

THE OPEN UNIVERSITY OF TANZANIA

&

SOUTHERN NEW HAMPSHIRE UNIVERSITY

MASTER OF SCIENCE IN COMMUNITY ECONOMIC DEVELOPMENT

(2005)

**THE OPEN UNIVERSITY OF TANZANIA
LIBRARY
P.O. Box 23409
DAR-ES-SALAAM**

**DEVELOPING A TRAINING MANUAL FOR AAIRO'S COMMUNITIES
MICRO CREDIT SCHEME IN SOUTH MERU, ARUSHA,
NORTHERN TANZANIA.**

ESTHER JOHN KAMALO

ABSTRACT

Involvement in micro-enterprise self-employed activities is an important option for the low income, unemployed, disadvantaged society, in rural and urban areas of Tanzania. These low income people need to seek assistance from micro enterprise development programs because they cannot obtain technical skills, loans or credit from mainstream bank organizations. This research was conducted in four villages in Arumeru District namely: Majimoto, Karangai, Marurani and Nduruma with three objectives 1) to establish if there was a need to train the clients establishing new business 2) develop and outline the implementation strategies for clients 3) Identify and help alleviate barriers that exist to starting a micro enterprise.

For this research a household survey and group discussions with key informants were undertaken. A total of 30 households were interviewed. The results obtained indicate that 46 percent of interviewed people have not been exposed to any formal or informal training on micro-enterprise business programs.

The training need assessment in this study strongly supported the need to develop training manual that will facilitate training of clients in the study area and other parts of the country.

The training manual that provides regulations and procedures on how best clients can be handled is presented in chapter five.