

**WOMEN DEVELOPMENT FUND: A CATALYST FOR REDUCING SUSCEPTIBILITY TO  
HIV INFECTION AMONG WOMEN.**

The case of Nsimbo Village, Tanzania

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## **Abbreviations**

CDO - Community Development officer

FGD – Focus Group Discussion

HTC – HIV Testing and Counselling

IGAs - Income Generating Activities

MFIs – Microfinance Institutions

PMTCT - Prevention from Mother to Child Transmission

STDs - Sexual Transmitted Diseases

STIs - Sexual Transmitted Infections

TDC - Tabora District council

VCT - Voluntary Counselling and Testing

VEO- Village Executive Officer

WDF- Women Development Fund

### **Definition of terms**

For the purpose of this research, based on the literature, the following terms have been defined as follows:

**Source of income:** In this research source of income is defined as all income obtained from farm, off-farm or non-farm, being in cash or in kind, which contribute to the welfare and livelihood of women in Nsimbo village, deriving from sets of livelihood activities in which are engaged.

**Sexual relation:** For the purpose of this research sexual relation is defined as a situation whereby women in Nsimbo village have sexual contact or intercourse being anal, vaginal or oral with one man or more, either with a husband or not.

(A husband is any man who paid a bride price and legally married to a woman by way of traditional, religion or government).

**Susceptibility:** For the purpose of this research susceptibility is defined as the likelihood of the individual woman becoming infected with the HIV virus.

## Abstract

Women Development Fund (WDF) is a microfinance project. It was implemented in Tabora district council Tanzania in 1994. The project targets all women living in Tabora district who are 18 years and above or below 18 years with child/children. The main purpose of the project was to improve their living standards, by increasing their income and creating self-employment, through income generating activities. This may also diminish the number of women that engage into risky livelihood activities, like in sexual relationships with different men for money and /or gifts.

The project was implemented in many villages in the district in a form of revolving fund. Nsimbo village is among the villages which have benefited by the WDF project. By the year 2009/2010 seven groups of women with a total of five women per group got a loan from the project.

This research been commissioned by Tabora District Council (TDC) to assess the effect of the project to women at Nsimbo village in changes of their sources of income and sexual relation. In this regards after conceptualization, the research looked into access to resources, income sources, livelihood strategies, sexual relations and susceptibility to HIV infection before and after the first loan cycle of the project, for the purposes of improving the project.

The research was conducted at Nsimbo village, through individual interview with women and two focus group discussions with women. It involved also interview with the three key person; Village Executive Officer (VEO) of Nsimbo, project coordinator and Community Development officer (CDO). A sample of 30 women was randomly selected, 15 from the group of women who got loan and 15 from the group without a loan. The data was collected by using checklist. Prior to the study at the field, desk study was conducted to get an insight of the study.

The findings show there is a general increase on sources of income to women who got loan compared to women without loan. Income obtained through sex decreased to women who got the loan while there is an increase to women without a loan compared to the time before the project. However there is a slight decrease on change on number of sexual partners among women with a loan compared to women without a loan where there is a slight increase on number of sexual partner compared to time before the project. No change has been found on the negotiating on sexual relation among both groups of women to the time before and after the project. There is no change on condom use to women with a loan and women without a loan to the time before and after the project.

Research found there is no direct relation on increase of the income sources and changes in negotiation of sexual relations and condom use among both groups of women. Reasons found from the research was due to low awareness of condom use, low knowledge on how to use condom, low availability of condom in a village both male and female condom, women feel ashamed and cultural barriers which do not give women a right to decide on sexual matters, all decisions concerning to sexual relations rely on men.

Study found women having more than one sexual partners not only because they need to get income from sex but rather due to some other reasons including having fun, a revenge to their partner who had sex with other women build confidence that they are beautiful and individual behaviour. Due to this women have low or no control in sexual relation even after their income sources being increased. This might lead to risk of being susceptible to HIV infections for engaging into unsafer sex with their sexual partner.

Key words: Sexual relation, source of income, susceptibility

## CHAPTER ONE

### 1.0 INTRODUCTION

#### 1.1 Background

In many African societies most women have less access on sources of income which led to depend on male partners and family members for income (UNAIDS, 2006). Most of the villages in Africa are dominated by gender inequality. Women's status is relatively low compared to men in the control and access over income resources. There is unequal ownership of resources, especially land and cattle (Oglethorpe and Gelman, 2008). This is the major means of production and the main source of income (Ellis, 2000). Moreover women have little control over sexual matters in their relationships, which they often fear might be jeopardize by discussions about sexual issues (UNAIDS, 2006).

Due to limited access to land and cattle, women have insufficient income to support their livelihood. Women are looking for off-farm and non-farm activities in order to get additional source of income. Sometimes they are engaged in sexual relationships for money/ or gifts. It has been stated that in a situation where the economic condition is difficult and they do not have money, women engage in sexual relationship with men (Longfied et al, 2004). These men provide them with money and /or, food, clothes and gifts and sometimes they exchange for sex in return. This dependence on sources of income and lack of control on sexual issues with their sexual partner can dramatically increase their chances of becoming infected with HIV.

Tanzania has the same situation, were women have less ownership of income sources land and cattle, though the law (Tanzanian village land Act 1999) gives women right to own property including land (REPOA, 2007). Women were still having less economic power to own resource which makes them less able meet their needs and to negotiate safer sex, like the use of condom. As results it creates a risky for HIV infections (Gysels, Pool and Nnalusiba, 2001).

Concern the economic difficulty of women in Tanzania, has led to the formulation of development policies aiming at giving priority to raising the social and economic status of women, including protecting and enhancing women's income earning capacity (REPOA, 2007).

According to study conducted by REPOA (2007) the development of Income Generating Activities (IGAs) in Tanzania has been a result of the changes in the socio economic development since 1960s. These include the following:

- The promulgation of the Arusha Declaration in 1967, one of its objectives was to nationalize all foreign owned firm. Those employees from the nationalized firms who lost their employment moved into self employment or IGAs in order to get income for their survival by engaging into small business. This was the time when the Small Industries Development Organization (SIDO) was formed to assist and promote small scale business in Tanzania.
- The villagization process from the early 1970s forced many people from their original villages to new settlements. Those who escaped from the exercise migrated to urban areas where they survived through IGAs.
- The economic crisis which faced Tanzania from 1978 to the early 1980s due to Kagera war led to the collapse of many industries and public enterprises. Employees from these enterprises had to engage in IGAs. Even those who remained on their jobs found their income not enough and thus joined the informal sector activities.

- The economic reforms from the mid 1980s and the consequent privatization and globalization have forced retrenched employees to flow into the informal sector where they engaged into IGAs.

The changes in the employment sector and socio economic, led different groups of people in all areas, employed and non employed, rural and urban, men and women to engage into IGAs to support their livelihoods.

In Tanzania, there are number of microfinance institutions (MFIs) for assisting women to start IGAs which have been established by both the government and non-government organizations. These include PRIDE, FINCA, SEDA, FAIDIKA, and SACCOSS.

In early 1990's Women Development Fund project (WDF) was started as a microfinance project, under the Ministry of Community Development gender and Children in collaborations with the local government authorities, through district council who provide financial support. The project was started to be implemented in different time in many districts around the country by providing loans to low income women in Tanzania.

Tabora district sometimes known as Uyui district is one among districts which has been reached by the project. The district is found in Tabora region in the western part of Tanzania. It lies between latitudes 05 04' and 06 15' south of the equator and Longitudes 32 15' and 32 00' east of the Greenwich. A total surface area of a district is 13,453sq.kms (TDC, 2008). The district is bordered by Nzega district, Igunga district and shinyanga region in the north, Sikonge district in south, Urambo district in west and east Singida region and Tabora urban or Tabora municipal surrounded by Tabora district.

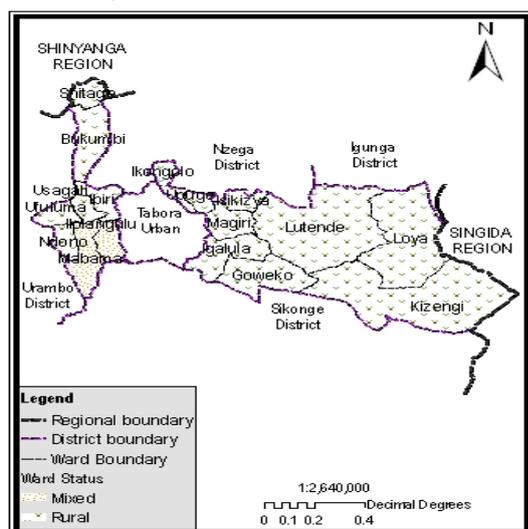
Tabora district council started WDF project in 1994 as a microfinance project. The project targets all women living in Tabora district who are 18 years and above or below 18 years with child/children. The project stimulates women to get additional income through income generating activities.

The main purpose of the project was to improve the living standards of the women, increase their income and create self employment to women (MCDGC, 2001). This may also diminish the number of women that engage in sexual relationships for money and /or gifts.

Since 1994 many women groups in a district got loan from the project. Currently there are 47 groups in a different wards and villages in the district. In which women are engaging in different IGA, like selling cooked food, local brew making and selling, clothes, groceries, gardening, bee- keeping and fishing (TDC, 2011).

Nsimbo village is one among the 108 villages and 24 wards found in Tabora district in Tanzania. The village is found in Nsimbo ward, before it was a village at Magiri ward. The village is located in the western part of the district. The total population in this ward is 20,837, female 10,500 and male 10,337(TDC, 2010).

Figure 1: Map of Tabora district showing ward boundaries



Source: Tabora District profile, 2008

Economically, Nsimbo village depends in agriculture as the major means of income. Selling of food crops such as maize, rice and onion, tomato, cabbage, sugar cane is being reported as the main income source to most households. Also they produce cash crops such as tobacco, pyrethrum and groundnuts. Livestock keeping like cow and goat also contribute to the income sources of the population at Nsimbo village (TDC, 2008).

## 1.2 HIV/AIDS status

### 1.2.1 HIV/AIDS Globally

An estimated 40 million people around the world are living with Human Immunodeficiency Virus (HIV) whereby, the productive age group 15-49 years of age account for half of all new HIV infections worldwide. More than 6,000 become infected with HIV every day (UNAIDS, 2004).

### 1.2.2 HIV/AIDS in Africa

The HIV is spread fast in Africa in spite of the various efforts and resources put in place to prevent it (Muturi, 2005). Sub-Saharan Africa remains the region most heavily affected by HIV worldwide, accounting for over two thirds that is 67% of all people living with HIV and for nearly three quarters 72% of AIDS related death in 2008 (UNAIDS, 2009)

Sub-Saharan Africa's epidemics vary significantly from one country to country with the most appearing to have stabilised, although often at very high levels, particularly in southern Africa.

Heterosexual intercourse remains the epidemic's driving forces in sub-Saharan Africa with extensive ongoing transmission to new born and breastfed babies that is mother to child transmission (PMTCT)(UNAIDS, 2009).

Several studies suggest that unprotected sex between sexual partners is probably a more important factor in sub-Saharan Africa's HIV epidemic than in commonly thought.

### 1.2.3 HIV/AIDS in Tanzania

In Tanzania the first case for HIV/AIDS were reported in Kagera region in 1983 (URT, 2003). By 1987 all regions of the country had reported cases of HIV/AIDS. In Tanzania, like other developing countries, HIV/AIDS is increasingly becoming the major underlying factor for hospital admissions (an estimated 50% to 60% of the hospital beds are occupied by patients with AIDS related illnesses) and death, thus representing one of the critical challenges to human development due to loss of labour (AIDS policy Research, 2004).

There is a generalised HIV epidemic in Tanzania mostly transmitted through heterosexual unprotected sex and mother to child transmission (TACAIDS, 2010). Data according to Tanzanian HIV/AIDS and malaria indicator survey 2007-2008 the national prevalence among the sexually active population and productive age group between 15-49 years was reported to be 5.7% the data shows more women 6.6% are infected than men 4.6% (TACAIDS, 2010)

The HIV/AIDS crisis is to a large extent a result of sexual behaviour, concurrent sexual partners, presence of sexual transmitted infections such as herpes, syphilis and lack of knowledge of HIV transmission. Unsafer sex is probably responsible for the large majority of HIV infections in Tanzania (WHO, 2002).

The contextual factors are considered to be the one which sharpening the epidemic in a country. This factor has a direct or indirect effect to the behaviour of the individual which could lead to the infection of HIV. According to TACAIDS (2008) these factors include the followings:

- Social economic and political gender inequalities including violence against women
- Poverty and transactional sex with increasing number of commercial sex workers
- Local cultural practice such as widow cleansing
- Mobility in all its forms which leads to separation of the spouses and increase establishment of temporary sexual relationships
- Men's irresponsible sexual behaviour due to cultural patterns of virginity
- Substance abuse such as alcohol consumption
- Lack of male circumcisions

In Tanzania different programmes have been implemented as a response to HIV infection, both direct and indirect responses. Awareness creation and knowledge about HIV/AIDS prevention has been reached different groups of population by ways of mass media, campaigns, information booklets, leaflets and posters to inform and educate the public about the disease and to promote behaviour change and health sexual practice (Rumisha et al, 2006). It also include the availability of relevant health services such as treatment of STIs, HIV testing and Counselling (HTC), prevention from mother to child transmission (PMTCT) and safe blood and availability of condom in all health facilities.

In Tanzania Gender inequality and poverty as contextual factors of spreading HIV makes women to have low ownership of resources which makes the majority of them with no or low income sources (IPAS, 2010). It has been found that due to this makes the majority of women they engage into sexual behaviour with different partners to get income with low or no use of condom.

#### **1.2.4 HIV/AIDS in Tabora district**

Tabora district has a total of 6.4 prevalence rate, which is higher than the national prevalence rate that is 5.7%. Data shows the prevalence rate of female is 6.8% and male 6.0% (TACAIDS, 2010).

Different programmes which have been conducted in a district as a response to HIV which focusing on reducing poverty as a driver to the spread of HIV among women. MFI through IGAs has been seen as a tool which could help to increase the income of the women and reduces risk behaviour of engaging into transactional sex looking for income. This might makes them susceptible to HIV infection.

Nsimbo village is one among the villages which have been benefited by the MFI (WDF project). By the year 2009/2010 seven groups of women with a total of five women per group got loan from the project for engaging into IGAs in order to improve their living standard.

#### **1.3 Problem statement**

The Ministry of Community Development, gender and children in collaboration with Tabora district council, initiated the Women Development Fund (WDF) project, because no assessment has been undertaken since the project started, the Tabora district council does not know what the effect of the WDF project has been on the target group of women.

#### **1.4 Objective of the research**

To contribute to the improvement of the WDF project, by assessing the effects of the project to women in changes of their income and sexual relations in Nsimbo Village.

#### **1.5 Main research question**

What are the effects of the loan given through WDF project to women on the income and sexual relations in Nsimbo village?

##### **1.5.1 Sub questions**

What are the characteristics of the WDF project?

What are the sources of income of women in Nsimbo village before and after the project?

What are the sexual relations of women in Nsimbo village before and after the project?

What are levels of income received from sexual relations of women in Nsimbo village before and after the project?

## CHAPTER TWO

### 2.0 LITERATURE REVIEW

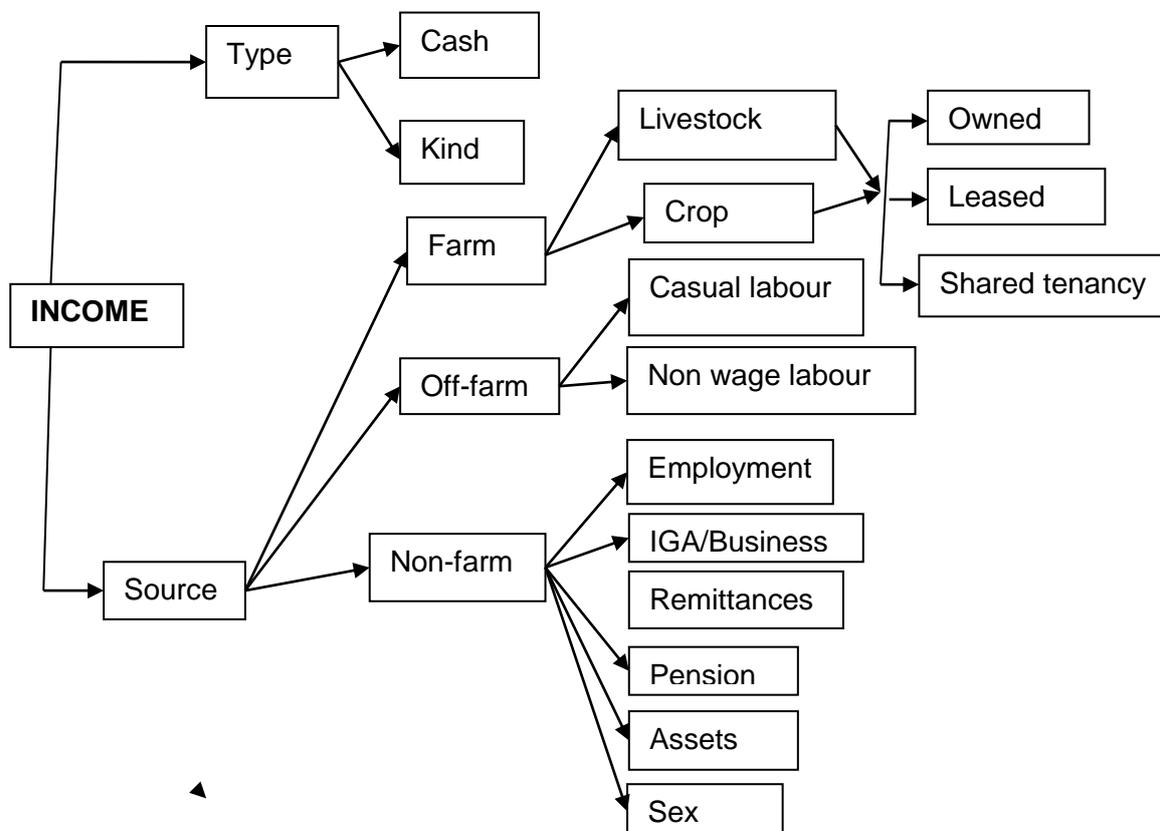
This chapter is divided into two parts, the first party we are going to look on how different researchers have written concerning to sources of income to women and its effect on the income and sexual behaviour of women. Second part is focusing on how researcher discuss on the effect of microfinance institution on income sources to women and their sexual behaviour.

### 2.1 Sources of income and sexual relationships of women

Focus has been made by various authors on income and income sources and how can affect the livelihood strategies of the women. Sources of income are derived from the livelihood activities and lifestyle of an individual in a household to meet their needs. This source can be affected by the economic system and the cultural dynamics (Mbaiwa, 2011). It has been highlighted that income sources depend with assets, skills and location. In rural areas the major income resource is land and cattle (Ellis, 2000).

Income sources are referring to farm, off farm and non-farm income. This can be in a form of cash or in kind, and it includes livestock, crops, wages labour, non-wage labour, employment, business or income generating activities, remittances and pension (Ellis 2000). Research shows that Women living in rural areas have weak access to land and natural resources as a main source of income (Muller, 2005b). (See figure 2 below)

Figure 2: Operationalization of income



Source: Own research

Research found that the differential in sources of income determines livelihood choice of women (Barnet and Whiteside, 2006). Lack of income sources to women leads to migrate to far from their family looking for alternative livelihoods (Piot, Greener and Russell, 2007). Research in Viet Nam, for example revealed that women migrant workers were more twice likely to engage into temporary sexual relationships at migrated areas to look for alternatives livelihood. Low income put people, particularly women, at high risky of HIV infection as they are forced to migrate for waged labour or to engage in transactional sex (ICAD, 2006).

Low income sources forced women in rural areas to look for risky livelihoods options including selling of the local brew in the local clubs. Study conducted in Tanzania show that women who sell brew are expected to offer sexual services or may be coerced into sexual acts to their customers. In this kind of work setting there are pressures on the women to conform to clients expectations (Kalipeni et al, 2008). The option strategy livelihood like that exposes women into sexual harassment, violence and demand for sexual favours (Kalipeni et al, 2008). The risky livelihood strategy like selling of the local brew by women in order to get income forced them to have sexual relation with their customers with less likelihood of using condom to protect themselves from STIs and HIV infections (Fritz et al, 2010).

Research revealed that making a living depends on what you do to survive based on the sources of income. By having some land to farm, a room to run a business, money to pay for basic needs and someone to look after children (Sweetman, 2008). Further, the same research state that, regardless of the marital status, most women in developing countries living in poverty with less or no income resources and depends on their relationship with men to delivery their needs and the needs of their children.

It has been stated that women primary incentive for engaging in sexual relationship with different men is financial. In return men seek sexual gratification (Longfield et al, 2004). Less or no income sources forces many women in subsistence sex work or transactional relationships that preclude negotiating condom use (UNFPA, 2005). Further the article explains that Low incomes have driven many women either formally or informally, to exchange sex for resources as a means of survival. It has been shown that women are unable for income reasons to leave sexual relationship, even if they know their partner has been infected or exposed to HIV (UNFPA, 2005). Research show that in time of destitution, women will sell sex for cash or in kind as a last resort to fulfil the food security needs for themselves and their children (Muller, 2005)

Observation was made on the study in Cape Town, were a survey among youth aged 14-22 years from 2002-2005 found that multiple partnerships are common among girls living in household that has experienced less or no access to sources of income (Kim, et al 2008). Another study in South Africa among women has found that low income increases likelihood of having multiple sex partners.

A study conducted among students in Nigerian University found that women with low sources of income may end up having sex with more than one man in order to get her university education .For example her teacher for good mark, her boyfriend and sugar daddy for money to pay school fees and living expenses (Barnet and Whiteside, 2006). It has been found that many women who sell sex relying on regular income support in return for sex favours to support their livelihood (Johnson and Budelender, 2002).

Vulnerability to income sources affect women ability to engage in self protective behaviour during sexual intercourse with their partners even though they might be put them at risky of HIV susceptibility (Kessy, 2008). Study indicated that women are at risky to HIV infection when there is insufficient income caused by lack access to income resources at households. They have to turn to transactional sex in exchange for income in order to raised money for taking care of the children and themselves. These women are powerless to negotiate for safer sex with low likelihood of using condom consistent even if condoms are available (Gysels, Pool and Nnalusiba, 2001).

Study shows that it is difficult for women who do not have income and struggling to feed her children, paying for school fees and medical bills to refuse a man who does not want to use a condom, especially if he pays twice or more the usual rate (UNFPA, 2005). Couples who are in sexual relation because of low income are rarely use condom. Situation like this increases risky for HIV infection (Longfield et al, 2004). In the same article, it suggests that there is a need for communicating information about the sexual transmitted infections (STIs) and HIV and promoting consistent use of condom. In order to reduce the risky for sexual transmitted diseases and susceptibility to HIV infection, women access to alternative sources of income should be improved.

Gender equality in income resource and the empowerment of women are the fundamental element in the reduction of HIV susceptibility among women (Muller, 2005a). As Anne Marie Goetz and Joanne Sandler of UNIFEM quoted by Sweetman (2008) highlighted that women need to have control of the income resources if they are ever to control over their sex lives. Women who have independent income resource have a greater bargaining power within the marriage and families, and more likely to survive outside the sex trade.

Research indicated that women who have access to income sources or control of income recourses have higher incomes, a secure place to live, greater bargaining power to negotiate abstinence, fidelity and safer sex, and can avoid exchange sex for money, food and shelter (UNAIDS (2006).

## **2.2 microfinance and sexual relationship of women**

Different studies have been done in the relations between the microfinance, sexual relationships and HIV susceptibility among women. Research shows that microfinance has produced especial creative and practical solutions for poor women in improving the living conditions (USAID, 2008). Microfinance has been put forth as a powerful development tool in reducing household poverty and improves livelihood security among those living in extreme poverty (Pronyk et al, 2005). It has been found that microfinance through income generating activities is powerful tool in increasing income and reducing susceptibility to HIV infections among women (UNAIDS, 2006).

MFIs as a development intervention have a potential in reducing susceptibility to HIV infection. It plays an important role in increasing alternatives source of income through improving household and business management, increasing productivity and smoothing income flows. Evidence shows that the benefits of microfinance go beyond purely income returns (Pronyk et al, 2005). Study revealed that microfinance has the potential to enhance autonomy and resilience among women participants, where newly acquired income and business skills translate to improvements in self-esteem, larger social networks and wider control over household decision making. This is mentioned by (Cheston and Kuhn, 2002; Kim and Watts, 2005).

Research show MFIs operate mostly in communities with less access to sources of income and HIV coexists. It also revealed that women have been and still constitute the majority of the IMF's clients and highly infected with HIV in many developing countries. This increases in women's income and reduce risky livelihood strategies of having mult sexual partners in order to get income for survivor (Goldberg, 2005).

However studies show that it is difficult to identify the effects of the MFIs on individual or household income. This is because MFIs attract clients who by nature are entrepreneurial, those who are nearest to the poverty, rather than the very destitute. It also shows incomes from household are brought by different sources, which makes difficult to attribute the independent contribution of credit. It has been revealed that the effect of MFIs is different to the clients based on their levels of income (Anderson et al, 2002).

Research found that the loans associated with MFIs programs are often small, and programs would be more accurately viewed as increasing the ability of household to survive rather than increasing their income (Dworkin and Blankenship, 2009).

The study done to explore the relationship between microfinance and HIV prevention to women in rural South Africa indicated that there is limited practical evidence relating to the confidence and income wellbeing which come from participation of the microfinance programme in reduce client susceptibility to HIV infection (USAID, 2008). The study shows that women's involvement in microfinance program worsens their situation in their household. Researchers found that the pressure of loan repayment led to increased risky livelihood strategies including transactional sex towards women in order to raise money to pay the debt. It is also increases debt through the process known as "debt recycling". This is a process whereby the new loans are used to pay off existing loans, heightening income security of a household and friction among women. In this situation women search for risky means of paying the debt by having sexual relation with different men in return of getting incomes which increases the chances for HIV susceptibility among them. This is because the negotiating power of having safer sex is minimal with their sexual partners due to the greater needs of money ((USAID, 2008). Due to this the use of indicator of repayment rate of the loan cannot be taken as evidence that women are being empowered or otherwise benefiting from microfinance programs (Anderson et al, 2002).

Apart from relation between MFIs and HIV susceptibility different literature talked on the characteristics of the MFIs. Microfinance institutions should enable their clients to enhance their income earning capacity for the purpose of attaining firm's growth and improve own living standards and reduce dependence with men for income (Kessy and Temu, 2010).

Indicators for increase of the income resources includes the increase of income to women, repayment of the loan, reduced number of partner for the sexual relation and negotiation power for safer sex. Literature shows that microcredit clients who got business training have higher level of income compared to those who do not get business training. It went further to in saying that microcredit providers should work closely with training providers to achieve greater impact from micro finance services and improve income of their clients (Kessy and Temu, 2010).

MFIs should provide skills to women on how to be an entrepreneur for the credit to improve their lives. This is because most poor women have low education level (UNAIDS, 2006). Clients in MFIs need to be trained on loan procedure, to collect savings and basic business management techniques, including record keeping, marketing, pricing, budgeting, business plan development and customer relationships (USAID, 2008).

MFIs should integrate HIV prevention training into its programme for women by providing knowledge on HIV and improve their negation skills related to sex while increasing their income and saving (Pronyk et al, 2005). The study shows that combining HIV/AIDS prevention training and microfinance is important synergies may produced that extend beyond the realm to provide more enduring structural protection from HIV/AIDS risks than HIV/AIDS can do alone (Dworkin and Blankenship, 2009). It has been highlighted that women who took part in the training showed significantly higher levels of HIV-related knowledge like to have had protected sex with their sexual partner especially non-spouse (Pronyk et al. 2008b). Study done in Malawi Africa and Tamil Nadu India found that microfinance integrate HIV prevention information and training programme to women clients. Purpose was to reduce risk to HIV infections among women (UNAIDS 2006).

Study shows there is a need for MFIs to use multisectoral approach in a response to HIV prevention programmes among women through income development (Oglethorpe and Gelman, 2008).

Organization need to have two distinct programs for the same clients; one delivering microfinance service and the other delivering one or more social services like training in order to produce positive results in improving livelihood to their clients (Urdang, 2007).

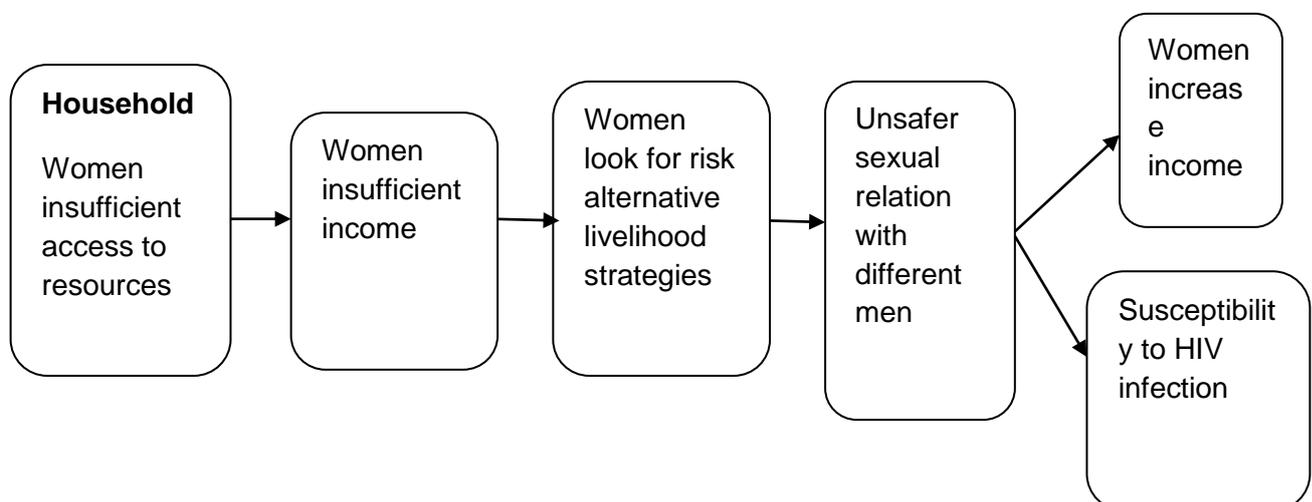
Group lending model for the development of the income generating activities has been used as collateral to help the poor women to have an access to sources of income and reduced risky livelihood strategies to women (USAID, 2008). The example of “IMAGE”, this is the name of microfinance project in Limpopo South Africa, whereby women form a group of five members to get a loan. While business are run by individual women, group of five women act to guarantee each other’s loans. All members must repay together to move up to the next loan cycle. This method helps the poor women to access loan and has opportunity for getting income source and reduced risky to depend on sex for getting income (Pronyk et al, 2005).

Analyst suggested that to preserve the expected benefits for women, MFIs should bring a strategic gender perspective into all stages of the project cycle, from information gathering, planning and setting objectives to implementation, monitoring and evaluation. Literature noticed that composition of staff involved in all phases of the project development, implementation and evaluation is critical to the engendering process. In particular it is important that men are involved in all the process to reduce perceived threats to their status (USAID, 2008). Staffs from MFIs should address women obstacles of illiteracy, education achievement, or management skills. It could also reach to the household of the women and make an interaction with their husband on issues arising from traditional behaviours regarding control of income resource and income in the household (Urdang, 2007).

## 2.1 Conceptual framework

The frame work below shows the conceptual relationship which makes women vulnerable to HIV susceptibility in Nsimbo village. The concept shows that women have insufficient access to resources at the household level. This situation makes them with insufficient income. Women look for alternatives livelihood strategies to get income. An easy and fast way of getting income is having sex with different men. Due to their need of income from men they have low negotiating power in sexual relation which makes them to have unsafer sex with their sexual partners. As a results apart of increasing their income the chances for HIV susceptibility among the women of Nsimbo village increases too.

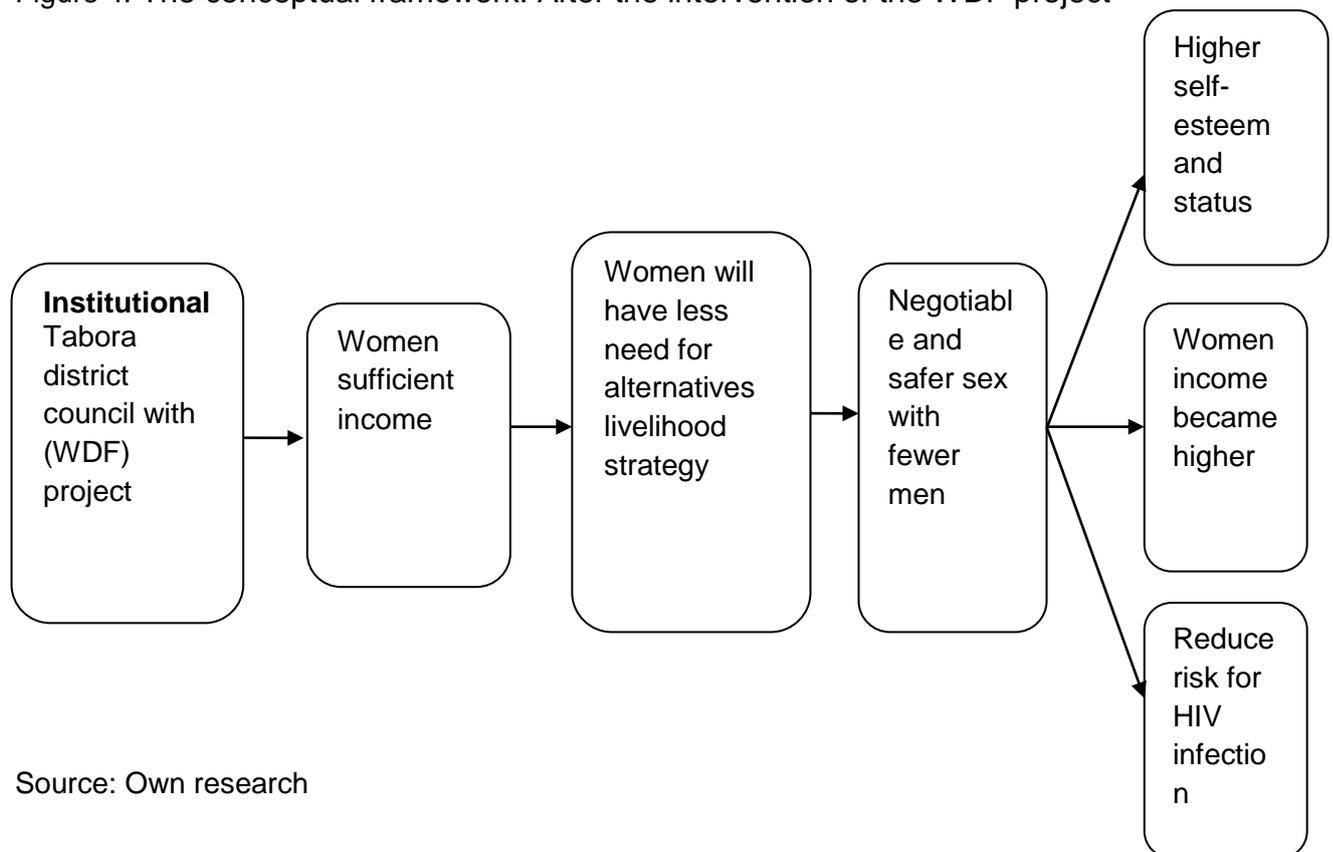
Figure 3: A conceptual framework: Before the WDF intervention



Source: Own research

The figure below shows the conceptual relationship which makes women less vulnerable to HIV infection in Nsimbo Village. The concept shows that the WDF project provides income to women. The situation gives them alternative livelihood strategies through income generating activities. Availability of income to women increases their ability to negotiate safer sex and reduce number men having sex with the women. This results in increase their income, reducing risk for HIV infection and build higher self-esteem and status among women at Nsimbo village. This study is not going to focus on the self-esteem and higher status but rather on the other concept in a framework.

Figure 4: The conceptual framework: After the intervention of the WDF project



Source: Own research

## CHAPTER THREE

### 3.0 STRATEGY AND METHODOLOGY

#### 3.1 Study area

The study was conducted at Nsimbo village in Tanzania, because there are more clients in this project compared to other villages.

#### 3.2 Selection of respondents

A total of 33 respondents were interviewed. 30 respondents was selected by using simple randomly sampling. Whereby the names of the individual member was written in small pieces of paper and put into a pull. By chance the name of the respondent was selected. This helped to give equal chance for each individual member the same probability of being interviewed. It also helped to reduced bias on part of the researcher which might affect the results. The name of the selected respondent which was picked in a pull was not returned to the pull for another selection. The purposed was to avoid choosing any individual member more than once. The selection was based on the two categories: 15 women who got loan from the project and 15 women were not in the project. This helped to find out the effects of the project. By looking if there was any difference in their income and sexual relations between them.

During data collection, the selected 3 respondents out of 15 among the group of women with a loan were not been able to meet with them for an interview, because they were not found at their place after two visits. This makes a researcher to select another respondent for interview by using the same method for purpose of getting more information.

Three key persons were also interviewed who were involved in the process of project activities at a district and a village level. The first one was the project coordinator in the district. This is a person who is responsible for the project activities at a district level. This respondent was interviewed in order to get information on how the project was conducted. This helped to know on how it has an effect in achieving the objective of the project to the women at Nsimbo village.

Second respondent was the community development officer. This respondent gives information on the situation of the effect of the project to women at Nsimbo. This is because she was participated in the initial stage of the project activities. She knows the situation of the women before the project implementation at the village.

The third respondent was the Village Executive officer (VEO) instead of village chairman/women as it was written in a research proposal. Researcher decided to change this respondent after find out that VEO is the focal person concerned the project at the village level and not the village chairman as mentioned in the proposal of this research. Also this respondent lives at the village and he was involved in all stages of the project and he knows the livelihood strategies of the women at the village. He was provided information concerning the livelihood situation of the women at the village before and after the WDF project.

#### 3.3 Data collection

The research was used the qualitative approach and was based on empirical data and desk study or literature.

Empirical data was collected at the study area and at the organization. Interview and group discussion method was conducted to get information.

Data was collected by a master student from Van hall Larenstein University of Applied science in the Netherlands. Who specialises on Management of Rural Development and HIV/AIDS.

Interview was conducted by using a check list in order to get in depth information based on one case study which is the WDF project. Interviews were carried out at respondent's home or working areas. This was done to get more information through observation. During interview, probing was mostly used to get in depth information from the respondent. Information collected from the respondent was summarised immediately in a note book after interview, in order to avoid loss of information.

All interviews with respondent were carried out by using Swahili language. This is the language spoken and understood by both the respondent and the researcher as a national language and makes communication easily between them. The information was translated and written in English language by a researcher for purpose of reporting.

Two focus group discussions (FGD) were conducted at the Nsimbo village. The first FGD comprised women who are in the WDF project. The second FGD comprised women who were not in the WDF project. The respondents who were participated in a FGD was randomly selected based on the categories above. This makes some of the respondents who participated in interview to be in a FGD and new respondents. The FGD of women with loan comprised five respondents, while the FGD of women without a loan comprised seven respondents. This helped to monitor the discussion and it gives an opportunity for each member to participate during the discussion. Each FGD was conducted on a separate day. This helped to have enough time to write down the information from the discussion in order to avoid loss of information.

FGD with the respondent who got loan took one hour and thirty minutes while the discussion with women without loan took one hour and fifty minutes. All discussion started from 13.00 p.m. at the village office. This was done to avoid risk environment for the respondent and the researcher. Also give time for the respondent to do their farm and home activities before coming for a discussion. Also it gives enough time to return home and continue with their activities before darkness started, because there no electricity services. Most of the activities had been done during a day time in that village.

All FGD was done after finishing the individual interview with women in order to avoid the views of the FGD to have an effect on an individual interview that might affects results of the study.

Literature was carried out at Van Hall Larenstein University in the Netherlands and at the organization, Tabora district in Tanzania. Literature was done through reading books, articles, journals, reports, and internet search and lecture notice. The information found in the literature focused on answering the research questions and defining the concept which was used in a research for the purpose of achieving the objective of the research.

### **3.4 Data analysis**

Information gathered during field study was sorted and summarised by using Microsoft word through tables and presented by using tables and figures.

Data was analysed by grouping the respondents, between women who got loan from the WDF project and women who do not got loan from the WDF project and make a comparisons between them based on the situation before and after the WDF project. This will help to measure if there are any changes caused by credit from WDF project to the women who got loan.

### **3.5 Limitations of the research**

At a time when researcher was in the organization for doing research, there was a big change in the organization. The office was shifted its location from town to the village. This makes difficult for a researcher to access enough documents for literature review concerning the WDF project. This is because some document was difficult to get it. Even the document which a researcher was able to access it took time to find it. This might have an effect on the study.

There was a limited resource in terms of money in conducting a research. This is because in some areas a researcher was supposed to use a motor bike to visit respondent at their areas for having an interview, in which she paid some money per day for a driver and bought a fuel. She also paid for accommodation and meals. Due to this a researcher increased number of respondent to be interviewed per day from 2-3 up to 3-4 in order to reduce number of days to be stayed at a village, which would cost more money. Also she was supposed to pay other costs including internet services for doing more literature review.

It was difficult to get some of the sampled respondents to be interviewed during the study even after doing more than one visits at their area of work and home for an appointment. All women who were selected for an interview and who had not yet started paying their debt, researcher was not been able to talk with them. They told their family that they were absent. This makes a researcher to look for other respondent to be interviewed through random sampling in order to get as much information from the respondent as possible.

During the FGD with the women who got loan it was revealed that, after getting the news that some of the clients from WDF project will be visited for an interview, some of the clients they were not ready to meet with a researcher. They hide themselves for fear that researcher would asked them to pay the debt from the loan they got. This affects the research because researcher was not able to get directly information from them, concerning the impact of the loan on the income and number of sexual relations also gets to know reasons for not been able to pay their debt despite the fact that time was already passed.

## CHAPTER FOUR

### 4.0 CHARACTERISTICS OF THE WDF PROJECT

In this chapter we are going to look on the general characteristics of the WDF project, the chapter is going to be divided into different sub topics this includes transparency on the process of running the project, selection of the clients, training on the basic business management techniques, integrate HIV/AIDS prevention training to clients, social services programme provided by the organization to the clients to improve their livelihood, the amount of loan received per women/group and payment of the debt

According to Women Development fund's guideline for granting loan (2001) woman who need to access loan has to follow the following process.

- Women have to form a group of five members.
- Women must use the loan for activities like food production, fishing, business and gardening.
- Clients must give detail on how is going to use the loan.
- Client must have already existing activities.
- Each client in a group must have to fill a special form for loan application.
- The village government has to agree to sponsor the group member before submitting the application form for loan process to district office.
- Each member must have a one sponsor among her family member, who is suppose to indicate the property she/he owned which is used as a collateral in case a client fail to pay the debt back. That property will be sold to compensate the unpaid debt.
- After submitting the application form at a district office, the CDO and the project coordinator visit their client to see their existing activities and provide the training.
- Each member in a group has to pay the debt individual within 12 month from the date of receiving the loan, with the interest rate of 10%.
- To move to the second loan cycle, every member in a group must be able to finish paying their debt back.

To be member in WDF project a women must be of sound mind in order to understand terms and conditions of the project before getting loan.

One household should not have more than one Member who gets the loan from the project in order to help more household to have an access to the fund.

Group forming must be voluntary among members and depending with their needs, a group must have a group account, a leadership (chair women and secretary) and group name.

Each group must have group leaders. Leaders in a group must be responsible for organizing the group meeting, put signature in all group documents, keeps records of the group, to supervise group members and to make sure members have use the loan to the intended activities and complete to pay the debt within a time limit.

### 4.1 Transparency on the process of running the project

Findings from VEO, FGD and individual interview with women shows there is transparency in the process of running the project. It shows that all meetings concerning the group formation and training of the clients was conducted at the open space outside the village office. Also the cheque of the loan for each group was given in public, during the day time when there was a celebration of receiving the touch of freedom in the village. CDO provide the same results and gives more information by saying that there is transparency in the whole process of the loan given from the initial stage up to the payment of the debt. The reason given by CDO was that; there are different stake holders who are involved in the process of the loan, these include:

- VEO who is working direct with the clients in a village
- Council management team (CMT) meeting, this is the meeting involved all heads of departments in the organization.
- Finance Meeting- which involved all heads of department and some councillors in which monthly project report was presented in a meeting.
- Full council meeting- this is the meeting which involved all councillors in a district and all head of department in the organization, media and all community members who are interested to attend the meeting where different issue are presented and discussed including the quarterly report of the project.

#### **4.2 Selection of the clients**

Result from group discussion and individual interview with women who get loan and the VEO show that; selection of the clients depends with the women who meet the criteria for the process to be followed before they apply for the loan. In which they said that:

- Any women with the age of 18 and above or below 18 years but has a child/children
- Women must be in a group of 5 women and a group must be registered at the community development office, has its own constitution and group account. This group is used as collateral in getting loan.
- Each member in a group must have existing IGA before applying for a loan.
- Each member must have two sponsors, one from her family member and the other one from the village office. A reason given is make sure the debt will be paid back by having someone who will make a close follow up.

Interview with Project coordinator and CDO give the same results, and they add more information that:

- All applications letters should be signed by VEO before to be submitted to district council for the process of loan given.
- The application should indicate the amount applied for each group member, purpose of the loan and how the money is going to be used.
- Before the loan given, CDO has to visit their clients to see their existing IGA and provide training.

#### **4.3 Training on the basic business management techniques**

Findings from FGD and the individual interview with the women, CDO and the project coordinator shows that training conducted was focusing on how to handle the loan, payment of the debt and the process to be done in order to be able to get the loan from the project. There was no training on issues of record keeping, marketing, pricing, budgeting, business plan and customer relationship. VEO is not aware what kind of training was given to women. Although he knows women they had training before being given the loan. According to women training on record keeping, marketing, pricing and budgeting would help to improve their IGA. Interview with Project coordinator show there is a need for training on business skill to women, but it was not included in the training of their clients. Only group leaders that are chairman and secretary of the group were trained on how to keep records of the group.

#### **4.4 Integrate HIV/AIDS prevention training to clients**

Results from FGD and the individual interview with the women, VEO, CDO and the project coordinator shows that, there is no integration of HIV/AIDS prevention training to clients of the projects.

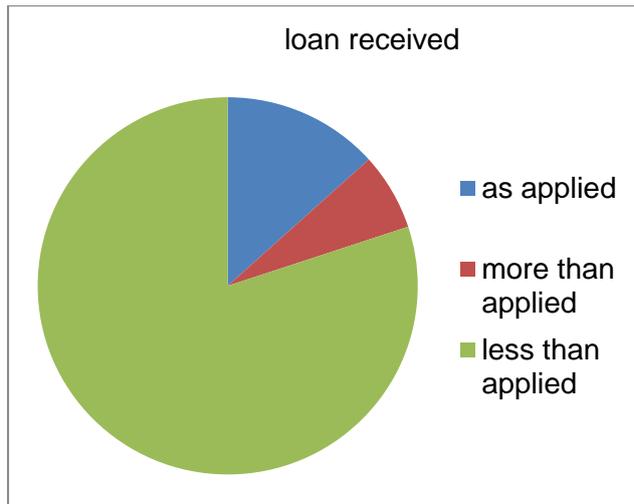
#### **4.5 Social services programme provided by the organization to the clients to improve their livelihood**

Data from project coordinator and CDO shows that there is no specific social services programme that focusing WDF clients. There are some programmes provided by the organization or NGOs in collaboration with the organization. This includes taking care of the

Orphans and vulnerable children who are at school in few villages at a district whereby Nsimbo village is not included. There is also health insurance fund programme which is provided by TDC and it covers the whole community in a district including Nsimbo village. Results with VEO, FGD and interview with individual women show that there is no any other social service programme provided by the organisation to the clients, a part of the new programme which starts last year concerning the health insurance fund. This programme is focusing the whole community and not only the clients from the WDF project.

#### 4.6 Amount of loan received per women/group

Figure 5: Amount of loan received by women



Source: Own field work

Result shows that 12 women got fewer amounts from what they applied. Reasons given was that there many applicants compared to the money available at the fund. The results with individual interview with women indicate that there was one woman who got more than what she applied for and 2 women got exact amount as applied.

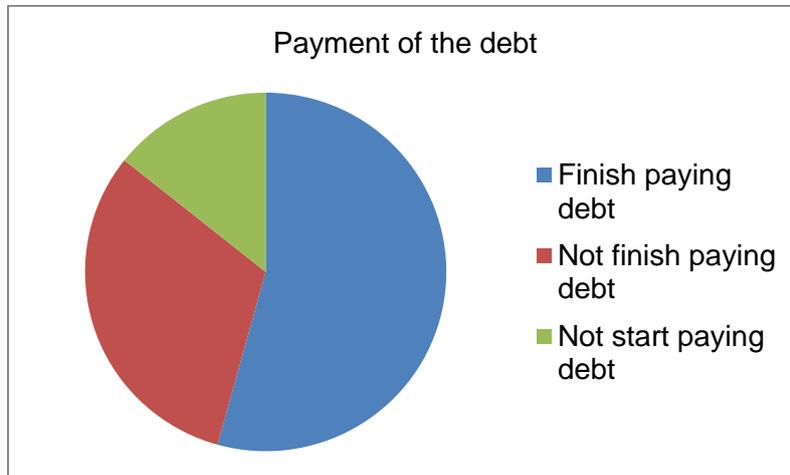
The findings from the project coordinator, CDO, VEO and FGD with women show that the highest amount applied per woman was 250,000.00 Tanzanian shillings (Tsh) and the lowest amount was 100,000.00Tsh. The highest amount given to women was 165,000.00Tsh and the lowest amount was 100,000.00Tsh. It also shows that there are some of groups were members in the same group got different amount the loan.

Results from individual interview with women shows that the highest amount applied was 200,000.00Tsh and lowest is 100,000.00Tsh. (See appendix 2)

(Estimated to be 1.00 Euro = 2,200.00 Tanzanian shillings)

#### 4.7 Payment of the debt

Figure 6: Payment of the debt at Nsimbo village (General data for women who got loan at Nsimbo Village)



Source: Own field work

Findings from the individual interview with women who got the loan show that all selected respondent were able to pay their debt within the time frame. That is twelve months after getting the loan.

Results from the FGD, show all women who got the loan are obliged to repay the debt and the majority of that women were able to pay their debt within a time frame while fewer women had not finished paying and other not start paying. Interview with VEO has the same results and give more information by providing figures. Figures shows that 19 women were able to pay their debt within the time frame, 11 women have started paying their debt but they have not finish, while 5 have not yet start paying back the debt. Reasons given by VEO and FGD were that for those who had not finished or had not even started paying back their debt was that; their loan was used for doing different things instead of doing IGA as they intended. They spent their money for paying school fees, buying food, medication and other household expenses. Others stated that their loan had been taken by their husband immediately after they reached home the day they got the loan and 1 she migrated to different area after she had married.

Findings from the CDO and project coordinator show the same results on status of the debt but he was not able to give reasons why some clients were not able to pay their debt, because they did not make an evaluation to their clients after the loan given.

## CHAPTER FIVE

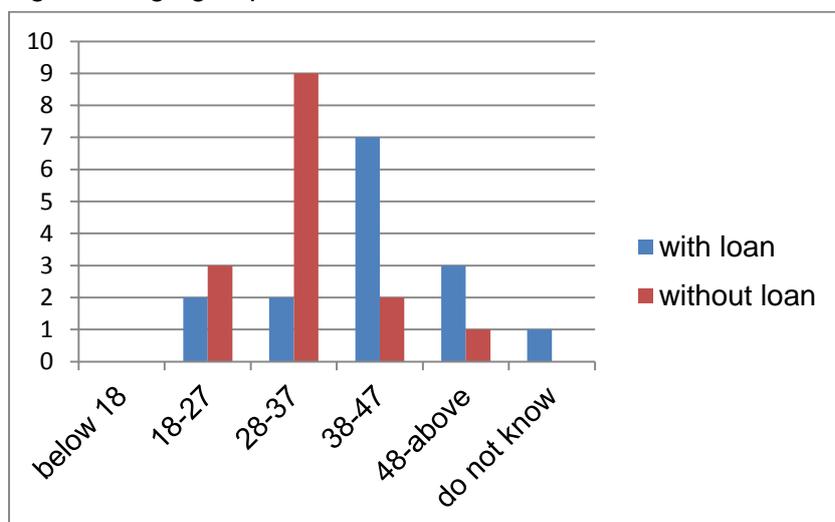
### 5.0 EFFECTS OF THE PROJECT ON SEXUAL BEHAVIOUR OF THE WOMEN

In this chapter we are going to see the effects of the project to the women respondent on sexual behaviour. The chapter is going to be divided into different parts, this includes the background information of the respondent, and resources owned, income sources, level of income and sexual relationship of the women respondent.

#### 5.1 Background information of the women at Nsimbo village

##### 5.1.1 Age

Figure 7: Age group of the women



Source: Own field work

The result shows that the majority of women who got the loan are at aged 38-47. Reasons given with the women in a FGD and interview with VEO were that at this age most women have more children who are grown up to be in school. Due to this have more needs in taking care including school needs. As results made women to look for alternatives source of income to meet children's needs and the need of the family. Also have an assurance of labour as a resource in doing their IGAs. Apart from that the majority of women at this age are living with their husband, this help them to have an access to resource, like land and cattle for their husband. This provides confidence to apply for the loan with the hope to repay the debt.

##### 5.1.2 Marital status

Table 1: Marital status

Women	marital status								
	married		divorced		widow		not married		Total
	N	%	N	%	N	%	N	%	N
without loan	11	73.3	3	20	0	0	1	6.7	15
with loan	12	80	0	0	1	6.7	2	13.3	15
<b>Total</b>	<b>23</b>	<b>76.7</b>	<b>3</b>	<b>10</b>	<b>1</b>	<b>3.3</b>	<b>3</b>	<b>10</b>	<b>30</b>

Source: Own field work

Findings shows more than two thirds of the sampled respondent women are married. With few divorced, widow and not married. There are more divorced among women without a loan while for women with a loan no one had a divorced. Data shows a large number of women with a loan who had married, widow and not married compared to the women without a loan.

### 5.1.3 Living with husband, a man not a husband or alone

Results show 12 women both with a loan and without a loan interviewed are living with their husband. They consider it as a respect to the society than living alone or a man not a husband.

There are 3 women without loan who are living with a man not a husband compared to 2 women with loan. Reason given was life is very difficult to live alone without a man who can help in taking care of the children. While no women without loan is living alone compared 1 woman with loan who is living alone.

### 5.1.4 Children and Number of their father

Table 2: Children and Number of their father

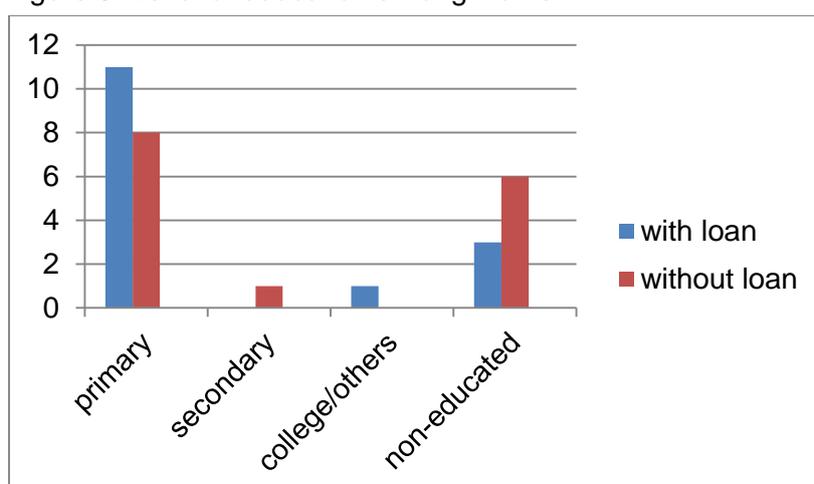
Women	Children and number of their father				
	Same father		Different father		Total <b>N</b>
	N	%	N	%	
Without loan	6	40	9	60	<b>15</b>
With loan	13	86.7	2	13.3	<b>15</b>
<b>Total</b>	<b>19</b>	<b>63.3</b>	<b>11</b>	<b>36.7</b>	<b>30</b>

Source: Own field work

Findings show that the majority of women with loan have children of the same father compared to women without loan, whereby about two third have children with different fathers. Reason given being that, they have difficult life with their ex-partner caused by low income which forced them to have a separation and start new sexual relations.

### 5.1.5 Level of education

Figure 8: Level of education among women



Source: Own field work

The results show the majority of women are having primary education. There are more women with loan who got primary education compared with the women without loan.

However, approximately, about one third of women without loan have no education. The reasons given their parents were poor and were not able to pay for their school fees when they were child.

## 5.2 Resource

### 5.2.1 Land

Table 3: Ownership of land before and after the project

Women	Land			
	Before		After	
	N	%	N	%
Without loan	2	13.3	2	13.3
With loan	3	20	7	46.7
<b>Total</b>	<b>5</b>	<b>16.7</b>	<b>9</b>	<b>30</b>

Source: Own field work

A result shows that there are more women with loan who own land compared to the women without a loan. There is no change in number of women who own land to the time before and after the project, while for women with a loan the number increased two times from time before to time after the project. Reason given was that they use the profit from their IGAs to buy their own land.

### 5.2.2 Cattle

Table 4: Ownership of Cattle before and after the project

Women	Land			
	Before		After	
	N	%	N	%
Without loan	1	6.6	1	6.6
With loan	3	20	7	46.7
<b>Total</b>	<b>4</b>	<b>13.3</b>	<b>8</b>	<b>26.7</b>

Source: Own field work

Data shows that there are few women who own cattle before the project, however with a more number of women with a loan than women without a loan. No change has been found to the women without a loan after the project while the number of women with a loan who own cattle increased for more than two times compared to the time before they got the loan. A reason given was that they use the profit from their IGA to buy cattle as a way of saving their money. The cattle own by a majority of women are goats with an exception of one woman with a loan who own one cow.

### 5.2.3 Labour

Table 5: labour as a resource before and after the project

Women	Labour			
	Before		After	
	N	%	N	%
Without loan	9	60	9	60
With loan	9	60	9	60
<b>Total</b>	<b>18</b>	<b>60</b>	<b>18</b>	<b>60</b>

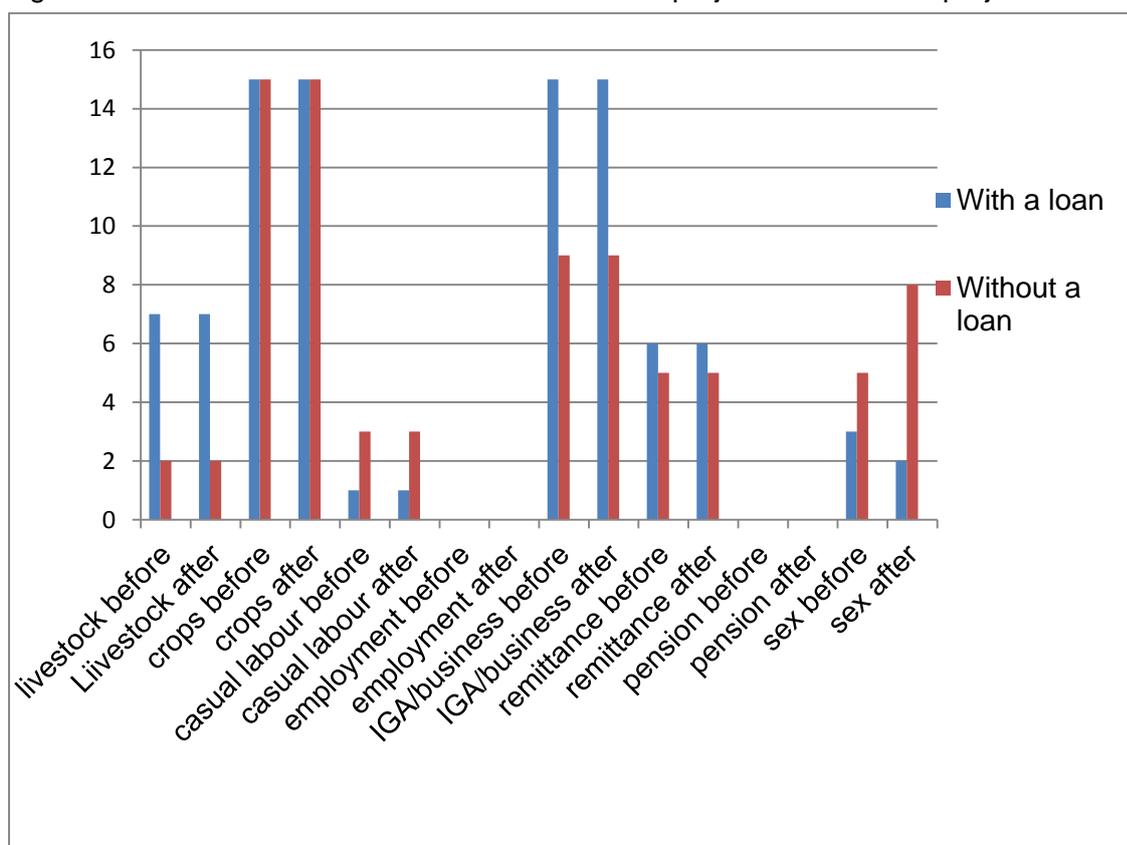
Source: Own field work

Results shows there was no differences on labour as a resources to be used in getting income among women with a loan and women without a loan between time after the project and time before the project. Reason given to both groups of women was that, they used their own labour and other household members especially their children and husband, while few women by use plough which owned by their husband for cultivation.

### 5.3 Income sources

#### 5.3.1 Income sources before and after the project

Figure 9: Income sources of the women before the project and after the project



Source: Own field work

Finding from individual interview with the women shows that all women respondents depend on crops as the major source of income. This is due to the fact that agriculture is the major activity in which ever all women are doing in a village. There were no women who get income from employment, pension. Reasons found is due to low level of education which makes difficult for women to be employed. The majority of women without loan get income from IGA while all women with loan get income from IGA. There was one women respondent among those with loan who get income from casual labour before the WDF project compared to 3 women without loan among the respondents. Sometimes they had to migrate to other village to look for paid jobs.

Results from the individual interview with women shows that there was no change on sources of income in livestock, crops, wage labour, employment, IGA and remittances. Data show that there was increase number of women who depend on sex as a source of income

in part of the women without loan where by more than a half get income from sex while for women with loan the number decreased slightly from 3 to 2 and they have sex with more than one partners. Reason of the latter given was the loan increase their source of income which helps to meet their basic needs.

Interview with VEO and FGD shows the same results that there are few women who depend on sex as a source of income.

### 5.3.2 Occupation

The result shows that all women are engaging into farming as their major activity and the main income activities in Nsimbo village. There is no difference between the women who got loan and those who do not get loan. The reasons given they have low or no education and they get married after completed their primary education or before they completed their primary education while other they did not even attend school. This limits their chance of being employed and engaging into other occupations.

### 5.3.3 The use of the loan received

Results from FGD and the individual interview with the women, who got the loan, VEO, CDO and project coordinator indicate that the majority of the women who got the loan use their loan for gardening activities. They grow tomatoes, onion, cabbage, and sugarcane for sale, and home consumption. They use the loan to buy seeds, fertilizer, pesticides and leased the land. Few women apart of gardening activities they use their loan for doing other IGA like selling local brew, clothes, cooked food at a local restaurant and tailoring. (See appendices 2).

Before the project the majority of women were doing the same IGAs they do after the loan, but it was not possible to buy fertilizer, pesticides, and enough seeds and lease a fertile land for cultivation. Due to this they have low harvest compared to period after receiving loan. For women who they use their loan for non-agriculture activities the loan help to increase their capital and expand their business than before. This makes the majority of women without loan to admire them and also have a strong desire for them to get the loan from the project.

## 5.4 In income used to buy basic needs

### 5.4.1 Income spend on food

Table 6: An income spend on food before and after the project

Women	Food			
	Before		After	
	N	%	N	%
Without loan	8	53.5	8	53.3
With loan	6	40	10	66.7
<b>Total</b>	<b>14</b>	<b>46.7</b>	<b>18</b>	<b>60</b>

Sources: Own field work

Results show that there was no any changes on women without a loan before and after the project on access to income spend to buy food. While the number increased for a women with a loan after the project. Reason given was due to the increase of income from their IGAs which used to buy food.

#### 5.4.2 Income spend on school needs

Table 7: An income spend on school needs before and after the project

Women	School needs			
	before		After	
	N	%	N	%
Without loan	6	40	8	53.3
With loan	9	60	9	60
<b>Total</b>	<b>15</b>	<b>50</b>	<b>17</b>	<b>56.7</b>

Sources: Own field work

Data shows an increased of women without a loan on access to income spent to pay for school needs compared to women without a loan where no change has been found.

#### 5.4.3 Income spend on accommodation

Table 8: An income spend on accommodation before and after the project

Women	Accommodation			
	Before		After	
	N	%	N	%
Without loan	13	86.7	13	86.7
With loan	15	100	15	100
<b>Total</b>	<b>28</b>	<b>93.3</b>	<b>28</b>	<b>93.3</b>

Sources: Own field work

Results show no change on accommodation to both groups of women to a time before and after the project. The majority of women had an accommodation; however there are more women with a loan than women without a loan who had accommodation

#### 5.4.4 Income spend on medication

Table 9: An income spend on medication before and after the project

Women	medication			
	Before		After	
	N	%	N	%
Without loan	5	33.3	12	80
With loan	5	33.3	15	100
<b>Total</b>	<b>10</b>	<b>33.3</b>	<b>27</b>	<b>90</b>

Sources: Own field work

Data show an equal number of women from both groups who had an income to access medication before the project. However there were an increased on number of women from both groups who can get medication. All women with loan get medication compared to the majority of women without a loan. Reasons given was that the introduction of the medical insurance Fund programme provided by the organisation to the whole community, by

contributing 5000.00 Tsh money per family. This makes women with loan to contribute such amount due to the increase of their income through IGA their doing after getting a loan.

## 5.5 Sexual relationship

### 5.5.1 Number of partner for sexual relation

Table 10: Number of partner for sexual relation

women	Number of partner for sexual relations													
	Single partner				More than one partner				Not have partner				Total	
	Before		After		Before		After		Before		After		Before	After
	N	%	N	%	N	%	N	%	N	%	N	%	N	N
Without loan	8	53.3	9	60	7	46.7	6	40	0	0	0	0	15	15
With loan	10	66.7	10	66.7	5	33.3	5	33.3	0	0	0	0	15	15
<b>Total</b>	<b>28</b>	<b>93.3</b>	<b>29</b>	<b>96.7</b>	<b>12</b>	<b>40</b>	<b>11</b>	<b>36.7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>30</b>	<b>30</b>

Source: Own field work

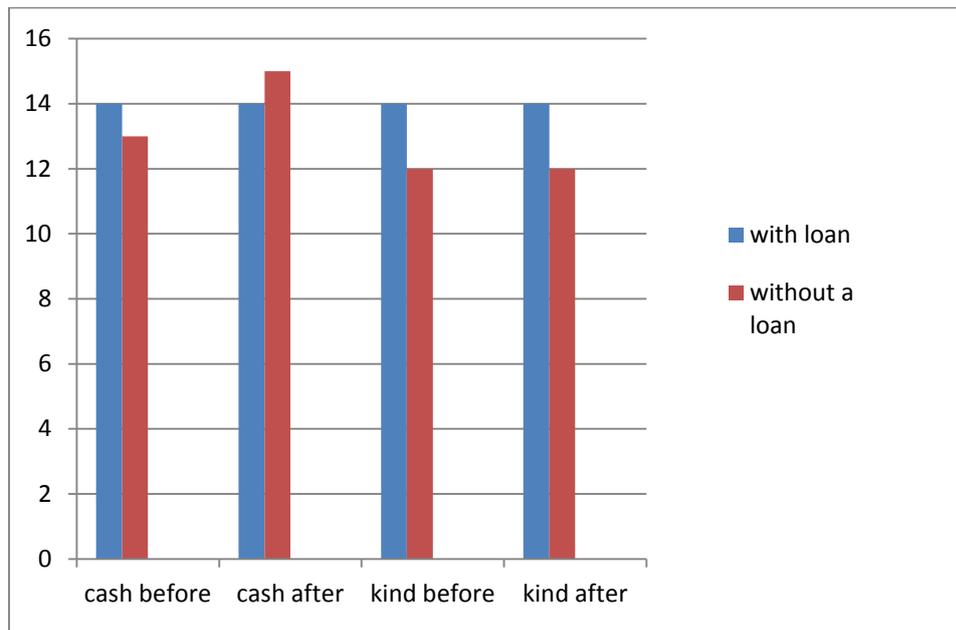
Data shows no change on a number of sexual partners to a time before and after the project. It shows that two thirds of the women with a loan have sexual relations to a single partner before and after the project and one third they have sexual relations with more than one partner. There is a slight different on number of partners for sexual relations to women without a loan. However there are less than two third of women without a loan who have sexual relations to a single partner before and after the project while the number decrease for women who have more than one sexual partner after the project. No women among all groups of respondent found to have no sexual partner before and after the project.

### 5.5.2 Reasons for engaging into sexual relationship

Data from individual interview with women, VEO and FGD show the majority of women before and after the project, both with a loan and without a loan were engaged into sexual relationship with their husband because they are married. While those who have sexual relationship with a non- spouse partners being married or not, they give reasons that, they want to get income to help solving their needs especially in taking care of their children in food, school needs and medication. While other women they engage into sexual relationship because for having fun, polygamous marriages revenge to their husband who had sex with other women, build confidence that they are beautiful and personal behaviour. Findings show the same reasons after the project to both groups women.

### 5.5.3 Income obtained from sexual relationship

Figure 10: Income obtained by women from sexual relationship before and after the project



Source: Own field work

Findings show the majority of women, regardless with their marital status, both with loan and without loan they get cash and kind from sexual relationship from their sexual partners being an additional partner or single partner. They receive gift like clothes, body lotion, food and drinks (soft and alcoholic drinks). They also get psychological and social support. From the findings it shows that there is no change for income in kind received before and after the project between women with a loan and without a loan. It also shows women with loan received higher income in kind compared to women without loan. However there is a different results on income received in cash before and after the project, whereby there were many women with loan who received many cash compared to women without loan before the project. The cash income obtained from sexual relation by women with loan remained constant while for the women without loan increased after the project.

Individual interview with women, FGD and VEO interview show that most women obtained cash than kind as the income from sexual relation for fear of their husband especially for women who do not have any source of money. The majority of women who engaged into sexual relationship because are married, revenge, for fun, build confidence that they are beautiful they get this income as a present from their husband and not a return for sexual services. Compared to women who engaged into sex for the purpose of getting income, they regard it as a return for sexual services they provide.

### 5.5.4 Negotiating on sexual relationship

Table 11: Negotiating on sexual relationship before the project

	Negotiating on sexual relationship								Total	
Women	Able				Not able					
	Before		After		Before		After		Before	After
	N	%	N	%	N	%	N	%	N	N
Without loan	5	33.3	7	46.7	10	66.7	8	53.3	15	15
With loan	3	20	3	20	12	80	12	80	15	15
<b>Total</b>	<b>8</b>	<b>26.7</b>	<b>10</b>	<b>33.3</b>	<b>22</b>	<b>73.3</b>	<b>20</b>	<b>66.7</b>	<b>30</b>	<b>30</b>

Source: Own field work

Results from individual interview with women and FGD show the majority of women were not able to negotiate on sexual relationship with their sexual partners. (Negotiation means an ability to discuss and make decisions). There is no change on negotiation on sexual relation among women with loan. Slight change has been found to the women without loan from 5 to 7 women who are able to negotiate on sexual relation on time before and after the project. Reason being mentioned they got counselling from clinic after tested HIV positive. Interview with VEO show that there are few women who they can negotiate on sexual relation with their sexual partners, especially those who were living to cities before they came to stay at the village and few who are doing sex just for fun. To some extent were able to negotiate on use condom. He stated that there was a big challenge on the availability of condom, both male and female condom at a village.

### 5.5.5 Consistent of condom use

Table 12: Consistent of condom use before and after the project

	Consistent of condom use									
Women	Able				Not able				Total	
	before		After		Before		After		Before	After
	N	%	N	%	N	%	N	%	N	N
Without loan	0	0	3	20	15	100	12	80	15	15
With loan	0	0	0	0	15	100	15	100	15	15
<b>Total</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>10</b>	<b>27</b>	<b>100</b>	<b>27</b>	<b>90</b>	<b>30</b>	<b>30</b>

Source: Own field work

Data from individual interview by women with a loan and without a loan shows no woman used condom consistence (that is to use always when they have sex) regardless of their income to a time the project. Reasons given were that they are married so it is impossible to use consistent, difficult to get condom all time when you want to use it because it is only found at a village dispensary and fear to be seen they are not faithful to their husband. After the project it shows less than one third of the women without loan they use condom consistency. Reason given to them was that they were tested HIV positive with their husband. Due to this they got counselling from a doctor to use condom all the time when they have sex. They get free condom from clinic when they visit for Voluntary Counselling and Testing (VCT). While one she is not married and she has more than one sexual partners who are married, so she fear to get HIV because she is not trusting the wives of her partner, as they also have other sexual partner outside their marriage.

FGD gave the same results and add that many women feel a shame start negotiating on condom use, Cultural was another reason mentioned by women as it does not allow women have decision on sex issues, all power rely to man. the majority of married women they do not use condom when they have sex with their husband, because they trust each other,

while few they use condom as a method of family planning. Interview with VEO give the same results and add that there is low awareness on the importance of using condom. Some partners use condom only at the beginning of their sexual relations, there after they stop using it.

### 5.5.6 Ability to leave sexual relation

Table 13: Ability to leave sexual relationship before the project

Women	Ability to leave sexual relationship								Total	
	Able				Not able					
	Before		After		Before		After		Before	After
	N	%	N	%	N	%	N	%	N	N
Without loan	9	60	9	60	6	40	6	40	15	15
With loan	10	73.3	11	73.3	5	26.7	4	26.7	15	15
<b>Total</b>	<b>20</b>	<b>66.7</b>	<b>20</b>	<b>66.7</b>	<b>10</b>	<b>33.3</b>	<b>10</b>	<b>33.3</b>	<b>30</b>	<b>30</b>

Sources: Own field work

From individual interview with women shows majority of women among the respondents are able to leave sexual relationship for purposes of getting income before and after the project. Although there are more women with loan that are able to leave sexual relationship compared to the women without loan. Results show there is a slight increase on ability of women to leave sexual relation to women with loan after the project. No change has been seen to women without loan. Reason given was their income increase due to loan taken from WDF which help to get their needs. FGD and VEO have the same results.

## CHAPTER SIX

### 6.0 DISCUSSION OF THE FINDINGS

#### 6.1 Sources of income

The study conducted found there was a limited access to sources of income among women whereby most women respondent did not own land and cattle. This is similar to the research which show Women have weak access to main source of income in rural areas. This makes them to have less or no income (Muller, 2005b). Study conducted show there are few women who own land as a source of income to the majority of people who lives in rural area as it has been confirmed that the major source of income in rural area is land and cattle (Ellis, 2000). Study found the majority of women who married have an access to their husband land, while others use family land or leased. No change on the number of women who own land and cattle among women without a loan while the number increased in ownership of land and cattle among women with a loan. Women with a loan use the profit they got from their IGAs to buy cattle as a way of saving their money and also they buy land as it considered source of the income in rural area.

Research found that women in Nsimbo village depends on farm activity especially crops cultivation as the major income sources. Therefore access to loan, helped women who got the loan to expand their exiting IGAs and increase their farm production especially onion tomato and cabbage. This resulted also to increase their income, where the profit received they used for household consumption and the extra money obtained they invested by buying land and cattle especially goats. This is confirmation of the findings of researcher who state that Sources of income are an income derived from the livelihood activities and lifestyle of an individual in a household to meet their needs (Mbaiwa, 2011).

It has been found that no women among the respondents obtained income from employment and pension. This is because no women found to be employed, this was due to low level of education in which most women reached, which makes difficult for them to be employed so as to be able to get salary and pension.

In this study it was found that the number of women who get income through sex decreased slightly from 3 before the project to 2 after the project among women with a loan compared to women without a loan which shows an increased from 5 before the project to 8 after the project. This was due to the changes on the income resources which help to increase production hence increased their source of income. This results show the risky of women with a loan who engage into risky environment by having sex to get income was reduced hence it reduced risky to HIV susceptibility among them. This is similar to the study done by Muller, (2005a) who show income resource and the empowerment of women are the fundamental element in the reduction of HIV susceptibility among women. Also Sweetman (2008) who quoted Anne Marie Goetz and Joanne Sandler of UNIFEM who stated that women need to have control of the income resources if they are ever to control over their sex lives. Women who have independent income resource have a greater bargaining power within the marriage and families, and more likely to survive outside the sex trade.

Study carried found there are few women who engage into casual labour like cultivating to other peoples farm and harvesting in order to get income. In which women were doing it within a village and sometimes it involved certain movement outside the village to get a job. It has been found from the study that before the loan there were 3 women without a loan and one with a loan who were engage into casual labour. This is the confirmation of the findings of researchers who said that sources of income determine livelihood choice of women (Barnet and Whiteside, 2006). Also another researcher said that Lack of income sources to women tends to migrate to look for alternative livelihood strategy (Piot, Greener and Russell, 2007). Study found that, there was no change on number among women from all groups who engaged into casual labour before and after the project. It has been found that this

movement makes women to live separate with their husband, and create risky of having temporary sexual relation outside their husband which might lead to HIV susceptibility among women. As literature show low income put people, particularly women, at risky of HIV infection as they are forced to migrate for waged labour or to engage in transactional sex (ICAD, 2006).

## **6.2 Level of income**

In this study it was found that majority of women respondent who got the loan their level of income has been increased. It has been found that due to difficulties in record keeping among women both with a loan and without a loan, caused by low or no education; it was difficult to know the level of income in term of cash they got from their activities before and after the project. But they were able to compare the changes in their living standards based on the money spent on access to their needs before and after the project.

Most of women with a loan were found able to had income to buy basic needs after the project than the time before the project compared to the women without a loan. Study carried show women with a loan has more income to buy food compared to women without a loan. There was an increased from one thirds before the loan to two thirds compared to women without a loan in which there is no change income to buy food, which constitute half of the women who had income to buy food. This will reduce risky alternatives livelihood strategies for women with a loan to engage into sexual relation with different men in looking for food to feed her family. As it was confirmed by literature which suggest microfinance can lead to the improvements of the living standard of the household by having assurance of the income and reduced the risky of women to depend in sexual relation for survival (Kim et al, 2008). Study which has done by Gillespie, Kadiyala and Greener (2007) show low income to women leads to food insecurity at their household and increase sexual risky taking among women, who may engage in transactional sex to produce food for themselves and their children in return. It has been found that women who depends for their sexual partner in income makes difficult for them to insist on safer sex as result it create risky environment for women of being susceptible to HIV infection.

Based on the study carried found that all women who got loan they have an access to medication, they were able to contribute in medical expenses through medical insurance fund, provided by the organisation to the whole community by contributing a certain amount of money per family compared to women who are not in the project. It show from findings that, before the project there was an equal level on access to medication between women with a loan and women without a loan. Changes has been seen for an increase in number of women with loan who have access to medication, whereby all women they were able to contribute for medication, through Medical insurance fund, while for the women without loan there is a slight change for the increase number. According to this finding it shows that, women might have an opportunity for the treatment of STDs, STIs and other diseases so it could reduce risky for HIV infection caused untreated STDs or STIs diseases. This is similar to the literature which indicates that income generating opportunities may help to empower them and provide an access to proper treatment for Sexual Transmitted Diseases (STDs) (Kim et al, 2008).

However there was a slight increase in accomodation and education, on part of the women without a loan while no change has been found to the women with a loan in eduction and accomodation, because most women's children are at primary school level which is free and they stay at their husband or family house which reduce accomodations problems.

It is also found from the study that all women respondent with a loan were able to repay their debt within a time frame. However from the general number of women with a loan it was found the majority of women were able to repay the debt within the limit time compared to the few women who have started but not finish paying their debt and those who have not

start paying. This show that their level of income increased and they have benefited from the loan. This is shown from the literature which state that repayment of the debt is the most commonly used indicator for the performance of the microfinance (USAID, 2008).

### **6.3 Sexual relationship**

#### **6.3.1 Number of partner for sexual relation**

From the research carried it was found that there was a decreased on number of women with loan who engage into temporary sexual relation for the need of getting income before and after the project while for women without a loan the number increase. No change has been found to both women who engage into sexual relation not because of getting income but with reasons for having fun, revenge, build confidence that they are beautiful and personal behaviour. Based on the study this changes on number of sexual partner among women with loan who engages into sex relation to get income is a result of an increase of income gained from the activities done after getting a loan from WDF and this might reduce risky environment for susceptibility to HIV infection. This finding is similar with the study in a literature which show multiple partnerships are common among women living in household that has experienced less or no access of income (Kim, et al 2008).

#### **6.3.2 Reason for engaging into sexual relationship**

Based on the study carried out it found that the majority of women respondent engaged into sexual relations with non spouse partners, reasons for women to have sexual relations to a non spouse partner were because they want to get income which could helped to solve their needs especially in taking care of their children for food and school needs and medication.

However it has been found form the study that other women engaged into sexual relations with more than one sexual partner with reasons of having fun, build confidence that they are beautiful, polygamous marriages, revenge to their husband who has sexual relations with other women and personal behaviour which is more than financial as it contrast with the literature that the primary incentive for women to engage in sexual relationship with different men is financial (Longfield et al, 2004).

Study conducted shows there was a slight change after the project to women with a loan concerning the reasons for engaging into sexual relationship with different men in order to get income. While for the women without loan reasons remain the same. Few women they engaged into sexual relationship because they need to get income. It has been found that to some women with a loan the income obtained from IGA is not enough to meet all of their needs, especially school fees for their children who are at secondary school where they pay more money compared to primary school which they do not pay school fees. This is similar with the literature study which shows that the loans associated with MFIs programs are often small; it is only increasing the ability of household to survive rather than increasing their income (Dworkin and Blankenship, 2009).

#### **6.3.3 Income obtained from sexual relationship**

In this research it was found that women who engage into sexual relation in order to get income they obtained cash and kind from their sexual partner. However study shows the majority of women they obtained more cash than kind. There was no change on the income obtained from sexual relation among women with a loan for a time before and after the project. While for women without a loan there was a slight increase to the women who get income in a form of cash after the project. This was confirmed by the study which shows women are engaged into sexual relationship in order to get income which can be in a form of cash or kind (Ellis, 2000). It is also found that in time of hardship, women will sell sex for cash or in kind as a only remaining option to fulfil the their needs and the needs for their children (Muller, 2005).

#### **6.3.4 Condom use**

In this study it was found that most women respondent are not using condom and not able to negotiate on the use of condom with their sexual partners. Results show there was no change on negotiation on sexual relation and condom use among women even after the project and increased of their income. Most of the women feel a shamed to start talking on condom use, if their partner did not start talking about it; women are not able to tell them. This is in contrast to the findings of other researchers who state the vulnerability to income sources affect women ability to engage in self protective behaviour during sexual intercourse with their partners even though they might be put them at risky of HIV susceptibility (Kessy,2008). Yet, research indicated that women who have access to income sources or control of income recourses have higher incomes, greater bargaining power to negotiate abstinence, fidelity and safer sex (UNAIDS, 2006). When you compare with the finding in the study there was no relation between the increase in income sources and condom use unlike literature which shows women with less income had more sexual partners and were less likely to use condoms.

It has been found from the study carried that Cultural has an impact on it, because it did not allow women to have decision on sexual issues, all power concerning to sex rely to man. Unavailability of condom in a village and lack of knowledge on how to use condom, especially female condom and low awareness on the importance of using condom affects the ability of women to use condom. This might lead to increase risky for HIV susceptibility among women by engaging to unprotected sex with their sexual partners, though their income has been increase.

In this study results show there were few women who can negotiate on condom use with their sexual partner and use condom consistent were lived to the city some years back before they came to stay at the village where they get awareness on the importance of using condom in sexual relations. Few women use condom with their partners who are not husband only at the beginning of their sexual relations, there after they stop using it. It has been found out that the majority of married women regardless of their income they do not negotiate on the use of condom with their spouse. They consider using condom as a symbol of unfaithful, so they are not needed. This is similar to the recent study which states that one of the most common mentioned barriers to condom use by couples they are not needed it because they trust each other (Jewkes, 2010).

In this research it was found that women involvement on risk forces for HIV infection, like having sex with low or no negotiation on using condom is not only because they are looking for money, but other reasons have been found including low awareness, cultural barrier, personal behaviour and condom availability.

From the study no training on HIV prevention has been conducted by the organization to their clients on HIV related knowledge. Either it was difficult even for women who they know the importance or able to use condom but due to low availability of condom in a village they do not use it. This is contrast to the researchers who state MFIs should integrate HIV prevention into its programme for women by providing knowledge on HIV and improve their negation skills related to sex while increasing their income (Pronyk et al, 2005) it has been shown that women who took part in the training showed significantly higher levels of HIV-related like to have protected sex with their sexual partner especially non-spouse. As Longfield et al, (2004) who shows there is a need for communicating information about the sexual transmitted infections (STIs) and HIV and promoting consistent use of condom to the MFI clients.

#### **6.3.5 Ability to leave sexual relationship**

In this study it was found that the majority of women with a loan has an ability to leave sexual relationship with a non spouse partners compare to women without a loan after the

project. According to study there was a change in increase on number among women with a loan after the projects that are able to leave sexual relation. It has been revealed out that, the majority of women with loan spent most of their time doing their IGAs, after getting loan. Due to this they became very busy and tired, in which it reduced time to engage into sex with different men. It is also shows that their productivity increased which leads to increases income, as a result it reduced risky livelihood of getting income though transactional sex. This finding had confirmed by researchers who state that women are unable for income reasons to leave a relationship, even if they know their partner has been infected or exposed to HIV. It has been found that Low incomes have driven many women either formally or informally, to exchange sex for resources as a means of survival (UNFPA, 2005).

Study find that less or no income sources forces many women to engage into sexual relation with more than one sexual partner. It is difficult for a woman who does not have income and struggling to meet her basic needs to refuse a man who does not want to use a condom, especially if he more the usual rate. Ability of women to leave sexual relationship to non spouse partner or having sexual relation to a single partner it reduced risky of being susceptible to HIV infection.

## CHAPTER SEVEN

### 7.0 CONCLUSION AND RECOMMENDATIONS

#### 7.1 Conclusion

In this chapter we are going to find out the effects the loan given through WDF project to women on their income and sexual relations. The focus will be on providing an answer to the research questions of this study. We will look on the way project was conducted, sources of income, sexual relations and level of income received from sexual relations before and after the project.

It has been found that there was transparency in the process of running the projects, because it involved different stakeholders from the district to the village level.

It has been revealed that training given to the clients was only conducted only once at the beginning in the process of loan given. The training was focusing on procedures for getting loan, how to handle loans and repayment procedures. Such training is ineffective and not able to assist clients in sustaining their IGAs.

There were no trainings on record keeping, budgeting, pricing and marketing, which was found by women to be important in doing IGAs. That makes difficult for women to improve in their IGAs, to know the amount gained as a profit to their IGAs. They only used indicators for the change of their living standards and availability of assets gained after getting the loan.

It has been found that no training on HIV prevention was provided by the organization to their clients to provide knowledge on how to protect themselves from being infected with HIV, how to use condom and skill to improve their negotiation skills related to sex while increasing their income. This is the important knowledge in helping women to reduce risky of being susceptible to HIV infection.

Research found there is no integration of the specific social services programme such as education, health and training to client of the project. However there is health insurance fund and free primary education which is provided by the organization and focusing to the whole community in a village.

No evaluation has been made by an organization concerning the project to their client in order to find out the effects of the project to their clients since the implementation of the project.

The results of the study data revealed that the majority of women depend on crops production for income sources; however there were low ownership of land and cattle as resources for engaging into agriculture activities among women. Women were mostly depends with their husband, family or by way of leasing the land and cattle (cow and donkey) for cultivation.

Different has been found to women with a loan after receiving the loan, where it shows slight increased to some women who were able to buy their own land and cattle (goats) from the profit they got in their IGAs. It was found that there was an increase on sources of income among women with a loan compared to women without a loan. This makes changes on the income resources and helped to increase production hence their income increased too. This reduced the risky of women to engage into sexual relationship in order to get income.

There was no change on income received from sex among the women respondent with a loan to a time before and after the project. The results show an increase of income received from sex in a form of cash among women without a loan while income in kind no change has been found. Different reasons has been found, this include:

The level of income of the majority of women with a loan increase compared to women without a loan after the project. This is due to their changes in increase of the resource ownership like land and cattle due to profit gained at their IGAs.

The profit gained from loan helped the majority of women with a loan to be able to buy basic needs than to women without a loan after the project compared to time before the project. Increased of income they get from the profit of their IGAs after getting loan makes women with a loan able to contribute for medication and school needs for their children who are in primary school compared to the time before they got the loan. This reduced chances of women to engage into risky livelihood strategies in order to be able to buy basic needs for themselves and their children.

Study revealed that women with a loan their dependent to men for the purpose of getting income to help them to survive was reduced after getting loan compared to the time before they got loan. This was because they found their level of income has been increased.

However there are considerable numbers of women who engaged in sexual relationship not only because of getting money, but due to other reasons. This include; having fun, personal behaviour, being married, build confidence that they are beautiful, revenge to their husband who has sexual relation with other women and mistreatment from their husbands. Study show on part of the women without a loan a certain number of women apart from these reasons they also look for income in engaging into sexual relationship.

Research carried found that the majority of women were able to repay their debt from the loan taken. However inability for some of the women not to repay the debt was due to mis allocation on the use loan received. Few women did not use the loan as intended, because after getting the money, their husband took the money and they were not able to do their IGAs hence not even able to repay back the debt. But no reasons had been found concerning the money to be taken by their husband. To find out there is a need for more research to make sure clients are benefited from the project, for the purpose of helping clients to increase their income and improve their living standards.

There are a reduced number of sexual partners among women with a loan who engaging into sex for purposes of the getting income, while there is a slight increase to women without a loan. Study found no change for women who are doing sex for fun, revenge, seems to be beautiful or a personal behaviour among both groups' women.

The majority of women with a loan were able to leave sexual relationship after the project compared to the time before. These women spent most of their time in their IGAs, after getting loan. Due to this they became very busy and tired, in which it reduced time to engage into sex with different men. It is also shows that their productivity increase which leads to increases income as a result it reduced risky of getting income through sex. This reduced chances of getting HIV while for women without a loan there was no change.

Study found the majority of women both with and without a loan were not using condom and not able to talk or discuss of condom use to their sexual partners even after their income seen to be increased. Most women feel ashamed talking about condom use for fear of being seen to be unfaithful to their partner. Lack of knowledge on how to use condom, low awareness of condom use, unavailability of condom both male and female condom in a village and cultural barrier contributed to low or not make women to use condom regardless of their income status. This behaviour might put them at risky of being susceptible to HIV infection.

Although finding show there was an increase on level of income due to loan taken by women on looking with the ability of women to buy basic needs. But there is a slight change on a

number of sexual partners, negotiating on sexual relation and condom use among women before and after the project which is contrary with other researcher's writings.

The loan given to women at Nsimbo helped to increase income sources and reducing number of women who engage into sexual relations with different sexual partner looking for income. This is because; their dependency to men for income has been reduced after getting a loan due to the increased of production. However it was found that women engaged into sexual relationship to a non spouse partner or more than one sexual partners not only because they are looking for income, but rather due to other reasons of having fun, revenge to their partner, a proof of being beautiful or personal behaviour. These reasons might put women at a risky of being susceptible to HIV infection if prevention ways will not be addressed despite of their income seems to be increased.

## **7.2 Recommendations**

Based on data collected through literature and field study the following observation has been noted to be done by the organisation for the purpose of improving the project in order to achieve the main goal of the WDF project, which is improving the living standard of the women at a district. These recommendations can be used for the whole district in which the project is taking place, although research has been taking place at Nsimbo village. This is because to a large extent there is a similar environment in most part of the district in a way the project was conducted.

Study found there was no integration of HIV prevention training to the client of the project. Based on this organization should integrate HIV prevention into its project programme to their clients by providing knowledge and awareness on transmissions of HIV and prevention of HIV on issues of treatment of STDs and STIs, condom use and improve their negation skills related to sex while increasing their income. This will help to reduce risky for HIV susceptibility among women.

The study found there was low availability and accessibility of condom at the village. Due to this organization through the department of community development who coordinating the project should collaborate with the health department in a district and provide condom to their clients and community as a whole, and to make sure condom are available at a proposed areas by the community. This might help women and other community members to protect themselves from HIV susceptibility by engaging into safer sex.

It has been found from the study that training to the client was given once in a single day before the loan given. Based on this training given to the clients should be given several times. This will helps clients to become up dated with the information concerning the way of improving of their IGAs.

Study found the clients did not have skills of doing business. Based on this organisation should provide training on record keeping, budgeting, pricing and marketing to their clients. This will help to handle their business, because the majority of women have no or low education and they lack knowledge and experience on doing business. This will help them to improve their income and standard of living.

It has been found from the study that there was no monitoring and evaluation programme in the project. Due to this organization should include monitoring and evaluation programme in their activities during and after giving the project. This will help to see the impacts of the project to their clients and to know what challenges their clients face. By this way it will help to know areas for improvement of the project for the purpose of improving the living standard of the women.

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## Appendices

### Appendix 1: Checklist for the study

#### 1.1 Check list for the women

1. Background information
  - Date
  - Name (confidential)
  - Address/village
  - Marital status
  - Living with/without
    - Husband
    - A man not a husband
  - Age
  - Education
  - occupation
  - Number of children
    - Same father
    - Different father
  
2. Characteristics of the WDF project (Will be asked to the women who got loan)
  - Selection of the clients
  - Process of providing loan to clients
  - The amount loan received per woman/group
  - The use of the loan received
  - Payment of the debt
  - Training on basic business management techniques
    - Record keeping
    - Marketing
    - Pricing
    - Budgeting
    - Business plan
    - Customer relationship
    - Collect savings
  
  - Integrate HIV/AIDS prevention training to clients
  
  - Social services programme provided by the organization to the clients to improve their livelihood
  
  - Transparency on the process of running the project
  
3. Resource
  - Land
  - Cattle
  - Labour
  
4. Income sources and level of income (before and after the project)
  - Farm
    - Livestock (leased, owned, shared tenancy)
    - Crops (leased, owned, shared tenancy)
  
  - Off –farm

- Casual labour
- Non wage labour
- Non-farm
  - Employment
  - IGA/business
  - Remittances
  - Savings
  - Pension
  - Credit/loan
  - Sex
- Level of income/ income used to buy basic needs
  - Kind of business doing/start up
  - Living standard and access to basic needs
    - Food
    - School fees and other school needs for children
    - Accommodation
    - Medication

#### 5. Sexual relationship

- Number of partner for sexual relation
  - Husband
  - Living with a man not husband
  - Temporary partner(s)
- Ability to leave sexual relationship
- Negotiating in sexual relation and condom use
- Consistent of condom use
- Reasons for engaging into sexual relationship
- Income obtained from sexual relationships before and after the project
  - Cash
  - Kind

## 1.2 Check list for a Village Executive Officer (VEO)

1. Background information
  - Name (confidential)
  - Date
  
2. Resource
  - General information about access and influence on income
    - Land
    - Cattle
    - Labour
  
3. Characteristics of the WDF project
  - Selection of the clients
  - Process of providing loan to clients
  - The amount loan given per woman/group
  - Payment of the debt
  - Training on basic business management techniques
    - Record keeping
    - Marketing
    - Pricing
    - Budgeting
    - Business plan
    - Customer relationship
  
  - Integrate HIV/AIDS prevention training to clients
  
  - Social services programme provided by the organization to the clients to improve their livelihood
  
  - Transparency on the process of running the project
  
4. Sources and level of income/ income used to buy basic needs on average to women in a village (before and after the project)
  - Farm
    - Livestock (leased, owned, shared tenancy)
    - Crops (leased, owned, shared tenancy)
  
  - Off –farm
    - Casual labour
    - Non wage labour
  - Non-farm
    - Employment
    - IGA/business
    - Remittances
    - Savings
    - Pension
    - Credit/loan
    - Sex
  
  - Level of income
    - Payment of the loan debt
    - Kind of IGA/ business

- Living standard and access to basic needs
    - Food
    - School fees and other school needs for children
    - Accommodation
    - Medication
5. Sexual relationship and income obtained from it on average to women in a village (before and after the project)
- Kind of partner for sexual relation
    - Husband
    - Living with a man not husband
    - Temporary partner(s)
  - Ability to leave sexual relationship
  - Negotiating in sexual relation and condom use
  - Consistent of condom use
  - Reasons for engaging into sexual relationship
  - Income obtained from sexual relations
    - Cash
    - Kind

### 1.3 Check list for Community Development Officer (CDO)

1. Background information
  - Name (confidential)
  - Date
  
2. Characteristics of the WDF project
  - Criteria for selection of the clients
  - Process of providing loan to clients
  - Criteria for the amount given per woman/group
  - Amount of loan given per women/group
  - Payment of the debt
  - Training on basic business management techniques
    - Record keeping
    - Marketing
    - Pricing
    - Budgeting
    - Business plan
    - Customer relationship
  - Integrate HIV/AIDS prevention training to clients
  - Social services programme provided by the organization to the clients to improve their livelihood
  - Transparency on the process of running the project
  
3. Income sources and level of income of the women (before and after the project)
  - Sexual relations
    - Cash
    - kind
  - IGA/business done by women

#### 1.4 Check list for Project Coordinator

1. Background information
  - Name (confidential)
  - Date
  
2. Characteristics of the WDF project
  - Criteria for selection of the clients
  
  - Process of providing loan to clients
  
  - Criteria for the amount given per woman/group
  
  - Amount of loan given per women/group
  
  - Payment of the debt
  
  - Training on basic business management techniques
    - Record keeping
    - Marketing
    - Pricing
    - Budgeting
    - Business plan
    - Customer relationship
  
  - Integrate HIV/AIDS prevention training to clients
  
  - Social services programme provided by the organization to the clients to improve their livelihood
  
  - Transparency on the process of running the project
  
  - indicators for the increase of income to women
  
3. Income sources and level of income of the women (before, and after the project)
  - Sexual relations
    - Cash
    - kind
  
  - IGA/business done by women

## Appendix 2: Summarised empirical data of Nsimbo village

### 2.1 Background information of the women

Name(Confidential)	Marital status	Living with who	Age	Level of education	occupation	Number of children	Same /different father	With /without loan
a	Married	A husband	36	Standard seven	A farmer	5	Different father	Without loan
b	Divorced	A man not a husband	24	Standard seven	A farmer	2	Different father	Without loan
c	Married	A husband	35	Standard seven	A farmer	4	Different father	Without loan
d	Married	A husband	53	No education	A farmer	2	Same father	Without loan
e	Not married	A man not a husband	34	Standard seven	A farmer	3	Different father	Without loan
f	Divorced	A man not a husband	34	Standard seven	A farmer	2	Different father	Without loan
g	Married	A husband	30	Standard seven	A farmer	4	Different father	Without loan
h	Married	A husband	34	No education	A farmer	4	Same father	Without loan
i	Married	A husband	23	Standard five	A farmer	2	Same father	Without loan
j	Married	A husband	19	Form four	A farmer	1	Same father	Without loan
k	married	A husband	44	Standard six	A farmer	9	Same father	Without loan
l	married	A husband	28	No education	A farmer	3	Different father	Without loan
m	Divorced	A husband	30	No education	A farmer	5	Same father	Without loan
n	Married	A husband	35	No education	A farmer	5	Different father	Without loan
o	married	A husband	39	No education	A farmer	7	Different father	Without loan
aa	married	A husband	53	Standard seven	A farmer	10	Same father	With loan
ab	married	A husband	42	Standard seven	A farmer	8	Same father	With loan
ac	Married	A husband	45	Standard seven	A farmer	6	Same father	With loan
ad	Not married	Temporary partner	32	Standard seven	A farmer	1	Same father	With loan
ae	Not married	A husband	54	Adult education	A farmer	6	Same father	With loan
af	Married	A husband	Do not know	No education	A farmer	4	Same father	With loan
ag	Married	A husband	38	No education	A farmer	8	Same father	With loan

ah	Widow	A man not a husband	50	Standard seven	A farmer	9	Different father	With loan
ai	Married	A husband	41	Standard seven	A farmer	6	Same father	With loan
aj	Married	A husband	21	Standard seven	A farmer	1	Same father	With loan
ak	Married	A husband	24	Standard seven	A farmer	4	Same father	With loan
al	Married	A husband	45	Standard seven	A farmer	6	Same father	With loan
am	Married	A husband	37	No education	A farmer	6	Same father	With loan
an	Married	A husband	45	Standard seven	A farmer	7	Different father	With loan
ao	married	A husband	41	Standard seven	A farmer	10	Same father	With loan

## 2.2 Characteristics of the WDF project

Name( confidential)	Selection of clients	Process of loan	Amount applied in Tanzanian shillings (Tsh.) 2200Tsh=1Euro	Amount received in Tsh.	Use of the loan	Payment of the debt	Training on business management	Integrating HIV/AIDS	Other social programme	Transparency in running project
aa	Any women aged 18 Or below 18 but have a child/children	-Form a group of 5women -group account and constitution -two sponsor -existing IGA -return with 10%interest Paid within 12 months	200,000	165,000	Gardening tomato, onion	Able	No	No	No program in relation to project, but there is a yearly medical insurance fund and free primary education	Yes
ab	The same	The same	200,000	165,000	Selling local brew	Able	No	No	The same	Yes
ac	The same	The same	200,000	165,000	Gardening tomato, onion	Able	No	No	the same	Yes
ad	The same	The same	200,000	165,000	Onion and vegetable	Able	No	No	the same	Yes
ae	The same	The same	200,000	165,000	gardening to buy inputs	Able	No	No	the same	Yes

af	The same	The same	100,000	165,000	gardening	Able	No	No	the same	Yes
ag	The same	The same	100,000	100,000	gardening	Able	No	No	the same	Yes
ah	The same	The same	200,000	165,000	gardening	Able	No	No	the same	Yes
ai	The same	The same	200,000	165,000	gardening onion	Able	No	No	the same	Yes
aj	The same	The same	200,000	165,000	gardening	Able	No	No	the same	Yes
ak	The same	The same	200,000	160,000	gardening	Able	No	No	the same	Yes
al	The same	The same	200,000	165,000	gardening	Able	No	No	the same	Yes
am	The same	The same	100,000	100,000	gardening, sugarcane and selling clothes	Able	No	No	the same	Yes
an	The same	The same	200,000	165,000	gardening, sugarcane	Able	No	No	the same	Yes
ao	The same	The same	200,000	165,000	gardening and restaurant		No	No	the same	Yes
VEO	The same	The same	is not the same 250,000	majority got less than the one you apply, few get more and others get the exact amount they		the majority were able to finish the debt within time, some have stated but not yet finish and	No	No		Yes

						very few have not start paying the debt				
CDO	The same	the same	varies depend with the activity	Varies depend with the money available and number of applicant	gardening, restaurant, selling of local brew, tailoring, selling clothes, grocery	the same as VEO	No	No		Yes
Coordinator	The same	the same	the same as CDO		the same	The same as VEO and CDO	No	No		Yes
FGD with loan	The same	the same	depend with the cost for the business	majority got less than the one you apply, few get more and others get the exact amount they apply	gardening, selling clothes, local brew	The same as VEO, CDO and Project coordinator				

### 2.3 Resource

Name (confidential)	Land		Cattle		Labour	
	Before	After	Before	After	Before	After
<b>without loan</b>						
a	Not own land, access a family land	Not own land, access a family land	No cattle	No cattle	Has enough labour, using her children	Has enough labour, using her children
b	Not own land, access a family land	Not own land, access a family land	No cattle	No cattle	Has enough labour, using her children	Has enough labour, using her children
c	Not own land, access husband land	Not own land, access husband land	No cattle	No cattle	Has less labour	Has less labour
d	Not own land, access husband land	Not own land, access husband land	No cattle	No cattle	Has less labour	Has less labour
e	Not own land, access a family land	Not own land, access a family land	No cattle	No cattle	Has less labour	Has less labour
f	Not own land, access a family land	Not own land, access a family land	No cattle	No cattle	Has enough labour, using her children	Has enough labour, using her children
g	Own land	Own land	No cattle	No cattle	Has enough labour, using her children and husband	Has enough labour, using her children and husband
h	Own land	Own land	Own cattle (goats)	Own cattle (goats)	Has enough labour	Has enough labour
i	No land, she lease	No land, she lease	No cattle	No cattle	Has less labour	Has less labour
j	Not own land, access husband land	Not own land, access husband land	Not own cattle access husband	Not own cattle access husband	Has enough labour using plough and children	Has enough labour using plough and children

k	Not own land, access husband land	Not own land, access husband land	Not own cattle access husband (goats)	Not own cattle access husband (goats)	Has labour, using her children	Has labour, using her children
l	Not own land, access husband land	Not own land, access husband land	No cattle	No cattle	Has less labour	Has less labour
m	No land, she lease	No land, she lease	No cattle	No cattle	Has less labour	Has less labour
n	Not own land, access husband land	Not own land, access husband land	No cattle	No cattle	Has enough labour, using her children	Has enough labour, using her children
o	Not own land, access husband land	Not own land, access husband land	No cattle	No cattle	Has enough labour, using her children	Has enough labour, using her children
<b>With loan</b>						
aa	own land and access her husband land	own land and access her husband land	own cattle (goats)	own cattle (goats)	Has enough labour using plough and children and husband	Has enough labour using plough and children and husband
ab	No land, she lease	No land, she lease	No cattle	No cattle	Has enough labour, using her children	Has enough labour, using her children
ac	own land and access husband land	own land and access husband land	own cattle (goats) and access her husband donkey	own cattle (goats) and access her husband donkey	Has enough labour using plough children and husband	Has enough labour using plough children and husband
ad	No land	No land	No cattle	No cattle	Has less labour	Has less labour
ae	Not own land she lease and access husband land	Not own land she lease and access husband land	Own cattle (goat)	Own cattle (goat)	Has less labour	Has less labour
af	Not own land and access her	Own land and access her husband land	No cattle	No cattle	Has less labour	Has less labour

	husband land					
ag	Not own land, access husband land	Not own land, access husband land	Not own cattle access husband (cow)	Not own cattle access husband (cow)	Has enough labour using plough children and husband	Has enough labour using plough children and husband
ah	Not own land	Not own land	No cattle	No cattle	Has enough labour, using her children	Has enough labour, using her children
ai	Not own land and access her husband land	Own land and access her husband land	Not own cattle (goats)	own cattle (goats)	Has less labour	Has less labour
aj	Not own land and access her husband land	Not own land and access her husband land	Not own cattle access husband	Not own cattle access husband	Has less labour	Has less labour
ak	Not own land, access husband land	Not own land, access husband land	No cattle	No cattle	Has less labour	Has less labour
al	Not own land she lease	Not own land she lease	Not own cattle (goats)	own cattle (goats)	Has enough labour, using her children	Has enough labour, using her children
am	Not own land and access her husband land	Own land and access her husband land	own cattle (a cow)	own cattle (a cow)	Has enough labour, using her children	Has enough labour, using her children
an	Not own land and access her husband land	Own land and access her husband land	Not own cattle (goats)	own cattle (goats)	Has enough labour, using her children	Has enough labour, using her children
ao	Not own land and access her husband land	Own land and access her husband land	No cattle	No cattle	Has enough labour, using her children	Has enough labour, using her children
FGD with loan	The majority they do not own cattle. Few women own cattle, like goats and cow others access their husband cattle		Few women own land, some use their husband land and others lease it and others they do not have a land		The majority use their children a source of labour, and few they use animals especial donkey and cow which belongs to their husband, family or lease it	

FGD without loan	The same as FGD with loan	The same	The same
VEO	few women own small cattle like goat, but not cow and donkey	The same	The same
CDO	Few women own cattle	The same	The same
Project coordinator	The same as CDO and	The same	The same

## 2.4 Income sources

Name (confidential)	Farm				Off-farm		Non-farm														
	livestock		Crops		Wage labour		Employment		IGA/Business		Remittances		Saving		Pension		Credit		Sex		
	Before	After	Before	After	Before	After	Before	After	Before	After	Before	After	Before	After	Before	After	Before	After	Before	After	
<b>without loan</b>																					
a	No	No	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No
b	No	No	Yes	Yes	No	No	No	No	Yes	No	No	No	No	No	No	No	No	No	No	Yes	Yes
c	No	No	Yes	Yes	No	No	No	No	No	No	Yes	Yes	No	No	No	No	No	No	No	Yes	Yes
d	No	No	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	Yes
e	No	No	Yes	Yes	Yes	Yes	No	No	Yes	No	Yes	Yes	No	No	No	No	No	No	No	Yes	No
f	No	No	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No
g	No	No	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No
h	Yes	Yes	Yes	Yes	No	No	No	No	No	Yes	No	No	No	No	No	No	No	No	No	No	No
i	No	No	Yes	Yes	No	No	No	No	No	Yes	No	No	No	No	No	No	No	No	No	No	No
j	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes	yes	Yes	No	No	No	No	Yes	Yes	
k	No	No	Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes	No	No	No	No	No	No	Yes	yes	
l	No	No	Yes	Yes	Yes	Yes	No	No	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No
m	No	No	Yes	Yes	No	No	No	No	No	Yes	No	No	No	No	No	No	No	No	No	No	No
n	No	No	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No	No	No	No	No	No	No
o	No	No	Yes	Yes	No	No	No	No	Yes	No	No	No	No	No	No	No	No	No	No	No	Yes
<b>With loan</b>																					

aa	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes	No	No	No	No	No	Yes	No	No
ab	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No	No	No	No	No	Yes	No	No
ac	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No	Yes	No	No	No	Yes	No	No
ad	No	No	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	No	No	No	No	No	Yes	No	No
ae	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes	No	No	No	No	No	Yes	No	No
af	No	No	Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes	No	No	No	No	No	Yes	No	No
ag	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No	No	No	No	No	Yes	No	No
ah	No	No	Yes	Yes	No	No	No	No	Yes	Yes	No	No	Yes	Yes	No	No	No	Yes	Yes	Yes
ai	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No	No	No	No	No	Yes	No	No
aj	No	No	Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes	No	No	No	No	No	Yes	No	No
ak	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No	No	No	No	No	Yes	Yes	No
al	No	No	Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes	No	No	No	No	No	Yes	Yes	No
am	No	No	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No	No	No	No	No	Yes	No	No
an	No	No	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No	No	No	No	No	Yes	No	No
ao	No	No	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No	No	No	No	No	Yes	No	No
FGD with loan	few yes the majority No	few yes the majority No	the majority yes few no	All Yes	Few Yes	Few Yes	No	No	Yes	Yes	Majority no	Majority no	Majority no	Majority no	No	No	All no	All no	few yes the majority no.	few yes the majority no.
FGD without loan	few yes the	few yes the	the majority	the majority	Few Yes	Few Yes	No	No	Yes	Yes	Majority no	Majority no	Majority no	Majority no	No	No	All no	All no	few yes the	few yes the

	majo rity No	ma jori ty No	yes few no	yes few no		s							no	no					majo rity no.	majo rity no.
VEO	Few yes	Fe w yes	Yes	Yes	Few Yes	Fe w Ye s	No	No	Yes	Yes	Majo rity no	Majo rity no	Ma jori ty no	Ma jori ty no	No	No	All no	All no	Few yes	Few yes
CDO	Few yes	Fe w yes	Yes	Yes	Few Yes	Fe w Ye s	No	No	Yes	Yes	Majo rity no	Majo rity no	Ma jori ty no	Ma jori ty no	No	No	Do not kno w	Do not kno w	Few yes	Few yes
Project coordinat or	Few yes	Fe w yes	Yes	Yes	Few Yes	Fe w Ye s	No	No	Yes	Yes	Majo rity no	Majo rity no	Ma jori ty no	Ma jori ty no	No	No	Do not kno w	Do not kno w	Few yes	Few yes

## 2.5 Level of income on access to buy basic needs

Name (confidential)	Kind of IGA/business		Living standard and access to basic needs								
			Food		School needs		Accommodation		Medication		
	Before	After	Before	After	Before	After	before	After	Before	After	
<b>without loan</b>											
a	Making and selling local Brew and gardening	Making and selling local Brew and gardening	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
b	Gardening	Gardening and Selling Clothes	No	No	Yes	Yes	Yes	Yes	Yes	No	No
c	x	x	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
d	Local brew	Local brew	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes
e	Tobacco	Tobacco	No	No	No	No	No	No	No	No	No
f	Selling clothes	Selling clothes	No	No	No	No	Yes	Yes	No	No	No
g	Gardening	Gardening	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
h	Tobacco	Tobacco	No	No	No	No	Yes	Yes	Yes	Yes	Yes
i	Local brew	Local brew	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes
j	Grocery (mixed products)	Grocery (mixed products)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
k	Gardening	Gardening	No	No	Yes	No	Yes	Yes	No	Yes	Yes
l	Gardening	Gardening	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
m	Gardening	Gardening	Yes	Yes	No	No	No	No	No	No	Yes
n	Gardening	Gardening	No	No	No	No	Yes	Yes	Yes	Yes	Yes
o	Gardening	Gardening	No	No	No	No	Yes	Yes	No	Yes	Yes
<b>With loan</b>											
aa	Gardening, milk	Gardening, milk	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
ab	Local brew	Local brew	No	No	No	No	Yes	Yes	No	Yes	Yes
ac	Gardening	Gardening, tailoring	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
ad	Gardening	Gardening	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
ae	Gardening	Gardening, goats	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
af	Gardening	Gardening	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
ag	Gardening	Gardening, goats	No	Yes	No	No	Yes	Yes	No	Yes	Yes
ah	Gardening	Gardening and selling clothes	No	Yes	No	No	Yes	Yes	No	Yes	Yes

ai	Gardening	Gardening	No	No	No	Yes	Yes	Yes	No	Yes
aj	Gardening	Gardening	Yes							
ak	Gardening	Gardening	No	Yes	Yes	Yes	Yes	Yes	No	Yes
al	Gardening	Gardening	No	No	No	No	Yes	Yes	No	Yes
am	Gardening	Gardening	No	No	No	No	Yes	Yes	No	Yes
an	Gardening	Gardening and milk	No	No	Yes	No	Yes	Yes	No	Yes
ao	gardening	gardening	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
FGD with loan	Majority garden and few clothes, local brew and restaurant	Majority garden and few clothes, local brew and restaurant	No	Yes	No	Yes	Yes	Yes	No	Yes
FGD without loan	Majority garden and few clothes, local brew and restaurant	Majority garden and few clothes, local brew and restaurant	No	No	No	No	Yes	Yes	No	Yes
VEO	Majority garden and few clothes, local brew and restaurant	Majority garden and few clothes, local brew and restaurant	No	No	No	No	Yes	Yes	No	Yes
CDO	Majority garden and few clothes, local brew and restaurant	Majority garden and few clothes, local brew and restaurant	No	-	No	-	Yes	-	No	-
Project coordinator	Majority garden and few clothes, local brew and restaurant	Majority garden and few clothes, local brew and restaurant	No	-	No	-	Yes	-	No	-

## 2.6 Sexual relationship

Name (confidential)	Number of sexual partner						Ability to leave sexual relationship	Negotiating on sexual relationship and condom use	Consistent of Condom Use	Reason for engaging into sexual relationship	Type of income						
	Husband		Man not husband		Temporary partner						Cash		kind				
	Before	After	Before	After	Before	After					Before	After	Before	After			
<b>without loan</b>	Before	After	Before	After	Before	After	Before	After	Before	After	Before	After					
a	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No	No	Married and want to make a family	Yes	Yes	Yes	Yes
b	No	No	No	No	No	Yes	No	No	No	Yes	No	No	Life hardship by low income	No	Yes	Yes	Yes
c	Yes	Yes	No	No	Yes	No	Yes	Yes	No	No	No	No	To get children and love	Yes	Yes	Yes	Yes
d	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No	No	Married	Yes	Yes	Yes	Yes
e	Yes	Yes	No	No	Yes	Yes	No	No	Yes	Yes	No	No	To get someone to help her needs	Yes	Yes	Yes	Yes
f	Yes	Yes	No	No	Yes	Yes	Yes	No	No	Yes	No	No	Difficult in taking care children	No	Yes	Yes	Yes
g	Yes	Yes	No	No	Yes	Yes	Yes	Yes	No	No	No	No	Married	Yes	Yes	Yes	Yes
h	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Low income	Yes	Yes	No	No
i	Yes	Yes	No	No	Yes	Yes	Yes	Yes	No	No	No	No	Married	Yes	Yes	Yes	Yes
j	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No		Having funny	Yes	Yes	Yes	Yes
k	Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes	No	No	Married	Yes	Yes	Yes	Yes
l	Yes	Yes	No	Yes	No	No	No	No	Yes	Yes	No	No	To make a family	Yes	Yes	Yes	Yes
m	No	No	Yes	Yes	Yes	Yes	No	No	No	No	No	Yes	Difficult in taking care of the	Yes	Yes	Yes	Yes

													children				
n	Yes	Yes	No	No	Yes	Yes	Yes	Yes	No	No	No	No	Revenge to her husband	Yes	Yes	No	No
o	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	Revenge to her husband	Yes	Yes	No	No
<b>With loan</b>																	
aa	Yes	Yes	No	No	Yes	No	Yes	Yes	No	No	No	No	married	Yes	Yes	Yes	Yes
ab	Yes	Yes	No	No	No	No	Yes	Yes	No	Yes	No	No	Married	Yes	Yes	Yes	Yes
ac	Yes	Yes	No	No	No	No	Yes	No	Yes	No	No	No	Married	Yes	Yes	Yes	Yes
ad	No	No	No	No	Yes	Yes	No	No	Yes	Yes	No	No	Love	Yes	Yes	Yes	Yes
ae	Yes	Yes	No	No	No	Yes	No	Yes	No	No	No	No	Desire for expensive things	Yes	Yes	Yes	Yes
af	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No	No	Married	No	No	No	No
ag	Yes	Yes	No	No	Yes	No	Yes	No	No	No	No	No	Married	Yes	Yes	Yes	Yes
ah	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	No	No	Difficult in taking care of the children	Yes	Yes	Yes	Yes
ai	Yes	Yes	No	No	Yes	No	Yes	Yes	Yes	No	No	No	Married	Yes	Yes	Yes	Yes
aj	Yes	Yes	No	No	No	No	No	Yes	No	No	No	No	Married	Yes	Yes	Yes	Yes
ak	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No	No	For fun	Yes	Yes	Yes	Yes
al	Yes	Yes	No	No	No	Yes	Yes	Yes	No	No	No	No	To be console	Yes	Yes	Yes	Yes
am	Yes	Yes	No	No	No	No	Yes	No	No	No	No	No	Married	Yes	Yes	Yes	Yes
an	Yes	Yes	No	No	Yes	Yes	No	Yes	No	No	No	No	Life hardship	Yes	Yes	Yes	Yes
ao	No	No	No	No	Yes	No	Yes	Yes	No	No	No	No	Married	Yes	Yes	Yes	Yes
FGD with loan	Majority they are living with husband		Few with a man not husband		Few with a temporary partner		Majority do and few not		Majority not and few do		Not consistent		-Majority is due to life hardship others is due to; -Revenge to their sexual partner -personal behaviour -for funny -Desire to have expensive things	Mon ey	Mon ey	- food - cloth es - soci al supp ort	- food - cloth es - soci al supp ort

FGD without loan	Majority they are living with husband	Few with a man not husband	Few with a temporary partner	Majority not and few do	No or very low	Not consistent	-Majority is due to life hardship -Revenge to their sexual partner -personal behaviour -for funny	Money	Money	- food - clothes - social support	- food - clothes - social support
VEO	Majority they are living with husband	Few with a man not husband	Few with a temporary partner	Some do while others is not	No or very low	Not consistent	-life hardship -Revenge to their sexual partner -personal behaviour -for funny	Money	Money	- food - clothes - social support	- food - clothes - social support
CDO	-	-	-	-			-Difficulties to meet their needs to women with low income compared with higher income -personal behaviour	money	-	- Food - clothes - Psychological support	-

Project coordinator	-	-	-	-							
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