

LIVELIHOOD IMPLICATIONS OF RURAL COMMUNITIES: A CASE OF VEGETABLE BUSINESS AT CHEKERENI AREA, MOSHI DISTRICT

By

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Abstract

This study aimed at examining the socio-economic implication of vegetable business to rural communities. Specifically, the study focused on Ghona Village, in Chekereni in Moshi District. The sampling frame used was all road-side business participants (men and women) at the study area whereby 39 women and 1 man were interviewed. The information was collected through the use of interview schedules and documentary review. The findings of the study revealed that vegetable business, which was mostly done by women, had potential socio-economic implications to the participants. The findings showed that the business had a significant role in ensuring and promoting socio-economic welfare of the households. There were challenges and opportunities arising from the business. Some of the opportunities that emerged as a result of vegetable business included access to other socio-economic opportunities like increased social capital, business networking, access to loan opportunities, and receiving business (entrepreneurial) education and skills. With the above findings, the study recommends that district commercial/business officers should coordinate and facilitate education in business development and entrepreneurial skills for the vegetable sellers in the area. Also, there is a necessity of establishing a financial institution in the area. Moreover, business environment should be improved for the better health of customers as well as vegetable sellers. Finally, planners, decision makers and educators should undertake a thorough study throughout the country where this kind of business is carried due to its significant impact on household income.

Key words: Vegetable business, livelihoods, and rural community

1. INTRODUCTION

1.1 Background Information

Tanzania is one of the world's poorest countries in terms of per capita income. Between the year 2000 and 2008 the average Growth Domestic Product (GDP) was estimated to be 7% per year from mining and tourism. However, the country's economy depends heavily on agriculture, which accounts for more than 40% of GDP, provides 85% of exports, and employs about 80% of the work force. The agricultural sector continues to drive the economic growth in spite of the recent emergence of the new high-growth sectors like mining and tourism. Also, it continues to have the highest impact on the levels of overall economic growth (URT, 2012).

Socio-economic and livelihood development efforts in Tanzania are considered within the context of several fundamental realities and aspects of development. First, over 75% of the country's population lives in rural areas (World Bank, 2002). Thus, effective poverty reduction and development efforts must target the rural population and the rural economy so as to have significant impact towards attaining community development. Secondly, people in rural areas overwhelmingly depend on agriculture and other natural resource for their livelihoods and survival. Therefore, feasible interventions on strengthening capability to livelihood diversification are inextricable.

Research Report Series

Vol. 2, Issue No. 2, 2014

ISSN 0856-9681

Vegetables livelihood is a wide field of study due to different varieties and different consumer

market segments and preferences. Trade can be local, inter-regional, and international. Growing and selling fresh produce can be a profitable and satisfying family business. However, there are risks involved. Before investing money, time, and energy into any new business venture, it is advisable to first evaluate personal skills, market conditions, financial resources, and overall project feasibility.

According to the proponents and practitioners of sub-sector analysis methodology, it is crucial to define the precise parameters of a vegetable sub-sector in order to create focus and clarity. Whilst acknowledging this necessity, it is also necessary to adopt a working definition of vegetables. Vegetable sub-sector, in this study, is defined as a basket of commonly demanded vegetables, and high value vegetables demanded in the urban market and produced in the Northern corridor of Tanzania. The common vegetable basket includes tomatoes, cabbage, carrot, cauliflower, iceberg lettuce, sweet pepper and the main high value vegetables are broccoli, zucchini and soft (red) lettuce (SCF, 2008).

There are various economic activities that rural dwellers can opt for food, like cash crop production, animal husbandry, aquaculture, and ecotourism; just a few to mention. All in all, these options can be determined by available resources for the activities as well as the suitability of weather conditions and economies of scales in a particular area (Ellis, 2000) It has been observed that, in Tanzania, road-side business activities are growing fast. This business involves selling of vegetables in various main roads, such as, Moshi-Arusha road, Moshi- Dar es Salaam road, and Mbeya-Iringa-Dar es Salaam road. Even the number of people involved in this trading activity seems to be increasing now and then. Thus, this study intended to investigate the socio-economic impacts of vegetable livelihoods to the people around Chekereni area in Moshi District.

1.2 Problem Statement

Studies on community livelihood especially on different strategies and approaches are the emerging issues in the recent years. Vegetable business has been practiced almost all over Tanzania either at home, along the roads, or at the markets in rural or urban areas. The business is also practiced as a livelihood strategy to meet daily socio-economic needs to most of the households. The business has played an important role in ensuring survival of small holder farmers whose livelihoods are highly impacted by climate change. Through the vegetable business, rural communities have been able to obtain modest life. Although business has been going on for generations, its socio-economic effectiveness has been ignored. As a result, there is a knowledge gap on the socio-economic importance of vegetable business in the country. Therefore, the study aimed at identifying and explaining the socio-economic implications of vegetable business as a livelihood strategy among the rural communities in Ghona Village: Chekereni area in Moshi district.

1.3 Research Objectives

1.3.1 General Objective

Generally, the study intended to examine vegetable livelihood and its socio-economic implications on rural communities in the Chekereni area in Kilimanjaro region.

1.3.2 Specific Objectives

The study sought to achieve the following specific objectives;

- a) To identify and analyze types of vegetables and their growing seasons in the study area.
- b) To examine the contributions of vegetable business on rural community livelihoods.
- c) To identify gender participation differentials among business people in the study area

- d) To identify alternative economic activities undertaken by vegetable business practitioners.
- e) To explore the challenges and opportunities of vegetable business in the study area.

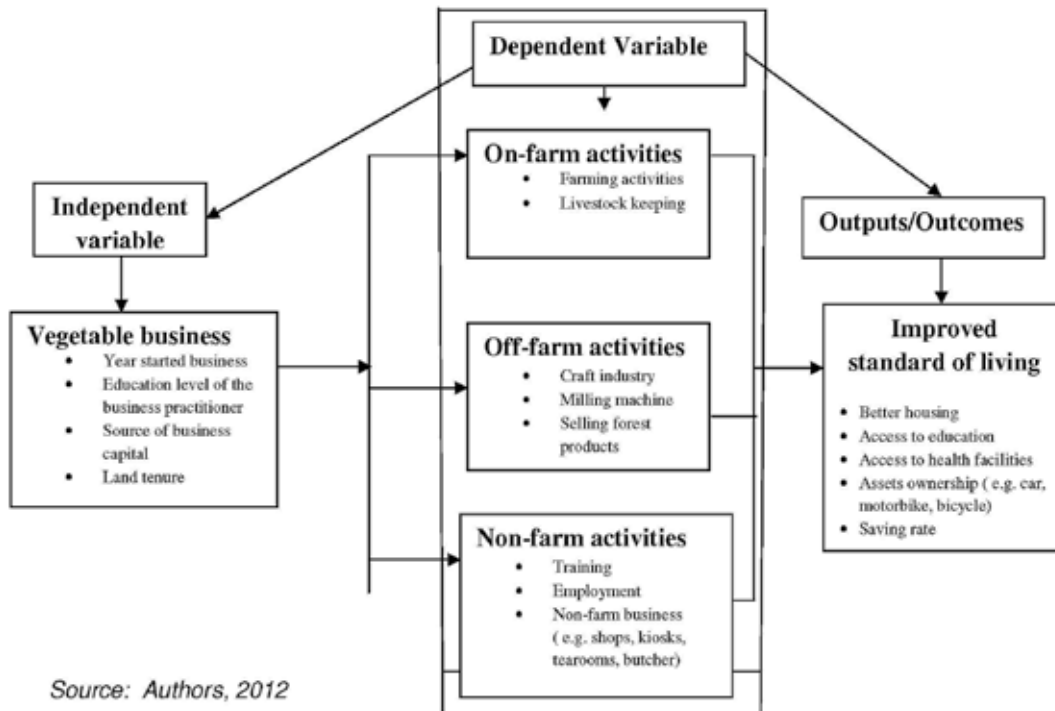
1.4 Study Hypothesis

The study was guided by the hypothesis that, vegetable business contributes significantly to rural community livelihoods.

2. CONCEPTUAL FRAMEWORK

According to Oso and Onen (2008) (as cited in Mangasini, 2011), conceptual framework is a scheme of concepts or variables which the researcher will operationalize in order to achieve a set of objectives. This study adapted the diagrammatic representation of study variables such as dependent and independent variables. The dependent variables were off-farm activities and non-farm activities while the independent variable was vegetable business which was influenced by the year when one started the business, education level of the businessman/woman, source of business capital and land tenure. The assumption was that the independent variables could influence significantly rural community livelihoods which could result into an improved standard of living of the entire community (Figure 1).

Figure 1: Conceptual Framework 3.0 Research Methodology 3.0Research Methodology



3. RESEARCH METHODOLOGY

3.1 Research Design

The research employed a case study approach in the selected area. This approach exposed the researchers to the reality on what currently exist in the field as a basis of collecting rich data to suit the study objectives.

3.2 Study Area Description

The study was conducted in Chekereni, located in Moshi Rural district of Kilimanjaro Region. Chekereni area is located along the highway from Moshi Municipality to Mwangi district. The area is characterized by vegetable business whereby farming is mostly supported by the irrigation system found in the area. The business is more practiced by women compared to their male counterparts. The case study selection criterion was based on the fact that, vegetable business is carried throughout the year due to the existing irrigation scheme that supports farming activities efficiently. Therefore, the impact of vegetable business on rural community livelihoods was easily captured since the activity is usually done throughout the year.

3.3 Study Population, Sample Size and Sampling Technique

The study population involved all people conducting vegetable business in the study area. The sample size comprised of 40 people who conduct vegetable business in the study area. The sample size selection was based on Bailey (1994) arguments that a sample of 30 respondents is the bare minimum for studies in which statistical analysis will be done regardless of the population size. A non-random purposeful sampling technique was used to get such a sample size. In this case, the researchers identified the respondents of the study which included all business people in the study area and arranged to meet with the respondents for the interview.

3.4 Data Types and Data Collection Methods

Both primary and secondary data were collected. Primary data that were collected included types of vegetables and their growing seasons, contribution of vegetable business on rural community livelihoods and challenges as well as opportunities of vegetable business in the study area. Primary data were collected using a self-administered semi-structured questionnaire consisting of open and closed ended questions. Also, Focus Group Discussion (FGD) was used to obtain information from a group of 12 vegetable vendors. The study also applied the elite interview which was used to obtain information from some of the officers and knowledgeable people such as, ward agricultural officer and primary school teachers who were also interviewed. The result from elite interview added value of the primary information collected from the questionnaire. Also, the study employed secondary data. Secondary data were collected by reviewing documents and different research reports that were relevant to the study and the district socio-economic profile.

3.5 Data Analysis and Presentation

To analyze data, both qualitative and quantitative methods of data analysis were used. Throughout the research process, qualitative data were analyzed using content analysis.

However, quantitative data were analyzed using Statistical Package for Social Sciences (SPSS Version 16) so as to generate descriptive statistics that were used to establish the basis of

study discussions. Moreover, the correlation between monthly income for the business and the year the business started was established so as to measure the level of significance between the two variables. In addition, for easy interpretation, the analyzed data are presented in pie charts, histograms and tables.

3.6 Challenges and Problems encountered during Data Collection

Like any other surveys, the study also encountered some problems and challenges. The problems include sampling problems, especially, when there was a need to obtain some lists of business peoples. This is due to the fact that, in the study area, most of the vegetable business members were neither registered nor having the proper organization to make them officially recognized. Apart from that, most of the respondents were reluctant to provide responses especially when they were asked sensitive questions like those which required knowing their initial capital as well as their existing business capital. Others went even further to request some payments from researchers for the responses they gave.

3.7 Practical Solutions

In response to the challenges, the researchers decided to use village leaders and paying them so as to elaborate and introduce the researchers to each respondent who participated in the study. This helped the researchers to get information from respondents. However, still it was difficult to get answers to sensitive questions on initial capital as well as existing capital for the business. Hence, more time has to be spent on getting the answers.

4.0 FINDINGS AND DISCUSSION

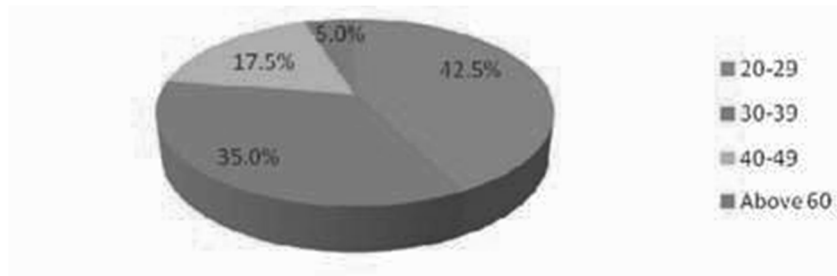
4.1 Demographic Characteristics of Respondents

The demographic characteristics of respondents presented in this sub-section are age, marital status and sex as well as number of household members, sex of the household head, education level, occupation, religion, affiliation and ethnic base.

4.1.1 Age and Sex Composition

During the study undertaking, it was found that most of the people involving in the vegetable business were women. So far, the study observed that almost 98% of the respondents were women while there was only 1 man who amounted 2% of the respondents found to carry out vegetable business in the study area. The man declared that he was not married and he liked the business where he was involved fully during the dry season. During rainy season, he was involved in agriculture production to help his old parents in carrying out agricultural production activities. This showed that, though more women were highly involved in the study, it should not be taken those men perceived it negatively, but they also supported their wives involved in that business. The study also realized that most of the vegetable vendors in this area were in the active age of responding to socio-economic challenges. Most respondents were in the age of 20 and 29 (42.5%) followed by the age group ranged from 30 to 39 years old (35.0%). The male respondent who was between 30 to 39 years whereas the female respondents were between 40 and 49 age groups (17.5%). Only two respondents (5%) were above 60 years of age. This gives the evidence that at least all age groups in the community are involved

in vegetable business to support their livelihoods. Figure 1 shows the age distribution of respondents in the study area.



4.1.2 Marital Status and Household Membership

It was necessary for the study to undertake an analysis of the demographic characteristics of the respondents. The aim was to analyze marital status of the household heads, as well as household size because they are said to have significant impact on household production activities. Fifty seven percent of the respondents were married, 17.5% were single (not married), while 10.0% were divorced, 5.0% were widows and 10% were separated. No widower was found during the study except for a male respondent who was reported to be not married (Table 1). This indicated that, the production process in the household is shared between partners.

Table 1: Respondents' marital status and household heads and size

Marital Status	Household Heads			
	Male Headed (%)		Female Headed (%)	
Single	7.5		10.0	
Married	50.0		7.5	
Divorced	0.0		0.0	
Widowed	0.0		5.0	
Separated	0.0		10.0	
Total	57.5		42.5	
Household Size	Minimum	Maximum	Range	Average
	7	5	2	3.9

Source: Survey, 2012

In addition, the study found that, 57% respondents were coming from the male headed households and the remaining 42.5% were from female headed households as summarised in Table 1. This showed the mixture of respondents engaging in the business having different social/marital status characteristics. The study also observed that the average household size in the village was very minimal, with the size of 3.9 different from result of 2002 population census which reported that, in rural Kilimanjaro Region, the household size was 4.9. The minimum household size among the respondents was 2 people and maximum number was ranging from 5 to 7 people. The results indicated that, household size in the study area was < 4.8 the Tanzania average household size (URT, 2013). This indicated that, currently, even rural communities are adopting family planning techniques in order to raise families that are

within their financial capacity. However, other respondents argued that, food insecurity which is caused by unpredictable rainfall has forced them to have small household sizes as an adaptation mechanism.

4.1.3 Respondents' Education Levels and Household Heads Occupation

The education levels among the family members within the household as well as the main economic occupation of the household heads are among the characteristics determining the division of labour among the household members. During the survey it was observed that most of the male headed household heads were involved in agricultural farming activities. Few others were involved in masonry and business (not vegetable business with exception one male respondent) activities, whereas only one household was headed by the permanent employee who was a primary school teacher. Figure 2 summarizes the differences in occupation between the female headed households and the male headed households.

Figure 2: Respondents' household heads occupation

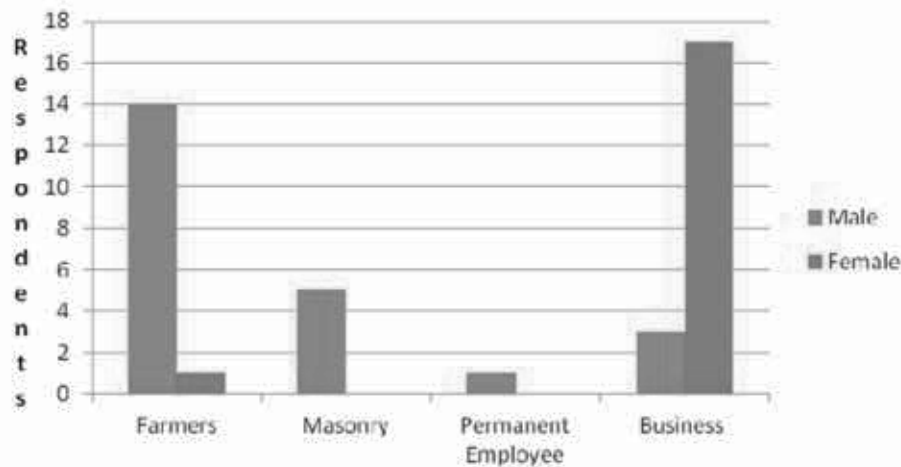


Figure 2 shows that, most of male headed households involved in crop farming activities and female headed households engaged much in business activities. The most famous business in which many women were involved was road-side vegetable business. However, in most cases, these women played a double role whereby during the rainy season, most of them did switch to farming activities for ensuring household food availability (security). At the same time, the study revealed that, there was no women-headed household that was involved in masonry. Moreover, no one had permanent employment.

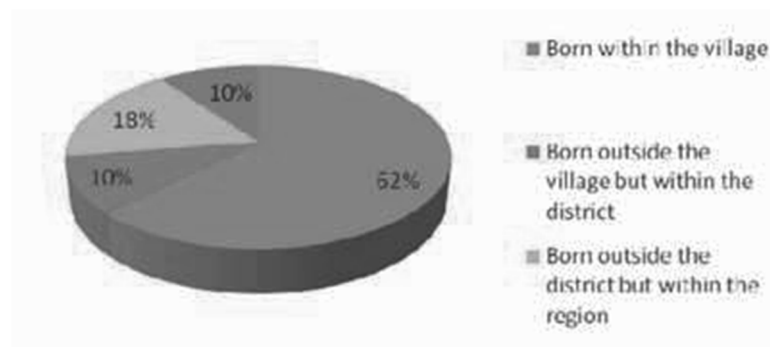
Furthermore, the findings revealed that most of the men who were engaged in farming activities were also working as cheap labourers to other people owning large farms in the study area. People who owned vast land in the area were urban dwellers and they grew green vegetables, tomatoes and onions for business purposes. The study also found that most of the respondents, together with their spouses had never been employed permanently either by government or private companies due to their low level of education. Even those who had secondary school had only reached form four and failed (Table 2). This implies that, vegetable vendors have basic education level that assists them in their business. However, this also could be one of the factors that hinders innovations in their business and, therefore, leads to difficulties in modernising their business.

Table 2: Respondents' Education Levels and Household Heads

Household Head	Highest Education Level Reached	
	Standard Seven	No Formal education)
Male	1 (2.5%)	0 (0%)
Female	35 (87.5%)	4(10.0%)
Total	90.0%	10.0%

4.1.4 Religion and Places of Origin

Many business people found in the study area were non-homogenous. They had different religious affiliation whereby there were Christians (60%) and Muslims (40%). Besides, they also came from different places of originality, and they had different reasons of why they preferred to stay at the village. The study area had a mixture of different actors with different ethnic background. It was revealed that the business involved the Chaga and Pare from Kilimanjaro Region, Sambia from Tanga Region, Nyaturu from Singida Region and Hehe from Iringa Region as summarised in Figure 3.



From Figure 3 above, it is indicated that 62% of the business people found in the study area originated from the village. Thirty seven percent of business people who were interviewed were immigrants. Most of them reiterated that the pull factors which motivated them to come into the village were vegetable business and marriage. Others explained that it was due to agricultural production (favourable agricultural climate and productive land) and business, but later on they found their spouses in the village.

4.2 The Growing and Selling of Vegetables

In the previous section, it was revealed that most of vegetable sellers along the road side were not participating in the vegetable cultivation, but it was not a challenge to get information on the growing season and the most grown vegetables in the area. It was found that vegetables are grown throughout the year since the place is a wetland area where water flows throughout the year. The area is located along Pangani river basin which is one of the largest river basins and wetlands in Tanzania. There are several types of vegetables grown in the area but the most grown vegetables include onions, tomato, okra or ladies finger "bamia", and the African

egg plant “nyanya chungu”, which are also regarded as the fast moving products in the market.

Among these, onions and tomatoes are sold by a large number of the business people in the area because they are the most moving products in the market. Table 3 summarizes the distribution of types of vegetables mostly sold in the study area and the percent distribution of business people involved in each type of vegetable selling.

Table 3: Types of vegetable sold by respondents

Type of Vegetable Sold	Involved Respondents (%)
Onions	45.5
Tomatoes	42.0
African egg plant (Nyanya chungu)	5.0
Okra/ladies finger (Bamia)	3.0
Carrots	2.0
Green Pepper (Pilipili hoho)	2.5

As explained before, most of the vegetable sellers were not involving themselves in the farm production of the goods. They were just doing business. Eighty seven percent of respondents reiterated that they were buying vegetables from farmers while 12.5% of the respondents were getting the goods from their own farms. Those with their own production were using the hired farms and others had their own farms the land of which was acquired by buying it from indigenous villagers.

4.3 Sources of Capital and Vegetable Business

The type of goods sold in the market was determined by the size and amount of financial capital one has and the type of fast moving items. On the other hand, the size and the amount of the capital together with business networking can determine the involvement of a particular person to a specific type of business. Most of the respondents in the study area declared that, tomatoes and onions paid much compared to other vegetable types, but they needed a large amount of financial capital. Among the respondents, only 5% declared that they were exporting their products to Dar es Salaam and the remaining 95% was being sold on the local market in the study area, along the Arusha-Dar es Salaam main road.

Figure 4: Respondents' sources of capital

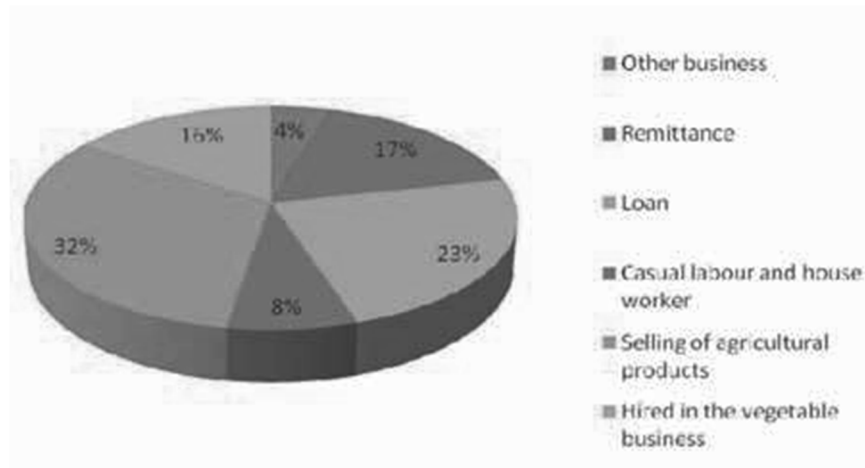


Figure 4 shows that 32% respondents had started the business by working on their own farms, selling their agricultural products and saving to get capital for the current business. Also, 23% depended on loans remittance from the relatives in the urban areas, 17% were given by their husbands; while 15% were hired in the same business, and therefore they accumulated working capital plus experience. Seven percent obtained from casual labour on the farms. The remaining 4% got their capital from other businesses like shops. For example, one of the respondents reported that:

I was working for mama..... as her house maid and later on she involved me in this business where I gained experience..... I used to keep my salary that she paid me for almost two years. Then I asked my boss that I want to quit as an employee and start my own vegetable business.... my boss allowed me and added me about fifty thousand shillings (50,000/= Tsh.) to top up my capital.....Now I am able to run my life smoothly due to the income I am earning from this business.

4.4 Gender Participation in Vegetable Business

Gender analysis for this study was a necessary idea as it allowed to analyze the role and contribution of gender differentials in the vegetable business. In the survey, it was directly observed that 97.5% of people who were engaging in the vegetable business in the study area were women. This was also revealed during random sampling, when identifying the respondents where there was only one man (2.5%) who was involved in the business. Still the man confessed that he was not fully engaged in the business because sometimes he switched to other economic activities when he saw the vegetable business not paying well, especially, during low season (July-November). Unlike men, women were found to be fully engaged in the business; no matter the season.

The reason for men not to involve themselves in vegetable vending was that the business needed a full time involvement which was difficult for men who were, in most cases, found to be heads of the family. So, they had to engage in different socio-economic activities so as to ensure economic gains for their families. The other reason given had to do with perception. Both men and women in the village have the perception that vegetable business is for the women and men cannot engage in that kind of business. The following plate shows women along the roadside doing business and negotiating with customers.



Plate 1: Vegetable business women negotiating with customers

4.5 Reasons for Vegetable Business

It was also necessary to understand the reasons for doing vegetable business rather than doing other activities for a living. It was realized that there were several socio-economic opportunities in the study area and in Moshi rural district at large. However, respondents had various reasons for joining this type of economic activity as well as having multiple socio-economic activities. The reasons given by respondents during the survey as to why they liked doing vegetable business are the following: attracted by friends success of the business as a main source of income in the area; through the business, people were ensured with access to basic household needs like food and clothing. Some of the respondents declared that, they were convinced by their husbands to join the business so as to be able to contribute to the household income.

4.6 Role of Vegetable Business in the Household Livelihood Outcomes

A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living. A livelihood is sustainable when it can enable household to cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long-term (Chambers and Conway 1992, page 7).

4.6.1 Household Income Assurance

During the study survey, respondents confessed that the business is valid and it pays a lot of which it helped many of them to improve their incomes that significantly support their daily

livelihoods. Not only that, but the business has also made most of the married women who were involved in the business to be able to contribute to the household income. It was reported that, per day a person can sell the average of 100,000TZs during the high season (June to December) and 70,000TZs during the low season (January to May). In general, the monthly income of the surveyed respondents ranged from 90,000 TZs to 100,000 TZs per month. This was closer to minimum government monthly wage paid to a government employee which was 135,000 TZs per month. The study analysis showed that, the year the business started had significant contribution to household income (P value < 0.05). This implies that, vegetable business will continue to significantly contribute in rural community livelihoods in the study area.



Plate 2: Business women negotiating and another for customers

4.6.2 Asset Acquisition and Access to Social Services

The vegetable business has enabled the participants to have a lot of socio-economic gains. Among them is the ownership of several assets like land for building houses and farming activities, home furniture, motorcycles (for business). Others had even managed to build houses. The income from the vegetable business also enabled them to have at least access to basic services like health services that they can even manage to go to the private hospital (which are said to be bit expensive) when they get ill-health. Some of them have managed to send their children to school and support them with school fees, pocket money, and they are able to buy clothes for themselves and their families. This was highly acknowledged by business women who are heads of the households and families (See Table 4 multiple responses and Plate 3).

Table 4: Contribution of vegetable livelihood to household welfare

	Responses	
	N	Percent
Education services	22	19.6
Health services	15	13.4
Land acquisition	16	14.3
Establishing motor cycle business (Bodaboda)	10	9.0
Buying clothes	24	21.4
Buying food and home furniture	22	19.6
Building a house	3	2.7
Total	112	100.0

Source: Survey; 2013



Plate 3: A Moderate House under Construction Built by a Woman Involved in Vegetable Business and a Family in a House

Source: Survey, 2012

4.6.3 Improved Agriculture and Livestock Keeping

During the survey in Chekereni area, researchers also visited some of the farms and livestock owned by the vegetable owners many of which were bought by the accumulated income from the vegetable business. From the vegetable business, they were capable of maintaining the farms and livestock quality. The income gained enabled them to purchase farm implements and inputs such as seeds, fertilizers and agro-chemicals. In addition, they were able to buy and consult livestock officers for their livestock. Out of 40 respondents, 60% and 40% of the

respondents reiterated that the business contributed significantly to improved agriculture and livestock keeping, respectively. This implied that the business had multiple effects to different

livelihood activities in the study area that can sustainably improve their living standards and, hence, reduce household poverty.

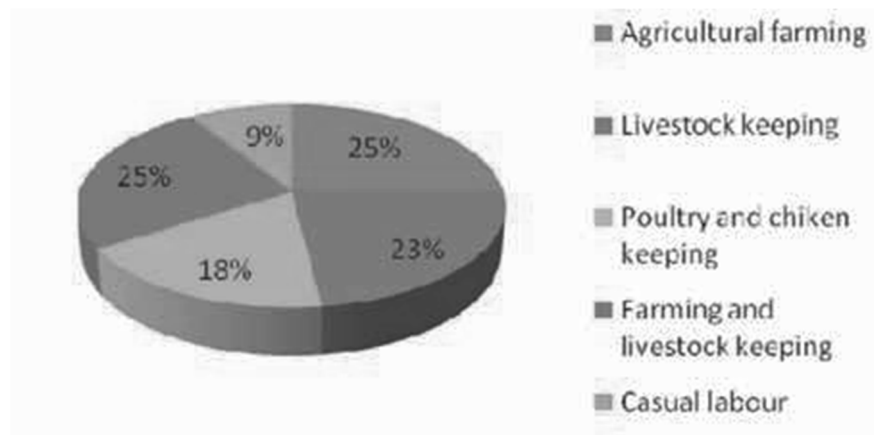
4.6.4 Improved Food Security

Food security exists when all people, at all times, have physical, social and economic access to sufficient, safe and nutritious food which meets their dietary needs and food preferences for an active and healthy life (WFS, 1996). The vegetable business in the study area has also been acknowledged for ensuring the families involved in to have food security since the business enables them to afford buying and producing food needed for their families. Out of the 40 respondents, 25 (62.5%) respondents appreciated the contribution of the business to ensure food security for their households. This indicates that, the large number of vegetable vendors has access to food which is nutritious and therefore it guarantees their health status which is very imperative aspect for engaging into other productive economic activities.

4.7 Alternative Economic Activities

There was also the need to understand whether the business people along the road had other economic activities to sustain their living or not. The study revealed that most of the respondents had several alternative socio-economic activities. Apart from vegetable business, these people also engaged in other socio-economic activities which supplemented the vegetable business, especially during the low season where the vegetable business was not good. Such activities included livestock keeping, agricultural farming and casual labour (Kibarua). The livestock kept at the households were cows, goats and chicken (Figure 7).

Figure 5: Alternative socio-economic activities carried by vegetable sellers



4.8 Challenges and Opportunities from the Vegetable Business

The vegetable business was, and still is, surrounded with several challenges. Not only challenges, but also the respondents' involvement in the business has also brought them several social and political opportunities. It was reported that, the business had such challenges like limited capital, difficulty loan accessibility, less assurance of getting customers since most of their customers were passengers and other people passing through the village. Also it was

reported that, it was difficult to get customers and sometimes customers were even discouraged to buy items because sellers are not good in handling customers politely. Sometimes, sellers fought each other when convincing customers to buy from them. This means that they have to

struggle for existence to get customers. Another challenge they were facing was poor access to financial aid since there were no financial institutions in the study area.

However, a Village Community Bank (VICOBA) was there but many people did not join due to differences in political affiliations. People at the village believed that VICOBA efforts were the ruling party's campaign and most of the people who came to introduce it were politicians. It should be noted that at the time of this study the area was under control of an opposition party. The participants also acknowledged that the vegetable business has also brought them several opportunities including being members of the SACCOs which is located in a nearby village. It should be noted that, in the study area, there was no SACCO. Others declared to have accessed financial loan from banks located in Moshi municipality. These include the CRDB Bank, the National Microfinance Bank (NMB) and the Opportunity Tanzania Financial Institution. The loan accessed helped to boost their capital and increase their capacity in livelihood diversification so as to have multiple sources of income.

The business has also helped them to expand their social capital by having increased number of family and individual friendship from customers as well as among the vegetable sellers themselves. The business has also enabled them to have such opportunity of business expansion through opening some other business like retail shops in the village. Opportunity Tanzania also has brought entrepreneurial skill and education for those who have acquired a loan from them.

5. CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

The vegetable business in the study area has a potential contribution on socio-economic and livelihood aspects. The business is age sensitive but not gender sensitive. It is age sensitive in a sense that it involves people of at least all age groups (working age group). This has revealed that even elders and youth can participate in the business. But it is gender insensitive since men seem to be not involved in the business by perceiving that the business belong to women and not otherwise. The findings of this study have revealed this since among all respondents and businesses that were observed at the area only one man was found to be involved in the business. The vegetable business at Chekereni area has socio-economic importance since from the business, people have been able to purchase land, take care of their families, send their children to school, build houses, and invest in several other assets at home. It was also revealed that the business was part and parcel of the weapon to food insecurity in the study area. Most of the village members were assured of availability, accessibility as well as affordability of food. Through vegetable business people in the study area have also managed to have access to other socio-economic opportunities like increased social capital, business networking with other people within and outside the village. They have also access to loan opportunities as well as having business (entrepreneurial) education provided by Opportunity Tanzania located in Moshi Municipality. Respondents have proposed several issues for the improving vegetable business not only in the area but this can also be applied somewhere else in the country. Some of the issue proposed included: providing them with training programs on entrepreneurial skills, market accessibility easy access of loan for business expansion especially for external market accessibility and education in business ethics.

5.2 Recommendations

The study recommends the following: first, the district commercial/business officer should coordinate and facilitate education in business development and entrepreneurial skills for the vegetable sellers around the area. Secondly, there is a necessity of establishing a financial

institution in the area because mostly they depended from Moshi Municipality. Besides, there is a need to have improved business environment settings for the better health of the customers as well as vegetable sellers themselves. For example, most of the sellers seem to be exposed to the sun for the whole day because there is no specific structure built in the area for such a particular business, though this shall be seen as the process of formalizing the business. Lastly, planners, decision makers and educators should recognize the knowledge and efforts that vegetable vendors have over the business. Therefore, there is a need to undertake a thorough study all over the country where this kind of business is carried and seeing the appropriate approach of improving the vegetable business as well as the roadside business at large.

6.0 Areas for Further Studies

This study aimed at assessing the socio-economic implications of vegetable livelihood at Chekereni village. It, thus, paved the way for further research in other aspects such as the role of vegetable business livelihood sustainability in the study area, the socio-economic consequences of roadside business to the surrounding communities in a country, environmental consequences of the roadside marketing in a country and the demographic risks associated with the roadside vegetable business in Tanzania.

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Research Report Series

Vol. 2, Issue No. 2, 2014

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