ENTREPRENEURSHIP SKILLS TRAINING TO KILUVYA SUB-WARD

RESIDENTS IN KINONDONI DISTRICT

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A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT FOR THE

REQUIREMENTS FOR THE DEGREE OF MASTER IN COMMUNITY

ECONOMIC DEVELOPMENT OF THE OPEN UNIVERSITY OF

TANZANIA

2013

CERTIFICATION

I, the undersigned certify that I have read and hereby recommends for acceptance by The Open University of Tanzania (OUT) a Dissertation entitled "Entrepreneurship Skills Training to Kiluvya Sub-Ward residents in Kinondoni District", in partial fulfillment of the requirements for the Master Degree of Community Economic Development of The Open University of Tanzania.

…………………………..……………….

Dr. Felician Mutasa

(Supervisor)

Date …………………………………

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DECLARATION

I, **Pauline Paza Mboya**, do declare to the SENATE of The Open University of Tanzania that this dissertation paper is the result of my original work, and that it has not been submitted for the similar degree award in any other University.

Signature…………….……………….

Date ……………………………

DEDICATION

This work is dedicated to my Husband Oswald John Nchimbi, my daughters, Olivia, Lydia and Isabella, my son Tigana and my late parents David Paza Mboya and Lydia Sinswilla Mlotwa.

ACKNOWLEDGEMENT

It is evident that this work would not have been completed without support from other people. My sincere gratitude is extended to all those who offered their assistance to facilitate the production of this dissertation report. However, it will not be possible to mention everyone by name; they all owe my heartily gratitude

For the few people who will be mentioned, I am therefore indebted to my supervisor Dr. Felician Mutasa, who provided valuable input and guideline to my project work. His contribution has always been very useful to make my project meet the CED program standards. I thank all the CED lecturers who in one way or another supported my studies while pursuing this Masters program.

Thirdly, I am particularly grateful for the assistance given by the management team of Kiluvya Gogoni village. Tirelessly, they gave support in all the CNA activities involved during the study. Special thanks should go to Mr. Peter Kirango the village Chairman for allowing me to work in the village and also Ms. Fatima Nyoni for her practical support. Moreover, assistance provided by Kiluvya Development Association (KILUDEA) was greatly appreciated. Various documents were availed to the researcher for the study.

I would like to thank the following groups for the assistance in the collection of data: KILUDEA, Ndiponile, Tupendane, Hondogo women group and other individuals who willingly contributed information for the study. Without forgetting my employer, Tanzania telecommunications company limited (TTCL) for allowing me

to attend class sessions at OUT and field work at Gogoni village in Kiluvya.

Lastly, thanks to my family members, especially my husband Oswald, for his moral support enabling me to attend school at the age of "55" leaving him alone and bored.

I return glory to GOD his Almighty for his care; support and protection that enabled me succefully complete my study at The Open University of Tanzania.

ABSTRACT

Needs assessment is a systematic process for determining and addressing needs, or "gaps" between current conditions and desired conditions or "wants". The discrepancy between the current condition and wanted condition must be measured to appropriately identify the need. This paper has come out with the community needs assessment (CNA) report concerning society living in Kiluvya Sub-ward (Gogoni, Madukani and Kwakomba), from Kinondoni district. The overall objective is to provide enough information about the economic, political and social factors that are negatively hindering the development of the residents of Kiluvya villages. In realizing this objective, the research used questionnaires to collect key data from different sections within Kiluvya. Then Data analysis was done using SPSS version 17.0. Study findings indicated that Kiluvya life standards are very low due to various social and economic problem hence need special treatment and improvement through training. The study recommends Kiluvya society should be assisted to tackle the problem with an inadequate entrepreneurship skill by conducting training sessions with group leaders and their members. Through training the society groups will perform better in their small business that they are performing and thereafter ineffective use of their resources. This can be achieved through increased good financial support, improved management skills and provide good training support on entrepreneurship. Sustainability of the project is important and the researcher will make sure that the project continues with better performance.

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ABBREVIATIONS

MCED	Masters in Community Economic Development
OUT	Open University of Tanzania
CNA	Community Needs Assessment
KILUDEA	Kiluvya Development Association
TTCL	Tanzania Telecommunications Corporation Ltd
SACCOS	Savings and Credit Cooperatives
DAWASCO	Dar es Salaam Water Sewerage Corporation
URT	United Republic of Tanzania
SPSS	Software Package for Statistical Sciences
HIV	Human immunodeficiency virus AIDS
CBO	Community Based Organization
HRD	Human Resource Development
UNDP	United Nations Development Program
SME	Small and Medium Enterprises
NEPAD	New Economic Program for African Development
PLWHIV	People Living with HIV
IGAs	Income Generating Activities.
MKUKUTA	"Mkakati wa Kukuza Uchumi na Kupunguza Umaskini"

CHAPTER ONE

1.0 INTRODUCTION

Needs assessment is a systematic process for determining and addressing needs, or "gaps" between current conditions and desired conditions or "wants". The discrepancy between the current condition and wanted condition must be measured to appropriately identify the need. This paper has come out with the community needs assessment (CNA) report concerning society living in Kiluvya Sub-ward (Gogoni, Madukani and Kwakomba), from Kinondoni district.

This study considered all the important aspects involved in any CNA such as demographic features, economic activities, development activities, social services like education, health, economic situation, environmental issues plus ethnic factors. The assessment aimed at improving the standard of life among people in Kiluvya - sub-ward through collective support and proper utilization or accessible opportunities and local resources for a meaningful output.

1.1 Objective

The overall objective is to provide enough information about the economic, political and social factors that are negatively hindering the development of the residents of Kiluvya villages.

1.1.1 Specific Objectives

The study has three specific objectives

   i)   To identify possible needs of people that requires immediate solutions.

   ii)   To mobilize group and community support to solve the identified problems.

iii) To collect information and suggest possible solutions of solving the problems facing residents of Kiluvya Sub-ward**.**

1.2 Why Kiluvya Sub-Ward Community

The community Need Assessment at Kiluvya sub – Ward which contains Gogoni, Madukani and Kwakomba village intends to identify a core problem facing these societies as well as the way to solve their problems in a participatory manner. These communities are facing different challenges which include income, capital, gender issues, and education setbacks.

Kiluvya is one among the privileged villages in Kinondoni district. Most of the social and economic privileges are found in the area. Unfortunately most of the group initiated projects do not succeed. Example, ventures like Mshikamano SACCOS collapsed, Tupendane Chicken farming group failed, beekeeping group not functioning, cattle keeping group etc. The author's interest was to study challenges and problems faced by many development groups which were always never achieve the targets.

According to village statistics a total of 2000 residents are involved in agricultural and horticultural crop production. The agricultural activities are carried out both within the village land and other areas such as Mlandizi and Ruvu river valley where paddy rice, maize, cassava and other crops thrive well due to better soil fertility. Kiluvya residents fall into three categories farmers, business people and office workers.

About 1560 residents are engaged in livestock production enterprises that include dairying, piggery, sheep, and goats and poultry. Many of the residents are engaged in multiple enterprises i.e. crops and livestock production or combination such as farming and business. Those in public or private employment undertake farming and livestock keeping and or business to supplement income. Horticultural activities are presently constrained by unavailability of irrigation water. Increased water tariffs charged by the DAWASA and restricted available supplies has adversely affected youth occupation on horticultural production. It is estimated that 60% of the youth in the village are unemployed. Only 40% of the youth are self-employed; in horticultural activities and artisan occupations.

This CNA exercise has included most of the key persons of the area. These were Ward Chairman, Ward Community Development Officer, KILUDEA organization Chairman and some staff, men, women and girls in various social existing groups like, Ndiponile group, Tupendane group, Saccos, individual women and girls etc. All these respondents participated fully in identifying the problems affecting women and girls as well as determining various interventions to address the problems. The contributions from these groups had helped the author to have the best solution to this society.

1.3 Profile of Kiluvya Sub- Ward

1.3.1 Location

Kiluvya is located 30 kilometers from Dar es Salaam city Centre under Kibamba ward in the Kinondoni Municipal Council along the Dar es Salaam Morogoro highway. The area is bounded with Mbungo River in Eastern boundary, 24 Km from

the city Centre and its Western boundary is marked by Mpiji River. The Morogoro highway forms the Southern boundary of the village. The southern area is broader tapering to the northern pointed tip where Mpiji and Mbungo rivers join. The total land area under the village is 800 ha.

Figure 1: Morogoro Road Crossing Kiluvya
Source: Field Data, 2012

1.3.2 History

Kiluvya village is among the 14 villages constituting the peri-urban area of Kinondoni District; which also forms the Kinondoni municipal council. In 1970 the Government of Tanzania resolved to deploy the under-employed human resource that was concentrated in the city of Dar es Salaam to the surrounding peri-urban rural areas. The purpose was to engage this labour force into economically productive activities; especially in agriculture and livestock production. Like elsewhere in the 3 districts of Dar es Salaam region such as Gezaulole village, the government released reserved forest land for human settlement and agriculture in

Kiluvya area.

Each able adult person was allocated 4 acres. Kiluvya assumed a village status, with full recognition by the government authorities in 1972 when it was registered. The requirement was 250 households for an area to qualify for a village status. Presently there are 799 households spread out in 3 streets ("mitaa"); Kiluvya kati, Kiluvya Madukani and Kiluvya Gogoni respectively; (URT Population and housing census). In view of the rapid increase of population in the surrounding peri-urban area of Dar es Salaam, the human settlement pattern is assuming more of urban setting. Hence the villages are rapidly losing their status to the urban set up.

1.3.3 Topolography
Kiluvya village is situated on hilly grounds with occasional ravines and gullies. The slope ranges from gentle in most areas to fairly steep in some areas towards the ravines and creeks that are found along the rivers and occasional streams some of which are seasonal in the village.

1.3.4 Soil
The soils in Kiluvya village are predominantly of clay type characterized by slow permeability to rain water and very hard during the dry season. Existence of a clay pan beneath also reduces water percolation. The topsoil is rather shallow and limited in organic matter content. Vegetative coverage on the slope surface is rather low effecting vulnerability of the soil to run off water. Continuous cultivation with limited or absence of conservation measures has inevitable reduced crop outputs

especially on the higher grounds. The low lying pieces of land are less vulnerable to erosion. Hence they have sustained soil fertility and crop productivity in good rainy years or where irrigation is practical.

1.3.5 Land use

In Kiluvya village there is no planned land use pattern. As noted earlier each household was allocated 4 acres in the early 1970s. There has been a progressive change in the land holdings per household as a result of land fragmentation and amalgamation through the sale and purchase of land among the landholders and new comers or land seekers. Sale of land is prompted by some economic and social needs among some families or migration in some cases.

The progressive sale of land has resulted in varying sizes of pieces of land owned by the households. This ranges from as small as 0.25 acres to as large as 20 − 30 acres; either in the same location or different locations. The observable uses of land in Kiluvya village include: housing, agriculture, livestock; including poultry, woodlots, roads, recreation and sports. About 20% of the village land is under housing; comprising mostly residential homes of different sizes and quality depending on family ability. Some buildings are housing commercial undertakings, prayer houses, police, offices, schools and health facilities. About 20% of the homes are still in various stages of construction.

Agriculture and livestock activities are occupying the largest part of the land area in the village. Over 70% of the land area is under crop production and pastures. The

land is suitable for cultivation of a wide range of crops such as: maize, cassava, sweet potatoes, pigeon peas, cow peas and vegetables. Different types of fruits are also grown, especially passion fruits, citrus, mango, pawpaw, coconut, bananas and pineapples. As noted earlier land productivity is constrained by low fertility, shallow soils and lack of irrigation facilities. Performance of coconut trees appears to be declining. Mushroom production is also one of the enterprises in Kiluvya village. Dairying is the major livestock enterprise in the village. Piggery is a fast growing enterprise due to increasing consumption of pork. Poultry production is thriving well in Kiluvya village.

1.3.6 Demography

According to the United Republic of Tanzania 2002 Population and Housing census, Kiluvya is occupied by 3,921 people in 799 households. The average households' size is 4.9 persons. Kiluvya Gogoni (mtaa) has highest concentration of the population. There are 2096 people in 357 household representing 53% of the total. In Kiluvya Madukani (mtaa) there are 1,282 in 308 households, accounting for 33%. Kiluvya "kati" is more sparsely populated; occupied by 543 people in 134 households (14%).

As a result of depressed social economic environment in rural Tanzania, Dar es Salaam is regarded as more favorable for better living conditions. This misguided perception has caused a large migration of people to Dar es Salaam where available resources and services are already over stretched. The population influx has triggered an outward trend of human movement from the overpopulated city centre

for the settlement in the peri-urban area. Such movement has attracted both the resource poor and the social – economically better placed individuals who have established properties and homes in the peri-urban area. It is estimated that 10 to 12 new households migrate to Kiluvya annually. Concentration of human settlement is progressively observable in this area.

In response to the rapidly growing urbanization of Dar es Salaam, management and allocation of resources on zonal basis was replaced by sectorial allocations under the Dar es Salaam city council with its 3 Municipal councils, i.e. Kinondoni, Ilala and Temeke respectively.

1.3.7 Organization and Governance

Governance in Kiluvya village is vested to the village government. The governance structure in mainland Tanzania has historically been divided into rural and urban areas. The term "Local Government Authority" when applied to rural areas means a district council, a township authority or a village council or Kitongoji. When applied to urban areas it means a town council, a municipal council, a city council or mtaa. In rural areas the village is the lowest level of governance is unambiguously recognized as such by the law. In peri-urban area the law recognizes the existence of villages, which previously were under the jurisdiction of rural local authorities.

1.3.8 Social Services

Social Services that include education, health, water, electricity, security etc are accessible to the residents of Kiluvya village to a considerable extent. In Kiluvya

village there are two primary schools which provide primary education to children of the residents. These are Kiluvya and Hondogo primary schools. Secondary education opportunities for primary school leavers are available within the village. Presence of three government secondary schools provide more than enough slots for the primary school leavers. Additional pupils come from other districts to fill the schools. These schools are Kiluvya, Hondogo and Gogoni secondary schools. Moreover, there are three privately owned boarding secondary schools in the area.

A village owned dispensary provides access to health services of the village residents. It was opened in 1991 and expanded in 1996. Two staff houses were built between 1995 and 1997. Staffing and financing of the needed drugs and supplies is supported by the municipal council. The health services are to extent constrained by availability of staff, drugs and supplies due to the strained financial capability of the village and municipal councils. It is felt among the residents that health charges in the dispensary are rather expensive. On the other hand, the location of the dispensary necessitates long walk for residents in distant parts of the village, Gogoni in particular.

The main water supply pipeline to Dar es Salaam city from upper Ruvu source passes through Kiluvya village. Hence, there is a water supply system in the village sourced from the city supply line. Over 60% of households are connected to the network. Part of water from the network was used for irrigation purposes but the system has collapsed due to high tariffs. As for power supply Kiluvya village is well connected to the national grid system. Over 95% of the households are linked to the power supply; that is mostly used for domestic purposes.

1.4 Community Needs Assessment

1.4.1 Introduction

This section presents the general method that were used in this study, the study procedure, this is to say the methodology, and the research design used, area and population of the study, the sample selection and size. Also the method of data collection for both primary and secondary data and its analysis are presented here.

1.4.2 Research Design

This study used both qualitative and quantitative methods of data collection. This is because using both methods was for enabling production of very significant report. In this study, data was collected from people of different classes in education and professional. That being the case the study design was cross sectional. The questionnaires formed the basis for gathering quantitative and qualitative data which were presented in a descriptive and statistical manner using percentages ratio, charts and graphs. Secondary data was sought from different libraries.

1.4.3 Sampling Design

Since the study involved both quantitative and qualitative approaches; therefore sampling techniques from either approach were considered. Due to the variations in characteristics of physical infrastructures of the study area, the researcher decided to use *simple random sampling* technique for Kiluvya sub-ward because it is squatter in nature and so it was relatively simple to implement and to avoid being bias.

1.4.4 Sample Type and Size

The study involved 150 respondents including men and women of different age, education, occupation etc. Respondents at Kiluvya sub-ward were randomly selected, and systematically selected at Kiluvya sub-ward. Another group of key respondents included in the study were Kiluvya sub - ward executive officer, Ward Chairman, Ward Community Development Officer, KILUDEA organization Chairman and some staff, women and girls in various social existing groups like, Ndiponile group, Tupendane group, SACCOS, individual women and girls etc.

1.5 Data Collection Method

In this needs assessment study both primary and secondary data were collected. According to Cohen *et al* (2000), the use of a single technique in data collection may bias the reality. Therefore the multiplicity of methods is viable for cross-checking the authenticity of data. For this matter, Primary data were collected through information gathered directly from the respondents with the use of questionnaires, interviews, and observation while secondary data were obtained from Kinondoni Municipal development offices, Kibamba ward offices and dispensaries.

1.5.1 Questionnaires

Respondents, who were randomly selected at Kiluvya sub-ward, were required to fill the structured questionnaires which focused on assessing their knowledge and understanding of the problems facing/surrounding their community. The questionnaire was designed to be completed without any help from the researcher; therefore it minimized the possibility to influence respondent's answers.

1.5.2 Focus group discussion

Focus group discussion was also used in this study. The researcher found it necessary to also employ some of the participatory technique in the study so as to obtain more quality data from the respondents. The focus group discussion technique was designed specifically for program implementers and planners such as Kibamba ward executive officer, Kinondoni municipal development officer, police officers, nurses and farmers etc.

1.5.3 Observation

This technique was also necessary in this study to collect quality data that were to conclude some of the responses that were answered through the use of questionnaires and focus group discussion. This means observing events, relationship and behavior systematically and recording these observations. This was a good way to cross-check people's answers to questions. The researcher had to walk around the areas and note down different information such as types and conditions of housing, condition of street roads and their boundaries. Moreover it was the observation technique that influenced the researcher to employ different sampling design technique (as described under sampling section above), due to the variations of the physical infrastructures of Kiluvya area.

1.6 Data Analysis

Data analysis in this study involved two major methods to analyze quantitative and qualitative data.

1.6.1 Quantitative Data Analysis

Quantitative data collected through questionnaires and interviews were edited to check for clerical errors and were later entered into software package for statistical sciences (SPSS). Descriptive analysis including frequency, cross-tabulation tools of different variables were used to check consistency/relationship of responses which were represented in form of charts, diagrams and tables.

1.6.2 Qualitative Data Analysis

Qualitative data that were obtained through interviews, and also from some of the questions in the respondents' questionnaire were analyzed by using the content analysis to establish the respondents' opinions and views. Qualitative research is a form of research that involves description, for example, describing and analyzing the culture and behavior of humans and groups from the point of those being studied. Qualitative researchers may use different approaches in collecting data, such as the grounded theory practice, classical ethnography, or shadowing.

1.7 Community Needs Assessment Findings

1.7.1 Respondents' Profile

1.7.1.1 Respondents by age

This community needs assessment study involved respondents of different age so as to avoid the age cohort bias. The aim of the researcher to do so was to involve any community member from different age set who seemed to have good understanding of the study area so as obtain the insight regarding their needs.

Table 1: Respondents by age

Age		Frequency	Percent	Cumulative Percent
Valid	20 _ 35	60	60	150
	36 _ 55	40	40	150
	Total	150	150.0	

Source: Field Data, 2012

As it is observed from the table 1 above, 60 percent of the respondents were of age 20-35, which is the age of most active working class, adulthood and parenthood whereby 40 percent are between age of 36 and 55. They were highly involved in this study because their engagement into various activities makes them aware of potential community needs.

1.7.1.2 Respondents by Gender

This study also involved both sexes, male and female so as to avoid sex bias. Men and Women have different perceptions toward what is happening in the community; and so the researcher had to involve both sexes and standardize the findings. In Table 2 researcher has basically show the interest on gender biased since 68 percent are women.

Table 2: Respondents by Gender

Sex		Frequency	Percent	Cumulative Percent
Valid	Male	32	32	150
	Female	68	68	150.0
	Total	150	150.0	

 Source: Field Data, 2012

1.7.1.3 Respondents by their education status

In order to avoid elitism biasness in the study, the researcher involved respondents regardless of their education levels attained as shown in the table 3 imported from SPSS.

Table 3: Respondents by their education status

Valid Education	Frequency	Percent	Cumulative Percent
Pre-school	-	0	0
Primary school uncompleted	37	23.0	10
Primary school completed	38	23.6	32
Sec. school uncompleted	21	13.0	47
Secondary school completed	16	9.9	72
Diploma	14	8.7	80
University	18	11.2	87
Adult education	10	6.2	95
Not gone to school	5	3.1	150
Don't know	-	0	150
Total		150.0	

Source: Field Data, 2012

As shown above, majority of the respondents have attained basic education, which is primary education. 63 percent of the findings show respondents have either completed or not completed primary school which becomes one of the driving factor that make this community vulnerable to number of challenges that also made it perfect to be the study area.

1.7.1.4 Respondents by their Occupations and Employment Status

The researcher also involved respondents from different working backgrounds as far as the nature and type of work have influence when analyzing issues that happen in the community. Therefore respondents from both formal and informal sectors were involved, also the employed and unemployed plus students were as well involved in the study as the Table4 shows.

Table 4: Respondents by their Occupations and Employment Status

Valid Occupations and Employment Status	Frequency	Percent	Cumulative Percent
Government Employed	8	8	8
Agriculture	32	32	40
Industry	10	10	50
Businessman/Self Employed	40	40	90
Student	10	10	150
Total		**150.0**	

Source: Field Data, 2012

As shown in the table 4 above, only 8 percent of the respondents are working in government offices, 32 percent in agricultural, 10 percent in different industries, 40 percent are businessmen/self employed and the remaining 10 percent are students in various colleges. Most of the respondents under the agriculture category engage themselves in small scale farming, including growing vegetables.

1.7.2 Analysis of the data collection tools

1.7.2.1 Questionnaires analysis

Questionnaires in this study comprised of both close and open ended questions. 150 questionnaires were filled by respondents of different age, sex, professions and occupations. Data gathered from these questionnaires were coded, entered and analyzed using the statistical package for social science (SPSS). The question regarding community problem was simply designed where by respondents were able to choose and also rank problems facing their community right at the field. Below are the results obtained after entering answers into the SPSS.
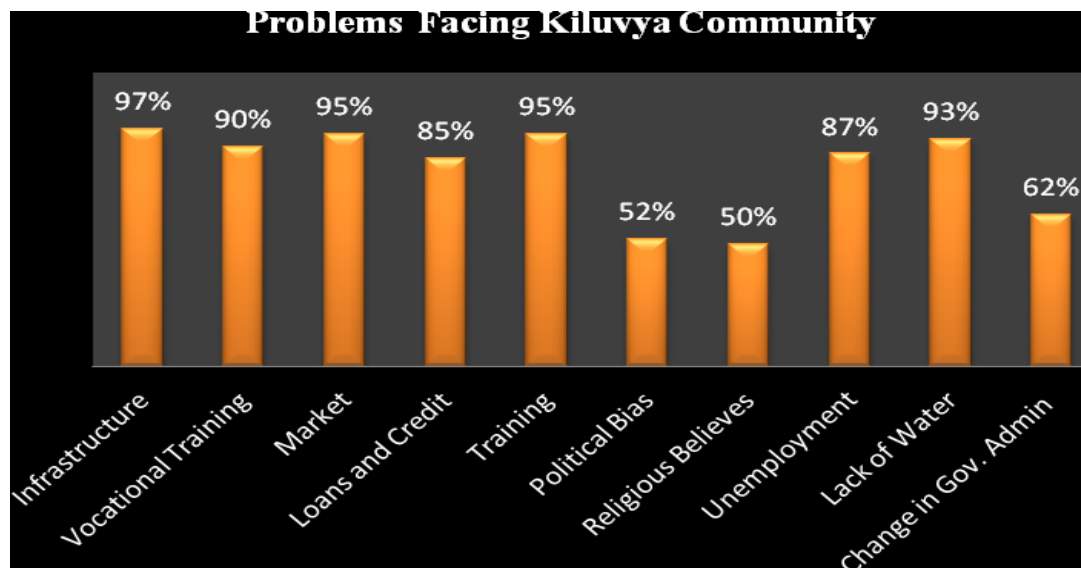
Figure 2: Problems Facing Kiluvya Community
Source: Field Data, 2012

From the figure 1 above, the respondents have claimed many problems hinder the community. All the obstacles were presented according to the personal needs, importance and weight in percentage. These include infrastructure that contribute 97%, vocational schools that means provision of vocational training 90%, market

facilities 95%, financial support (loans and credits) contributes by 85% , training 95%, political biased within the society 52%, religious believes 50%, unemployment 87%, lack of water 93% and change in government administration by 62%.

The questionnaires were open ended questions to gain insight of what were the driving factors behind these problems, respondents gave out reasons and opinions as what should be done to address the problems above. The respondents are affected by many obstacles but lack of proper training which is 95 percent has been found by the researcher to the foundation of all other problems. The respondents have recommended that lack of proper education (training) leads to fail in the most their development strategies.

1.7.3 Findings from the Focus Group Discussion

1.7.3.1 Problems/ Challenges Facing Society in Kiluvya Sub - Ward

Figure 3: Some of Group Members

Source: Field Data, 2012

As regard to the challenges facing society in Kiluvya Sub-Ward community it was revealed through the focused group discussions that, there are several challenges facing the society. Lack of water has led to affect most of agricultural development projects which has been recommended by 99%. The discussion further revealed that, both proper vocational and entrepreneur training are among the factors that cause the failure. Other factors are loans and credits from financial sources, proper market for their products and infrastructure in general.

1.7.3.2 Problems Ranking by Respondents

The respondents presented their problems differently as listed in the figure below.
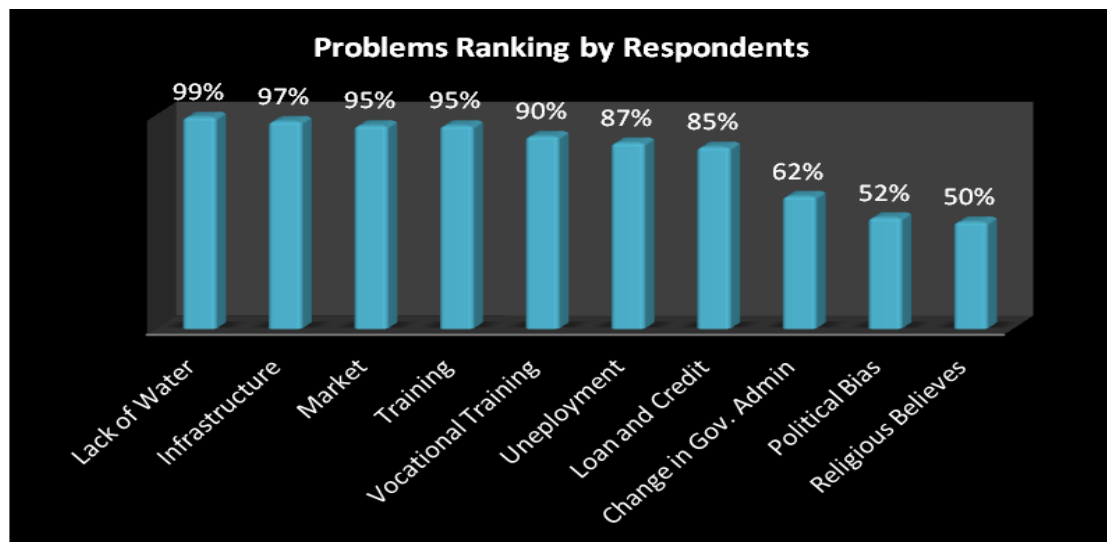
Figure 4: Problems Ranking by Respondents
Source: Field Data, 2012

Results from the figure above table indicate that, the mostly selected problem by respondents in Kiluvya villages is infrastructure, followed by market, training, lack of water, vocational training, unemployment, loan and credits, change in governmental administration, political due to different political parties and religious

groups. The problems of religious groups have started to increase which affects society gathering. This is happening because in most cases since the society are arranging themselves either in churches or mosques.

1.7.4 Community Priority Needs Level

After conducting the review of the qualitative data and uncovering the quantitative data by the use of SPSS programme, *lack of water* was the foremost selected problem in the community needs priotization exercise by respondents at Kiluvya Sub – ward as shown in table 5 below. This is also evident on the discussion above when analyzing findings from the questionnaires, focus group discussion and observation tools. Prioritization priory

Table 5: Needs Priority Table

S/N	COMMUNITY NEEDS	RANK	RESPONDENT'S N0.
1	Infrastructure	2	15
2	Loans and credit	7	8
3	Market	3	14
4	Training	4	12
5	Unemployment	6	10
6	Lack of water	1	17
7	Vocational Training	5	11
8	Change in Government Administration	8	7
9	Political Biased	9	6
10	Religious Groups	10	5

Source: Field Data, 2012

According to financial constraints, time and other academic supports the researcher has selected and capable to dealing with the issue of training for the Kiluvya society. The community needs ranks is as presented in figure 3 below.
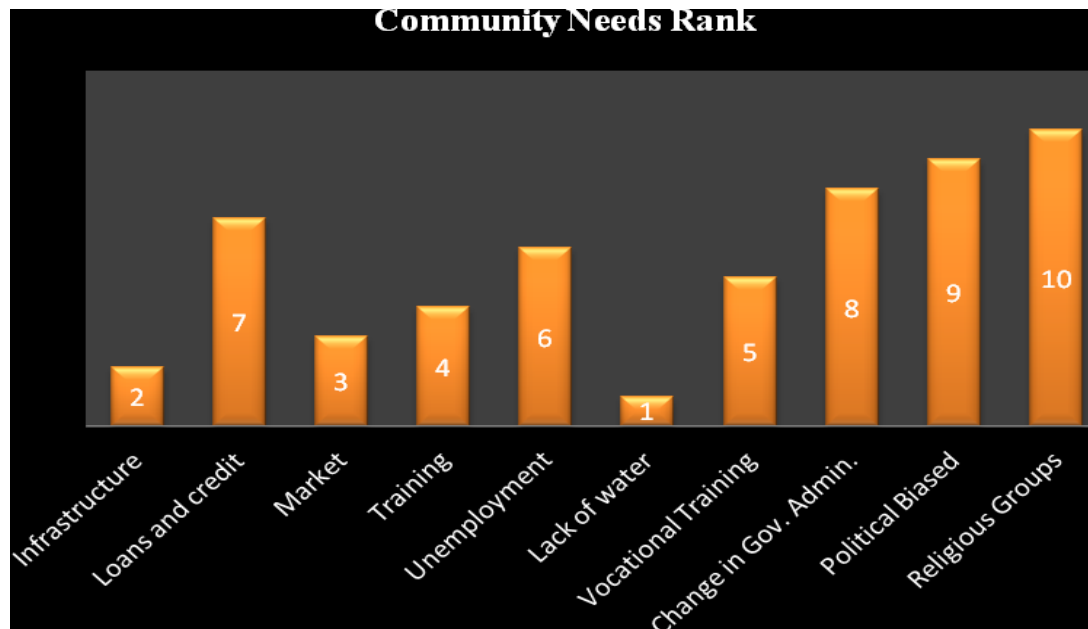
Figure 5: Community Needs Rank

Source: Field Data, 2012

It is true that this society has all the above mentioned problems in chart which hinder the personal and groups development. But in reality the most important part they are missing the capability to recognize how to solve their problems. Education or training in any particular service or product provisioning is most important parameter that can enhance satisfaction.

This training in particular will base on small business management, service provisioning, financial management for small entrepreneurs, personal selling and

marketing and moreover environmental management to protect their land. Environmental management will be more for those working with small scale industries, crops and livestock farmers.

1.7.5 Discussion with Focus Group

The group discussion between the researcher and society at Kiluvya Sub-ward provides evident that society has access to many problems. The views, opinions and knowledge of several key personnel and information obtained from data collection tools were valuable. From the complied data, informants were well aware of the problems facing their community. After the detailed discussion with the focus group it has been revealed that extent to which training for Kiluvya Sub - ward was a pressing issue on solving their problems hence enhancing society development.

Figure 6: Focus Group Discussion

Source: Field Data, 2012

1.7.6 Conclusion

Based on the study findings after data collection and data analysis, both the researcher and social groups which participated in this study concludes that, training facilities is the prioritized community need for Kiluvya villagers for the best solution and future development. This is the case because under this training facility society will be guided to solve their problems. The decision was reached by considering different constraints such as time and availability of fund whereby most of these problems need a lot of resource to get the total solution.

1.7.7 Recommendations

The researcher recommended that these problems can be solved by establishing training program that will support society development. The program involved a number of stakeholders including government officials, group leaders, project holders and society leaders. Other key stakeholders were businessmen, farmers and school teachers.

CHAPTER TWO

2.0 PROBLEM IDENTIFICATION

2.1 Background to Research Problem

Kiluvya is located 30 kilometers from Dar es Salaam city Centre under Kibamba ward in the Kinondoni Municipal Council along the Dar es Salaam Morogoro highway. The area is bounded with Mbungo River in Eastern boundary, 24 Km from the city Centre and its Western boundary is marked by Mpiji River. The Morogoro highway forms the Southern boundary of the village. The southern area is broader tapering to the northern pointed tip where Mpiji and Mbungo rivers join. The total land area under the village is 800 ha.

Kiluvya village is among the 14 villages constituting the peri-urban area of Kinondoni District. In 1970 the Government of Tanzania resolved to deploy the under-employed human resource that was concentrated in the city of Dar es Salaam to the surrounding peri-urban rural areas. The purpose was to engage this labour force into economically productive activities; especially in agriculture and livestock production. The government released reserved forest land for human settlement and agriculture in Kiluvya area. Each able adult person was allocated 4 acres. Kiluvya assumed a village status, with full recognition by the government authorities in 1972 when it was registered. Presently there are 799 households spread out in three (3) local areas; Kiluvya kati, Kiluvya Madukani and Kiluvya Gogoni respectively; (URT Population and housing census).

According to the United Republic of Tanzania 2002 Population and Housing census, Kiluvya is occupied by 3,921 people in 799 households. The average households'

size is 4.9 persons. Kiluvya Gogoni has highest concentration of the population. There are 2096 people in 357 household representing 53% of the total. In Kiluvya Madukani there are 1,282 in 308 households, accounting for 33%. Kiluvya "kati" is more sparsely populated; occupied by 543 people in 134 households (14%).

Currently Kiluvya is facing different social services problems that include education, health, water; electricity, security etc are accessible to the residents of Kiluvya village to a considerable extent. The society incurs high water connection costs from DAWASA that have paralyzed agricultural/horticultural activities which saved as the main economic venture for unemployed. Rough and impassable roads during rainy season make it difficult for public transport system to operate from the main road (Morogoro road) to interior. This difficulty hampers business people and simple farmers to carry their products to the market. In reality there is no established market place to allow people to convene and do their businesses. Therefore, they are forced to carry their products to other markets such as Manzese, Mabibo and Kariakoo. This increases the cost of products. Unemployment has been another obstacle whereby most youth who complete standard 7 and form IV remain unemployed and idle.

Various initiated projects made were not sustainable due to unprofessional business activities. People lack business education and management skills. This failure increases cost of living and leave most people in poverty. The little income generated does not suffice the basic requirements. There is increased number of orphans due to various factors (HIV/AIDS, child neglect, domestic violence etc).

Unfortunately many young girls fall into adolescent pregnancy and they end up having tender age children whom they cannot take care of them.

2.2 Problem Statement

In the real circumstance, currently Kiluvya society is facing different social services problems such education, health, water; electricity and security. The society incurs high water connection costs from DAWASA that have paralyzed agricultural/horticultural activities which saved as the main economic venture for unemployed. Rough and impassable roads during rainy season make it difficult for public transport system to operate from the main road (Morogoro road) to interior. This difficulty hampers business people and simple farmers to carry their products to the market. In reality there is no established market place to allow people to convene and do their businesses. Hence, they are forced to carry their products to Dar es Salaam areas such as Manzese, Mabibo and Kariakoo. This increases a lot of market inconveniences and most of time affects products cost. Unemployment has remained as a big obstacle whereby most youth completed standard seven and form IV remain unemployed and stay idle.

Various initiated projects are not sustainable due to unprofessional business activities. People lack business education and management skills. This is very difficult to the society and results in miserable life standards which consequence in poverty. The little income generated does not suffice their basic requirements. The increased in number of orphans due to various factors (HIV/AIDS, child neglect, domestic violence etc.) is a big dilemma. Unfortunately many young girls fall into

adolescent pregnancy and end up having tender age children whom they cannot take care of them.

2.3 Project Description

2.3.1 Training on Management and Entrepreneurship skills

The purpose of this project is to identify training needs that will work in the unique setting of Kiluvya Society for the social development. This society has undergone different projects but majority of them have failed due to lack of management and entrepreneurship skills. This calls for capacity building programme to empower them and raise their awareness in management and business skills. This endeavor will enable Kiluvya society to increase self-employment. The project will include the following activities:

i) Organizing and conducting TOT on management and entrepreneurship skills.

ii) Organizing and conducting training on management and entrepreneurship skills

iii) Mobilize, assist and support formation of business groups together with saving and lending societies (VICOBA).

This program will mostly look on the in society as a whole but in most cases it will start with those groups which have already being established and organized. It has been projected that after completion of this training program the society will have enough knowledge which can help to better understanding in management of their business projects.

2.3.2 Target community

The most targeted community groups in this program are all categories of people (teenagers). These categories are most affected in case of any problem associated with family. Hence groups are given the first priority. However, the development and implementation of training at this society level is not as simple as it might seem. One issue is that, despite substantial work on the development of training, it is common for society at the end of their program to find it very difficult to identify the generic training that they have developed, even though they can define the content knowledge and training they have gained. Consequently, they are unable to define and promote them adequately to the broader community.

Any analysis of society training needs should take into account the broader personal and professional training required for their future development, as well as their immediate personal requirements. This training is expected to address broader future society development needs.

2.3.3 Stakeholders

Participants in the Kiluvya Training on Management process were selected to assure representation from all aspects of the community including governmental and nongovernmental organizations, Kiluvya management team, Kiluvya Development Association, women/girls organization groups and various trainers, Village staff, local advocacy groups and residents. These groups have been addressing and identified different training and priorities regarding development of society groups in Kiluvya. Invitations and a meeting agenda were sent to all selected individuals and organizations.

2.3.4 Project Goals

The aim of the project is provide training to empower all people in Kiluvya villages to undertake business ventures successfully and fight against poverty. The training will have importance in flexibility, adaptability and the capacity to cope with and manage change, self-motivation and drive, decision-making, communication and interpersonal skills, team working ability and skills, organization, planning and prioritization abilities, ability to innovate and leadership ability

2.3.5 Project Objectives

The objectives of this training are to raise awareness in entrepreneurship skills and create sustainability to all initiated projects in Kiluvya area. Additionally it will increase job satisfaction and morale, increased motivation, increased efficiencies in processes, resulting in financial gain, increased capacity to adopt new technologies and methods, increased innovation in strategies and products and reduced employee turnover. Two types of groups will be involved:

    (i) Training of fifteen group leaders on leadership and group management skills

    (ii) Training of group members on entrepreneurship skills

2.4 Host Organisation

The host organization for Kiluvya Society is KILUDEA which is the umbrella body for 8 VICOBA groups in Kiluvya Sub Ward. The Organizations was formed in 1999 and it is comprised of 148 members.

2.4.1 KILUDEA Vision and Mission

KILUDEA vision is raise Kiluvya society income. Its mission is to enhance an equitable economic and social development of its member.

2.4.2 KILUDEA Objectives

The main objective of this association is to work with the people of Kiluvya village to enhance their social and economic wellbeing.

The association specifically seeks for the following:

i. Strengthen the provision of adequate and quality education for children and people of Kiluvya.

ii. To ensure adequate supply of good quality water for the society.

iii. To reduce poverty of the villagers through development and use of modern agriculture and livestock production technique.

iv. Develop and maintain communication and transportation infrastructure.

v. Fight against HIV/AIDS pandemic

vi. To improve the income levels of the most valuable groups of the people in the community,

vii. To strengthen security in the village,

viii. Encourage initiation of conducive environment for the human development,

ix. Link the residents with the outside organizations and institutions.

2.4.3 Registration Status

The CBO is registered and was founded in 1999 and got its registration on 20th February 2001 with registration number SO. NO. 10818 under Tanzania Society

Ordinance Cap. 337. The office of KILUDEA is located at Kiluvya village in Gogoni.

2.4.4 Membership

The membership structure of Kiluvya Development Association is composed of founder members, Ordinary members, Associate members, honorary members and corporate members

2.4.5 CBO Challenges

The CBO has to rent offices, thereby raising its administrative costs. The CBO needs to have its own offices, training equipment such as power point projectors and computer. They also need external sources of funding; members' contributions alone do not fulfil the office operations requirement.

2.4.6 CBO Structure, Administration and Function

The KILUDEA policies are proposed, discussed and adopted by the Annual General Assembly or Extra ordinary General Assembly. The organization has an Executive Committee whose term of office is five year. The Committee member includes chairman, Deputy Chairman, Secretary, Deputy Secretary, Treasurer and Facilitator. Moreover, there are five village team leaders heading the following fields: education, health, environment, defence and infrastructure. The organization Chairperson is main spokesperson of the organization and chairs all KILUDEA meetings. Secretary main role include, dealing with organization correspondence, keeping all organization records such as organization meeting minutes. Treasurer role is for

proper management of KILUDEA finances. Facilitator role is to communicate with Kiluvya Society and provide knowledge to new group members and any elected new members from Kiluvya Society groups. The five selected group leaders each is in control of a given task and is required to organise on how to address the assigned task to the villagers.

2.4.7 Organization structure of KILUDEA CBO
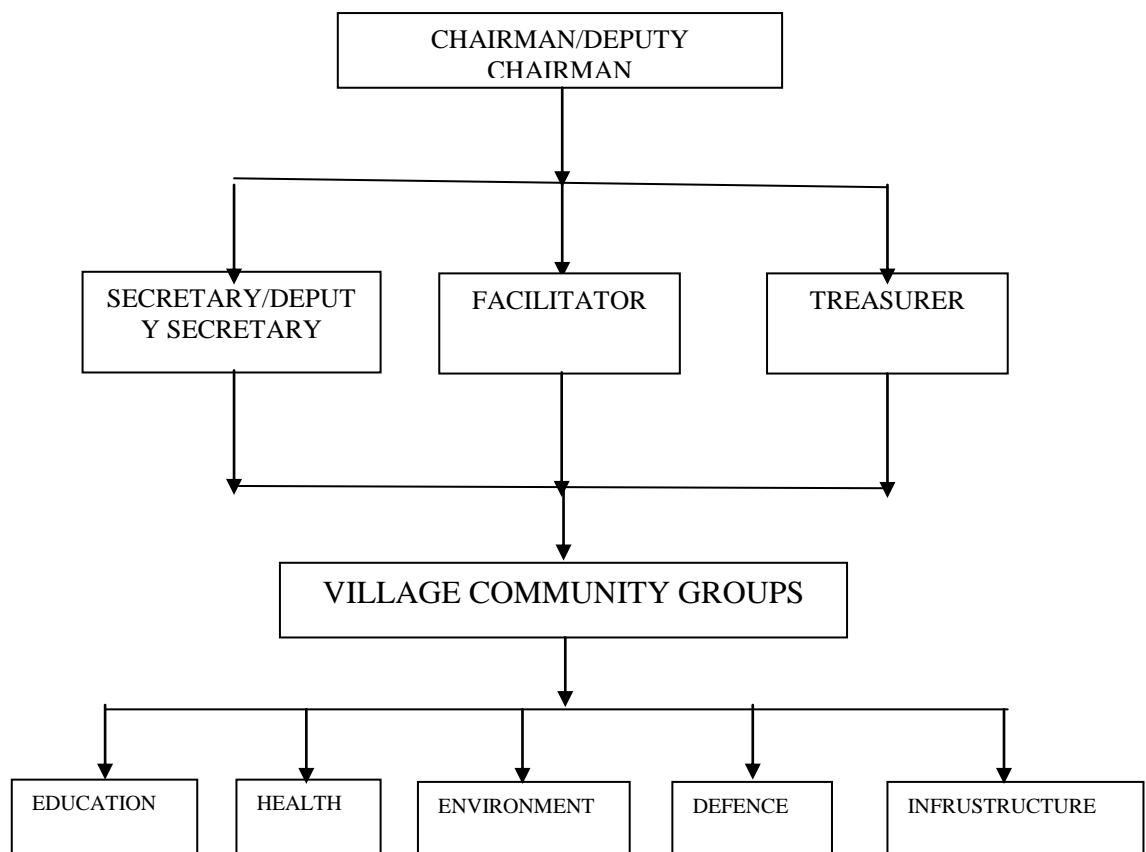
Figure 7 The organization structure of KILUDEA CBO

Sources: Research Findings, 2012

CHAPTER THREE

3.0 LITERATURE REVIEW

3.1 Introduction

This chapter provides the literature related topic so that the reader can be familiar. The part will include theoretical literature, empirical literature and some policy reviews. Different sources of information will be used to gather information such as text books, journals and other sources linked to this research. It will highlight the review of problems facing Kiluvya society in general.

3.2 Theoretical Literature

3.2.1 The Significance and Value of Training

The significance and value of training has long been recognized. Given today's business climate and the exponential growth in technology with its effect on the economy and society at large, the need for training is more pronounced than ever. Training, in the most simplistic definition, is an activity that changes people's behavior. Increased productivity is often said to be the most important reason for training. But it is only one of the benefits. Training is essential not only to increase productivity but also to motivate and inspire workers by letting them know how important their jobs are and giving them all the information they need to perform those jobs (Anonymous, 1998).

In normal circumstances the following are benefits training:

    i)   Increased job satisfaction and morale

    ii)   Increased motivation

    iii)   Increased efficiencies in processes, resulting in financial gain

iv)   Increased capacity to adopt new technologies and methods

v)   Increased innovation in strategies and products

vi)   Reduced employee turnover

This is only a partial listing of the many benefits that result from training. Training that is appropriate to the needs of an organization can add great value. Training is not always the answer to performance problems. Brandt Sakakeeny, training industry analyst for Solomon Smith Barney believes that training can be a great investment and training can be a waste of money (Rosner, 1999). Training is indeed a waste of money when the desired behavior does not occur. Gupta acknowledges that not all performance problems can be addressed by training. In many cases, non-training interventions are necessary (Gupta 1999). The key is to identify what problems can be attributed to training deficiencies and, once that is accomplished, to insure that the right training is implemented.

To make training count, it must be matched directly to the needs of the organization and people in it. One tool that is used to accomplish this is the Training Needs Assessment. A needs assessment provides the information that is usually necessary for designing training programs.

The basic purpose of a training needs assessment is as follows:

i)   To identify the knowledge and skills that people must possess in order to perform effectively on the job, and

ii)   To prescribe appropriate interventions that can close these gaps.

There are two main reasons to conduct a training needs assessment:

    i) It ensures that training programs are developed based on identified needs; and

    ii) It is relatively easy to implement (Gupta, 1999).

Organizations that develop and implement training without first conducting a needs assessment may end up over training, under training, or just missing the point all together (Brown, 2002).

3.2.2 The Role of Needs Assessment

Training can be expensive; therefore it is critical that training be tailored to meet the specialized needs of the organization and the individual trainees (Brown, 2002). Training needs assessment can provide important data on the training needs of an organization. Salas and Cannon-Bowers (2001) felt that needs assessment is the most important step in deciding who and what should be trained. In addition to justifying the costs of training and providing important data for the organization, taking part in a needs assessment can actually improve employee's (participants) satisfaction with training. In a two year study at Children's Hospital in Wisconsin, training participants who took part in a needs assessment showed a higher level of satisfaction with training than those who did not (Bowman, 1987).

The needs assessment period is the most critical time for establishing links between training and results (Taylor, O'Driscoll, & Binning, 1998, p. 29). It is important to define the role of the needs assessment prior to conducting it. By defining the role of

the needs assessment early in the process, the expectations of the key players are more likely to be met (Lee & Nelson, 2006). According to Lee and Nelson (2006), the role of needs assessment is defined by the following factors:

i)   It gathers data on perceived needs. What is perceived and what is actual can be very different. A needs assessment will help to determine if training is actually needed or if the need is something else entirely.

ii) It identifies knowledge, skills, and behavior discrepancies. The needs assessment will look at what is actually happening in the organization and help to define gaps.

iii) It assists trainers, human resource development (HRD) personnel, administrators, and instructors in developing relevant curriculum materials. Since training is expensive, it is critical that training be done only when it is truly needed and will have a positive impact on the organization.

iv) It gathers information that brings beneficial change to an organization or community. A needs assessment may reveal that training is not needed but it will likely find that there is a need for some change.

v)   It assesses organizational needs. Needs assessment focuses on the needs of the organization as a whole, rather than those of the individual. Changes that result from the needs assessment may impact individuals, but the ultimate goal of the needs assessment is to discover the needs of the organization.

vi) It promotes buy-in by participants. Those who take part in the process of needs assessment will likely have buy-in when it comes to resulting changes. (p. 26)

3.2.3 Knowledge for Entrepreneurship

According to Virgil (2010) contend that knowledge expansion results in productivity improvements within a firm, which creates it and other proximate firms, thus enabling economic growth. A source of economic problems in developing countries is the underproduction of knowledge and human capital, as low levels of both forms of capital accumulation can slow down technological change (Nijkamp and Poot, 1998). Knowledge is particularly important in the product and production discovery process (Hausmann and Rodrick, 2003). The creation of new firms, new products and improved production processes create "demonstration externalities" (Audretsch 2006) as entrepreneurs learn from examples and through better awareness and enhanced possibilities of market entry through new firm creation.

Knowledge is a strategic asset that helps organizations maintains their competitive ability in a turbulent environment (Jantunen, 2005). The success of organizations consequently is built upon organizations' and individuals' speed in learning. As organizations striving in today's fast-changing marketplace are facing the need to have employees who know how to learn and who can quickly retool and be ready for new challenges. Self-directed learners seem to be individuals who are most likely to succeed at this and are becoming an increasing valuable resource within modern organizations (Naisbitt and Aburdene, 1985).

3.2.4 Human Capital and Entrepreneurship

Knowledge creation is a function of human capital development and opportunity recognition. Human capital is defined as an individual's stock of education,

experience, skills and intelligence. Becker's (1964, 1993) human capital theory, suggests that education and experience develop skills that enable workers to be productive. Human capital is enhanced through such learning and this manifests itself in varieties of high value opportunity recognition, skills enhancement and resource acquisition and use (UNDP, 2009).

The language, technical and social skills of new venture creation can be learned through entrepreneurship education and training. Ahmad and Hoffman (2007) argue that a country's entrepreneurial performance depends on numerous underlying factors coupled with the personal attributes of entrepreneurs. They explain that entrepreneurs and entrepreneurship are created by a combination of three factors: opportunities, skilled people (technical and entrepreneurial capabilities and competencies) and resources (finance, technology). These three factors are all affected by two important conditions: the surrounding regulatory framework and culture which includes the business environment and people's attitudes and aspirations for entrepreneurship.

The quality of human capital (reflected in the education, training and experience of employees and owners) is expected to have a positive impact on firm growth. This is based on both neoclassical growth theory as well as the New Growth Theory where the quality of human capital is closely related to the role of 'knowledge'. There is already plenty of evidence from previous studies that the firm's likelihood of starting-up, survival, growth and successful performance in the market is affected by its human capital (Hoxha, 2009; Parker and Praag, 2006; Brown 2005; Chandler and

Hanks, 1998). Human capital has also been treated as a complement to 'technology' with a positive impact on productivity and growth (O'Mahony, 2008). Both 'training' and 'education' have been used as indicators of the quality of human capital, with training as an alternative mechanism of enhancing employees' and managers' skills, and their positive impact on growth (Kirby, 1990).

3.2.5 Requisite Skills Needed By Entrepreneurs

3.2.5.1 Business Management Skills

For entrepreneurs to engage in enterprise creation, they need to understand business methods, advised by highly trained people, how to plan, book keeping, understand the intricacies of modern businesses, amongst others. This skill is much needed especially in a situation when entrepreneurship mostly dominated by the informal sector (Nuakoh, 2003)

3.2.5.2 Financial Management Skills

Entrepreneurs need the financial management skills in order to start their businesses. Analysts say that one of the biggest problems facing entrepreneurship mostly in the developing world is financial management (African Report, 2008). Research indicates that the people who work in the informal sector mostly have limited access to formal education; profiles in terms of the years spent in education suggest quite low levels of training. The lack of formal education can affect the way they manage their finances. It has been suggested by some expects that one of the skills needed by entrepreneurs in Africa is the financial management Skills. The entrepreneur should therefore be provided with skills including record keeping, savings, opening bank accounts, cash flow, budgeting and savings as well as writing business proposals.

This would enable them to manage their finances as well as move their enterprises from the micro levels to mid –companies (Fluitman 1989).

3.2.5.3 Importance of Training to SMEs

Training is the important tools for growth of SMEs and has been recognized worldwide. Training adds skills to SMEs owners, change behavior on how to conduct business activities and also enhance their ability to perform better. If the SMEs owners obtain the right skills they can be able to operate their businesses under competitive environment. Through training, the enterprises owners can acquire networks, technology and acquire new and better management techniques. This is because business training is mainly geared towards building entrepreneurial skills in order to better their business practices (Roomi, 2009 and CIDA, 1999).

Microfinance programmes were mainly introduced as means to provide credit which is the important source of the needed capital. However provision of credit alone without business skills will not be possible for enterprises to perform at optimal level. It is also possible that the outcry from SMEs for credit could be reduced through enhanced business skills as the owners get exposed and gain more knowledge on how to better use and manage resources they have (Gebru 2009 and Kuzilwa 2005).

3.3 Empirical Literature

3.3.1 Rationale for Training

Training Issues in Kiluvya Society across many disciplines and contains similar components. For example, Pecora (1989) delineates the reasons why society training

is a priority for the child welfare system by identifying factors that are equally relevant to Kiluvya Society including:

i)   Uneven levels of reemployment education.

ii)   Society turnover.

iii)   Lateral shifts in personnel.

iv)   Increasingly complex client needs.

v)   Worker liability issues.

vi)   Development of new service technologies.

vii)   Scarce agency funds.

These factors emphasize the need for high-quality society development programs based on accurate needs assessments (Mixdorf and Rosetti, 1992; Norman, 1961; Roush, 1990). For the society, training programs provide learning experiences to improve their competence.

3.3.2 Pre-employment Education

Several inferences about training and the general wellbeing of the profession are drawn from the literature. These inferences address such previously identified priorities as recruitment and skill development. For example, Berk (1985) studied the relationship between education levels and the behavior management skills of teaching society working with children in institutional settings. Her Illinois-based research shows that college educated (B.A. level) society use verbal forms of encouragement and reinforcement three times more frequently than non-B.A. society. The behavior management skills of B.A. society were rated three times

better than non-B.A. society and significantly more effective. When society with 2 years of college was compared with those who did not go beyond completing high school, the same differences were found. Berk (1985) concludes that education is the critical variable in increased effectiveness of behavior management and the development of verbal skills in youth.

3.3.3 Obstacles to Training

Brown (1982) addresses the question of society training for Kiluvya Society care givers and maintains that the problem of role definition is the single greatest source of difficulty. Another major obstacle facing the implementation of a successful training program is the inherent difficulty involved in operating a facility that is open around the clock, 7 days a week. Around-the-clock schedules inhibit the establishment of a regular or consistent training schedule.

Much of the responsibility for detention training falls to the detention administrator. Kindall (1970) believes that Kiluvya Society training has been unavailable because detention administrators, as well as the community, are unsure of what they expect of detention personnel. Confusion about roles combines with low professional status to make training a low priority. For these reasons, training is underfunded, if it is funded at all. Poor, inadequately funded training programs do little to clarify the professional identity of detention workers, and the cycle continues. In addition, both Kindall (1970) and Brown (1982) point to the difficulty in providing training for society without reducing supervision of detained youth. It is a difficult decision to choose between locking youth in their rooms or running the shift short-handed

because some society are in training sessions.

3.4 Policy Reviews

3.4.1 The Status of Poverty in Tanzania

The assessment of poverty levels and trends is complicated by the lack of consistent information and absence of officially recognized poverty lines in Tanzania.

In Tanzania different households surveys have been conducted to realize the poverty levels. In 1983 Human Resources Survey (HRS) covered 498 rural households in four regions in Mainland Tanzania. The 1991/92 Household Budget Survey; covered 5,328 households countrywide; The 1991/92 Cornell/ERB survey; covered 1,046 households in Mainland Tanzania; The 1993 Human Resource Development Survey (HRDS); covered 5,184 households countrywide; The 1995 Participatory Poverty Assessment (PPA); covered 768 households in rural Mainland Tanzania; and The 1998 REPOA survey; covered 649 rural households in three regions in Mainland Tanzania, and 148 peri-urban households in Dar es Salaam.

Partly due to the absence of official poverty lines, some studies have used their own lines. Thus, "lower lines" denote basic food needs, based on specific assumptions about eating habits, nutritional requirements, and cost; and "upper lines" cover, in addition to such food requirements, other essential needs, such as clothing, housing, water, and health. Moreover, a poverty line of one US dollar per day in real terms (using purchasing power parity exchange rate) has been used to facilitate comparison with other countries. Different type of poverty areas were identified which include income poverty, education, health, governance, and gender, social, and cultural

issues. Only two categories of poverty areas will be addressed here which are the main causes of poverty in this society which are income and education poverty.

(a) Income poverty

According to URT 2000, various causes of income poverty, especially in the agricultural sector, were identified, namely:

i)   Poor working tools and technology (highlighted by over one -third of the groups involved in the workshops);

ii)   Non-availability of farm inputs (approximately one third);

iii)   Poor roads (nearly one third);

iv)   Limited access to markets (one third);

v)   Non-availability of credits (almost one third);

vi)   Collapse of cooperatives (one sixth);

vii)   Adverse climatic conditions (one -sixth); and

viii) Absence of safety-nets to cope with (weather-related) short-term fluctuations in income (one-sixth).

(b) Education

Education as a major concern, and specifically noted the following problems:

i)   Limited access to primary school education;

ii)   Poor quality;

iii)   Inhibiting role, especially in regard to access, of the cost-sharing mechanisms, including the misuse, and lack of transparency in the deployment of funds contributed by parents;

iv) High dropout rates; and

v) High rate of illiteracy.

The poverty reduction strategy would need to take into account regional differences in regard to the status of the poor.

3.4.2 National Microfinance Policy 2000

The National Microfinance policy 2000 is the policy guided by the vision of formation of microfinance institution throughout the country. The policy allows the wide range of institution to be involved in the provision of services including specialized and non-specialized banks, non-bank financial institution, rural community banks, cooperative banks, SACCOS and NGO's. The National Micro-finance Policy covers all policy aspects related to the financial instruments and institutions relevant to rural finance.

The policy is a framework that lays out the principles guiding the operations of the microfinance systems, as it covers the provision of financial services to households, small scale farmer and micro enterprises in urban and rural areas. Also the policy emphasizes the capacity building to microfinance institutions. The capacity building should emphasize on bringing the microfinance to the level at which they can operate at quality services and profitable operations. Although the policy has been able to explain various things it is considered to be outdated policy. This policy needs a thorough review to provide clear objectives that address a conducive business environment for small entities and informal institutions such as Village Community Banks.

3.4.3 Views of Various Stakeholders at the National Workshops

During the national workshop that was held to review the draft of the PRSP 2002, participants (including international partners) concurred that the outlined strategy to reduce poverty in Tanzania constituted an appropriate response to the concerns and views of the poor, as evinced at the Zonal Workshops. The participants at this workshop also made complementary observations concerning the need to:

(i)   Address the problem of unemployment among youths and in the urban areas;

(ii)   Arrest environmental degradation;

(iii)   Stop the use of child labour;

(iv)   Increase financial support (including through extra debt cancellation and other forms of international support) for programs aimed at reducing poverty;

(v)   Develop rural financial mechanism that meet the needs of the "small" farmer;

(vi)   Develop "micro", small and medium enterprises;

(vii)   Inculcate a sense of self -reliance;

(viii) Intensify efforts aimed at developing an enabling environment for the private sector; and

(ix)   Facilitate the use of relevant research findings.

3.4.4 Growth and Reduction of Income Poverty– NSGRP Policy

Sources of Growth

The following are identified as major sources of growth that Tanzania will need to focus on:

(i) Investments in human capability: Provision of quality education, health and nutrition to the population. Towards having an internationally competitive

labour force, more resources will be channeled to improving the quality and expanding secondary, higher and technical education.

(ii) Investments in physical capital: Will focus on efficient and cost effective provision of infrastructure for transport, power, ICT, with special attention to opening up rural areas and areas with economic potentials in order to address regional inequalities.

(iii) Increases in factor productivity: Focusing on technological change with particular attention to rural / agricultural productivity and its associated linkages with industry.

(iv) Implementation of the Tanzania Mini: Tiger Plan 2020 which aims at fast track development by promoting investment through establishment of Special Economic Zones (SEPZ) with special incentives to accelerate growth.

(v) Private sector development (PSD): Domestic firms, including SMEs, will be supported and encouraged to be innovative, pay attention to product development, quality and appropriate marketing strategies that make them competitive and capable of responding to global market conditions.

(vi) Domestic trade: domestic trade has been liberalized and inter-regional/district barriers removed. However, domestic traders need to develop competitiveness prowess, innovativeness, adherence to schedules and standards, and confidence to venture into neighboring country markets and oversees. The Private Sector Development enabling factors (iv above) apply. The government will scale up reduction of administrative hurdles due to complicated licensing and taxation system, harassment by tax and local

administration; replace them by simple, "one-stop" mechanisms to reduce the high "costs of starting and doing business" due to red tape.

(vii) Trade development towards a diversified and competitive economy: this principle aims at linking international trade to domestic productive and competitiveness potentials in close association with development of the private sector and domestic trade.

(viii) Trade-related assistance: Including Joint Integrated Technical Assistance Program (JITAP) and Integrated Framework for Trade Development (IF) and others in support of private sector participation in domestic and international trade, will be tapped to increase the capacity of domestic producers, particularly SMEs and rural producers in processing, packaging, financing, managerial and marketing skills and information about international market standards, patenting, shelf-life, labeling and other conditions.

(ix) Foreign direct investment (FDI): the strategy will foster conditions that attract more FDI with a view to realizing the gains in form technology transfer and increased productivity and diversification of the structure of the economy. A stable investment and regulatory climate will be ensured. Issues related to the choice of technology, strategic links with local firms and higher learning and R&D institutions, technical capabilities and readiness of local firms and labour force to adapt technology would be examined.

(x) Foreign assistance: The ambitious targets set in the NSGRP imply that high amounts of foreign assistance will be sought in the medium term, and that the principles of harmonized assistance will apply.

3.4.5 Cooperative Policy 2002

The policy provides for the formation, making a constitution, registration and operation of cooperative societies and for other matters incidental to or otherwise connected with those purposes. The policy intended to provide a framework for the restructured co-operatives to operate on the basis of independent, voluntary and economically viable principles; and ensure co-operatives are member-controlled private organizations, which respect the principles of good management.

The Cooperative Policy has repositioned government commitment to support cooperatives which are owned and managed by their members by creating a conducive environment for their development into competitive entities in the context of a market economy. The policy recognizes economic groups as important initiatives towards membership based cooperatives and emphasises business minded leadership in running the cooperatives. In the context of rural finance, the Cooperative.

The policy also emphasize on the cooperative education and training. The Government realizes it is important to educate people in cooperative values. When the free market was introduced, co-operators had insufficient knowledge about how to operate under the new conditions. As a result cooperatives have not been able to compete effectively in the new system. The policy emphasizes the importance and promotion of cooperative education, which will aim to: Develop enlightened and responsible cooperative leaders who can maintain cooperative values and operate efficient business enterprises. Improve the management, business and entrepreneurial skills of cooperative employees and committee members. Ensure

that cooperative members are informed and aware of the nature of cooperative economic activities, their duties and responsibilities and the benefits cooperative membership brings.

3.4.6 Policy environment

The Government is determined to stay the course of economic and social reforms and maintain improved macroeconomic stability. In the course of the NSGRP, real GDP is expected to reach the average growth rate of 6-8 percent per annum between 2005/06 and 2009/10 consistent with the aspirations of Vision 2025. Domestic revenue mobilization effort will be accelerated and external support utilized to increase the capacity for steady growth. Government will continue to adhere to the objectives of the National Debt Strategy (NDS) and seek further debt relief from the Paris Club and Non-Paris Club Creditors as agreed under the HIPC program. Projections for 2005/06-2009/10 assume improvements in the productivity of agriculture and other productive and economic service sectors, tourism and mining and a strategic trade regime fostering international competitiveness, promoting private sector development and implementation of policies in respect of the SMEs, micro - finance and cooperatives (NSGRP, 2005).

Continued attention will be paid to equitable allocation of public resources, better public finance management and fiscal discipline keeping in focus budget execution, procurement and audits, public service reforms and the necessary Parliament oversight. Capacity building needs at the level of central and local government will be pursued and good governance, accountability and human rights adhered to with a focus on the impact on the poor (NSGRP, 2005).

The Government will continue to support social sector reforms in education, health and water. Social welfare and social protection programs for the vulnerable groups will be covered adequately to reduce risks to vulnerability. Efforts to address budgeting and financing of gender imbalances and other cross-cutting issues will be scaled up. Political reforms will be continued in order to create 35 enabling political environment necessary to unleash political support for growth and attainment of the MDGs, NEPAD targets as well as all other regional and international commitments (NSGRP, 2005).

3.4.7 National Trade Policy 2003

The National Trade Policy 2003 is the policy which does not clearly address and accommodate the small business entities. The policy objectives are mainly based on economic globalization, international trade, formal economy and export. The main objective of the Trade Policy is to promote a diversified and competitive export sector and to enhance efficient production so as to achieve a long term current account balance. This policy needs to be reviewed to accommodate the strategies for business formalization and create incentives for the newly formalized small businesses.

3.4.8 National Strategy for Growth and Reduction of Poverty (NSGRP) – MKUKUTA I (2005) and MKUKUTA II (2010)

Human capability, survival and wellbeing are among the National Strategy for Growth and Reduction of Poverty (NSGRP) - MKUKUTA strategies where issues like social security, health insurance, vulnerable groups like orphans,

PLWHIV/AIDS, elders and disabled are provided with, afforded with and accessed with quality food and services like education, information, health, water, prevention and treatments and social protection programs. The MKUKUTA is informed by Vision 2025 and committed to the achievement of the Millennium Development Goals (MDGs).

The Second National Strategy for Growth and Reduction of Poverty II (NSGRP II or MKUKUTA II in its Kiswahili acronym) is a continuation of the government and commitment to accelerate economic growth and fight against poverty. It is a successor to the first National Strategy for Growth and Reduction of Poverty implemented from 2005/06 to 2009/10. MKUKUTA II emphasize on the growth GDP to all sectors. It promote conducive and enabling business environment by reducing the cost of doing business, including business environment, legal and regulatory reform, easing registration and license requirements in order to promote both domestic and foreign investors, improving market facilities and business infrastructure for small scale operators.

To ensure that there is reduction of income poverty the goverment has provided various strategies which include expansion and strengthen the role of financial markets, banking sector and capital market in enabling growth, mobilize financing for marginalized groups to access soft loans. Avail technological information (e.g. ICT) and support to entrepreneurs to enhance productivity and profitability of SMEs. Avail capital, credit and other supporting services for SMEs. Improve manufacturing supporting systems, including financing and marketing infrastructure improve access

to agricultural financing.

Also MKUKUTA II emphasizes improving the business climate, improving the business environment further by reduce cost of doing business for both large scale manufacturers and SMEs. Availing capital, credit guarantees to the private sector, and other supporting services, especially for SMEs, through implementation of various empowerment policies, promoting agro processing in order to deepen value addition, including SMEs. Provisional of technological information to entrepreneurs for purpose of enable them to compete in local, regional and international markets.

3.4.9 SMEs Development Policy 2003

The SMEs Development Policy 2003 is the only policy that has addressed the constraints on business formalization and the problems faced by the small entities. The policy objectives highlight the importance of introducing and enabling legal and regulatory framework to simplify business registration and licensing procedures together with the simplified tax system and tax incentives to small businesses. This policy also needs to be reviewed to expand the objectives to enhance the business environment for small entities and create clear incentives for the growth of newly formalized businesses.

3.5 Literature Review Summary

Given today's business climate and the exponential growth in technology with its effect on the economy and society at large, the need for training is more pronounced than ever. The section has referred to value of training, economic impact and policies

governing the society development. A comprehensive training program can increase the quality of care provided to detained society. Unfortunately, many society members enter the different business fields without the requisite skills for working. This research aimed to provide enough information about the economic, political and social factors that are negatively hindering the development of the residents of Kiluvya villages and suggest possible solutions of solving the problems facing this society.

In spite of mobilizing the resources, training is part and parcel of all community lending model. Through training group members obtain knowledge on better use and management of the resource obtained. The training also changes the behavior of member on how to conduct and manage business.

CHAPTER FOUR

4.0 PROJECT IMPLEMENTATION

4.1 Introduction

This chapter aim to provide the implementation of the project. This includes activities that have been implemented and resources used to accomplish the planned activities. The chapter provides information about output of the project, project planning, staffing pattern and the tentative budget of the activities to be implemented in the project. Implementation plan is a plan design that indicates the table of activities, resources required to implement the project and responsible persons who will execute the activities. Also the implementation plan shows the sequence of activities and time that will be implemented.

4.2 Products and Output

A product and output of the project is the result of the project after the inputs or resources have been used to accomplish various activities which have been undertaken. This project has various activities that will produce a number of outputs at the end of the project. The project has provided training to group leaders and group members selected within Kiluvya stakeholders. Hence this project has the following outputs:

(i) Fifteen (15) group leaders trained on Leadership skills and financial management.

(ii) One hundred (150) group members trained on entrepreneuship skills.

Table 7: Logical Frame Work matrix

Project Description	Objectively Verifiable Indicators (OVI)	Means of Verification	Assumptions
Goal: Provision of knowledge on entrepreneurship skills Financial management and Leadership skills.	Number of business people equipped with entrepreneurship Financial management and leadership skills.	Project report	Readiness of participants on the training. Availability of plans, funds, trainers and training materials.
Specific objective: 1. To train 150 people on entrepreneurship skills and Financial management.	150 people trained on entrepreneurship skills by June 2013	Training report	Readiness of participants on the training. Availability of plans, funds, trainers and training materials.
2. Training of 15 leaders on leadership skills.	3 leaders from each of the 5 VICOBA groups.	Training report	Readiness of participants on the training. Availability of plans, funds, trainers and training materials.

Project Description	Objectively Verifiable Indicators (OVI)	Means of Verification	Assumptions
Output: i. 150 people trained on entrepreneurs hip skills	150 people attended the training	Training report	Readiness of participants on the training. Availability of plans, funds, trainers and training materials.
ii. 15 leaders trained on leadership skills..	15 VICOBA leaders groups attended the training	Training report	Readiness of participants on the training. Availability of plans, funds, trainers and training materials.
Activities: 1. Training of 150 people on entrepreneurship skills.	150 people trained on entrepreneurship skills	Training report	Readiness of participants on the training. Availability of plans, funds, trainers and training materials.
iii. Training of 15	15 VICOBA	Training report	Readiness of

Project Description	Objectively Verifiable Indicators (OVI)	Means of Verification	Assumptions
VICOBA leaders on leadership skills.	leaders trained on leadership skills		participants on the training. Availability of plans, funds, trainers and training materials.

Source: Researcher Findings 2013

4.3.2 Project Input

The project inputs are resources which are required to carry on the proposed project activities. These resources include Human element, time, material and fund. Time set to manage the project is one year. The first six months used to participating in community need assessment and training while the last six months were for monitoring and evaluation. The budget set for the project was TZS. 2,779,500/=. Consequently, following are the inputs required to manage each objective of the project of capacity building on entrepreneurship skills as well as VICOBA leadership skills in Kiluvya village.

The first objective was to train 150 people on entrepreneurship skills and financial management. To meet this objective the human resource was very important. Two trainers (human resource) on entrepreneurship skills and financial management were

required to give training. Financial resources required for this project were for the payment of the trainers, venue, training material and refreshments. As a result, TZS 400,000/= was used for two trainers from "MBELEKO" Sustainable Support. TZS 150,000/= was used for handouts, 30,000/= for flip charts, 10,500/= for marker pens, 2,000/= masking tapes, TZS 20,000 for Transport for trainers and Village chairman, TZS. 150,000/= exercise books and 6,000/= pens. TZS 65,000/= was used for refreshments (soft drinks and bites). Moreover, time as an important resource, two full days (8 hours) were used for this training for providing entrepreneurship and financial management skills to 150 Kiluvya people and one hour for refreshments.

The second objective was to train fifteen VICOBA group leaders, three from each of the five existing VICOBA groups, on how to manage their groups.   In order to achieve this objective the human resources was equally important. The human resources required here were two trainers to train leadership skills exchanging experience.   These fifteen leaders are part of the 150 participants on the entrepreneurship and financial management skills. Leadership training is additional to them by virtual of their status as leaders who are supposed to manage the five groups.

The Fund needed for this objective was for the payment of the trainers and materials required in the training like handouts, flip chart, marker pens and masking tape. Thus, TZS 200,000/= was used per day for trainers. The total number of 2days, trainers were paid TZS 400,000/=. Handouts   (booklets) were produced for TZS. 10,000/= per leader and totals to TZS. 150,000/= for all the fifteen leaders.

Refreshments amounted to TZS 45,000 per day and totaling to TZS 90,000 for all groups. Time is as well an important input to complete the various activities under this objective. Eight hours were used per day for training and one hour for refreshments.

4.3.3 Project Staffing Patterns

Staffing pattern is the process of defining what job needs to be done, how many staff will be needed to accomplish the stated jobs and the necessary qualification required to successfully perform in each position. For the case of this project there are required four competent trainers; one on entrepreneuship skills, the other on financial management and two trainers to share experience on leadership skills. The Community Development officer is equally important to sensitise participants and to oversee the project.

4.3.4 Project Budget

Project budget is the costs prediction of particular activities of the project. Those costs includes labour cost, material cost, refreshments and other related expenses. The cost of implementing the project is estimated to be Tanzania shillingis 2,779,500/= as indicated in the Table 8 below. The inputs required to accomplish the objective include stationery, venue, training manuals/materials and payments for the trainer facilitor and researcher.

Table 8: Project Budget

Activity	Input needed	Units	Quantity	Unit costs	Total costs	Sources of project financing
Training of 150 people on entrepreneurship skills.	Handouts	Piece	150	1,500	150,000	Researcher
	Trainer allowance	Peoples	2	200,000	400,000	Researcher
	Flip chart	Bundle	1	30,000	30,000	Researcher
	Marker pen	Box	3	3,500	10,500	Researcher
	Writing pens	Pieces	150	50	5,000	Researcher
	Exercise books	Pieces	150	1,000	150,000	Researcher
	Masking Tape	Piece	2	1,000	2,000	Researcher
	Transport	Days	2	20,000	40,000	Researcher
	Refreshments	Lump sum		1,500	150,000	Researcher
	Venue	Days	1	150,000	150,000	Researcher
Sub-total	**1,197,000**	Researcher				
Training of 15 leaders on Leadership skills.	Booklets	Piece	15	10,000	150,000	Researcher
	Trainer allowance	Days	2	200,000	400,000	Researcher
	Flip chart	Bundle	5	30,000	150,000	Researcher
	Marker pen	Box	15	3,500	52,500	Researcher
	Writing pens	Pieces	15	50	4,500	Researcher
	Counter books	Pieces	15	3,000	45,000	Researcher
	Masking Tape	Piece	10	1,000	10,000	Researcher
	Transport	Days	2	20,000	40,000	Researcher
	Refreshments	Lump sum	15	3,000	45,000	Researcher
	Venue	Days	2	150,000	300,000	Researcher
Subtotal	**1,087,500**	Researcher				
	Input needed	**Units**	**Quantity**	**Unit costs**	**Total costs**	**Sources of project financing**
To conduct participatory monitoring and evaluation of the project activities	Transport	Days	15	10,000	150,000	Researcher
	Refreshments	Days	15	5,000	75,000	Researcher
	Communication	Lump sum			20,000	Researcher
Subtotal	**245,000**	Researcher				
Documentation of the Project and binding	Stationery	Set	1	200,000	200,000	Researcher
	Internet	hours	50	50,000	50,000	Researcher
Subtotal	**250,000**	Researcher				
GRAND TOTAL	**2,779,500**					

Source: Researcher findings 2013

4.4 Project Implementation

The project was implemented for the purpose of building the capacity of Kiluvya

Village Community in Kiluvya Sub- Ward Project by conducting various training.

4.4.1 Project Implementation Report

The implementation of the activities started in June 2012 by conducting training to

Kiluvya Village Community group leaders and group members as narrated bellow:

Activities	Duration (2012- 2013)										
	M	J	J	A	S	O	N	D	J	F	M	A
Conducting need assessment of Village Community Bank.	■											
Training of 15 group leaders about leadership and group management skills		■										
Training 150 group members about entrepreneushp, business management and financial management			■	■								
To conduct Monitoring and evaluation		■	■	■	■	■	■					
Project writing, presentation and submission								■	■	■	■	■

Figure 7: Project implementation Gantt chart

Source: Researcher findings 2013

4.4.1.1 Training of 150 group members on Entrepreneurship Skill, Business and

Financial Management)

150 Village Community group members from Kiluvya sub-ward - Kiluvya

Madukani, Gogoni and Kwakomba have obtained training about entrepreneuship and

how to build entrepreneurship culture, recording income and expenditure of the business, calculation of profit and loss, how to use profit and selling and buying on credit. The training was offered for one full day. As well 15 group leaders managing the five VICOBA groups from Kiluvya sub-ward achieved a two days training on leadership skills and group management skills to enable them manage their groups effectively.

CHAPTER FIVE

5.0 PROJECT PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Introduction

This chapter provide information of the process of monitoring and evaluation during implementation period, after project has been implemented and sustainability plan of the project. Monitoring plan was prepared before the project was implementated while the actual plan shows various meethods used to collect project information and analysis. Also the project evaluation was planned before implementation, during implementation and after implementation.

5.2 Participatory Monitoring

Participatory monitoring is the regular, systematic and purposeful observation and recording of the activities taking place in a project. Is the way in which project are measured, managed and kept on tract according to plans. Monitoring involves the collection, analysis, communication and use of information about the project progress (Ngailo 2010). Participatory monitoring involves day-to-day follow up of the project activities to ensure that the activities have been done as planned by Village Community Bank groups and researcher.

The objective of the participatory monitoring is to highlight strength and weaknesses in project implementation so that necessary changes can be made to improve performance of the project. Also it is involving keeping track of recording activities

information on a daily, weekly, monthly or seasonal basis and analyze the information monitored to obtain important feedback which can be used in the future during participatory Evaluation.

5.2.1 Monitoring Information System

Monitoring information system is a system designed to collect and report information on a project and project activities to enable a manager to plan, monitor and evaluate the operations and performance of the project (CEDPA, 1994). The monitoring information systems of this project were arranged in such away the information collected from the site where activities was taking place. The Chairmen and the Secretary of each group together with researcher were responsible of data collection at the place where the training activities was conducted. The data collection forms for entrepreneurship, financial and business management skills training is designed and given to trainer to fill in the information while they are on the act of the training. The tool for data collections facilitate well the work and information collected processed and analyzed.

5.2.2 Participatory Monitoring Methods Used

5.2.2.1 Review Records

Monitoring information was gathered through various records in order to verify number of people trained in leadership training, entrepreneurship, business and financial skills. Record review was useful for determining and understanding of trainees, contents and usefulness of the material provided during training and ability of trainee's to understand the contents. Attendance register helped in monitoring team to know the number of people participated in the training. Participation in

group and final training evaluation was used to know if the trainees understood the training contents.

5.2.2.2 Visits

The researcher physically visited the group member's business place and observes if participants have been able to apply various techniques which were obtained during the training.

5.2.2.3 Meetings

Meetings were also used in monitoring process whereby researcher attended group meetings to discuss with members concerning their business progress.

5.2.2.4 Monitoring questions

In order to monitor the project implementation the following questions were formulated.

   (i) Which project have been implemented in Kiluvya community groups within year 2012/2013?

   (ii) What type of useful trainings were obtained? (Enterprenership, business and financial management).

   (iii)Which knowledge have you acquired that you did not have before?

5.2.2.5 Finding and analysis

During discussion conducted within the group meeting to obtain the clear picture of the training conducted concerning the entrepreneurship skills, business and financial management. The group members addimit that the skills obtained have changed and

will continue to change their business behaviour. This training guided the to records of the daily transaction whereby before no recoding was made. In that case they were not able to recognize the actual business trend including loss ang profits. Currently they are able to record all the business transaction including income and expenditure which help them to calculate the profit and loss in their business.

Table 9: Monitoring Plan

Objective	Activities	Indicators	Means of verification	Data source	Methods/ Tools	Time frame
To Train 15 group leaders about leadership and group management knowledge.	Training of 15 group leaders about leadership and group management skills.	Training conducted	Attendance register	Final daily register Training report	Observation, meetings Individual participation in class and group work	April 2013
To strengthen 150 group members about enterpreneurship skills	To train 150 group members about entrepreneuship and business and financial management	Training conducted	Attendance register	Final daily register Training report	Observation, meetings Individual participation in class and group work	April 2013

Source: Researcher findings 2013

Also through the group work activities during the training and final evaluation after training reveals that training about entrepreneurship skills, business and financial management was useful to their business. About 85% of the total trainees admit to

understand the training contents. The researcher visited the group members in various business places and observes if participants have been able to apply various techniques which were obtained during the training. The researcher has noted that: some of group members have two exercise books, one for recording the income and expenditure and another one for recording buying and selling on credit. Some have one exercise book whereby all transaction of income and expenditure and buying and selling on credit are recorded.

The total of 75.8% of trainees have acguired various knowledge on recording income and expenditure, calculation of profit and loss. About 76.7% trainee of the total have obtained skills about recording income and expenditure of their business and 62.3% trainees have been able to plan for their profit obtained from the business.

5.3 Participatory Evaluation

Participatory evaluation is project evaluation which involves beneficiries, stakeholders and development patners to evaluate the objective achievement in terms of quality, efficiency and effectiveness. Participatory evaluation of capacity building of Kiluvya Society group in Kiluvya Sub Ward involved Kiluvya Society group leaders and Goverment learders, so as to make sure the objective of project is achieved. Evaluation is a systematic investigative collection of information that can help to determine whether a project is proceeding as planned and whether it is meeting its stated program goals and project objectives according to the proposed timeline. During evaluation data are examined to determine if current operations are satisfactory or if some modification might be needed (Ngailo, 2010).

5.3.1 Performance Indicators

The basis of the project evalution is the outputs, outcome and impact of project which was identified during the planning stage. Thus the evaluation begin at the start of a project with the collection of the baseline information. The baseline information gives us the important information which are later compared with follow up information to see how much things have been changed. The evaluation minimizes the cost of project and increases project efficiency by identifying the weakness or duplication in order to make improvement.

The evaluation can be done using two stage which is formative evaluation and summartive evaluation. The purpose of formative evaluation usually assess initial and ongoing project activities while the summative evaluation is to assess the quality and impact of a fully implemented project. Therefore for the pupose of the project the formative evaluation will be conducted to capture the outcome of the project because summative use long time to see the change behaviour of the people in business.

5.3.2 Participatory Evaluation Method

5.3.2.1 Group Discussion

The group discussion were conducted to evaluate the reaction of group members , to understand their business progress. Through discussion people were able to express their feeling about actual implementation after training. The focus group discussion were done by Community development facilitator, cooperative facilitator and CED student.

5.3.2.2 Evaluation Question

The following is the evaluation questions

1. Do the project meet the stated goals and objective?

2. What is the main strength and weakness of the project?

3. Were the objectives achieved in time?

5.3.2.3 Evaluation Results

The project seems to be successful since in the Focus group discussion it shows that the Kiluvya Society groups were satisfied with the outcome of the project. Group leaders and group members were capacitated with leadership and group management skills, entrepreneurship skills, financial and business management skills. The outcome of the skills obtained include proper recording of income and expenditure of the business, calculation of the business profit and loss, use the profit, buying and selling behavior also project supervision.

5.4 Project Sustainability

Sustainability can be defined as the ability of a project to maintain its operations, services and benefits during its projected life time. Also Ngailo (2010) defines the project sustainability as the ability of the project to generate the required results after the project come to an end or after the project sponsors have finished their duty to financing or providing the technical assistance to the project.This project has been implemented with full support of beneficiaries because they were involved in the formulation of the project up to implemention of the project. This made them to built their sense of ownership, accountability, transparency and public awareness. Due to that the group members will be committed to continue after the end of the project.

During the implementation of the project Community Development officer and Cooperative Officer fully participated in the training therefore, the project will be included in their normal activities and provide technical support to group members and thus ensure sustainability of the project. On other hand the group and organization leaders will ensure the group members slowly utilize the knowledge obtained in the training by making sure that the project development being discussed in group meetings.

5.4.1 Financial Sustainability

Continued implementation of the project require availability of funds to buy training material and to cover transport cost. The Kiluvya Society group leaders assisted by Village Council mobilize resources for the training to be availed to other Kiluvya Society group leaders and group members who were not covered by the project but require such training.

5.4.2 Political Sustainability

Political sustainability of the project is considered in the project where the Ward Councilor and the District Council were consulted and agreed with need for such training from the beginning of the project.

CHAPTER SIX

6.0 CONCLUSION AND RECOMMENDATION

6.1 Introduction

This chapter provides the conclusion and recomendation of the participatory need assessment, literature review, project implementation, participatory monitoring, evaluation and sustainability of the project. Community Needs Assessment research was conducted in Kiluvya Sub Ward in May 2012 purposely to identify probelm encountered Kiluvya Sub Ward society.

6.2 Conclusion

Although the time-line and the resource were very limited, this research project collected the information of population sample of 150 participants including families and individuals. The project showcased as a model for the Kiluvya community in Kiluvya Sub Ward (Gogoni, Kwakomba &Madukani). It provides background information about Kiluvya history in general and their arrival history here in Kiluvya, culture, and values. It also provides general map of the composition of typical Kiluvya society, the size, youth and employment problems, their arrival in Kiluvya, the sex ratio and the neighborhood where they live. Through questionnaire, But Kiluvya society remains optimistic about their present and future in Tanzania. They are planning to adjust and build their future life in Kiluvya. Their struggle to establish self sufficient, functional and visible community in Kiluvya is clear and tremendous. The Kiluvya community in Kiluvya Sub Ward had never change to making their voice heard. It is imperative, therefore for Kiluvya society in Kiluvya that to express their needs and raise their voice for municipal, provincial and federal

authorities in order to assure Kiluvya community to access and receive the core funding that available for other new communities as well.

The Kiluvya society groups identify various problem which include inadequate entrepreneurship skills, inadequate capital to expand the business, poverty, high prices of agriculture inputs, high Local Authority taxes and lack of ready market for some of their products. The researcher decided to assisting Kiluvya society group members to tackle the problem of inadequate entrepreneurship skills by conducting training sessions with group members. Through training the the society groups will perform better to their small business they are performing and thereafter ineffective use of their resources.

Training is the one of the tools which can be used as a change agent in entrepreneurs. Training is important tool for growth of SMEs. Through training owners of business can acquire networks, technology, and better business management. Better performance of the small business depends on the business knowledge you have to effective and efficiently utilize the resources obtained from the financial institutions. Provision of credit alone without business skills will hinder the performance of enterprises.

Different literatures have been explained about Village Community Banks groups which are common phenomena in Tanzania and not restricted to Kiluvya Sub ward alone. Other African countries are also practicing the community lending model to empower their people financially, economically and socially. Participatory

monitoring and evaluation was done during and after training to ensure that the Kiluvya community group members obtained the required skills. During training session group discussion and training evaluation were conducted to ensure each group member has understood the training contents. Group meetings and visits were done by the researcher to ensure that the Kiluvya society group members are practically use skills obtained from the training.

6.3 Recommendations

This research project examined the community needs assessment for Kiluvya community and found that there was a need of providing training for the society hence the following are recommended:

(i) The design and implementation of any project should be done in participatory way with beneficiaries for purpose of build sense of ownership, sense of accountability and responsibility. All this will result in effective and efficient implementation of the project. Also the implementation of project will build capacity of the beneficiaries to implement other projects.

(ii) The process of formulation up to implemented of project took short time. Therefore it was not easy to assess fully the impact of training in business development. Therefore I recommend for other similar projects to be implemented for at least one to two years.

(iii)Sustainability of the project is important in making sure that the project continues after the completion of the project. To sustain any project it is recommended that adequate implementation strategies be initiated and built in all projects before the end of the project period.

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APPENDICES

Appendix i: Questionnaire One

This study is aiming to collect information that will be used for academic purposes of this research.

Community Needs Assessment

1. Sex

    ☐Male   ☐Female

2. Age

    ☐18 – 35   ☐36 – 39   ☐40 – 49   ☐Above 49

3. Education

    ☐ Informal Education

    ☐Primary Education

    ☐ Secondary Education

    ☐High School

    ☐Graduate

    ☐Post Graduate

    ☐Non of the above

4. In which way your groups mobilize the resources from its members?

    ☐Shares

    ☐Monthly fees

    ☐Interest

    ☐Fines

5. Do you have any condition for obtaining loan?

    ☐Yes   ☐No

If the answer is Yes, what are the conditions………………………………………

……………………………………………………………………………………………

6.   Which problems do you encounter in your daily operations?

☐Infrastructure

☐Market Facilities

☐Vocational Training

☐Financial Support

☐Training

☐Political biased

☐Religious Believes

☐Unemployment

☐Loans and credit

☐Any other please specify ………………

7.   What are the economic activities undertaking in the community?

☐Petty business only

☐Cultivation only

☐Petty business and cultivation

☐Livestock

☐Any other please specify ………………….

8.   Is the environment conducive to conduct business?

☐Yes

☐No

9. What type of natural resources do you have in the community?

☐Planted trees

☐Minerals

☐Water resources

☐River

☐All above

10. Is there any strategy for conserving the environment for future generation?

☐Planting trees

☐Community to avoid cutting of trees

☐Avoid cattle grazing

☐All above

11. What are the major diseases that affect the entire community?

☐Malaria

☐HIV/AIDS

☐Tuberculosis

☐Cholera

☐All above

12. Is the health service enough to cover all population around the Ward?

☐Yes   ☐No

Appendix ii: Questionnaire Two

Monitoring and Evaluation

1.   Sex

2.   ☐Male   ☐Female

3.   Age

        ☐18 – 34   ☐35 – 39   ☐40 – 49   ☐ Above 49

4.   Which projects have been implemented while you are in Kiluvya?

        ☐Capacity building of entrepreneurship skills project

        ☐Water project

        ☐Agricultural marketing project

        ☐Any other please specify ……………………..

5.   Was training obtained concerning entrepreneurship, Business and financial

        management useful to your business?

        ☐Yes   ☐No

6. If the training was not useful, why?

    Please explain

    ……………………………………………………………………………………

    ……………………………………………………………………………………

7. Which knowledge have you acquired that you did not have before?
        ☐Proper recording of income and expenditure
        ☐Calculation of profit and loss
        ☐How to use the profit
        ☐Buying and selling on credit
        ☐All above

8. Was project met the stated goals and objective?
        ☐Yes   ☐No

9. What is the main strength and weakness of the project?

    Please explain

    ……………………………………………………………………………………

    ……………………………………………………………………………………

10. Were the objectives achieved in a timely manner?

    ☐Yes   ☐No

ur feedback is much appreciated and it

Appendix iii: Training Manual on Entrepreneurship Skills:

1.0 Introduction:

Entrepreneurship is a tool or mechanism that can be used to open the minds of people anywhere in the world and specifically in Kiluvya sub-ward, the study area. It is an important factor of Creativity and Innovation which focuses on investing in human capital. It is not only business start-ups, SMEs, the profit and social enterprise sectors. Entrepreneurship is 'an individual's ability to turn Ideas into Action' and its value to society cannot be underestimated or dismissed.

2.0 Objective:

By the end of this training session participants will have gained knowledge and skills that will change behavior to become potential entrepreneurs and enhance their abilities in establishing and running successful projects in Kiluvya sub-ward.

This manual is specifically intending to meet the following objectives:
  i) Change mind set and attitude of people towards formal employment.
  ii) Offer opportunities for trainees to discover their personal abilities on entrepreneurship gateway.
  iii) Build up skills required to effectively identify, develop and manage economic enterprises.
  iv) Increase capacity of the trainees to identify and access the various chances existing for business development.

3.0 Importance of the Training

It is assumed that at the end of the training Kiluvya people will benefit socially, economically and environmentally as follows:

Socially:
  i. Their social position will improve as well as those of others.
  ii. They will build enabling environments and fight poverty and inequalities,

iii. Jointly, they can improve their health, education status and standard of living in general.

Economically:

i. They will extend networks to share ideas with others, to promote their products and to attract funds.

ii. They can as well categorize organizations and individuals who can help or mentor them.

iii. They will acquire knowledge and skills for managing income generating activities

iv. They will gain skills on business management

v. They will be stable financially and economically

vi. Income poverty will be reduced among the people in the community of Kiluvya.

Environmental benefits:

i. They will learn the best practices on environmental issues thus avoid environmental degradation.

4.0 Targeted Participants

This training manual is designed to train people at Kiluvya Sub-ward on entrepreneurship skills in order to change their mind set and attitude from depending on formal employment to self employment by establishing Income Generating Activities (IGAs).

5.0 Training Delivery Methods

Training delivery methodology will include lectures, case studies, brainstorming, group work and role play.

6.0 Presentation Techniques.

Lectures will be presented by using the word of mouth and citing case studies, while the group works will be presented by using flip charts and role plays. After each training session participants will be given hand outs for further reference.

7.0   Training Facilities

Training facilities required for this training will include Flip chart, Flipchart stand, marker pens, note books and pens.

8.0 Course Contents:

8.1 Introduction:

Under introduction, definition of the following concepts will be given:

- Entrepreneurship
- Who is an Entrepreneur?
- Different between Entrepreneur and businessman.

8.2 Basic Qualities of entrepreneurship

This session will describe ten qualities of a good entrepreneur including the following:

- Disciplined
- Confidence
- Open minded
- Self starter
- Competitive
- Creativity
- Determination
- Strong people skills
- Strong work ethic
- Passion

8.3 The roles of an entrepreneur on Business Development

This session will describe six important features of sustainable business development. This will cover the following aspects:

- Relationship between an Entrepreneur and the Customers.
- Business promotion.
- Pricing and marketing

- Business Record and book keeping.
- Creation of employment opportunities
- Improvement in the Standard of living

8.4 Challenges of entrepreneurship

This session will identify challenges facing entrepreneurship development in Tanzania and specifically Kiluvya entrepreneurs. These will include

- lack of start-up funds,
- premises and equipment at start-up,
- Lack of Entrepreneurial skills and culture,
- Lack of business managerial skills and business development services,
- Unaffordable conditions posed by micro- credit and financing institution.
- Lack of markets and marketing information and ability of entrepreneurs to change with market situations.

8.0   Course Assessment

- Course evaluation will involve participants to fill in simple questionnaires to indicate whether they are satisfied with the training or not 50%
- Group participatory activities will give a picture on the success of the training or not 50%.

Training Manual on Leadership Skills:

1.0 Introduction:

Leadership is a process of social influence in which one person can enlist the aid and support of others in the accomplishment of a common task. During the CNA in Kiluvya sub-ward, leadership in most VICOBA groups as well other community

groups, leadership was pointed out as a factor in failures to a number of community ventures. This is a reason why training in leadership came as one of the solution to the problems of Kiluvya community.

2.0 Objective

Training Goals and Objective is to empower fifteen group leaders from five VICOBA groups so that they can manage their groups successfully. By the end of the training, participants will be in a position to:

- Understand styles of leadership
- Understand qualities of good leaders
- Understand on how to lead income generating groups
- Understand on how to manage the group conflicts.

3.0 Relevance of the Training

It is believed that after this training Kiluvya group leaders will benefit in the following areas:

- Gain knowledge and skills for identification, establishment and running of VICOBA (Income generating activities) and any other venture.
- They will increase creativity and innovative behavior among themselves
- They will be able to provide guidance. A leader has to not only supervise but also play a guiding role for the subordinates.
- They will be able to create confidence - Confidence is an important factor which can be achieved through expressing the work efforts to the subordinates, explaining them clearly and giving them guidelines to achieve the goals effectively.

- They will be able to build morale of the people in groups- Morale denotes willing co-operation of the people towards their work and getting them into confidence and winning their trust. A leader can be a morale booster by achieving full co-operation so that they perform with best of their abilities as they work to achieve goals.

- They will be able to build work environment. An efficient work environment helps in sound and stable growth. Therefore, human relations should be kept into mind by a leader. He should have personal contacts with people and should listen to their problems and solve them. He should treat people on humanitarian terms

3.0 Targeted Trainees

This manual is basically designed to train group leaders from Kiluvya sub-ward people in order to train them basic leadership skills which will empower them in managing the VICOBA groups which are not functioning well as well as other business ventures which are lagging in the area.

4.0 Training Delivery Methods

Being an adult leaders training, the training will be participatory. Various methods will be used including group discussions and presentations, experience sharing. The training will be highly participatory with very short presentations from the facilitators. This method aimed to enhance participant's level of understanding.

5.0 Presentation Techniques

Lectures will be presented by the word of the mouth and elaborations through flip charts. Group works will as well be presented using flip charts and role plays. After each training session participants will be given booklets for further reference and for use in their respective groups.

6.0 Training Facilities:

Training facilities required for this training will include flip chart stand, flipcharts, marker pens, note books, and pens.

7.0 Course Contents:

7.1 Introduction

Under introduction, meaning of the following concepts will be given:

- Meaning of leadership

- Different forms of leadership
- Styles of leadership
- Characteristics of different forms of leadership

7.2   Basic Qualities of Leadership

This session will describe basic qualities of a successful leader which are:

- Establishes direction and vision
- Encourages and supports others
- Is inspiring and motivating
- Has passion, enthusiasm and commitment
- Can bring people and resources together to make things happen on the ground

7.3   Leadership skills

Here the ten key business leadership skills will be explained

- He/she leads by example
- A leader has passion
- A leader is organized
- A leader delegates. You can't do everything.
- A leader takes ownership and Responsibility
- A leader communicates effectively
- Leaders are brave and honest. Cowardly leaders will shy away from any number of situations that crop up regularly when running a team.
- Leaders are great listeners. A huge part of being a great communicator is being a great listener.
- A leader knows his/her people. A leader must know his/her people.
- A leader is a follower. Great leaders are followers to. A leader without following is a dictator.

7.4   How to handle Conflicts in groups:

Conflict can be pretty much inevitable when you work with others. People have different viewpoints and under the right set of circumstances,

those differences escalate to conflict. How you handle that conflict determines whether it works to the team's advantage or contributes to its failure.

This training will cover the following main points in conflict handling:

- Describe the nature of conflict in teams
- Define types of conflict and describe how each manifests in a team
- Identify reasons why team members struggle with conflict
- Describe how a team leader can manage conflict within the team

7.5 Major Causes of failure in leadership:

Under this topic, twelve following reasons will be discussed on why leaders fail:

- Inability to organize detail
- Unwillingness to do what we would ask another to do
- Expectation of pay for what we 'know' instead of what we do
- Fear of competition from others.
- Lack of creative thinking
- I' syndrome. The leader who claims all the honour for the work of the team is sure to be met by resentment.
- Over indulgence. (eg intemperance) in any of its various forms destroys endurance and vitality.
- Disloyalty. The leader who is not loyal to his colleagues, those above him and below him, will not maintain his leadership very long.
- Emphasis of the 'authority of leadership'. Eg: "Do this or you're fired". The leader leads by encouraging and not by trying to instil fear in his followers.
- Emphasis of title. The leader who makes too much of his title generally has little else to make very much of.
- Lack of understanding of the destructive effect of a negative environment.

- Being so heavenly minded, we are no earthly good! The leader who has a grand vision for the future but no idea of how to go about executing it will rapidly lose the trust and respect of the team.