who were the majority to afford. The situation therefore did not encourage fishermen to expand their business into modern ventures due the lack of sufficient capital for the same.

### **7.6.5.4 Poor health and environmental conditions as reflected through high levels of certain diseases (malaria, STDs, HIV/AIDS, Typhoid and several other diseases).**

Among the fishing communities visited (in Dar-Es-Salaam, Tanga, Mtwara, Mwanza, Mara, Kagera, Kigoma, Rukwa and Mbeya), there were “better” and “worse” ones, in terms of health and environmental conditions. There were some fishing communities improving and others stagnant, serviced and unsaved in terms of the aforementioned aspects. For example, most of the fishing communities visited around the Lake Victoria shores had comparatively better environmental conditions due to the existence of Beach Management Units (BMUs) entrusted to maintain cleanliness compared to other areas visited. However, almost all-fishing communities were characterised by high levels of water and water related diseases (e.g. typhoid, malaria, diarrhoea STDs as well as HIV/ AIDS. Due to the existence of such diseases many fishermen spend many man- hours on treatment, nursing the sick than on fishing and other fish related activities. In turn this affect their socio-economic situation in terms of eradicating poverty.

Observations by the research team indicate that on the all general household cleanliness was satisfactory for 507 (45.3 percent) of the 1118 households visited/interviewed. Another 348 (31.1 percent) households scored “Good” and only 54 (4.8 percent) were ranked as “Very Good”. A significant number 134 (12.0 percent) and 28 (2.5 percent) had their household surroundings ranked as “Bad” and “Very Bad” respectively. It is however very important in this regard to point out that most members of the fishing communities did not have latrines and that they did their things in the water bodes or surrounding bushes.

It is therefore not surprising that most of them reported very high rates and incidence of water related diseases as indicated in Table 43 on the most recurrent diseases in their respective areas.

**Table 43: Problematic types of diseases in the selected sampled areas along water bodies in Tanzania (Percentage in brackets)**

No.	Type of disease	Response	
		Yes	No
1.	STDs	18 (1.6)	1098 (98.2)
2.	Cholera	41 (3.7)	1075 (96.2)
3.	Dysentery	132 (11.8)	982 (87.8)
4.	Diphtheria	36 (3.2)	1079 (96.5)
5.	Typhoid	356 (31.8)	759 (67.9)
6.	Other abdominal problems	64 (5.7)	1051 (94.0)
7.	Colds/coughs	328 (29.3)	787 (70.4)
8.	Respiratory diseases	36 (3.2)	1079 (96.5)
9.	Tuberculosis	38 (3.4)	1077 (96.3)
10.	Malaria	906 (81.0)	209 (18.7)
11.	Schistosomiasis	198 (17.7)	917 (82.0)
12.	Elephantiasis	5 (0.4)	1109 (99.2)
13.	Leprosy	1 (0.1)	1114 (99.6)
14.	HIV/AIDS	14 (1.3)	1100 (98.4)

Source: Interview with fishing communities along Lakes Victoria, Tanganyika, Nyasa and Indian Ocean, 2001

According to Table 43 the most common and seemingly fatal disease is malaria, followed by typhoid, coughs/colds, schistosomiasis, dysentery, cholera, etc. in that order. This is further attested by information or data contained in Table 8 on types of diseases contracted by members of the respective household in which again malaria leads the list and is followed by colds/coughs, then typhoid, schistosomiasis, dysentery, other abdominal malaise, etc. in that order.

**Table 44: Diseases contracted any of one's household in the last one month in the selected sampled areas (Percentages in brackets)**

No.	Type of disease	Response	
		No	Yes
1.	STDs	1107 (99.0)	5 (0.4)
2.	Cholera	1095 (97.9)	20 (1.8)
3.	Dysentery	1046 (93.6)	69 (6.2)
4.	Diphtheria	1096 (98.0)	19 (1.7)
5.	Typhoid	948 (84.8)	167 (14.9)
6.	Other abdominal problems	1071 (95.8)	44 (3.9)
7.	Colds/coughs	933 (83.5)	182 (16.3)
8.	Respiratory diseases	1104 (98.7)	11 (1.0)
9.	Tuberculosis	1100 (98.4)	15 (1.3)
10.	Malaria	481 (43.0)	634 (56.7)
11.	Schistosomiasis	1028 (91.9)	87 (7.8)
12.	Elephantiasis	1112 (99.6)	3 (0.3)
13.	Leprosy	1113 (99.6)	1 (0.1)
14.	HIV/AIDS	1108 (99.1)	7 (0.6)

Source: Interview with fishing communities along Lakes Victoria, Tanganyika, Nyasa and Indian Ocean, 2001

#### 7.6.5.5 Knowledge, Awareness and Practices (KAP) as far as HIV/AIDS is concerned

To measure the fisher folk's level of KAP as regards HIV/AIDS the 1118 respondents who responded to the Fishing Community Household Questionnaire were asked a question as whether they had heard or were aware of HIV/AIDS.

**Table 45: Percentage distribution of respondents' awareness of HIV/AIDS (N = 1118)**

Response	Frequency	Percentage
Yes	1075	96.2
No	30	2.7
Don't Know/No Response	13	1.2
Total	1118	100.0

Source: Interview with fishing communities along Lakes Victoria, Tanganyika, Nyasa and Indian Ocean, 2001

Asked on their source of information as regards HIV/AIDS, most of the respondents said it was the press/mass media (452 or 40.4 percent), peers (97 or 8.7 percent), both peers and mass media (103 or 9.2 percent), special national campaigns (62 or 5.5 percent) and international agencies (72 or 6.4 ). All in all the press/mass media seems to occur together with other sources in 694 or 62.0 percent of the total responses to the question. (For more details see Table 46).

**Table 46: Basic problems as perceived by fishing communities (N = 1118)**

No.	Sources of information	Frequency	Percent
1.	Spouse	20	1.8
2.	Parents	5	0.4
3.	Peers	97	8.7
4.	Worship place	38	3.4
5.	Press/Mass Media	452	40.4
6.	Family Planning NGOs/Institutions	22	2.0
7.	Special National Campaigns	62	5.5
8.	Political leaders	7	0.6
9.	Parents and Mass Media	6	0.5
10.	Peers and Mass Media	103	9.2
11.	Worship Places and mass Media	44	3.9
12.	Mass Media and international Agencies	72	6.4
13.	Mass Media and Others	17	1.5
14.	Peers, Media and International Agencies	50	4.5
15.	Worship Place, Mass Media and International Agencies	28	2.5
16.	Peers, Worship Places and Mass Media	69	6.2
17.	Total	1092	97.7
18.	Missing	22	2.3
19.	Total	1118	100.0

Source: Interview with fishing communities along Lakes Victoria, Tanganyika, Nyasa and Indian Ocean, 2001

All in all the fisher folk seem to depict a very higher level of awareness of HIV/AIDS with 1075 or 96.2 percent of the respondents saying they were aware as against only 30 or 2.7 percent who said they were not. Thirteen or 1.2 percent of our respondents were reluctant to answer the question.

This seemingly very high level of awareness was almost similar across all water body/regions as clearly indicated in the following Table.

**Table 47: Level of HIV/AIDS awareness across the four water bodies/regions (Percentage in brackets)**

Response	Water Bodies			
	Lake Victoria	Coastal Region	Lake Tanganyika	Lake Nyasa
Yes	491 (95.2)	361 (96.3)	72 (96.0)	151 (99.3)
No	17 (3.3)	12 (3.2)	1 (1.3)	1 (0.7)
Don't Know/No Response	8 (1.6)	2 (0.5)	2 (2.7)	-
Total	516 (100.0)	375 (100.0)	75 (100.0)	152 (100.0)

Source: Interview with fishing communities along Lakes Victoria, Tanganyika, Nyasa and Indian Ocean, 2001

Percentage-wise however, the fishing communities in Lake Nyasa area seem to depict the highest level of awareness (99.3 percent), followed by Coastal region (96.3 percent), then Lake Tanganyika (96.0 percent and lastly the Lake Victoria region with 95.2 percent. Numerically however, more people in lake Victoria area (491) were positive as compared to 361 (Coastal), 151 (Lake Nyasa) and 72 (Lake Tanganyika).

On whether they use family planning methods which would also protect them against HIV/AIDS transmission, 576 (51.5 percent) of the respondents said they did. A substantial number (411 or 36.8 percent) said they did not. Together with those who were reluctant to answer this attest to a very high propensity to HIV/AIDS risk on the part of members of the fishing communities in Tanzania.

**Table 48: Percentage distribution of whether respondents' use family planning methods (N = 1118)**

Response	Frequency	Percentage
Yes	576	51.5
No	411	36.8
Reluctant to answer	68	6.1
Doesn't Know/Never had any sexual intercourse	48	4.3
Total	1103	98.7
Missing	15	1.3
Total	1118	100.0

Source: Interview with fishing communities along Lakes Victoria, Tanganyika, Nyasa and Indian Ocean, 2001

For instance, while a substantial number of them said they use family planning methods during sexual intercourse only 205 or 18.3 percent of the 1118 respondents said they used condoms which leaves more than 80.0 percent at high HIV/AIDS risk as Table 49 shows.

**Table 49: Percentage distribution of family planning methods used during sexual intercourse (N = 1118)**

Method Used	Frequency	Percentage
Contraceptive	15	1.3
Protective	46	4.1
Others (Specify)	9	0.8
Contraceptive and Protective	1	0.1
Abstinence	12	1.1
Use of condoms	205	18.3
Rhythm	13	1.2
None	38	3.4
Being faithful to partner	34	3.0
Having one partner	2	0.2
Religious beliefs	1	0.1
Injection	7	0.6
Prolonged Breast feeding Period	2	0.2
Traditional Methods	12	1.1
Implants	2	0.2
Counselling	5	0.4
Missing	714	63.9
Total	1118	100.0

Source: Interview with fishing communities along Lakes Victoria, Tanganyika, Nyasa and Indian Ocean, 2001

One of the reasons as to why a lot of them don't use family planning methods including the use of condoms might be because there are no providers of such services as clearly indicated in the responses to the question: "Are there any health or family planning education services provided in your area" to which a significant number (507 out of 1118 respondents or 45.3 percent) said "No". Together with the 52 or 4.7 percent who said they did not know, this constitutes more than 50.0 percent as clearly demonstrated in Table 50.

**Table 50: Are there any health or family planning providers? (N = 1118)**

Response	Frequency	Percentage
Yes	527	47.1
No	507	45.3
Doesn't Know	52	4.7
Total	1086	97.1
Missing	32	2.9
Total	1118	100.0

Source: Interview with fishing communities along Lakes Victoria, Tanganyika, Nyasa and Indian Ocean, 2001

#### 7.6.5.6 Inaccessibility to Markets and Low prices for their produce.

Living under conditions of insecurity of tenure, poor or degraded environments and general scarcity of basic services and resources, vast numbers of fishing community dwellers have many more needs than can be met as. And as there are so numerous (e.g. fishing labourers, small fishermen, big fishermen, etc.), there is numerous competitions amongst them for those scarce resources within their reach: jobs, credit, water, reliable health care, etc. Many more resources are outside their reach, such as fishing grounds (especially in Lake Victoria), plots, secure shelter, permanent jobs, bank loans. Most of the poor fishing community dwellers are generally excluded from the markets for some of these things, while these markets are usually imperfect. They are dependent on others (big fishermen/traders) to obtain the latter but often also former resources, on patrons who can offer the resource or on brokers who can mediate



on their behalf. The problem of access includes the difficulties in making organisational connections, the way in which resources are distributed and the kind of links between institutions and beneficiaries and/or clients.

#### **7.6.5.7 Lack of security for human lives and fishing gears in the water bodies due to the ever-increasing incidences of piracy.**

Security of human lives and fishing gears in all water bodies visited was fragile. There were a number of reported cases on armed robbery and piracy committed on Lake Victoria, Lake Tanganyika, Lake Rukwa and along the Indian Ocean water bodies against fishermen and traders. Besides there were time and again raids on the fishing communities committed by armed robbers, who in some incidences killed people and living others with permanent impairment. This situation was highly pronounced along Lake Victoria and Lake Tanganyika areas, which border with the turbulent Great Lakes region. The general insecurity of both human lives and fishing gears acts as a big set back towards the efforts of a number of fisher folks in these areas on poverty eradication.

#### **7.6.5.8 Unscrupulous and cheating behaviour on the Part of big fisher folk and traders, including tampering with weighing scales and price-cutting/manipulation.**

One of the most bottlenecks contributing to the problem of poverty among the fishing communities visited was unscrupulous and cheating behaviour on the Part of big fisher folk and traders including tampering with weighing scales and price-cutting/manipulation. In Katobofu, Kinagi Island for example, one weighing scale had been tampered and manipulated by a fishing agent. In an attempt to verify it, a member of the research team found 5 Kilograms loss and five Kilograms gain to the fishing labourers and/or small fishermen and fishing agent respectively. The Kinagi case is just a tip of an ice berg of numerous cases all over the fishing communities and landing sites visited by the researchers. Thus, if URT and JAICA are to address the problem of poverty among the fishing communities then priority should be on establishing common fishing facilities owned by the fishing communities themselves.

#### **7.6.5.9 Inaction by relevant state authorities either due to lack of working tools and other resources or as a result of personal aggrandisement.**

Despite government policy which stipulates that fishing should be left to smaller fishermen and that processing and marketing be on the hands of big fisher folk and businessmen, still there is too much laxity and inaction on the part of the relevant authorities in enforcing the policy and land laws. The inaction on the state authorities partly due to lack of working tools (patrol boats, insufficient extension officers) or partly due to personal aggrandisement has fuelled conflicts between smaller fishermen and big fisher folk and at times has resulted into blood shed (e.g. Lake Victoria) – Kinagi Muleba.

The state authorities inaction, e.g. of issuing fishing licenses in Mwanza to big fisher folk to fish in Kagera and Mara waters of Lake Victoria has often than not been at the disadvantage of the poor fishing communities. If the authorities that be are real concerned to eradicate poverty among these fishing communities, then concerted efforts need to be done to iron out the existing contradictions for the betterment of the majority.

#### **7.6.5.10 Growing dependency syndrome.**

Most of the fishing communities and dwellers visited still have the dose of a development statism, i.e. top down development approach. The government in collaboration with donor countries and organisations, e.g. FAO, European Union, World Bank, UNDP and other bilateral countries tried to impose development on the people from their own perspective without prior involvement. The results of these projects have always been catastrophic in terms of sustainability and improving people's livelihood. The approach by government and donors has created a sort of dependency syndrome and lack of creativity as well as aggressiveness on part of their own development. Consequently, there is a need in a new effort to eradicate poverty on these communities to adopt Participatory Poverty Alleviation Approach (PPA) that is not romanticised.

#### **7.6.5.11 Low level of awareness and lack of information on several issues and aspects of their overall development, livelihood and well being.**

Other equally important factors to the poverty status of many fishing communities are caused as well as aggravated by the existing, often very severe socio-economic inequalities. They also originate in the characteristics of the fishing communities in so far as they are handicapped in dealing with high status actors or the government bureaucracy. For example, the majority lacks proper or sufficient information, because of being illiterate for example, or having settled recently in a fishing community. In Tanzania and more particularly in the fishing communities visited are characterised by the poor who belong to the disadvantaged or the most disadvantaged category, leading to low self-confidence vis-à-vis the more advantaged middle class (the fish agents, the fisheries officers)/ big fisher folk (processing and export business owners as well as ministry officials) who may perceive the poor as lacking socially accepted behaviour.

But there is also an institutional problem component to low levels of awareness and in-access to information problems for example, bureaucracies.

#### **7.6.5.12 Gender insensitivity and inequality as a result of rampant patriarchal beliefs and practices still dominant in almost all fisheries and riparian communities in the country.**

While a substantial number of women play various significant roles in the fishing communities this limited to fisheries related or support/complementary activities rather than fishing. As a general rule, their activities are limited to providing services to the respective fishing communities or fish processing. The said activities include:

- i) Eating places - "Mama Lishe"
- ii) Kiosks
- iii) Beer "groceries" or stores
- iv) Sale of household furniture and utensils
- v) Vending cereals and other food stuffs
- vi) Fish smoking

Despite their important contributions to the fishing communities they however suffer from abject poverty, exploitation, repression and being down trodden by their male counterparts. This is partly a function of the patriarchal cultural values, which are predominant at almost every fishing community visited and their economic powerlessness.

Observations by research teams as well as information from focus group discussions carried out at several fishing communities/villages (Nyanukazi, Karatunga, Nyabuzela - Muganza, etc.) attest to the manner in which men, including local government officials, look down at women whom they refer to and treat just as “children”. Ironically enough most women condone this saying they can’t do anything to change the situation. “It is just the natural/traditional order of things”, lamented one woman at Nyabuzela - Muganza fishing community in Biharamulo district, Kagera region.

To attest to what has just been said above, all women we talked to narrated how:

- a) a lot of women refuse to pay for the services rendered to them and how they are beaten if they insist that they be paid
- b) How community leaders/village officials cannot hear their cases or complaints unless they are paid some money
- c) How they are asked to pay several “voluntary” contributions for various functions and services that are rendered to them - up to Tshs. 8,000.00 without being given receipts
- d) How the Sanitary Official condoned and propagated the atrocities and other socially deviant/negative acts committed against them.

The women also complained of unreliable weighing scales through which traders cheat fishermen. When the fishermen bought their own scale, the traders refused to buy the fish.

The women also complained of low investment or start up capital and general lack of credit facilities, health and Mother and Child Health (MCH) services.

The women also came out with some recommendations including:

- i) need for working equipment and working capital
- ii) Need to be involved in decision making
- iii) Need for credit and establishment of Saving and Credit Societies/Co-operatives
- iv) Need for training so as to build their capacities
- v) Reduce fees on the various licenses from Tshs. 6,000.00 - 8,000.00 they are paying now to about 3,000.00
- vi) Day Care Centres and Nursery Schools for their children

It is important to also note that women are the most hit by poverty as most of them don’t own valuable assets including money, fishing gears, land and other items which might act as collateral for securing loans.

It is therefore very imperative, and indeed a matter of expediency, that any interventions to uplift the socio-economic status of fisher folks and improve their incomes and livelihoods should main stream gender

#### **7.6.6 Potential For Poverty Reduction**

Concern and interest in alleviation or reduction of the Poverty levels/status of the various sections of the Tanzania population including the artisanal fishermen has been on the agendas of the government of the United Republic of Tanzania, several international and local organisations as well leaders and members of the local and/or fishing communities themselves. The various publications, policy documents and specific development interventions are indeed testimony to this ever-increasing concern such documents include the government’s

National Poverty Eradication strategy enumerating a number of areas including the fisheries sector that are to be addressed in order to at least reduce poverty by the year 2025; the Lake Victoria Environment Management Project which is a heady, working in various sector, around the Lake Victoria Basin various local community Based Organisations and NGOs all targeting the poor sections/categories of their population, some in the provision of saving and Credit Facilities, some in Capacity building while others are Micro-Project provisions etc. ---- all these aim at poverty alleviation of their members and/or target the poor. Other important documents include the National Fisheries Sector Policy the Fisheries sector Bill expected to be tabled before Parliament in its current budget session or thereafter.

On shortcoming in all these documents and their implementation strategies has been the lack of involvement of their target populations in the initial stages of their formulation. This is basically a function of lack of information from Baseline Surveys/Research, which should inform and guide such policies, strategies and specific interventions. Before embarking on any specific interventions. Before embarking on any specific interventions to alleviate poverty amongst any social category there is always the need to find the state of the situation, peoples' own perception of the problem one wants to tackle, the available resources including peoples' own awareness and perception of the problem and their own preferred strategies for intervention as well as their willingness to participate in the alleviation of the problem. The latter is very important in terms of community ownership and long term sustainability of the programme or specific intervention. You need to adopt some form of Participatory Poverty Assessment (PPA) methodologies if you are to be successful in your approach.

The strategy adopted by the JAICA and Ministry of Natural Resources and Tourism in this project therefore, seems (with periodic minor modifications) to be in the right track.

During the just ended research for instance, we were able to capture the state of the act as regards poverty and related potentials for its reduction or alleviation from communities or categories of the poor amongst artisanal fishermen and those other stake holders in the fisheries sector. We were in the process able to identify both liabilities and assets in the task before us.

#### **7.6.7 Problems and Needs**

During the survey, the researcher revealed a number of problems and needs through individual and/or FGDs with the fishing communities and the local government leaders, NGOs and CBOs operating in the various fishing communities. The following anecdotes from the village inventories, checklists and FGDs characterise the problems and needs of the various communities which in a way should be seen as the communities' own or perception of the factors contributing to their poverty status: Some, in fact most of these problems and needs were also mentioned by the interviewees as some of the major problems they were facing and which needed rectification (See Tables 5,7 and 8).

1. **Very low prices for their produce/fish catches:** the complaints here were that the prices were either too low e.g. Tshs. 200/- - 400/- for a Kg. of Nile Perch or that they were unstable and dependent upon the whims and wishes of the fish trading agents or their representatives.

2. **Markets:** either that they were unreliable or almost absent especially during times of high catches. The present market structures were also said to be poorly built and dilapidated or have not been properly roofed with secure corrugated iron sheets or something that is leakage proof.
3. **Fishing gears:** The interviewed fishermen were almost unanimous on this. They pointed out that most fishing gears especially out boat engines, fishing nets and line hooks were either inaccessible and/or unaffordable especially on the part of artisanal fishermen or fishing labourers. Those who secured them from big fish traders and/or owners of the fish processing industries on credit, especially around Lake Victoria, have to repay for the same on very high interest rates and as a general rule by catches of fish through which the credit was being repaid and in most cases they offered very low prices sometimes as low as Tshs. 70/- per Kg. Of Nile Perch as was learnt from Kinagi in Muleba district, Kagera region.
4. **Cheating and/or unscrupulous behaviour and practices on the part of big fish traders or owners of fish processing industries and traders.** The general complaint here was that they manipulated weighing scales and that in some areas the traders or the agents never used weighing scales thereby cheating and/or exploiting the fishermen.
5. **Security Situation:** Most artisanal fishermen especially on the Lakes Victoria and Tanganyika side complained of piracy, acts of banditry and especially the destruction and/or confiscation of their fishing gears by "*big fishermen*" who declare certain fishing areas their exclusive zones – no entry areas for other fishermen or even vessels transporting cargo and people from one area to another. In Biharamulo, Muleba and Bukoba areas for instance the research team also learnt of very nasty incidents where certain individuals were shot at and/or sank into the lake. There were also reports of high rates of theft of nets and line hooks.
6. **Investment/Working Capital/Credit Facilities:** Most artisanal fishermen were also of the opinion that they were using very low technology and outdated fishing technology and hence very low catches because of lack of sufficient seed money or starting capital. On top of their general poverty levels, they also said there were no credit facilities to which they could apply for reasonable amounts of working capital. To that effect some stakeholders especially Women Groups e.g. Tweyambe have initiated their own credit schemes based on the Grameen Bank and SCCOS principles. Even here however contributions by members is very low/little.
7. **Lack of basic social services and infrastructure:** With the notable exceptions of Kunduchi (Dar-Es-Salaam) and Nyamukazi (Bukoba/Kagera region) there was general and unanimous outcry from all those stakeholders interviewed about the lack of basic social services and facilities at almost every fishing village/community visited. These include basic health/Medicare services, education facilities, reliable and/or all season roads, clean and safe water, sanitary facilities such as toilet facilities, power (electricity), reliable transport facilities, permanent market stalls, shops worship places, police stations, maize mills, drug stores, basic MHC facilities and Family Planning Services.
8. Lack of clean and reliable landing sites, which are well equipped with reliable weighing scales and fish processing facilities.
9. High rates of morbidity and mortality resulting from water borne and water related as well as human communicable diseases such as, diarrhoea, dysentery, typhoid, malaria, tuberculosis, bilharzia, schistosomiasis, STDs and HIV/AIDS.
10. **Very low level of KAP with regards to STDs, unwanted/early pregnancies and HIV/AIDS transmission.** To date HIV/AIDS is decimating the fishing population at a very high and precarious speed.

11. **Fisheries Extension Services:** Substantial number of artisanal fishermen and traders also complained of the lack of fisheries and extension and other related services. The complaints ranged from lack of extension officers to claims that those available did not provide the services regularly or at all. Credit given to fisheries extension officers is that they were exceptionally good in confiscating fishing gears, tax/levy collection as well as harassing the small/artisanal fishermen while favouring and/or their agents who usually paid their way through.
12. Rampant illegal fishing methods and practices including trawlers, small size nets, beach seines and poison.
13. Payment of so many “voluntary” contributions, e.g. school desks, “Uhuru” Torch, entertainment for visiting high ranking government officials including Ministers, Prime Minister, Vice President and the President of the United Republic of Tanzania.
14. Lack of clearly demarcated and protected breeding grounds which makes it possible for the destruction of fishing nets by the unscrupulous fishermen especially those using trawlers , beach seines, poison/dynamite fishing practices
15. **Very high levels of illiteracy and lack of information:** because most fishermen are illiterate they are unable to read or unearth a lot of information pertaining to better economic opportunities, markets and prices of their produce. This also makes them more vulnerable to price manipulations and high risks to several diseases including STDs and HIV/AIDS.
16. **Rampant poverty levels:** As a result of all or some of the problems mentioned above most artisanal fishermen and labourers as well as other fisheries sector stakeholders find that they work in and are surrounded by very rich and marine resources.

#### 7.6.7.1 The Specific Potentials for Poverty Alleviation

The specific potentials/assets that can facilitate the process of poverty reduction amongst members of the fishing communities that have so far been identified by the research team include the following anecdotes, which characterise their assets and strengths.

### 8.0 Emerging Issues

Some of the emerging issues that need special attention and/or timely interventions include the following:

1. **Fishing laws and regulations:**  
These should be made clearer and made public. Specific mechanisms of making all stakeholders in the fisheries sector aware of knowledgeable to these laws and regulations should be put in place.
2. **The role of the fisheries/extension officers.** Presently the role of fisheries/extension officers is very ambiguous. They put on two hats, which are basically contradictory and antagonistic. On the benign note they are supposed to educate the fishermen and other stakeholders on proper methods of handling and marketing their catches at very lucrative prices. On the other hand they are the various law enforcers of the various laws and regulations which more often than not entails the imposition of fines and/or confiscation of fishing gear. And as a general rule most fisheries extension officers seem to be more enthusiastic in implementing the latter which makes the fisher folk distance themselves and in fact hostile and run away from these officers. These roles need to be separated.
3. **Change of laws and regulations so as to meet changing circumstances:** Certain provisions of the existing laws and regulations should be changed so as to accommodate certain emerging practices and institutions. For instance, certain provisions should be

made to accommodate the Beach management Units and the emerging NGOs and CBOs all doing work in the sustainable/development of the various marine resources and ecosystem around them.

4. **Resolution of conflict between artisanal fisher folk and big fishermen/traders and owners of fish processing plants:** The conflict between two parties especially in Lake Victoria is reaching very disproportionate stages while the silence of government on this is eroding the confidence of the smaller "fishes" in their government institutions. The silence of the various regional and district fisheries and government officials as well as that of their accredited representatives including District Councillors and Members of Parliament on the issue is the case in point. Some smaller fisher folk in fact told the research team that they were surprised by their member of parliament, for being very vocal in Parliament and other fora about issues of corruption and good governance somewhere else without trying to look at the looming crisis in his own constituency.
5. **Issues of exclusive fishing zones for certain fishing individuals:** The government should make its position clear as to whether to declare certain areas of the water/marine bodies their exclusive fishing areas to which no other person is allowed into (Example of the Greek in Bumbile Island). What does the law say about this and what specific measures are taken against anybody who contravenes the laws of the country causing damages in terms of property and even lives of other people.
6. **Enforcement of existing laws and regulations:** Information and data gathered by the research team suggest that various laws and regulations pertaining to the marine ecosystems and resources are not properly and judiciously enforced either for reasons of personal aggrandisement on the part of those responsible or due to lack of resources and/or capacity to do so. This should also be looked into.
7. **Preservation and protection of marine resources:** Another issue needing special attention is that special efforts should be made to conserve and protect the marine resources and ecosystems around the country. All the stakeholders should be mobilised so as to increase their awareness of the importance of these resources in terms of sustainable utilisation and conservation of the water bodies for the various marine resources or fish species.
8. **Illegal fishing methods and practices:** With notable exceptions of fishing communities on Lakes Nyasa and Rukwa the rest pointed out the existence of illegal fishing methods and practices including dynamite fishing, use of prohibited gears such as small nets, beach seines, etc.
9. **Promiscuity and low level of KAP on STDs, unwanted pregnancies and HIV/AIDS transmission:** Data from the fishing community household questionnaires as well as personal observations and informants reveal high levels of promiscuity and low level of KAP on the part of the fisher folk either out of ignorance/illiteracy or because of the need to gratify one's ego and economic gains (women).
10. **Provision of basic social services and infrastructure especially health and Medicare, basic education, safe water, reliable transport and communication, MCH facilities, sanitation/water sewerage, etc.**
11. **Fish landing sites:** There was also general outcry for the provision of modern, well equipped landing sites with reliable weighing scales, sanitary facilities (toilets) shops, etc.
12. **Fish development levy:** a General complaint here were that what was ploughed back to the communities was very little. They want at least 50 percent of the levy ploughed back. They also want humane ways of collecting the levy. They are however positive on the idea.

13. The need for reliable fish markets and price structures - issue of knowledge/information on the available fish markets and prevailing prices at last destination so that they can also bargain through their co-operatives or nay other bodies formed for such purposes.
14. Common facility for fisher folk: (Information from fishing household questionnaire). All were very positive on the formation of such an institution.
15. Credit Facilities: The fisher folk were all positive on the formation of such institutions. In fact some fishing communities have formed multipurpose co-operative societies or credit organisations (Mkendo Wavuvi Samaki in Musoma, MUSIWO, USAMAU Savings and Credit Co-operative Society LTD in Ukerewe.
16. Co-operative Societies: There was also consensus on the need of the formation of such societies by all stakeholders involved. Some groups of stakeholders have in fact formed the same e.g. USUMAU in Ukerewe, Tweyambe in Muleba, etc.
17. KAP - especially as regards STDs, unwanted pregnancies and against the spread of HIV/AIDS infection.
18. Community Participation. There is felt need of involving communities in decision making through to implementation of the various decisions and interventions pertaining to their well being and the sustainable management of the marine resources and ecosystems around them. Some communities have in fact formed their own CBOs and the like. Some need to encourage and/or tap from these.
19. Mainstreaming Gender. There is indeed the need to mainstream gender in all the activities and processes carried out. Women's rights have to be given special attention. The women have to be specially empowered in order to liberate themselves from patriarchy - based discrimination, exploitation and other forms of abuse including rape, etc. Men will have to be targeted for special education on the rights of women and the need to build sexually equal communities.

## **9.0 Summary And Recommendations**

### **9.1 Summary**

In the preceding sections attempts have been made to present a picture of the socio-economic status including levels of income, standards of living, livelihoods and well-being of members of the fishing and riparian communities in Tanzania.

In the first section of this presentation we started by presenting an introduction on what constitutes poverty, the various dimensions it takes as well as the best vantage points from which to study poverty. We concluded by pointing out how poverty is a multi-dimensional problem needing an inter-disciplinary multidimensional approach in its analysis.

In section 4.2.0 we presented the poverty status of fishing communities in Tanzania. It was pointed out that despite living and working in environments that were/are characterised by very rich marine/fisheries resources and potentials for economic development and very high standards of living, improved livelihoods and well-being most members of the fishing communities especially fishing labourers or artisanal fishers continue to live in conditions of abject poverty, squalor destitution and, above all, human misery and marginalization.

In the process attempts were also made to point out the characteristics of poverty amongst the subjects of our study. these we said included, amongst many other things, low levels of income, very poor housing conditions, poor health and sanitary conditions, inaccessibility to



basic social services including safe water, education, health and energy facilities, poor and/or unreliable transport and communication facilities, low levels of formal education (illiteracy), information and awareness of the economic potentials around them and their own capacities to transform their lives livelihoods and well-being.

Contributing factors mentioned included inaccessibility to markets; unstable prices for their produce; price manipulation and cheating practices by big fishermen and traders; high levels of piracy in the waters; ambiguous and unclear policies, fishing laws and regulations. Others include corruption and inaction on the part of fisheries officials, other government functionaries and local and national political leaders; as well as a growing dependency syndrome. Others include inaccessibility and/or in affordable prices for fishing gears, low investment capital etc.

Several emerging issues that need to be tackled by the authorities were also revealed. These include acts of piracy and banditry conflicts between artisanal fishermen and bigger fishermen and/or agents of owners of fish processing plants and traders. Others included increased use of illegal fishing methods and gears, involvement of members of the defence and security forces in illegal fishing, claims that the Lake Victoria is soon to be privatised/sold, marginalisation and super exploitation and oppression of women.

## **9.2 By Way of Recommendations**

1. That concerted effort be made by the government and other stakeholders to sensitise the riparian communities of the marine resources around them as potential source of income, employment and in the improvement of their livelihoods and standard of living.
2. That the riparian communities and especially the fisherfolk be educated on the importance of judicious utilisation and sustainable management of the marine ecosystems in their respective areas.
3. That specifically the fisherfolk and other stakeholders be made aware of the proper fishing methods, fishing gears as well as regulations governing the fisheries sector.
4. That the government and other concerned stakeholders put in place mechanisms through which the various stakeholders can assess saving and credit facilities from which those needing credit to initiate various income generating activities can do at reasonable conditionalities.
5. That common facility from which the fisherfolk can readily purchase various fishing gears, sometimes at credit be put in place either through co-operation amongst the respective fisherfolk or by any other interested institution.
6. That conflicts between the so-called fisheries operators/fishermen be immediately resolved by the relevant authorities.
7. That landing and marketing sites with modern facilities including reliable weighing scales be established and where possible through the involvement of the fishermen and other stakeholders.
8. That periodic inspection visits by the relevant authorities to such fish landing and marketing sites to check on the weighing scales and prices given to the fishermen by the fish traders/buyers be made.
9. That heavy penalties be meted to any body found manipulating the weighing scales and price fixing or manipulation contrary to the laid down procedures for personal aggrandisement.

10. That a system of co-management of the marine ecosystem and environmental sanitation involving all stakeholders be made.
11. That special training/education programme on environmental sanitation and such other related issues be put in place at all fishing communities.
12. That specific outlays to improve the sanitary conditions and especially building toilets, bathrooms and such other related facilities be built and that the respective communities should manage and take care of the same.
13. That special/concerted efforts be made to provide and/or improve/rehabilitate basic social services to the fishing communities. Specific basic social services and infrastructure that should be put in place include:
  - a. Education facilities - e.g. pre-school and Primary School
  - b. Day Care Centres
  - c. Health Facilities
  - d. Police Post
  - e. Post Office
  - f. Banking/Saving and Credit facilities
  - g. MCH Services
  - h. Markets
  - i. Reliable transport and communication facilities
14. That gender consideration be mainstreamed in all processes and interactions taken.
15. That all-cultural practice that entails the suppression, exploitation, marginalization and abuse of women should be done away with.
16. That the initiation and implementation of any interventions should involve the targeted social group. The top - bottom approach to development should indeed give way to the bottom - upward approach.
17. That in the analysis and discussion of poverty alleviation strategies attempts and, indeed, concerted efforts be made to adopt and use the various PRA methods and specifically the Participatory Poverty Assessment (PPA) methods. It is true that they do involve more extra resources in time and money but they usually ensure community ownership is crucial for long term sustainability.
18. That in all the above attempts be made to utilise the resources and experiences of other institutions and structures including NGOs and CBOs that are already operating in various fishing/riparian communities (e.g. LVEMP, LANESO, KAEMP, Tweyembe Women Group, Kunduchi Environmental and Development, Mradi wa Mazingira wa Hifadhi wa Mwambao Tanga, Federation Association of Women Entrepreneurs Tanzania, Kitanga Development Foundation, Mkendo Wavuvi Samaki Multi purpose Co-operative Society Musoma, MAJIMAMA, Bukasiga Fishing Company Society Ltd., Usamau Savings and Credit Co-operative Society Ltd., etc.
19. That the fisheries department adopts a much more conciliatory approach when dealing with the artisanal fisherfolk whose level of awareness and understanding on several issues is extremely low. They need to be nurtured.

## **10.0 Conclusion**

It is now quite apparent that action and/or specific interventions by all stakeholder including the government, the donor community, NGOs and CBOs in order to alleviate or reduce the conditions of poverty amongst the fishing communities in Tanzania.

To that effect, the best approach is an "integrated approach" in which all sectors, government departments, the donor community and members of the fishing communities themselves pull their resources and harness their talents together to help the poor fisher communities improve their income levels and conditions of living. In the process it is important to empower the target groups so that they are able to participate fully in all processes and activities aimed at improve and even bettering their lives and well being.

All this calls for political good will, honesty diligence and a high level of personal and collective commitment and integrity and perseverance. It also calls for a high level of co-ordination and adherence to the principles of good governance.

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