

# **Implications of Women Engagement in Vegetables and Fruits Vending on Household Assets Ownership in Moshi Municipality**

**By**

**Winfrida E. Sanga**

**Graduate, Department of Management**

**Moshi Co-operative University (MoCU)**

**Alban D. Mchopa**

**Lecturer, Department of Marketing, Procurement and Supply Management**

**Moshi Co-operative University (MoCU)**

## **Abstract**

Despite the progress made by women towards participation in vegetables and fruits vending, their contribution in improving household assets ownership is yet to be adequately recognised. The study specifically analysed assets ownership among women before and after been engaged in vegetables and fruits vending and thereafter compared assets ownership between participants and non-participants in vegetables and fruits vending. A cross-sectional research design guided the study whereby a household survey and key informant interviews were used for data collection. Accidental sampling technique was used to select participants and non-participants of vegetables and fruits vending. Data were analysed using paired sample t-test to compare the means of the two groups in terms of assets ownership and determine whether there is a significant difference among them. The findings show that participating households were better off compared to their counterparts, non-participating households. This is because the assets ownership of the former improved after participation as accounted by 51.5percent with high assets ownership, as opposed to 15.4 percent before participation. Despite that majority of the households had high assets ownership, there were few households with low assets ownership, and these accounted for 28.6 percent of the households. A comparison of household assets ownership before and after participation shows a significant difference in the scores ( $t= 6.753$ ;  $p = 0.000$ ). Therefore, it is concluded that participation in vegetables and fruits vending has an influence in household assets ownership though it is not spontaneous. Since participating households had more household assets as opposed to their counterparts, it is recommended that non-participating households should consider vegetables and fruits vending as an alternative income generating activity. This would eventually and gradually enable them generate more household income and increase assets ownership within their households.

**Keywords:** Women Vendors, Household Assets, Participant, Non-participant