

**INCREASED INCOME OF CHUDA RAHA FOOD VENDORS GROUP
THROUGH ESTABLISHMENT OF VILLAGE COMMUNITY BANK IN
CHUDA YOUTH STREET TANGA CITY**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF COMMUNITY
ECONOMIC DEVELOPMENT OF THE OPEN UNIVERSITY OF
TANZANIA**

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CERTIFICATION

The undersigned certifies that I have read and hereby recommend for the acceptance by the Open University of Tanzania a project entitled, increasing income of Chuda Raha food vendors group through establishment of Village Community Bank in partial fulfillment of the requirements for the degree of Master of Community Economic Development of the Open University of Tanzania.

.....

Dr. Herrieth Mtae

(Supervisor)

.....

Date

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DECLARATION

I, **Margareth Kishe** do hereby declare that this dissertation is my own original work and that it has neither been submitted nor is concurrently being submitted for the similar degree award in any other University.

.....

Signature

.....

Date

DEDICATION

This work is dedicated to my husband Mr Anthony Mandia and our beloved children namely Dennis Mandia and George Mandia for their kind support and patience while pursuing my studies.

ACKNOWLEDGEMENT

I am pleased to register my thanks to those people who advice and contributed during the preparation and finally completion of this dissertation as the work needed support and collaboration from various people and institutions, no way it could have been finalized without their commitments. My sincere gratitude is extended to my supervisor Dr. Herrieth Mtae for his tireless efforts to provide constructive comments and guidance to make this report meet the basic requirements for MCED Degree.

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ABSTRACT

CHUDA Raha VICOBA project was established in March 2018 and came into being after the CNA conducted in Chuda Raha Youth Street whereby the real needs of Chuda Raha food vendor's community were identified through data collection methods like focused group discussion, questionnaire, observation, documentary and interviews. The analysis of findings was done by using SPSS and the total sample is 36 respondents. The assessment of CNA indicated that capital was a core problem cause CRFVG fail to expand their business and start up other IGAs. CRFVG was done business for long time but still their poor because they have no capital. Also the assessment of CNA indicate that community failed to access soft loan as a capital from MFIs because of high interest rates, requesting business license, title deed, TIN and collateral, those restrictions hinder CRFVG to take loan. The CED student in collaboration with community revealed that establishment of VICOBA project was the only solution to solve the problem of capital as identified in CNA, also from the experience VICOBA scheme proved to boost poor people income according to its smooth criteria. The outcomes which was achieved after implementation of the project are establishment of Chuda Raha VICOBA Scheme, accessed entrepreneurial skills, group constitution, Group Registration Certificate, opened bank account, group members owned 3600 shares as at 30th August 2018 and have already collected TZS 7,200,000, also 23 members have been able to access soft loans as a capital, and other 7 members are in waiting list to take loans by the end of September, 2018. Also the rest have already make repayment, the members income increased and UWAVITA CBO continue to provide sustainable support in the project.

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LIST OF ABBREVIATIONS

CED	Community Economic Development
CRDB	Community Rural Development Bank
CREW	Credit for Productivity activities for Women
CRFVG	Chuda Raha food vendors group
CAN	Community Need Assessment
FINCA	Foundation for International Community Assistance
FGD	Focus Group Discussion
IGAs	Income Generating Activities
MFIs	Microfinance institution
MOCDGC	Ministry of Community Development Gender and Children
NMB	National Microfinance Bank
PRIDE	Promotion of Rural Development Enterprises
SPSS	Statistical Packages for Social Sciences
TIN	Tax payer identification number
TOT	Training of Trainers
UWAVITA	Umoja wa Wawezeshaji wa VICOBA Tanga
VICOBA	Village Community Bank
WDF	Women Development Fund
VEO	Village Executive Officer
WEO	Ward Executive Officer
WCDO	Ward Community Development Officer

CHAPTER ONE

1.0 PARTICIPATORY NEEDS ASSESSMENT

1.1 Background Information

Women is among the vulnerable groups affected by poverty in Tanzania due to lack of capital, and other socio economic discrimination as history taught us that many years ago parents did not send their young girls to school, denied inheritance of properties like including land, the act which loose opportunity of been loaned by financial institutions as they have no collateral.

The Women Development Fund (WDF) stated that the government understood that there is no access of credit for majority of women, due to the different reasons including possession of no property, business license and small scale businesses that does not enable them to access credit from any financial institution.

Based on that reason the Ministry of Community Development Gender and Children, provided policy of Women Development which demanded a treasure with other entities involved in finance to establish a system that will enable women's to access soft credit URT (1993). The WDF objectives of providing soft loans to women is still alive but the challenge comes in as this tool fail to provide loans to women which satisfy their needs that's why many microfinance institutions provides loans to women and fill gaps. Despite the fact that there are many MFIs such as PRIDE, FINCA, NMB, CRDB, AMANA, AKIBA and commercial banks but these institutions have high interest rates, short repayment period and other restrictions like requesting women to possess valid license, title deed and tax payer identification

number (TIN) as loan security which most women do not possess as a result fail to establish income generating activities.

Tanzania is said to be among 10 poorest countries in the world, the situation is even worse in rural areas where more than 80% of Tanzanians live (NBS 2009). This situation has been revealed that both men and women are more vulnerable to poverty but many studies showing the situation is worse for the case of women if compared to men. It has been revealed that women have limited access to income, resources, education, health care and nutrition. It has been revealed also that about seventy (70%) of women in the world are poor (Tridos –Facet, 2007: REPOA, 2010: Khan, et al, 2012). Hence it needs more effort to balance this situation.

According to 2012 World Bank's Report; women and girls account for six out of ten of the world's poorest and two thirds of the world's illiterate people. Women also form 64 percent out of 774 million of illiterate adults in the world. The report further indicates that, approximately that one out of three persons live below the poverty line. It is explained that existing gender inequalities particularly in access to education, assets and resources, health, formal sector employment, and income remains to be significant constraints to socio economic development in many countries. Women impoverishment is among others caused by lack of equal access to rights in and control over economic resources. (DFID, 2008: Benschop, 2002).

According to (SEDI, 2008), the VICOPA scheme is a fully bottom up approach in terms of decision making, planning, implementation and ownership. This guarantees sustained economic evolution in line with National Strategy for Growth and

Reduction of Poverty. Income poverty is a major cause of other types of poverty like food poverty, basic needs poverty, ill health and handicap poverty. And because of poverty or low income, people fail to utilize the other forces of production such as land, entrepreneurial skills and labour (Mkombe, 2005).

The Village Community Banks (VICOBA) program in Tanzania was established by CARE in 2002 in order to overcome the above shortcomings and empower the poor to have their own MFIs, which meet their needs and can reduce income poverty (Mkombe, 2005).

The members of Chuda Raha food vendors group engaging in small business because they are struggling to access income but their business does not improve due to low income and small capital to run this business. Majority of group members fail to afford basic needs of their family due to low income generated from meager and inferior businesses like breads and fried fish instead of operating big business the act which cause them not to grow in business world. The CNA was carried out at Tanga City in Chuda Youth Street with the main objective of collecting different information and data pertaining to the research study that is finding needs and priorities of Chuda Raha food vendors group which will lead to develop an intervention of solving challenges and problems.

1.2 Community Profile

The sampled profile for CNA is women of CRFVG at Chuda Youth Street in Majengo Ward. The group is guided by the following leadership Chair person, Secretary, Treasure, three key handlers and the committee with 6 members. The

Street is among of 11 Streets found in Majengo Ward, other streets are Chuda Kota, Chuda Youth, Chuda Reli, Masiwani, Tawakali, Anisa, Fadhila, Kanisani, Tangulia, Umba and Tembo Bar. Due to the census held in the year 2012, Chuda Youth Street has a total population of 847, the general report indicates that 391 are male and 456 are female. Also Chuda Youth street has 165 households and has mixture of tribes originally the residents of Chuda Youth Street is Bondei tribe followed by Digo tribe, but currently there is other different tribes these are Segeju, Ngazija, Shirazi, Zaramu, Nyamwezi, Sambaa, Zigua and Nyaturu who interacted through marriage, business and other reasons because people come from different parts of the Country, District, Region according to their reasons (Chuda Youth Street data, 2018).

The main religions which are dominating the area are Islam and Christianity whereby one mosque is available and zero church but the community accesses the services in the neighboring church.

1.2.1 Major Economic Activities in the Street

Most of people are doing petty businesses in the Street such as ice cream, food stuffs, juice, retail food shops, cloth shops, dried fish, hair dressing saloons, soap making and selling, selling new and secondhand clothes, poultry keeping, bar, groceries, hotels and motels services. The area is located just few meters from famous local market known as Tangamano the market where majority of people come for three times per week from all parts of the District including Chuda Youth Street residents used to market different products such as new and secondhand clothes, bags, shoes, home utensils, soft drinks, cosmetics, soap and food. Hence through this opportunity

of local market the community of Chuda Youth Street get self-employment, raise income and combat income poverty. It is however observed that the CRFVG Chuda Raha food vendors' community are still facing challenge of low capital the act which dwindles business to grow and accelerate income poverty among group members.

Apart from that Chuda Raha food vendors members fail to provide quality services and enough food to their customers because they have low capital to manage this business.

1.2.2 Social Services

1.2.2.1 Education

Chuda Youth Street have no day care centre, primary school and Secondary school, the community of this Street get these services in neighboring Street called Chuda Reli Street which has four government primary school namely Chuda, Chuma, Kana, Masiwani and one private primary school called Kana Central English Medium School. And two private secondary school called Jumuiya and Maawal Islamic.

Chuda Reli street also serve education services to residents of Chuda Youth Street, the Street has one branch of Sebastian Kolowa Memorial University (SEKOMU) with 67 students and one tailoring centre for youth called Tumaini Tailoring Centre with 22 girls, the Centre prepare youth before they begin to self-sew themselves, the course taken one years and the owner of both SEKOMU and Tumaini Tailoring is Lutheran church.

1.2.2.2 Communication Network and Fund Transfer Services

The community of Chuda Youth Street has lots of mobile network services such as TigoPesa, Airtel Money, M PESA and Halotel. All these services serve community in a quickest means of transferring and receiving money in the Street also the internet café services are available. The number of these services was improved and increased in the Street, this services were helps to connect within the street and other place in the Country.

(Chuda Youth Street data, 2018)

1.2.2.3 Infrastructure

The services of transport and transportation are available for passengers and product, because the Dar es Salaam road has passed through the Chuda Youth Street in the North West and in the North East there is a greater way to go Pangani. The Street is well planned, their roads it simplifying movements of people in and out of Chuda Youth Street. The service of water and electricity are available in the Street for 24 hours in a day and easy to connect this service if she or he wants.

The Street has one TaTv services, it provide different news in the Tanga City including Chuda Youth Street, the TaTv shows the variety of events in and out of the Chuda Youth Street, and sometimes people get a chance to advertise their business.

Apart from that there is a big market in Chuda Youth Street which provide different services in the area and peoples come from different area to access this services in

the market. The railway has gone to Chuda Youth Street and some of railway offices are in the Street.

1.2.2.4 Health Services

The Chuda Youth Street has one retail pharmacy and zero health facility but the health services for these community is obtained in the neighboring government health facility known as Ngamiani Health Centre found in Chuda Reli Street.

1.3 Community Needs Assessment (CAN)

CNA is a way used by researcher to collecting information from the community about their needs, ideas, feelings, beliefs, education, future plans, social economic activity, financial back ground of the community, challenges and assets used to determine which project will meet the real needs of the community in their living area, it usually uses questionnaires, interviews and focus groups discussion to collect the needed information.

Therefore Community Needs Assessment (CNA) is an approach or methods used to involve people on collecting their information by identify and assess their needs, as well as their challenges there after find the solutions for some critical identified challenges.

According to (Borroughs, 2011) Community Needs Assessment (CNA) is the process of identifying and discovering the needs of a target audience and it is a critical start to planning.

1.3.1 Objectives Community Needs Assessment

1.3.1.1 General Objective

The overall objective of conducting CNA in the Chuda Raha food vendor's community was to enable the researcher to identify their needs and challenges they are facing during the process of securing capital from financial institutions for promoting their petty businesses and reducing member's poverty.

1.3.1.2 Specific Objectives of Community Needs Assessment

- i) To identify other possible sources of income for Chuda Raha food vendors community
- ii) To identify major challenges which hinder Chuda Raha food vendor's community to generate financial resources for promoting their business.
- iii) To identify the major economic needs of Chuda Raha food vendors community

1.3.2 Research Questions

- i) What are the major sources of income for Chuda Raha food vendor's community?
- ii) What are the major challenges hinders the community to generate financial resources?
- iii) What kind of needs to be addressed to improve Chuda Raha food vendor's community income?
- iv) What kind of business skills required to improve businesses of Chuda Raha food vendor's community?

1.3.3 Community Needs Assessment Research Methodology

Research Methodology is the process used to collect information and data for the purpose of making business decisions. The methodology may include publication research, interviews, survey and other research techniques, and could include both present and historical information. www.businessdictionary.com.

Community Needs Assessment (CNA) refers to process of gathering information about community's opinions, needs, and assets used to determine which project(s) will meet the real needs of the community in the respective locality was conducted at Chuda Youth Street, in Majengo Ward, Tanga District and the reason behind of conducting this exercise in this particular area was to find solution of business challenges facing community therefore designing the program of ending the problem of capital to women including Chuda Raha food vendors group who most of them are conducting business in Tangamano Market. The researcher wanted to empower Chuda Raha food vendors group and other residents of Chuda Youth Street to add value to their foods and other businesses by producing the quality products which will attract customers so increase profit.

The researcher recognized the reasons for this group members to persist in low income poverty is due to lack of capital and entrepreneurship skills, which help them to expand their business, to create and innovates different quality standards of business that will increase their income.

CED student and members of group through CNA identified the needs and come up with concrete solution of these challenges in order to increase individual income for

majority of women's in Chuda Raha food vendors members. Researcher See this problem that's why conduct a research to help this group to increase income and be free from problem of capital. CED student use different data collection methods including focus group discussion, questionnaire, observation, interviews, documentary and other research techniques to get research findings also other data collected was written in the community profile .

1.3.3.1 Research Design

A Research design constitutes the blueprint for the collection, measurement and analysis of data (Kothari, 2003). Generally the nature of this research was descriptive which involved both qualitative and quantitative data collection techniques to collect both secondary and primary data from relevant sources including Ward Executive officer (WEO), Mtaa Executive officer (MEO) and Ward community Development Officer (WCDO). Qualitative and Quantitative data collection techniques in any study helped to describes facts and characteristics if they have any impact for individual or group of individuals to participate in making solution.

1.3.3.2 Sampling Techniques

It was not possible to gather information from all people in Chuda Youth Street and all Chuda Raha group members and from that reason therefore the researcher used non-probability sampling and purposive sampling techniques to select 36 respondents to be included in research study. The researcher selected 3 group

members out of 42 members and asked them to select randomly 30 group members to fill in questionnaires and make 33 total filled in questionnaires.

CED student also used purposive sampling to select 3 key informants to participate in the study due to their roles and responsibilities in the community so Ward Executive Officer (WEO), Mtaa Executive Officer (MEO) and Ward Community Development Officer (WCDO) were selected.

The table below indicates respondent's distribution by category, place, population and sample size.

Table 1.1: Respondents Sample Distribution

S/N	Category	Place	Population	Samlpe Size	
				No	%
1	WEO	Majengo Ward	1	1	100
2	MEO	Chuda Youth Street	1	1	100
3	WCDO	Majengo Ward	1	1	100
4	Chuda Raha food vendors group	Chuda Youth Street	42	33	79
	TOTAL		45	36	

Source: Field findings 2018

1.3.3.3 Data Collection Methods

The research methods applied to collect data are focus group discussion, questionnaire, observation, documentary and interviews.

Focus group discussion: Focus Group Discussion involves gathering people from similar background or experiences together to discuss a specific topic of interest. The researcher used FGD techniques like dividing members into 3 groups of 7 members

each, select group leaders (time keeper, notes and photo taker and group moderator) Each group discussed the topics separately for about 60 minutes on where to secure reliable source of capital, projects to overcome challenge of low income, reasons of producing low quality products and how to use available opportunities found around the street including Tanga Television (TaTv) and Tangamano Local Market and CED student became an overall moderator as she managed to move in here and there to moderate discussions. Apart from that sessions conducted by the group members CED student has also managed to conduct one FGD with 6 leaders of Chuda Raha food vendor's community for about 45-60 minutes on the similar topics to get extra reactions of leaders on how to solve the observed challenges, management and supervision of the programs. From all these discussions the researcher managed to access supplementary information on the research under study by directly noting participant's perceptions, attitudes and ideas.

Questionnaire: MCED Student used structured questionnaire forms which packed by number of questions targeted to gather information of research under study whereby the respondents asked to answer all questions and return the filled in forms to the researcher after four days.

The questionnaires designed to obtain both the quantitative and qualitative data related to demographic issues, socio economic issues, livelihood system, source of income, employment, women economic challenges, community needs and required entrepreneurship skills which could help Chuda Raha food vendors' community to generate sustainable income.

Observation: The researcher walked around the Chuda Youth Street and neighboring Streets and managed to observe physical development activities and programs which were going on such as construction and rehabilitation of outdated health center facilities of theater and maternity ward in Ngamiani Health Center, existence of both government and private education facilities, norms and beliefs of community, respondents business, available opportunities and take notes. From that data collection method the researcher managed to collect primary data and information related to the research under study.

Documentary: MCED student reviewed various documents and publications like prior research reports, journals, text books and government office reports and from these sources different information and data related to the study such as demographic issues, tribes, available socio-economic services, opportunities available within the street, and women's programs were collected.

Interviews: MCED student conducted direct interview (face to face) with Ward Executive Officer, Mtaa Executive Officer, Ward Community Development Officer and 6 group leaders whereby structured questions targeted to collect data and information related to the research under study was packed in questionnaire form whereby the researcher asked the respondents to respond to each question. The questions designed to collect information and data related to what kind of services, opportunities and major economic activities found within the street as well as taping people's reactions on research under study, altitude, and behaviour which was not

easy to collect them all through questionnaires. The researcher used both smart phone sound recorder device and note book to record responses.

1.3.3.4 Data Analysis Methods

The study used both qualitative and quantitative data collection and analysis methods so the collected data was analyzed by statistics package for social science (SPSS 16.0) which helped the researcher to prepare figures and tables based on the collected data. The researcher summarized data in figures, tables and followed by briefly description of each phenomenon under the study the acts which provide users scientifically proven solution which have correlation with researched grounded theories, hypotheses and answered research objective.

1.4 Community Needs Assessment Findings

The findings are based on the respondents' information in this chapter. The CNA of Chuda Raha food vendors community involved 33 respondents, those engaging in different small business including selling food which is 79% of all and involve 3 key informants included Ward Executive officer (WEO), Mtaa Executive officer (MEO) and Ward community Development Officer (WCDO). The table one was showing clearly respondents sample distribution. Also the researcher prepared 36 questionnaires, the findings from the questionnaire shows the respondent's general information, respondents sources of income, major challenges hinder the community to generate income, skills or training was needed to increase their income and show the respondents identification needs. Also CED Student used other methods like observation, documentation, interviews and focus group discussion

to collect information from the community the data was helped to prove truth of answers which CRFVG was filling answers in the questionnaire and other data collected was written in the community profile. Hence the following are the description of respondents in different components as results of the community assessment.

1.4.1 Respondent's General Information

1.4.1.1 Age of Respondents

The figure 1 of bar graph below reveal that 27.8% of the respondents had age between 18-30 and 31-40, 25.0% have aged 41-50, were 19.4% have aged 51 and over. Hence the results shows that respondents at this group have ability to run and expand their business well if they access smooth loan for capital because all are adults, have many family needs want to solve and their family depend more to them, researcher belief the respondents they work hard to increase the individual income if they access capital.

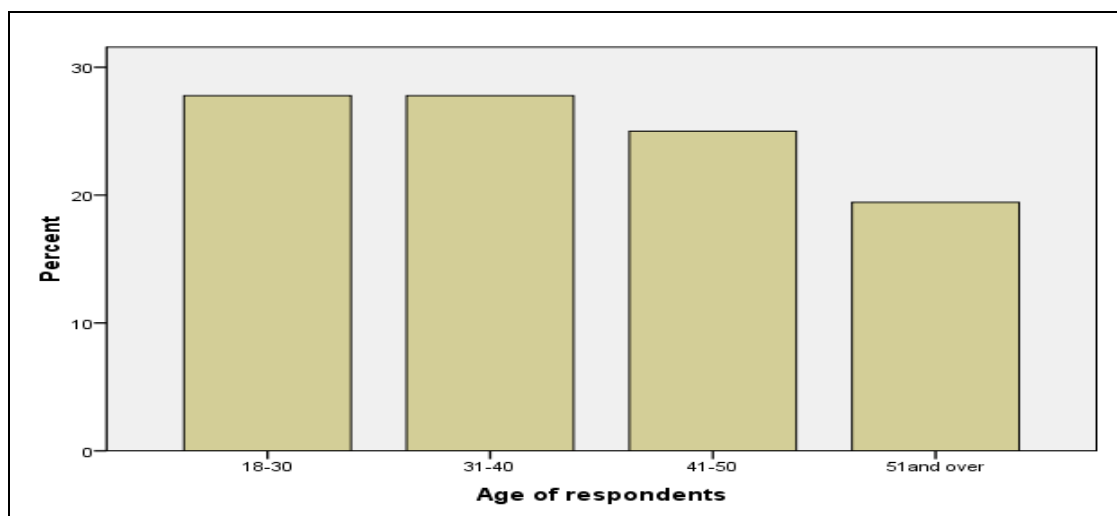


Figure 1.1: Ages of Respondents

Source: Field findings 2018

1.4.1.2 Respondents Education Level

The figure 2 below shows that 28% are illiterate among of respondents, 47.2% have complete primary school, 30.6% of respondents have complete secondary school level, 16.7% complete the college and 2.8 % of respondent have technical education level. The results above shows that one respondent she don't know how to read and write but remain respondents understanding all to read and write this situation helps the researcher and some of respondents leader to gather information well from the respondents through questionnaire, the highest number is primary education level and some of them are employed in the private sector but they have no power to access top position in their working place according to their level of education ,this may cause to received low income, that's why they engage in small business and wants capital to expand their business, therefore its easily for respondents to run the business well according to their level of education .

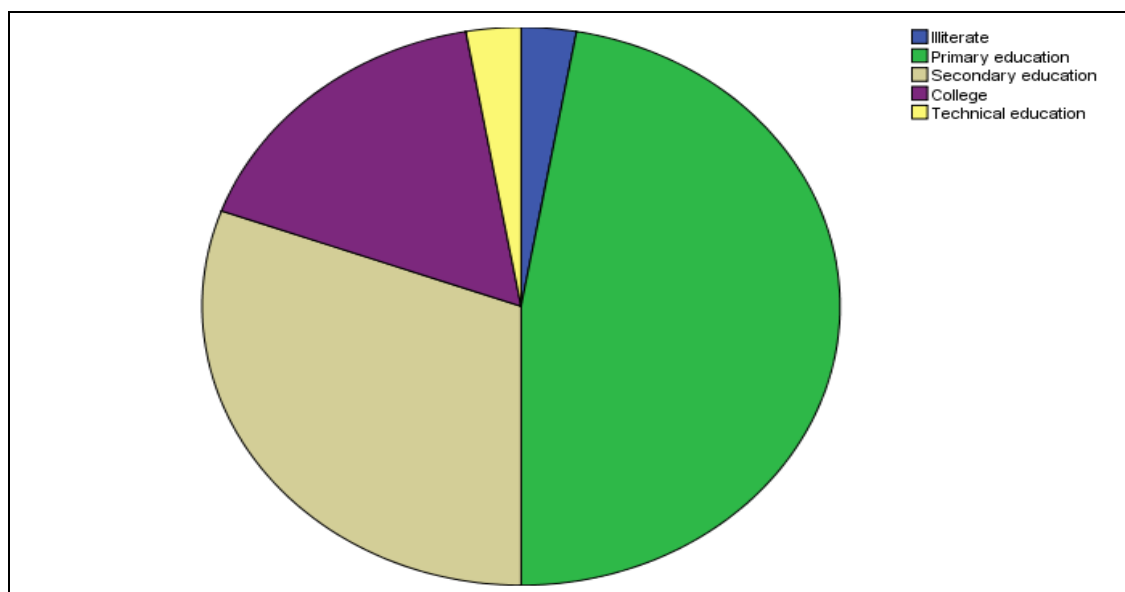


Figure 1.2: Respondents Education Level

Source: Field findings 2018

1.4.1.3 Marital status

The table 2 below reveal that 63.9% of the respondents are marriage, 22.2% are single, where as 8.3% are divorced and 5.6% are widow. The results shows that the majority of respondents have more responsibilities in their family and they need to work hard to solve their family problems, because all are adults have many responsibilities. Hence if respondents access capital must done economic activity to increase their income because they want to pay school fee for children, to buy child uniform, food, addition from that many husbands now days they escape their responsibilities in their family.

Table 1.2: Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	8	22.2	22.2	22.2
	Married	23	63.9	63.9	86.1
	Divorced	3	8.3	8.3	94.4
	Widow	2	5.6	5.6	100.0
	Total	36	100.0	100.0	

Source: Field findings 2018

1.4.1.4 Respondents Family Size

The findings of table below indicated that all respondents have responsibility to take care their family. Many respondents have dependants during the assessment as shown. This necessitates women to work hard in order to take care the family. Given the fact that not all women have partners and even those who are having them are not guaranteed to get full support from them the women straggle themselves so they need to make profitably business to care their family.

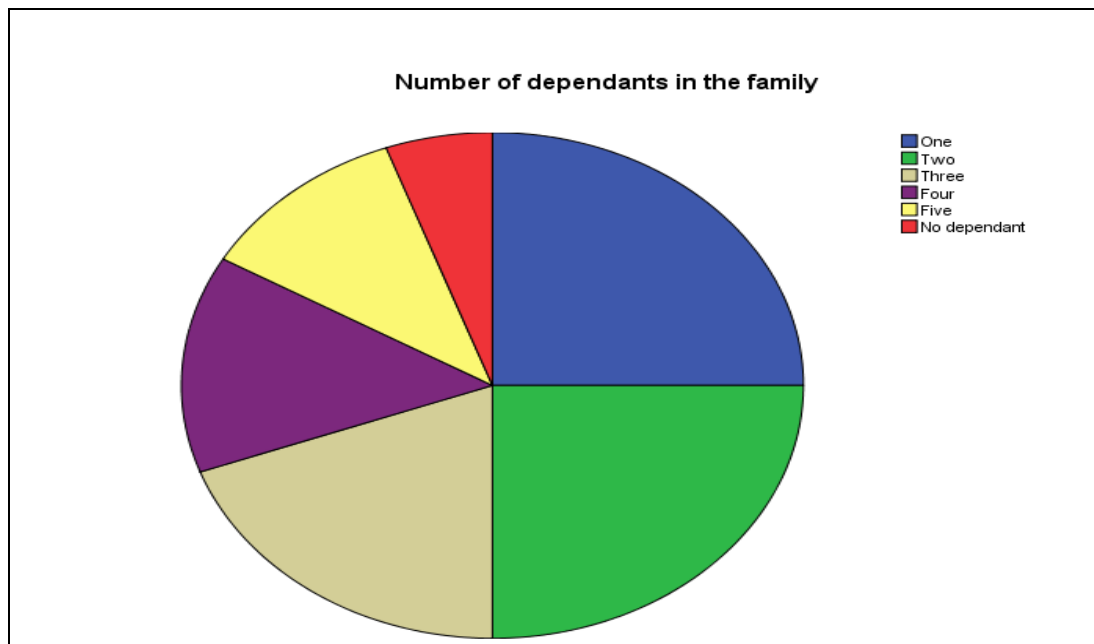
Table 1.3: Family Size

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-2	7	19.4	19.4	19.4
	3-6	25	69.4	69.4	88.9
	7-9	3	8.3	8.3	97.2
	10 and over	1	2.8	2.8	100.0
	Total	36	100.0	100.0	

Source: Field findings 2018

1.4.1.5 Number of Dependents' in the family

Figure 13 reveal that 25.0% of respondents have one dependants and other two 19.4% have 3 dependants, 13.9% have 4 dependants, 11.1% have five dependants and 5.6% of respondents have no dependants in their family. The results show that all family member depending on one or two person that's respondents alone or with his husband, so researcher suggest that this respondents they need support of business capital through soft loan in their business in order to improve their income

**Figure 1.3: The Number of Dependants in the Family**

Source: Field findings 2018

1.4.2 Identify Source of Income for Community

1.4.2.1 Respondents Source of Income

The figure 4 below shows that 47.2% of respondents depend business, 25.0% depend their husband and children, 22.2 % depend salary cause they have employed in the private sector and other respondents 5.6 % employed in the Government, but all respondents who employed or depend their husband they done themselves small business such as food vendor and other business in order to increase their income.

The results show that high percent of respondents they done small business but their business not develop well or expand it still dormant. After the CNA the researcher suggest that the only solution is to increase capital in their business in order to add value of business, this will helps to run the business quickly and their income will be increase quickly.

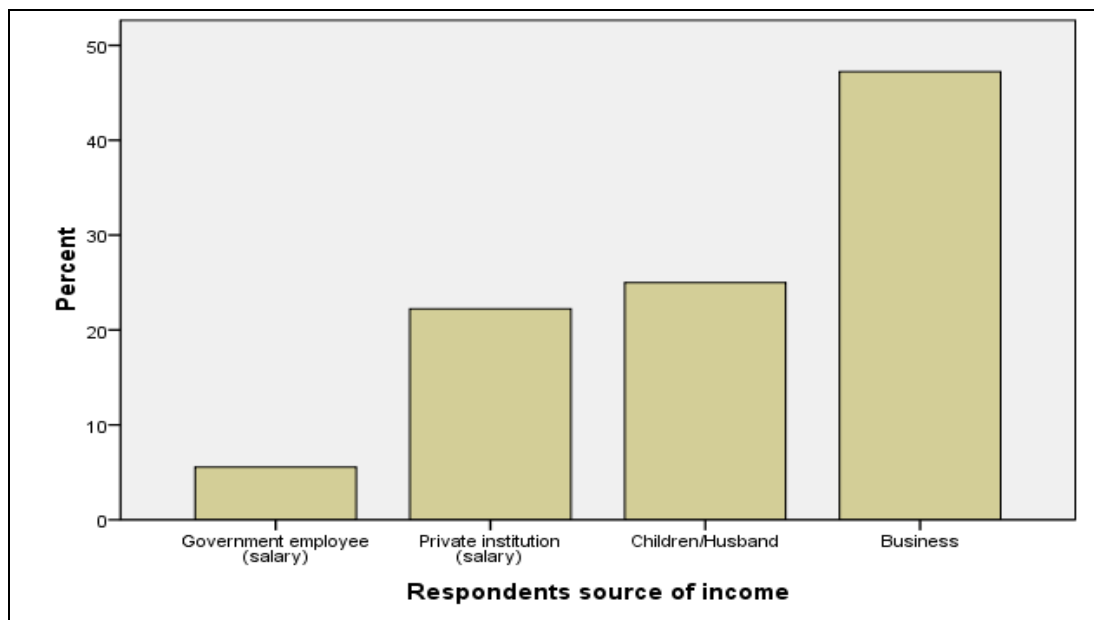


Figure 1.4: Respondents Source of Income

Source: Field findings 2018

1.4.2.2 Respondents First Economic Activity

The table 4 below shows the different activity carried by respondents, the study reveal that all respondents conduct petty business to increase income which show 47.2% deal with food vender, 25.0% livestock keeping, 16.7% groceries, followed by activity of saloon, drying fish, agriculture and other all show 2.8% of respondents deal with this activity.

The results shows that all respondents they depend small business to increase income, hence more mobilization is needed for them to expand their business in order to generate more profit ,the researcher suggest them to find financial recourses and skills relate to the business they do ,this will help to expand and modify their business .

Table 1.4: Respondents First Economic Activity

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agriculture	1	2.8	2.8	2.8
Livestock keeping	9	25.0	25.0	27.8
Groceries	6	16.7	16.7	44.4
Drying and selling small fish	1	2.8	2.8	47.2
Food vending	17	47.2	47.2	94.4
Saloon	1	2.8	2.8	97.2
Other	1	2.8	2.8	100.0
Total	36	100.0	100.0	

Source: Field findings 2018

1.4.2.3 Respondents Income per Month

The figure 5 below shows how much amount of money respondents receive per month the results is 77.8% of respondent earned 10,000-50,000, 8.3 % earned 51-

150,000, 5.6% earned 351,000-450,000, 2.8% earned 151,000-250,000, 2.8% earned 251,000-350,000 and 2.8% earned 451 and above .

Through the results above showing that many of respondents are still poor in economically because the monthly income they access is between 10,000-50,000, this evidence is true the monthly income earned not meet the required family needs, so it needs extra power to make sure respondents monthly income increase through economic activity they do. Hence is a time to think and to identify viable activity which will helps them to increase their income because the cost of living is still high especially for food, house rent, medical, transport, water, electricity, clothing and tuition fees for the children, according to this situation it's difficult to save money and use as a capital, hence extra power are needed for respondents to access big capital and develop their business the act which get quickly profit.

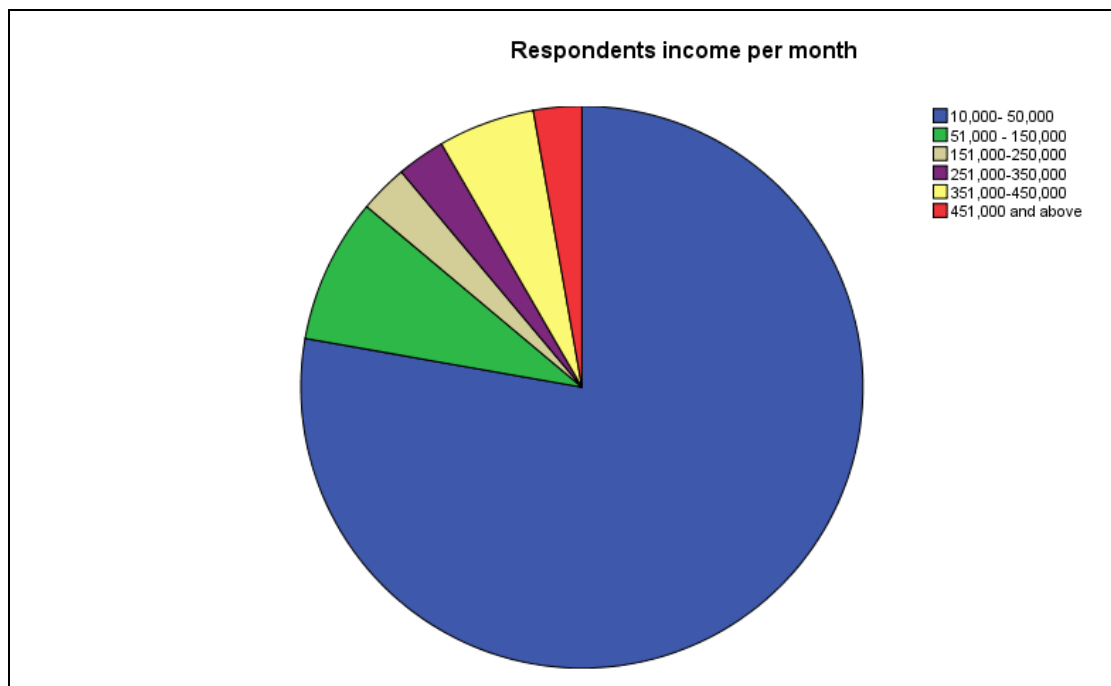


Figure 1. 5: Respondents Income per Month

Source: Field findings 2018

1.4.2.4 Respondents Accept to Receive Amount Of Income per Month

The table 5 below shows that 97.2% of respondent are not satisfy the income they receive per monthly and 2.8% is satisfying, the results shows that majority of respondents are not satisfy hence it needs provision of entrepreneurship skills and soft loan in order to expand the capital of their business and then will be satisfy well.

Table 1.5: Respondents Accept to Receive Amount of Income per Month was Present

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	1	2.8	2.8	2.8
No	35	97.2	97.2	100.0
Total	36	100.0	100.0	

Source: Field findings 2018

1.4.3 To Identify Major Problems Hinder the Community to Generate Income

1.4.3.1 Major Problem Hinder Respondents Interest to Improve Income

The results of table 6 below shows major problems hinder respondents interest to improve their income such as 75.0 % of women say low income is a big problems that hinder them to develop, followed by 13.9% of respondent shows that they want to access entrepreneurship skills, 5.6% of respondents shows high interest from financial institution is a problem for them and 2.8% of respondent say environmental problem, followed by 2.8% finished by showing high government tax from government is a problem. According to the big number of respondents showing the big problem is low capital, CED student suggest establishment of VICOBA to access soft loan and use it as a capital for expand their business is a solution.

Provision of entrepreneurship training is another suggestion from CED student in order to make advanced sustainable business.

Table 1.6: Major Problem Hinder Respondents Interest to Improve Income

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid low capital to run business	27	75.0	75.0	75.0
Lack of entrepreneurship skills training	5	13.9	13.9	88.9
High interest from financial institution	2	5.6	5.6	94.4
Environmental problem	1	2.8	2.8	97.2
High Government tax	1	2.8	2.8	100.0
Total	36	100.0	100.0	

Source: Field findings 2018

1.4.3.2 Understand if Respondents Access Entrepreneurial Training

The figure 6 shows that 88.9% of respondents did not access entrepreneurship skills, 5.6% was access entrepreneurship skills and 5.6% of respondents were get partially entrepreneurship skills. Hence the findings shows that entrepreneurship skills is a major problem for majority of respondents because they are not get this skills that's why they still have a low income they don't know how to run the business. Therefore entrepreneurship training is needed to the respondents in order to run the business in a profitable way by generate more income.

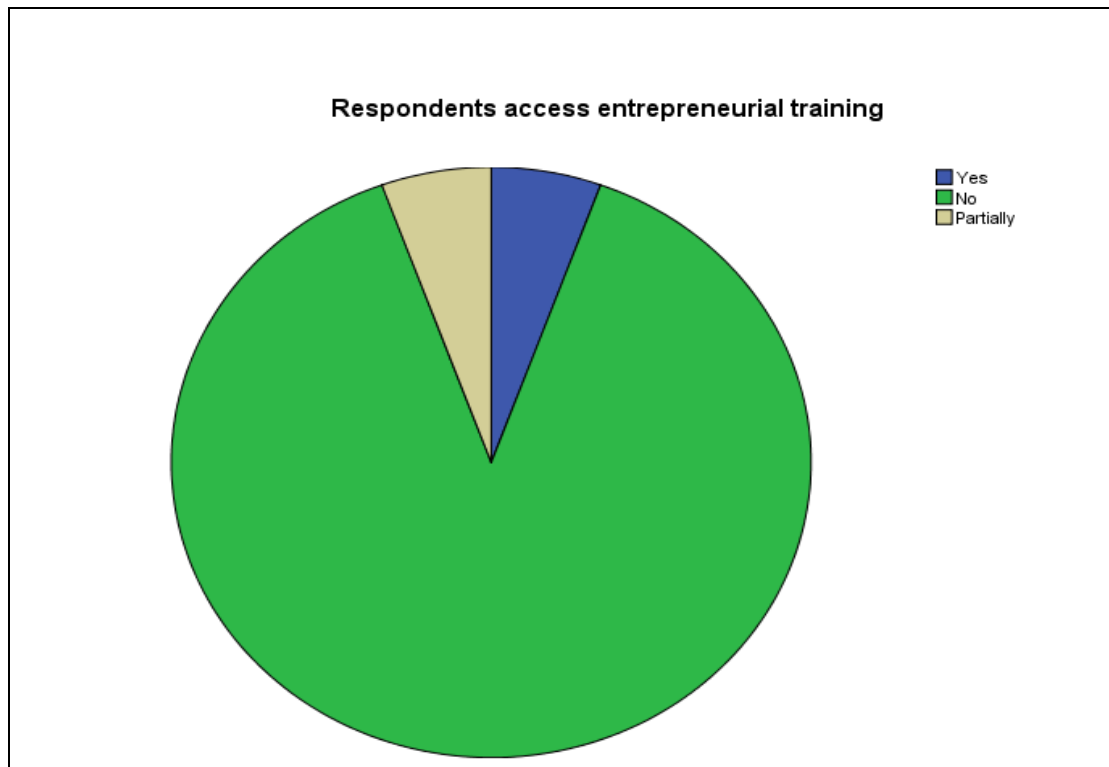


Figure 1.6: The Figure above Help to Know If Respondents Access Entrepreneurial Training

Source: Field findings 2018

1.4.3.3 Which Skills Is a Solution to Improve Your Income

Table 7 shows respondents need to access entrepreneurship skills in order to run their business for profit oriented, hence the finding reveal that 75.0% of respondents need entrepreneurship skills in order to improve and expand the capacity of their business, also this will help the majority of women to have ability and confidence on saving and took soft loan from VICOBA. The 19.4% of respondents need livestock skills but they prefer poultry keeping and 5.6% of respondents needed agriculture skills but this is difficult according to the few space in Chuda Youth Street.

The results of the table 7 below shows that respondents need entrepreneurship skills and this will help them to get different skills like saving their money, how to calculate the monthly income profit in order to understand which is capital and which is profit, understand how to add value their product, in order to make the business of respondent to be sustainable and continue well to contribute in the VICOBA and access more money for expand the business. Therefore the researcher suggest that entrepreneurship skills and other practical training are needed.

Table 1.7: Skills Needed to Improve Group Income

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Entrepreneurship skills	27	75.0	75.0	75.0
Agriculture skills	2	5.6	5.6	80.6
Livestock skills	7	19.4	19.4	100.0
Total	36	100.0	100.0	

Source: Field findings 2018

1.4.3.4 Which area respondents access loan

The figure 7 below shows where respondents access loan, 44.4 % accessed loan from PRIDE, 33.3% make personal savings, 16.7% accessed loan from Upatu according to their plan and how much they save, then how time to take money either after two weeks or one week to take the money, 2.8 % take loan from commercial bank and 2.8% she cannot take loan anywhere.

Researcher do some discussion with respondents about the conditions of different institutions which provided loan to the people, the results is PRIDE, FINCA, NMB, CRDB, Commercial Bank have high interest rates, short repayment period, Also

restriction to group lending in microfinance institutions are found to be stumbling block for women in accessing credit from MFIs.

Apart from that other financial institutions they required a valid license, title and tax payer identification number (TIN) and security for loan. This is a challenge to women with no capital to run income generating activities. Hence the results show that all microfinance financial institution above are found to be stumbling block for women in accessing credit.

Therefore after group discussion it shows that majority of respondents they don't want to continue to take loan from above microfinance financial institution but are willing to engage in VICOBA because the researcher tells them is affordable services, now days many microfinance institution lose customers because they join in the VICOBA.

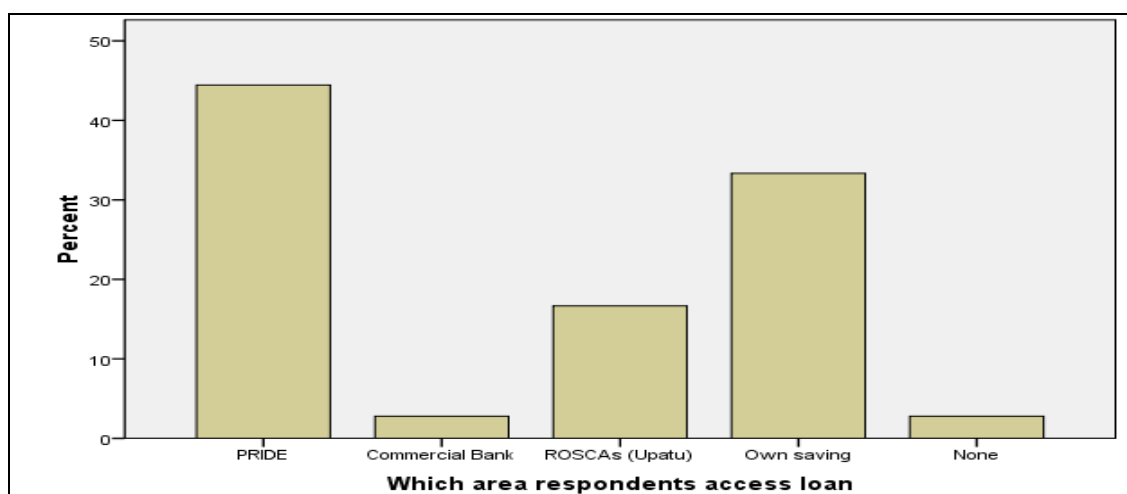


Figure 1.7: Shows Which Area Respondent Access Loan In Order to Run Their Business

Source: Field findings 2018

1.4.4 Identify the Major Economic Needs of Community

1.4.4.1 Respondents Have Knowledge of VICوبا

The figure 8 below shows that 25.0% of respondents they have a knowledge of VICوبا, 27.8% of respondents they don't have any knowledge of VICوبا, and 47.2 % they heard partially about VICوبا, but all respondents was not join in VICوبا because they have no deep information about VICوبا. Hence through this results there is a need of making mobilization about establish VICوبا to enable the respondents to have ability of savings and access the soft loan.

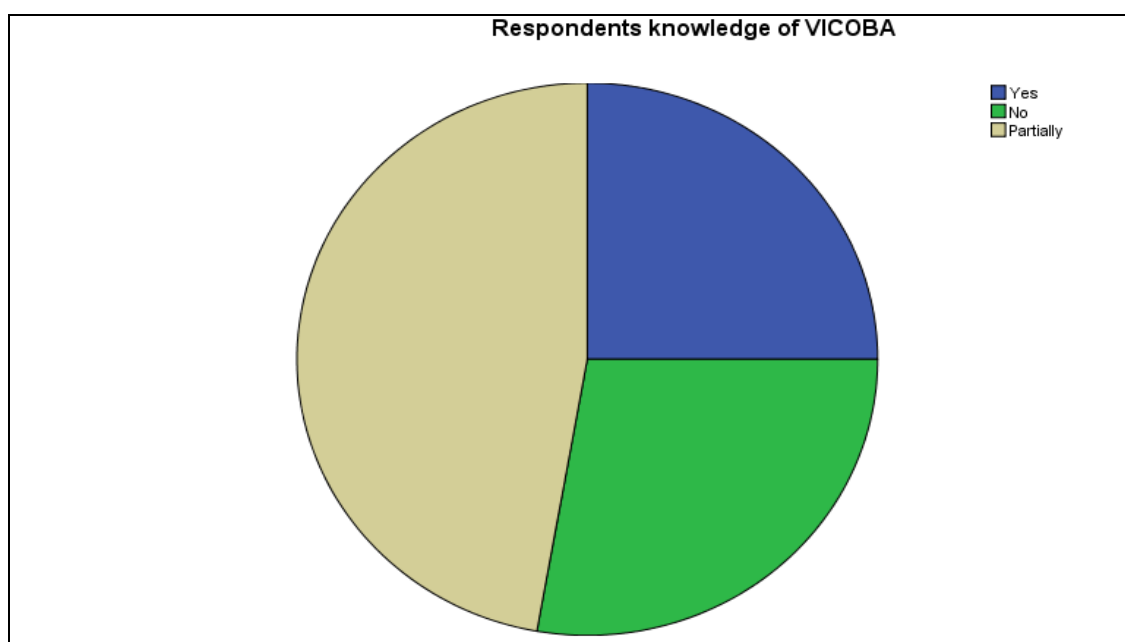


Figure 1.8: Shows the Measure if Respondent they have Knowledge of VICوبا

Source: Field findings 2018

1.4.4.2 Priority Needs Needed to Increase Member's Income

The findings revealed that 75.0 % of respondents selected capital as their first need helped to solve capital problems, followed by 11.1% who selected entrepreneurship

training, also 2.8% selected Poultry project needed to be established, and 2.8% of selected food vending and finished of 2.8% which show to Making cement Bricks project is a need.

The final analysis shows that the majority of respondents wanted capital to expand and develop their business therefore through establishing village Community Bank they can access capital to run their business.

Table 1.8: Respondents Economic Needs Helps To Increase Income

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Entrepreneurship skills training	4	11.1	11.1	11.1
Capital	27	75.0	75.0	86.1
Making cement Bricks project	1	2.8	2.8	88.9
Credit opportunities	1	2.8	2.8	91.7
Food vending	1	2.8	2.8	94.4
Poultry project	2	5.6	5.6	100.0
Total	36	100.0	100.0	

Source: Field findings 2018

1.4.4.3 Willingness of the Respondents to Contribute Effort in the Project Implementation

Table 9 below shows that 88.9% of respondents were willing to contribute their efforts in the implementation stage, followed by 8.3% respondents say don't know if they contribute or not and one respondent 2.8 % say dot contribute. The findings revealed that high percentage of group members accepted to contribute in the project.

Table 1.9: Willingness of the Respondents to Contribute In the Project

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	32	88.9	88.9	88.9
No	1	2.8	2.8	91.7
Don't know	3	8.3	8.3	100.0
Total	36	100.0	100.0	

Source: Field findings 2018

1.5 Community Needs Prioritization

The respondents identified a number of needs and from that pool of needs the CED student asked the respondents to rank needs according to their priorities that is from the most pressing needs to the least one. Through pair wise ranking of the needs done by respondents themselves on the board lack of capital was identified as Chuda Raha food vendors group most pressing need to be solved first and followed by entrepreneurship training which was needed in order to increase business activities knowhow which is essential for business to grow so increase income.

From those results the CED student and all group members decided to establish VICOBA as an alternative solution for capital provision for group members to access soft loans for the purpose of expand their business and improve their livelihood. It was realized during the session that most of group members has already started income generating activities but their business fail to expand due to lack of capital so identification of that particular project seemed to hold water and was accepted as an ideal solution for their problem.



Figure 1.9: Group Discussion between MCED Student and Respondents about Their Needs

Table 1.10: Prioritization of needs

	Entrepreneurship skills training	Capital	Making cement Bricks project	Credit opportunities	Food vending group project	Poultry project	Score	Ranking
Entrepreneurship skills training		Capital	Entrepreneurship skills training	Entrepreneurship skills training	Entrepreneurship skills training	Entrepreneurship skills training	7	2
Capital	Capital		Capital	Capital	Capital	Capital	10	1
Making cement Bricks project	Making cement Bricks project	Capital		Making cement Bricks project	Food vending group project	Poultry project	2	5
Credit opportunities	Entrepreneurship skills training	Capital	Credit opportunities		Food vending group project	Poultry project	1	6
Food vending group project	Entrepreneurship skills training	Capital	Food vending group project	Food vending group project		Food vending group project	6	3
Poultry project	Entrepreneurship skills training	Capital	Poultry project	Poultry project	Food vending group project		4	4

needs, verification of the needs and finally came up with the most pressing needs which was lack of capital followed by other needs. The Chuda Raha food vendors group has decided to establish Village Community Bank so as to access business capital through soft loans obtained from VICOBA scheme. The establishment of Village Community Bank (VICOBA) will enable and help members of Chuda Raha food vendors group to accessing capital in order to improve, expand, add value, expand business activities and increase self-sustained income which will cover family living cost including paying tuition fee for their children, building family houses and solve family problems.

CHAPTER TWO

2.0 PROBLEM IDENTIFICATION

2.1 Background to Research Problem

Chapter two of this dissertation deals with the problem identified during the CNA conducted in Chuda Youth Street at Majengo Ward, Tanga City Council. CNA assessment results realized that the women of Chuda Raha food vendors group faced problem of capital to run their business profitably the act which cause low income. The majority of Chuda Raha group members are conducting petty business for long time, but still they accessing small profit due to problem of lack of capital, the act which hindering them to expand their business, adding new business and fail to own big business including advanced poultry keeping, improved and sustainable food vendors business, drying small fish and making soap. Chuda Raha group members and other people around there failed to handle family problems such as pay school fee for their children, buy good cloth for their child, buy family food, building better houses, fail to pay cost of accessing entrepreneurship training, lastly fail to access loan from different financial institutions due to lack of collateral.

It's true that the background of women continue to hurt them because women is among of vulnerable group affected by poverty in Tanzania as compare to men, cause women have many restriction within their life including discrimination was done many years ago like parents did not send their young girls to school, many properties including land they owned by men, the act which loose opportunity of been loaned by different microfinance institutions cause they have no loan security,

that's why they continue to suffer until now and continue to be poverty economically.

Apart from that the prior study explain about Poverty in Tanzania is characterized by low income and expenditure, high mortality and morbidity, poor nutritional status, low educational attainment, vulnerability to external shocks, and exclusion from economic, social and political processes (Issa, 2004). So many of this type of character for poverty faced women more compare to men.

Therefore through above historical background of the problems faced the women of Chuda Raha food vendors group, MCED student reveal that capital is a core problem faced this community, so it will be solved by starting the project of establishment Village Community Bank in their group.

Apart from that, starting of this project it helps many problems to be solved in and out of this group, cause if empowering a women economically it means a lot of things will be improving such as their family living condition, welfare of their children, group members accessing more profit in their business, project be expanded and continue well by provide good quality services to the customers and the business will be sustainable.

Also establishment of VICOBA increase income to Chuda Raha food vendors group and gape will be removed between women and men the act which causes women to have ability of run and own big business, job creation, acquisition of assets and domestic violence will be reduced.

2.2 Problem Statement

Lack of capital is a big problem faced community of Chuda Raha food vendors groups that's why they still to have low income until now and continue to be poor all the day because they done business but no any development.

Therefore CED Student seen and suggest that without solving this problem, members of this community continue to be poor economically, politically and socially, without forget educationally all the time.

Apart from that lack of affordable micro financial institutions which provide soft loan with low restrictions in and out of this Street contribute the problem to be increased.

In other hand different microfinance institution in Tanga City Such as PRIDE, FINCA, NMB, CRDB and AMANA has been try to provide loan for different groups, but still this is a big problem because of their bad and difficult restrictions which hinder this community to perform well in accessing soft loan in order to expand and develop their business and some of their restrictions are high interest rates, short repayment period, requesting women to possess valid license, title deed and TIN as loan security.

In other hand WDF in government trying to providing soft loans to women and is still alive but the challenge comes the loan needed by customers is more than fund WDF they have, because Councils and Cities fail to contribute 5% of their own sources income.

Therefore MFIs and government WDF fail to remove this gape of lack of capital that's why Chuda Raha food vendors group continue to have a problem of lack of capital the act which cause this group continue to have low income day to day hence these members fail to expand their business and to establish proper income generating activities to increase their income.

Hence through this gape the researcher's motivated to conduct the CNA in order to increase income for chuda raha food vendors group through establishment of village community bank.

2.3 Project Description

The project targeted to increase income of Chuda Raha group members by access capital through soft loan which comes from establishment Village Community Bank in their groups in order to enhance the performance of income generating activities specifically expanding the business. The project will be specifically carried out at Chuda Youth Street, Majengo Ward at Tanga City Council.

Apart from that through CNA been conducted by researcher with collaboration of Chuda Raha members, jointly has been designed the project of establishment of VICOBA for the purpose of solving the problem of lack of capital for community, the project help the community to access soft loans as a capital for develop their business and increase income for their families.

The project started on March 2018 after CED student creating awareness through meeting by mobilizing members of Chuda Raha group to establish VICOBA in order

to solve their faced problems of capital which hinder them to develop and increase their income. Therefore through this process 30 members accepting to join in VICOBA under the general supervision of the UWAVITA CBO to ensure efficiency of the group with collaboration of Chuda Youth Street leaders, City VICOBA coordinator and MCED student.

2.2.1 Target Community

Chuda Raha food vendors group are targeted community for this project, the community were identified in the CNA have interested to join in the implementation team of the project.

In this study CED student reveal that if the Chuda Raha group wants to have sustainable big business they must be to join in VICOBA for the purpose of accessing good soft loan as a capital, this will helps to expand their business the act which cause good livelihood.

The targeted community are already having income generating activities like food vendor, poultry keeping, food shop and so on but others have enthusiastic in adding other new income generating activities but the problems was faced them is lack of capital, hence through establishment of village community bank the problem will be removed.

2.2.2 Stakeholders

In this project there are various stakeholders identified and selected by CED student with collaboration of Chuda raha group members to be a key players to participate in the implementation and making successfully of the project.

Here below are the stakeholders participate in the current project with their summary roles and expectations in the group.

Table 2.1: Stakeholders Analysis Roles and Expectations of Various Stakeholders

Na.	Stakeholders	Role of the stakeholders	Expectations
1	Group Members	<ul style="list-style-type: none"> • Beneficiaries of the project they mobilize savings themselves. • Supervision between members to members. • Attending meeting in the group. • Prepare group laws 	<ul style="list-style-type: none"> • Participate in saving, loan repayment, accessing soft loan for capital and income increasing. • Sustainability of the project. • Members be faithfully and follow laws.
2	Chuda Raha group leaders	<ul style="list-style-type: none"> • Mobilize community saving, provision soft loan for capital and loan recovery. • General supervision and finding different opportunities for groups members. • Attend outside meeting and return feedback in the group. 	<ul style="list-style-type: none"> • Strong VICOBA and sustainability. • VICOBA capital expand and members accessing soft loan for capital. • Link between Chuda Raha group and other stakeholders who support services in the group.
3	UWAVITA CBO	<ul style="list-style-type: none"> • Facilitate VICOBA skills in the group members, Mobilize community saving supervision in the groups . • Make sure leaders follow roles and responsibility. • To ensure sustainability of VICOBA. • Close participatory and supervision of the project 	<ul style="list-style-type: none"> • Members access skills and join to VICOBA. • Some members will be a TOT for others peoples. • Sustainable VICOBA and members access soft loan for capital. • -Members business expand and income increased.
4	CED student,	<ul style="list-style-type: none"> • Sensitize link between VICOBA group to other stakeholders on preparation of constitution, registration and open bank account. • Make sure UWAVITA CBO participate full in Chuda Raha group. • To stimulate the group savings and make sure they access soft loan for capital. • To ensure supervision of project activities and build sustainability of the project. 	<ul style="list-style-type: none"> • Chuda Raha group access Certificate of registration, better group constitution and open bank account. • UWAVITA CBO Participate fully in the project implementation. • Chuda Raha group access soft loan for capital and other different outsider services • Sustainable VICOBA, members access soft loan for capital, business expands and income increased

6	Ward Community Development officer ,Ward Executive Office and Mtaa Exective officer	<ul style="list-style-type: none"> • Overseer of all administrative and development issues within the ward including supervision of Chuda Raha project. • Recommender for the need of establishing VICوبا in Chuda Raha group. 	<ul style="list-style-type: none"> • Sustainable VICوبا and members access soft loan for capital. • Chuda Raha group access different outsider services including government services. • Income for Chuda Raha group increased. • To be a role model to other Street.
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Source: Source: The Author's Current Stakeholders Analysis, 2018

2.2.3 Project Goals in CED Terms

Project goal of this project is to improve the socio-economic conditions of Chuda Raha group members through acquisition of capital for expansion of business and to start up other IGAs, hence income increase and better living standard.

The project goal is a statement that provides information of what the project will accomplish.

Establishment of VICOBA will support the community to increase income and to have a good life through accessing soft loan as a capital for running the projects. Therefore if the problem of capital will be solved it will cause the business to be sustainable and qualitable the act which cause majority of people to be encouraging to imitate to join in the VICOBA. This project is going to be executed at Chuda Raha food vendors group at Chuda Youth Street in Majengo Ward.

2.2.4 Project Objectives

The following specific objectives will be met in order to realize the project goal.

- i) Mobilize 30 members of Chuda Raha group to introduce VICOBA in Chuda Youth Street by March 2018.
- ii) Establish one Village Community Bank at Chuda Raha group in Chuda Youth Street by March 2018.
- iii) Facilitate registration of Chuda Raha VICOBA in Chuda Youth Street by July 2018.

2.3 Host Organization/ CBO profile

The UWAVITA (Umoja wa Wawezeshaji Wa VICOBA Tanga) is a CBO deals with coordination and supervises of some of VICOBA groups in Tanga City in collaboration with Tanga City VICOBA Coordinator have managed to mobilize majority of poor people to establish VICOBA groups in many streets for the purpose of saving and provide soft loans to its members which again helps them to develop small business and solve socio economic problems

2.3.1 Vision

Increase of income for majority of VICOBA members in Tanga City through their set serving and accessing soft loan without high interest and without hard restriction through establishment of VICOBA.

2.3.2 Mission

To make sure income of Tanga City community increased through establishment of VICOBA and the life standard of peoples improved.

2.3.3 Activities

The key activities of UWAVITA CBO is to coordinate all VICOBA in Tanga City and make sure sustainability of VICOBA is available the act which cause community livelihood be improved in economically, socially and politically.

2.3.4 Organizational Structure for UWAVITA CBO

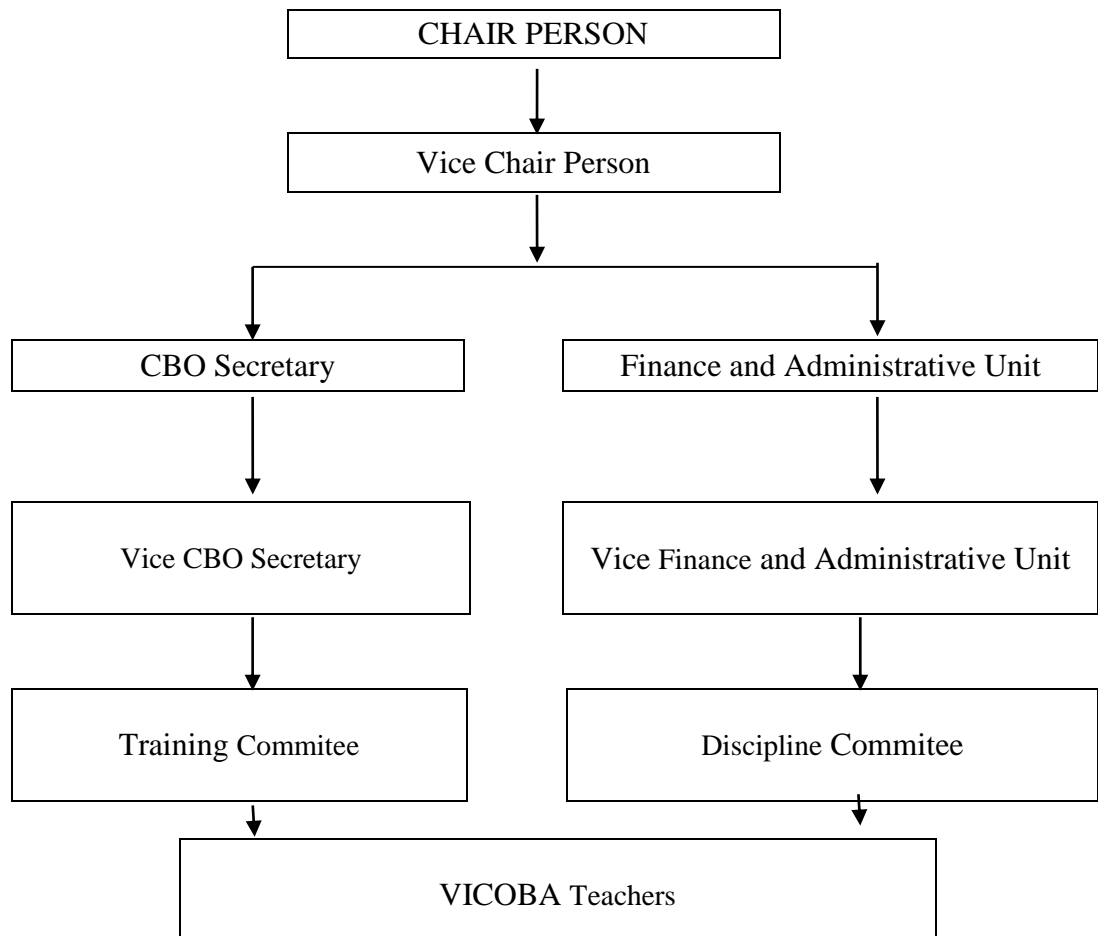


Figure 2.1: UWAVITA CBO

Table 2.2: SWOT Analysis of UWAVITA CBO

NO	STRENGTH	WEAKNESS	OPPORTUNITIES	THREATS
1	Strong board and committee in planning, managing and supervision	<ul style="list-style-type: none"> Limited resources for mobilization and office stationary. Many of them have low education like form four and standard seven. 	<ul style="list-style-type: none"> College available within the area for leaders to get training on how to run the CBO and Project. Collaboration with Tanga City VICOPA Coordinator to get new advice and skills. 	<ul style="list-style-type: none"> Members of UWAVITA CBO have no fund to pay cost of accessing education. Donors were not ready to contribute.
2	Has good public standing with good relations with Government administration within the region	<ul style="list-style-type: none"> Has no advanced skills relate to the work they done. Limited resources for mobilization activity. Limited lobbying and advocacy skills. The government does not use UWAVITA CBO much 	<p>Good collaboration with local and Government leaders on working with community.</p> <p>They have experience in their works</p>	<ul style="list-style-type: none"> No financial resources to access advanced education skills they want. Cost of media for publicity their work is very high. Government fail to recognize important of UWAVITA CBO
3	Committed and active with Street, Ward leadership	Leaders are not an employee	Many groups want UWAVITA CBO service.	Leaders are not paid salary.

4	Strong and committed on the supervision of VICOBA's	<ul style="list-style-type: none"> • VICOBA's have no enough funds to pay the whole supervision cost. • VICOBA's in Tanga fail of thinking important of UWAVITA CBO. • UWAVITA CBO fails of thinking their life future. 	<ul style="list-style-type: none"> • Many groups need supervision of UWAVITA CBO. • Available income generating activities for access income. 	<ul style="list-style-type: none"> • Leaders team have no salary for the work they done. • UWAVITA CBO has no enough fund to start income generating activities for access income and time is limited. • Challenges from other competitors.
5	WEO,SEO,SCDO are within the Street and are Government employee	<ul style="list-style-type: none"> • Sometimes those Street extension Officer are being busy with LGA activities. • Majority of people fear to express their problems. 	Most of the time WEO, SEO, SCDO are available UWAVITA CBO easy to get services.	Close participatory and supervision of the project sometimes

Source: Field findings 2018

2.3.5 Role of CED Student in the Project

- i) To be a part and parcel in running day to day activities of executing the project.
- ii) To supervise project activities as they planned through collaboration with Chuda Raha group leaders like to make sure financial records are correctly done, to assisting Chuda Raha group leaders in preparing monthly report.
- iii) To assist Chuda Raha group members to access training.
- iv) To ensure UWAVITA CBO participate fully in the project implementation.
- v) Make sure Government and other stakeholders they participate in the project implementation like registration and allow Chuda Raha group to open bank account.
- vi) Sensitize a link of participation between UWAVITA CBO and Chuda Raha group.
- vii) To stimulate Chuda Raha group on savings and make sure they access soft loan for capital.
- viii) To ensure sustainability of the project.
- ix) To conduct monitoring and evaluation of the project activities.

2.3.6 UWAVITA CBO Roles in the Project

- i) To make sure that the project is executed according to the implementation plan.
- ii) To make sure the project is sustainable and majority of members are benefit from it.
- iii) To make sure UWAVITA CBO works in collaboration of CED student

and Chuda Raha group to ensure the project is well implemented.

- iv) To support some of equipment required for project.
- v) Participating in Chuda Raha group meeting and advice on project progress with collaboration of CED student.
- vi) To provides ongoing support to the project even after the completion of the study.
- vii) Facilitate VICOBA skills in the Chuda Raha group members and mobilize community saving and access soft loan for capital.
- viii) Supervision and make sure Chuda Raha group leaders follow roles and responsibility of the project.

CHAPTER THREE

3.0 LITERATURE REVIEW

3.1 Introduction

The chapter three deals with theoretical aspects relating to previous research studies which shows the related concepts to the study such as Women's Empowerment, the contribution of VICOBA and microfinance Institutions on improving income to women groups, economic status of women in Tanzania, and how women benefited from VICOBA through accessing soft credit and expand their business. This chapter concentrates much on theoretical literature, empirical literature, policy reviews related to the study and the literature reviews summary therefore various research work, books, reports from intermediaries, professional journals and others related will be reviewed to get the relevant information.

3.2 Theoretical Literature

3.2.1 Definition and Description of Core Concepts

3.2.1.1 Women's Empowerment

Mayoux (2005) defines empowerment as “a multidimensional and interlinked process of change in power relations”. But In understanding women's empowerment, Krishna (2003) defines women's empowerment as “the process of increasing the capacity of women to make choices and to transform these choices into desired actions and outcomes”. While The UN (2001) classified women's empowerment into five components: their “right to make choices”, “right to have

access to resources”, “right to control their own lives”, “sense of self-worth and the ability to create a social and economic order.

3.2.1.2 Government Efforts in Empowering Women

In Tanzania, there have been efforts by the government and development partners to make the services available in the country. Number of Microfinance Institutions have been established and are found to be of great importance in transforming the lives of the poor and marginalized women who lack criteria to have access to credit and other financial services from formal financial institutions (Basu et al 2004 *ibid*) Specifically, there are efforts at national as well as at international levels.

3.2.1.3 Credit

According to Webster (2018), the definition of credit as a provision of money, goods or services with the expectation of future payment, another definition of credit as a money that a bank or business will allow a person to use and then pay back in the future

3.2.1.4 Microfinance

The term Microfinance and Microcredit terms are used synonymously used but are said to be two quite different words. Microcredit is the provision of small loans made to very poor people who would normally be regarded as bad financial risks; and so be unable to obtain funds from formal financial Institutions such as banks. Microfinance is that part of the financial sector which comprises formal and informal

financial institutions, small and large, that provide small-size financial services in theory to all segments of the rural and urban population, in practice however mostly to the lower segments of the population (Seibel H.D 2007). The distinction between the two terms is the fact that microcredit institutions are restricted to provision of credit to the poor while microfinance institution offers credit and savings services primarily to poor households that do not have access to formal financial Institution. Therefore, Microfinance which also including microcredit is often considered being an instrument that promotes empowerment (OECD 2012).

3.2.1.5 Village Community Bank

Village Community Bank is a microfinance project that involves savings and credits for the purpose of reducing poverty and improves the social and economic welfare of its members. It plays a pivotal role in reduction of poverty to the vulnerable and disadvantaged group in the community such as women.

3.2.1.6 Conceptualization of Village Community Bank (VICOBA)

Village Community Bank (VICOBA) is a saving and credit program that provides basic microfinance management and enterprise development skills to poor rural and urban communities. The core concept of VICOBA is self-empowerment, It also encourages community capacity building, the mobilization of local resources, community ownership of different projects, joint management and encourage savings.

Furthermore, VICOBA is a saving model that uses the opportunity to save and obtain credit and it gets started when a small group of individuals take the initiative to organize them. According to Bee, (2007), VICOBAAs are groups of maximum 30 people that meet regularly, usually once per week, to save shares in the VICOBA and give loans to the members. Among the 30 people there is one chairperson, one secretary and one accountant. The members within the group are divided into sub-groups of five people to work as each other's referees when someone wants to take a loan, which together with the savings works as a collateral instead of other assets. VICOBA is informal, not regulated or controlled in any governmental act or policy, the VICOBAAs form with their own rules and regulations.

VICOBA is a self-financing scheme needing no external funds as the group members work with their own capital mobilized through shares and other contributions. Matching loans may be provided to support substantial loaning during the first cycle. The system on financial transactions is quite simple and transparent. Documentation of the transactions is convenient even to the local people who are semi-illiterate. For example, symbols and illustrations are used to clarify some of the complex mathematical operations (Bee, 2007).

3.2.1.7 Women Empowerment through VICOBA and MFIs

Moreover According to Bee (2007), VICOBA scheme emphasizes on capacity building of its members in order to improve performance of their activities. Normally, before the onset of the VICOBA business operations, members attend capacity building training courses on basic savings & credit skills, business

Selection, Planning and Management (SPM). Proportional sharing of revenue generated from loan interests and other group activities.

Now days many groups, families and individuals depend on VICOBA to access capital for their business. According to (Kihongo, 2005). VICOBA provides financial services to their members such as saving, small loans and other social services so as to improve the productive poor to generate profitable Income Generating Activities (IGAs) This is done for both urban and rural areas to reduce extreme poverty as an implementation of the MDG goal No.1.

VICOBA provide entrepreneurial skills, VICOBA skills and different business practical skills to their members in order to improve their business and continue to savings fund in the VICOBA. According to SEDIT (2008), VICOBA promotes the sharing of entrepreneurial skills among members. Communities, families and individuals usually achieve improved living standards with access to basic needs and improved health and education. VICOBA like any other microfinance schemes target low income community members to encourage savings and provide access to micro-loans for small enterprise development (SEDIT, 2010).

Researches such as Lema (2011), note that VICOBA have gained validity and recognition because the groups met the financial needs of poor people who were divorced from formal financial services due to lack of adequate collateral. VICOBA operates on the basis of mutual member support, and loans are issued to members on the basis of their membership and contributions. This is an excellent model as the

poor save regularly and finally access financial services (micro-loans) from their own VICOBA treasury.

3.2.1.8 VICOBA Raises Community Incomes Tanzania

According to Maureen (2016), Village Community Banks (VICOBA), has proved a success in boosting and raising incomes among different community members in the country over the years.

This is evident among various groups scattered across the country and are benefiting from the scheme. The small financial institutions are effective in mobilizing financial resources strategically by members engaging in small productive activities through their small savings obtained as loans.

3.2.1.9 Microfinance Institutions (MFIs)

The term Microfinance Institution is defined as a financial institution dedicated to assisting small enterprises, the poor, and households who have no access to the more institutionalized financial system, in mobilizing savings, and obtaining access to financial services. These include Commercial Banks, state-owned development banks, and postal banks (Basu et al 2004).

Hardy, Paul and Holden (2002) define microfinance institutions as those financial institutions that are committed to assisting typically poor households and small enterprises to have access to financial service. They further elaborate MFIs products which include provision of credit to poorer households and small enterprises and

sometimes many also take deposits. Others include insurance, or advice and enterprise development trainings mainly to their clients. These services have been categorized into financial services and non- financial services whereas financial services provided in the form of loans and savings (Kessy et al 2006, Maleko et al, 2013).

The aim of microfinance according to Otero (1999) is not just about providing capital to the poor to combat poverty on an individual level, it also has a role at an institutional level. It seeks to create institutions that deliver financial services to the poor, who are continuously ignored by the formal banking sector.

3.2.1.10 Difference benefit from VICOBA and Other Models of Microfinance

Years ago majority of people haven't knowledge about VICOBA that's why they join to microfinance to access loan instead of benefit, but now days majority of people understand the difference between VICOBA and other models of microfinance is primarily the interest rates charged to beneficiaries, (Kihongo, 2005). For example, formal microfinance institutions (MFIs) are profit-oriented and charge interest rates from 17-30%, while VICOBA charge between 5% to 10% and the rate is usually determined by VICOBA members.

Microfinance organizations which charge much higher interest rates, often have employed staff, are linked to various international NGOs, and thus, must cover salaries and operating expenses of many local and regional staff. VICOBA groups are self-managed and do not require paid staff on an on-going basis. VICOBA have

gained popularity in urban areas as they can contribute to poverty alleviation and improved socioeconomic status of the participants/members. The low interest rates and loans requiring no collateral have made VICOBA attractive and effective in both urban and rural areas. Like their rural counterparts, urban dwellers have found VICOBA to be a source of capital and a mode of saving. Regular low payments and low interest on loans are very attractive to micro-entrepreneurs. Another reason why VICOBA is highly valued is for the required savings which accumulate for each member.

For example, the literature reveals that VICOBA have spread to many parts of Tanzania since 2002 (URT, 2009). Data shows that since 2006 approximately 30 billion Tshs has been collected from groups which then use these funds as revolving loans for group members (URT, 2009).

The improved access to finance and financial services creates income generating capacity which may enable the poor to access all the development requirements to get out of poverty and reduce their vulnerability to unexpected events (Nyamsogoro, 2010).

3.2.1.11 The Status of VICOBA in Tanzania

VICOBA have spread almost too all parts of Tanzania since 2002 and there are 1876 groups operating with 56 280 members which is only 0.14% of the 41 048 532 (2002 census) million of Tanzanians (URT, 2009). Data shows that since 2006 approximately 30 billion Tshs has been collected from their own income as revolving

fund for the groups (URT, 2009). The model is based on elements that promote creativity; ownership and sustainability of community invented income gaining activities that are also gender sensitive. A projection by SEDIT (2010) shows that it is 100% cost effective to launch VICOBA project in Tanzania. However, only 0.4% of people surviving below poverty live line have accessed the VICOBA facilities and as pointed earlier almost a negligible proportion of Tanzanians are served by the facility. By December 2010 Rufiji Delta had 22 registered groups with 550 members (WWF, 2011). Based on the above observation the micro-finance industry in Tanzania is still evolving and generally there has been an increasing trend in performance of the MFIs in Tanzania for both outreach and financial indicators since 2002.

3.3 Empirical Literature

3.3.1 Microfinance Services in Tanzania

Microfinance services in the world including Tanzania have played a great and important role as it helps clients especially poor women in rural and urban areas to access financial services especially credit, enhance income earning capacity, form microenterprises, acquisition of assets and the most important development of new entrepreneurs.

The research study conducted at Chuda Youth Street in Majengo ward, Tanga City has revealed the fact that the limited access to credits from formal institutions to the majority of people has necessitated informal finance service providers to operate and cover the gaps including VICOBA.

In his findings on the impoverished and the underserved poor communities in rural and urban areas (Research findings; 2018)

Rweyemamu (2003) also commented that the microfinance institutions emerged in responding to failure of formal financial system in reaching the low income segment of people. In his findings on increasing income of Chuda Raha Food Vendors Community through establishment of village community bank the CED student revealed that formal financial institutions like commercial banks served members of Chuda Raha Food Vendors Community at higher operational cost rates the act which dwindled women business at all levels. (Research findings; 2018)

In his findings the CED student revealed that most of microfinances operated in that particular area charged their clients high interest rates of 17-30% required business license, Tax payer identification number (TIN) and other valuable collaterals as loan security that is why all project members selected capital to be their most pressing needs to be solved through establishment of VICOBA Project. (Research findings; 2018)

VICOBA is a model whose historical background is traced from West Africa. The model has been adopted from Miradi in Niger where it is famously known as Village Savings and Loan (VS &L) Model or Mata Masu Dubara –MMD which means women on the move. It was then initiated to Zanzibar in the name of VSLA by the CARE International and thereafter to Tanzania Mainland (Anyango, E, et al, 2007).

The Grameen Bank is the first institution to provide microfinance service to the poor in rural Bangladesh Solidarity Group Model. The Solidarity group lending model was promulgated by Dr. Mohamed Yunus in 1983 and has been adopted by various countries in Asia, Latin America and Africa. Vivid examples are BRI-Indonesia, Bancosol –Bolivia, SANASA- Srilanka, Caisses Villageoises-Mali (Wahid 1999: Scheneider 1997 *ibid*).; WSR, 2009).

The CED student sensitized project members to adopt the Bangladesh Solidarity Group Model as it first applied by The Grameen Bank to set organization rules, principles and loans regulations which helped Chuda Raha VICOBA group to accumulate a total of 3600 shares as at 30th August 2018. Chuda Raha VICOBA have already collected Tanzanian Shillings 7,200,000 which used to grant loans as a capital to 23 group members and other 7 members are in waiting list to take loans by the end of September, 2018. (Research findings; 2018)

Generally, VICOBA is a real important model for imitation as it helps poor women and men in rural and urban areas to increase their income through economic projects facilitated by soft loans from VICOBA the act which improve life standard of community, solve different socio-economic problems including lack of cash money to cover children school fees, family treatment, building houses, community emergency fund, purchase assets, develop new income generating activities, expand the existing business and other living cost. (Research findings; 2018)

3.3.2 Microfinance as a Tool for Poverty Alleviation

The Executive Director of the United Nations Development Fund for Women (UNIFEM) argued that “microcredit is not only women opportunity to access money but also gaining control over the means to make a living, enabling them to get out of poverty and to achieve economic and political empowerment within their homes, their villages and their countries”. Unequal access to resources is linked to poverty, migration, rural urban migration and increased risk of violence against women (World Survey, 2009 *ibid*).

Makombe et al (1999) in the study conducted in Tanga Region on credit schemes and women’s empowerment, researchers assessed six (6) indicators to ascertain the impact of credit issued to women. These include participation in decision making, Acquisition of skills, control over resources, decision on money use arising from IGAs, standard of living and freedom to use own time. However, the findings revealed positive achievements in terms of the indicators and that access to credit contributes to credit has improved gender relation and poverty alleviation.

In his findings the CED student has revealed the fact that Chuda Raha VICOBA Community have already empowered training of VICOBA and entrepreneurship skills as so far a total of Tanzanian Shillings 1,458,600 have been used to cover all expenses to start project to 30 members. Members trained on how to run VICOBA and manufacture boutique, Tye and Dye. Also in collaboration with Department of Community Development, Youth and Social Welfare 30 members of Chuda Vicoba Community participated in one day mobilization session with the main objective of

identification of economic opportunities found in the city the act which capacitate members and other peoples to control over the productive resources and expand their ability to expand businesses and establish income generating activities in their areas. (Research findings; 2018)

The Chuda Raha VICOBA Community have been implementing Millenium Development Goals (MDGs), National Strategy for poverty Reduction (MKUKUTA), Tanzania vision 2025 and MFIs policies and makes the group be the best economic building blocks (units) within both the rural and urban settings so need to be supported by all stakeholders, development partners and local government (Research findings; 2018)

3.4 Policy Reviews

3.4.1 The National Economic Empowerment Policy, 2004

The policy establishes the National Empowerment Council for promotion of IGAs and assets by Tanzanians. The policy was formulated to provide a roadmap for participation of majority of Tanzanians in all sector of economy. It further ion out issues that are barriers for Tanzanians to take part in economy and how to address them. Such issues include inadequate economic infrastructure, lack of adequate skills and limited entrepreneurship skills and lack of capital.

Other regulatory frameworks include the Cooperative Development Policy 1997, Women Gender and Development Policy (WID) 2000, Community Development Policy, 1996. The Trade Policy 2003, has been established for competitive and

exported growth. The policy aims at ensuring participation and taking opportunity of trade in the globalization era which encourage free flow of goods and services. The challenge to SMEs is how to produce quality products and be able to compete in the global market and hence trade policy has impacts on women employment as well as the prices for the produced goods.

3.4.2 National Microfinance Policy 2000

According to national Micro-finance policy (2000), stated that,” the majority of Tanzanians whose income are very low access to financial services offers the possibility of managing scarce household and enterprise resources more efficiently. For households, financial services allow higher standards of living to be achieved with the same resource base” Credit services provided by VICOBA can allow small enterprises and families to make some investments. VICOBA have altered the development equation in marginalized communities’ worldwide, providing members with the means to cope with emergencies, build capital and re-create social dynamics that support genuine self-reliance.

The national microfinance policy (2000), aims at raising the income for both household and enterprise, by facilitating savings, payments and insurance and credit services. Also to ensure that there are a large number of institutions providing credit to small and medium scale enterprises.

3.4.3 Women in Development in Tanzania Policy, 1992

The main objectives for this policy include, To define the meaning of the “concept of women in development”, identify problems arising from planning without gender focus and to give guidelines in planning with a gender focus, obstacles hindering the participation of women in development and to direct ways of removing the same initiate strategies and establishing system to reduce women’s heavy workload and to expound on ways which will be used in coordinating women development programs.

3.5 Literature Review Summary

Microfinance Institutions both formal and informal contribute to economic growth through empowering the poor community to take part in the economic development process. However VICOBA are found to be effective tool for poverty reduction among the rural and urban community. VICOBA is a real important model for imitation which provide soft loan to solve different problems such as business capital, children fee and Community emergency fund for emergency cases.

Apart from that VICOBA helps to improve life standard of peoples because they provide capital through soft loan in order to develop income generating activities and expansion of business the act which cause income to be increasing, employment opportunity be increased, family problem will be solved and make better living standards for them.

Therefore lack of capital gap filled by establishment Village Community Bank (VICOBA) because without solving this problem, community continue to be poor economically, politically and socially, without forget educationally.

Therefore the study comes up with the intervention on establishment village Community Bank for Chuda Raha Food Vendors Community, for poverty reduction at household level.

CHAPTER FOUR

4.0 PROJECT IMPLEMENTATION

4.1 Introduction

The chapter contains all information about the implementation of establishment VICOBA project for Chuda Raha food Vendors group within a Chuda Youth Street-Majengo Ward. The chapter show implementation of the project was identified in the previous chapter about solving the problem of capital for expansion of business the act which cause increase of income for individual and family in generally.

The implementation plan will provide clear picture on the project products and outputs, it show the activities that will be done in the project implementation, the resources needed in the execution of the project together with the persons who will be responsible for the specific task. Also the implementation schedule will indicate the specific time of starting and end of the project. Apart from that, chapter four show means of verification in order to know where or which you supposed to check if planed objective are complete in successfully. Also assumption show expectation of the objective can be achieved for primary benefisionars. Finally this chapter is very important because it help to know in the next chapter whether it is in right track or not in terms of monitoring and evaluation the project.

4.2 Project outputs

- i) One campaigns conducted
- ii) 30 members of Chuda Raha group attended one day sensitization meeting

- iii) Two days training conducted on importance of VICOBA and entrepreneurial skills
- iv) One VICOBA established within Chuda Raha food Vendors group and members have accessed capital through soft loan
- v) Formulation of constitution and bank account of Chuda Raha VICOBA opened
- vi) Certificate of registration

4.3 Project Planning

4.3.1 Implementation Plan

Table 4.1: Project Activities

Objective	Output	Activity
1. Mobilize 30 members of Chuda Raha group to introduce VICOBA in Chuda Youth Street by March 2018.	1. One campaigns conducted	1. Disseminate adverts
		2. To organize the community
	2. 30 members of Chuda Raha group attended one day sensitization meeting	1. Outsource experts
		2. conduct one day sensitization meeting
2. Establish one Village Community Bank at Chuda Raha group in Chuda Youth Street by March 2018.	1. Two days training conducted on importance of VICOBA and entrepreneurial skills.	1. To conduct training on meaning, advantage and importance of VICOBA
		2. To conduct training on entrepreneurial skills
	2. One VICOBA established within Chuda Raha food vendors group 2018 and members have accessed capital through soft loan	1. To purchase items necessary for running the project
		2. To form one VICOBA.
3. Facilitate registration of Chuda Raha VICOBA in Chuda Youth Street by July 2018.	1. Formulation of constitution and bank account of Chuda Raha VICOBA opened	1. Conduct one session for preparation and formulating constitution
		2. To open bank account of Chuda Raha VICOBA
	2. Certificate of registration	1. To register the Chuda Raha VICOBA
		2. To conduct monitoring and evaluation of the project activities

Table 4.2: Project Implementation Plan

Objective	Output	Activity	Month									Resources/Inputs	Responsible
			1	2	3	4	5	6	7	8	9		
1. Mobilize 30 members of Chuda Raha group to introduce VICOBA in Chuda Youth Street by March 2018.	1. One campaigns conducted	1. Disseminate adverts										Stationary Fund, Time Human	CED Student, Host organization, Group leaders
		2.To organize the Community										Human Fund	CED Student, Host organization, Group leaders
	2.30 members of Chuda Raha group attended one day sensitization meeting	1. Outsource experts										Fund human	CED Student, Host organization, expert
		2. conduct one day Sensitization Meeting										Fund stationary Human Transport venue	CED Student, Host organization, Group members, expert
2. Establish one Village Community Bank at Chuda Raha group in Chuda Youth Street by March 2018.	1. Two day training conducted on importance of VICOBA and entrepreneurial skills	1. To conduct training on meaning, advantage and importance of VICOBA										Fund human	CED Student, Host organization, expert
		2. To conduct training on entrepreneurial skills										Fund stationary Human Transport venue, materials	CED Student, Host organization, experts, Group members
	2. One VICOBA established within Chuda Raha food Vendors group 2018 and members have accessed capital through soft loan	1.To purchase items necessary for running the project										Fund, materials, stationary, Human, Transport ,	Host organization, Group leaders, expert
		2.To form one VICOBA										Fund, materials, stationary, Human,	CED Student, Host organization, group members, expert

3. Facilitate registration of Chuda Raha VICOBA in Chuda Youth Street by July 2018.	1. Formulation of constitution and Bank account of Chuda Raha VICOBA opened	1. Conduct one session for Preparation and formulating constitution										Fund, stationary, Human, Transport , venue, materials, time, Soft drinks	CED Student, Host organization, Group members
		2 To open bank account of Chuda Raha VICOBA opened										Fund, stationary, Human, time, Photocopy	CED Student, Host organization, Group leaders
	2. Certificate of registration	1. To register the Chuda Raha VICOBA										Fund, stationary, picture, time, transport	CED Student, Group leaders, WCDO, WEO, VEO
		2. To conduct monitoring and evaluation of the project activities										Fund, stationary, time, transport	CED Student, Group leaders, WCDO, WEO, VEO

Table 4.3: Logical Framework

Hierarchy of objectives	Objectively verifiable Indicators (OVI)	Means of verification (MOV)	Assumptions.
Project Goal: Improve the socio-economic conditions of Chuda Raha group members through acquisition of capital for expansion of business and to start up other IGAs, hence income increase and better living standard	Increased income and improved standard of living for Chuda Raha members by receive capital through soft loan for expansion of business and start IGAs.	Progress reports, Field observation and survey data available at UWAVITA .	The project will be sustainable and increase members income
Objective 1. Mobilize 30 members of Chuda Raha group to introduce VICOBA in Chuda Youth Street by March 2018.			
Output 1.1: One campaigns conducted	Campaigns conducted	Meeting report	The Community will agree the matter
Output 1. 2: 30 members of Chuda Raha group attended one day sensitization meeting	30 Chuda Raha group members sensitized through meeting	Meeting report	Members respond positively to the meeting
Activities			
1.1.1 Disseminate adverts	One adverts disseminated with collaboration of MCED student, UWAVITA CBO, CDOS and hamlets leaders	Project progressive report	disseminate adverts will be done on time
1.1.2 To organize the Community	One day section organized	Project progressive report	Community be aware with the related issue
1.2.1 Outsource expert	expert facilitate the meeting	Project progressive report	Community be facilitated positively

1.2.2 Conduct one day Sensitization meeting	Community sensitized for one day through meeting	Project progressive report	Community participate in the sensitization meeting
Objective 2. Establish one Village Community Bank at Chuda Raha group in Chuda Youth Street by March 2018.			
Output 1. Two days training conducted on importance of VICOBA and entrepreneurial skills	Training on importance of VICOBA and entrepreneurial skills conducted for 2 days	List of participant	Members understand important of VICOBA and entrepreneurship skills improve performance in daily business activities
Output 2. One VICOBA established within Chuda Raha food Vendors group 2018 and members have accessed capital through soft loan	One Chuda Raha VICOBA established in 2018 and members accessed soft loan	Project progressive report	Community members will access soft loan for capital from Chuda Raha VICOBA
Activities			
2.1.1 : To conduct training on meaning, advantage and importance of VICOBA	1 day training on meaning, advantage and importance of VICOBA conducted	Training report	Members who accept the project will understand positively on how VICOBA project operate
2.1.2 : To conduct training on entrepreneurial skills	1 day training of entrepreneurial skills conducted	Training report	entrepreneurship skills improve performance and efficiency for members in daily business activities
2.2.1: To purchase items necessary for running the project	Community purchase items which are necessary for running project	Records of materials purchased	VICOBA established quickly and sustainable
2.2.2: To form one VICOBA	One VICOBA in Chuda Raha group formed	Project progressive report, list of VICOBA members	Chuda Raha VICOBA members will access soft loan for capital from their own VICOBA
Objective 3. Facilitate registration of Chuda Raha VICOBA in Chuda Youth Street by July 2018			
Output 1. Formulation of constitution and Bank account of Chuda Raha VICOBA opened	Constitution formulated and Opened bank account of Chuda Raha VICOBA	Bank account number or cash deposit slip used to open bank account and constitution	Constitution direct members in the positive way and money will be safe and controlled

Output 2. Certificate of registration	Chuda Raha VICOBA access Certificate of registration	Certificate of registration	Certificate of registration help Chuda Raha VICOBA to be recognized and access different services
Activities			
3.1.1 Conduct one session for preparation and formulating constitution	One session conducted for preparation and ormulatingf the constitution	List of participant ,one original Constitution of Chuda Raha VICOBA	Participants attend session positively
3.1.2 To open bank account of Chuda Raha VICOBA	Chuda Raha VICOBA bank account opened	Bank account number or cash deposit slip used to open bank account	money will be safe and controlled
3.2.1 To register the Chuda Raha VICOBA	Chuda Raha VICOBA registered	Certificate of registration	Chuda Raha group access Certificate of registration and help to be recognized on access different services
3.2.2 .To conduct monitoring and evaluation of the project activities	monitoring and evaluation of the project activities conducted	Monthly repot	Project be sustainable ,project conducted positively

4.3.2 Inputs

4.3.2.1 Project Inputs

Project inputs are all factors required for production and are generally recorded as costs on project or company balance sheets which includes people, raw materials, equipment, personnel, information, facilities and energy. In any projects inputs is very important for implementation of activities as stipulated in the project plan, so the proper plan of project inputs, helps to achieve the planned project outcomes and goals. Quantity and cost for each input appear in the project budget table.

4.3.3 Staffing pattern

Chuda Raha VICOBA project at Chuda Youth Street was established to enhance members of Chuda Raha VICOBA to increase their income by accessing soft loan as a capital for expand their business.

Every project member must be a leader in order to make follow-up in the all project activities for the purpose of achieving the project goal, the table below shown Staff Pattern.

Table 4.4: Staffing

Project Committee Members	Implementers
chairperson	Chairing all the meetings conducted in the project Supervision for members to meet various project activities such as buying shares, paying the social services contributions, requesting soft loans and paying back loans.
secretary	Taking the records in every meeting in the project. Direct and supervision day to day duties keeps all project records Provide meeting information to the members
treasurer	Keep financial records, ensures loans are issued correctly with the assistance of two clerks who assists the treasurer to count the shares, social services contributions. Counts loan amount before they are recorded and being kept in credit kit. Handled to a member who has requested for a loan.
Three key handlers	These are very important staffs who have the responsibility to ensure that the kit keys are safe always, any one stay with a key in her home until meeting day.
CED student	Coordinate the project and make sure all planed objective will be achieve effectively and sustainable.

4.3.4 Project budget

Estimated budget for Chuda Raha VICOPA project was Tshs 1,458,600 where's a sum of Tshs 400,000 was facilitated by Majengo Ward Office to cover cost of entrepreneurship training, registration and other project expenses, UWAVITA contributed Tanzanian Shillings 20,000 for VICOPA training and other remaining cost were covered by Chuda Raha food vendors members. The detailed budget has been shown in the table 18 below,

Table 4.5: Project budget

Objective	Output	Activity	Resources needed	Quantity	Total TZS.	Total TZS.
1. Mobilize 30 members of Chuda Raha group to introduce VICOBA in Chuda Youth Street by March 2018.	1. One campaigns conducted	1. Disseminate adverts	Fares	1	10,000	10,000
			Human extra duty	1	10,000	10,000
			Time	0	0	0
			Advertisement of voice	1	5,000	5,000
		2. To organize the Community	Time	0	0	0
			Stationary	1 ream	10,000	10,000
	2. 30 members of Chuda Raha group attended one day sensitization meeting	1. Outsource experts	Experts	Per diem	40,000	40,000
			Time	0	0	0
		2. conduct one day Sensitization meeting	Flipcharts	1	7,000	7,000
			Invitation letters	34	100	3,400
			Mark pen	2	500	1,000
			Masking tapes	1	1,000	1,000
			Hire chairs	34	300	10,200
			Transport	2	5,000	10,000
			Soft drink	34	500	17,000
			Venue	1	50,000	50,000
			Time	0	0	0
2. Establish one Village Community Bank at Chuda Raha group in Chuda Youth Street by March 2018.	1. Two days training conducted on importance of VICOBA and entrepreneurial skills.	1. 1. To conduct training on meaning, advantage and importance of VICOBA	Experts	1Per diem	40,000	40,000
			Food and refreshment 1 days	34	2,000	68,000
			Handout teaching materials	34@300	4	10,200
			Hire chairs 1days	34	300	10,200
		2. 2. To conduct training on entrepreneurial skills	Flipcharts	1	7,000	7,000
			Invitation letters	34	100	3,400

			Experts	1Per diem	40,000	40,000
			Mark pen box	1	6,000	6,000
			Hire chairs 1days	68	300	10,200
			Food and refreshment 1 days	34	2,000	68,000
			Venue	1	50,000	50,000
			Materials for practical poultry keeping	Set 1	20,000	20,000
			Materials for practical(boutique made)	Set 1	50,000	50,000
			Time	0	0	0
	2. One VICOBA established within Chuda Raha food vendors group 2018 and members have accessed capital through soft loan	1. To purchase items necessary for running the project	kit box	1	60,000	60,000
			Purchase padlocks	3	5,000	15,000
			Passbooks	30	2,000	60,000
			Stamp	1	10,000	10,000
			Stamp pad	1	3,000	3,000
			Ledge book	2	5,000	10,000
			Counter Books	2	3,500	7,000
			Pencils	2	250	500
			Ruler	1	1,000	1,000
			Cloth bags store share in the kit	3	1,500	4,500
			bottle of ink	1	1,000	1,000
		2. To form one VICOBA.	Time	0	0	0
			Expert	1	40,000	40,000
3. Facilitate	1. Formulation of	1. Conduct one session	Stationary	1 ream	10,000	10,000

registration of Chuda Raha VICOBA in Chuda Youth Street by July 2018.	constitution and bank account of Chuda Raha VICOBA opened	for preparation and formulating constitution	Time	0	0	0
			Soft drinks and cake	30	500	30,000
			Typing & printing pg	10 pg	1,000	10 ,000
			Photocopy pg 10	30	1,000	30,000
			Transport	2	5,000	10,000
		2. To open bank account of Chuda Raha VICOBA	pictures of bank card	9	1,000	9,000
			Time	0	0	0
			Fares	2	5,000	10,000
			Open account cost	1	30,000	30,000
	2. Certificate of registration	1. To register the Chuda Raha VICOBA	Registration cost	1	20,000	20,000
			Fares	2	5,000	10,000
			Time	0	0	0
		2. To conduct monitoring and evaluation of the project activities	Fares	30	5,000	150,000
			Stationary	Set	20,000	20,000
			Time	0	0	0
			Writing project report	1	400,000	400,000
		Total				1,458,600

4.4 Project Implementation

This part divided into two major subsections which are project implementation report and project implementation Gantt chart

4.4.1 Project Implementation Report

Project was implemented at Chuda Raha food vendors group in Chuda Youth Street at Majengo Ward with the main objective of increasing group member's income and improve their livelihoods through establishment of village community bank.

Therefore the responsibility of CED student, targeted group, CBO and other stakeholders are to make sure that all project activities are implemented in a successfully way and the project goal will be achieved the act which cause members of Chuda Raha food vendors group win to access soft loan for capital in order to expand and improve their business, finally their income will be increase and improve their living standards.

4.4.1.1 Seeking permission from Tanga City Director

The CED student consulted Tanga City Director Office and seek permission from the responsible authority and permission to conduct CNA at Majengo Ward was officially granted on 9/3/ 2018 The CED student accessed a permission from Majengo Ward Executive Officer to communicate with Chuda Raha food vendors group and make preliminary arrangements before conducting CAN which involved 36 respondents obtained from sample population and the information collected through questionnaires. Hence the questionnaires attached to this report as appendix.

The questionnaire was prepared and administered by the CED student in collaboration with one member of UWAVITA CBO. Apart from that the methods was used for CNA are focus group discussion, questionnaire, observation, documentary and interviews. All this method was used to understand the community and the challenges faced them by gathered the required information and the data were analyzed.

4.4.1.2 Organize for the feedback session

Feedback session was organized in the prioritization chart and the six needs appeared in the chart which was entrepreneurship skills training, capital, making cement bricks project, credit opportunities, food vending group project and poultry project.

The target community accepted the establishment of VICOBA in order to solve the problem of capital as formerly they had no means of getting soft loans to boost their business so through savings they can access soft loans with reasonable interest that would be set by members themselves and reduce pressures exerted by MFIs which have high interest and strong restrictions.

4.4.1.3 Sensitization Meeting

CED student, trainer from UWAVITA CBO and three leaders from Chuda Raha food vendors group organized the sensitization meeting for community in order to mobilize community to establish VICOBA for the purpose of accessing capital through soft loan, because VICOBA have reasonable interest, they make their own decisions and no loan security like other MFIs.



Figure 4.1: Members of Chuda Raha Food Vendors Group Attended the Sensitization Meeting on VICOBA

Community mobilized to establish VICOBA in order to access soft loan as a capital and finally members who decided to join on establishment of VICOBA they agree to attend the next session on how to run VICOBA and their important.

4.4.1.4 Training on Importance of VICOBA and Operating

One day training on meaning, advantage, importance of VICOBA was conducted to understand VICOBA in deep and how to implement this project. Therefore after trainer finish the training until practical, members were ready to introduce VICOBA including to register their group in the Tanga City. This situation it shows how members need capital quickly through soft loan from the VICOBA. In the session members had opportunity to ask different questions in deepening the act which cause all members to understand well before the project start. Finally they understand how VICOBA differs from other FIs was done and having agreed on formation of VICOBA.



Figure 4.2: Members of CRFVG who decided to join in VICOBA Attended VICOBA Training

4.4.1.5 Entrepreneurial Skills

The trainer of entrepreneurial skills from Pongwe CBO in collaboration with the CED student provided this kind of training to group members regularly. We trained participants on how to add value their business after accessing capital through soft loan from VICOBA, build capacity to the participants on business selection techniques, record keeping, five stages of marketing, to differentiate between business and family. Finally trainers provided practical training on tie & dye, how to manufacture batik and keeping poultry including on how to use simple incubator made by box .This practical training provided chance for participants to make decision on how to add new business and strengthening the existing business the act which enabled participants to run their business efficiently and profitably.

Apart from that after closed the training, trainers and participants visiting business of few members in order to understand and advise on how to add value their business.



Figure 4.3: Members of Chuda Raha Attended the Training of Entrepreneurial Skills



Figure 4.4: Members of CRFVG Attended the Practical Training on How to Manufacture Batik



Figure 4.5: Trainers and Members of CRFVG Visited Some of the Business Members

4.4.1.6 The establishment of one Village Community Bank

CHUDA RAHA VICOBA was established on March 2018 with the total number of 30 members. Therefore in order to operate Chuda Raha VICOBA project some items was purchase such as metallic box, passbooks, padlocks, Stamp pad, stamp Counter books, ledge book, Cloth bags to store contribution of share in the kit and other necessary materials.



Figure 4.6: CED Student and Project Committee Discussed about Where to Access Funds for Purchasing Project Resources Including Stationeries and Producing Group Constitution

4.4.1.7 Members of Chuda Raha VICOPA Had Agreed To Follow Different Issues Below For Smooth Project Operations

Fee for entry: Members had agreed to contribute Tshs10,000 as entry fee, but also members agreed to purchase 5 shares per week for each member, the worth was Tshs10,000 and the worth for each share was Tshs 2000. Therefore for one month each member must be to purchase 20 shares the worth was Tshs 40,000.

Members of CHUDA RAHA VICOPA agree that all members must be to purchase share, but if someone fail to purchase 20 shares per month, at least to purchase not less than 10 shares per month.

In addition to that, there is social welfare fund contribution was Tshs 2000 per

month. The funds are used to cover minor expenses that are directly linked to VICOBA, cover social events and the available cash are also borrowed to members. Again it was agreed to have fine for members who will not follow the rules including delayed members in the meetings.

Leadership: CHUDA RAHA VICOBA members had selected their leaders for smooth implementation of the project activity. These are chairperson, Secretary, Treasurer and key keepers. The kit has three key keepers because the kit has three different locks, in this case the three key keepers maintain security of money but the kit stay to the different member of these three keepers.

Also all collection were recorded in the ledge book such as contribution of social welfare fund, members shares and fund for teacher service, all this are kept in the kit after collection contribution of the week and provision of soft loan. The kit opened in the meeting only. The role and responsibilities of leaders are provided in the Chuda Raha VICOBA constitution.

Governance: There are established rules and regulations for the group which are decided by members. Members was agreed to meet once per week, also members agree that all members have equal rights to borrow, to be a leader and to appear in any section within a project. Leadership is all about facilitating smooth operations of the project.

Granting loans: The members of Chuda Raha VICOBA are eligible to take loan three times of her savings. All members agree the charged interest to be 10% of

the loan granted, repayment can be done in the three months. If you fail to pay within three months must be to pay with fine of TZS 5000. The members take loan and used as a capital for expanding their business, start new business, improving their income generating activities and these businesses will do better because owners use the entrepreneurship skills that were obtained during the training course.



Figure 4.7: Leaders of ChudaRaha VICOBA Provide Soft Loan for Capital to Their Members

Meeting: Members was agree to meet once a week on Sunday at 4:00 Pm. The purpose of meeting is to collecting weekly shares, collecting social welfare fund, provision of soft loan if someone request and discussion of other development issues of Chuda Raha VICOBA.

Members agree that their project was sustainable VICOBA. Usually leadership exists for one year for the meaning that election should be conducted annually as per constitution.

4.4.1.8 Open Bank Account of Chuda Raha VICOBA

The group leaders prepared all important documents needed for group registration and opening group bank account and then submitted the documents to Tanga City Community Development Officer for official clearance of the documents, process certificate and handling procedures, Chuda Raha VICOBA succeeded to open the bank account at NMB – Madaraka Branch Tanga namely CHUDA RAHA VICOBA Account Number **41710039262** through which the money generated from business activities will be deposited safely.

4.4.1.9 Formulation of Constitution and Registration

The members of Chuda Raha VICOBA with collaboration of CED student conduct a section for prepared constitution in order to guide the operation of Chuda Raha VICOBA project. Constitution it stipulates amount of shares that every member is ought to contribute weekly and other important guidelines on how the VICOBA project will carry to increase their income. Constitution helps to direct group members in the positive way.

CED student helps to guide Chuda Raha VICOBA leaders to make sure they follow process of registration, therefore Chuda Raha VICOBA have succeeded to register, the Certificate appear in the appendix. Hence the group will be recognized at Tanga

City level and out of there. The certificate of registration helps Chuda Raha VICOBA to access many kind of services without problems.



Figure 4.8: CED student and Chuda Raha VICOBA discussed on How to Prepare Group Constitution

4.4.1.10 Monitoring and Evaluation of the Project Activities

Project monitoring in this project was conducted since planning and throughout the project implementation period. It was regularly conducted so as to ensure the project is executed in line to the schedule the desired outcome. Evaluation in this project has been conducted basing on information collected during the monitoring process the act which ensured proper implementation of the project efficiency, relevance, impact and sustainability of the project. The CED student, project committee and host organization participated fully in the whole process of monitoring and evaluation of this project from CNA to final stage.

4.4.1.11 Preparation of report

Writing a narrative report for project implementation including the report of Chuda Raha VICOBA project is very important as it helps to keep project records on how the project was implemented including the progress of the project and its sustainability, financial reports and status of the project in terms of capital which means how many members of Chuda Raha VICOBA mobilized and accessed capital to solve their problems was faced before starting the project.

Table 4.6: Project Implementation Gantt chart

[illegible]

CHAPTER FIVE

5.0 PROJECT PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Introduction

Chapter five explains importance of three concepts of project that's participatory monitoring, evaluation and sustainability. Participatory Monitoring measures progress and the main purpose of doing participatory monitoring is to provides information during the life of the project, and this helps to make adjustments or modifications if necessary. Hence before participatory monitoring begins, the community must be to understand why they are monitoring.

Therefore if participatory monitoring was done in a proper way it's simple to make evaluation by analyzing information in order to determine whether the project is implemented according to planned objectives and activities, hence this will help to make project to be sustainable, because sustainability of the project is the ability of the project continue to generate the required results after the project has come to an end.

5.2 Participatory Monitoring

Participatory monitoring is a systematic recording and periodic analysis of information that has been chosen and recorded by insiders with the help of outsiders. participatory monitoring is a critical elements in any project it analyze the current situation, identify problems and find solutions, discover trends of activity this

situation help to put project activities on schedule, measure progress towards objectives, revise future objectives and make decisions about human, financial and material resources in order to make all resources to go in a positive way and achieve the project goal.

Participatory monitoring is routine process gathering information on all aspects of the project activities arranged to be performed in the project of establishment of village community bank. Participatory monitoring was intended to monitor the implementation of all planned activities that include, to conducted one day sensitization meeting, training on how to run VICOBA and entrepreneurial skills, to purchased necessary items for running the project, to form one VICOBA, preparation and formulating of constitution, to open bank account of Chuda Raha food vendors group and to register the Chuda Raha food vendors group. Participatory monitoring involves group members, UWAVITA CBO, trainers who training members of Chuda Raha VICOBA, CED student, government staff at all levels and other stakeholders who help the successfully of the all stages of project implementation for one way or another. Therefore all above involved participatory monitoring their aim is to make sure all planned objective and activities will be successfully and sustainability.

5.2.1 Monitoring Information System

Monitoring information system is a system designed to collect, analyze and produce a report related to project activities that enable a manager to plan, monitor and evaluate the operations and performance of the project (CEDPA, 1994).

Monitoring information system enable Chuda Raha VICOBA to have a database with update information that assist in measuring trends of various indicators based on the data collected in field.

For instance in Chuda Raha VICOBA monitoring information system based on the weekly recorded information pertaining to activities that were arranged in a specified period of time and these information are numbers of shares bought, trends of loan request, number of members was access soft loan for capital, social contribution, amount of penalty access from delay members in the meeting and amount of fund send to bank.

Therefore all above information was collect and recorded in a monitoring information system which enables any manager or stakeholder to monitor and evaluate the operations and performance of the project to be simple.

5.2.2 Participatory Monitoring Methods Used To Engage Community in the Monitoring

Interview and observation are participatory monitoring methods was used to engage community in the monitoring of project implementation, the beneficiary assessment is concerned and is important, the assessment was done by using these methods to collect information that is relevant to the project in order to ascertain whether the planned objectives will be met and also to be accountable to resources used, in other word to make observation if resources have been used appropriately.

In shortly participatory monitoring methods was used to observe and interview members of Chuda Raha VICOBA if they access entrepreneur training, open bank account, make constitution, establish one VICOBA, access certificate of registration, seen if members take affordable soft loan as a capital for expand their business, they establishment new business and finally this members their income be increased.

Table 5.1: Participatory Monitoring Plan

Objective	Output	Activity	Monitoring Indicators	Data Source	Methods/ Tools	Person Responsible	Time Frame
1. Mobilize 30 members of Chuda Raha group to introduce VICOBA in Chuda Youth Street by March 2018.	1. 1One campaigns conducted	1.1.1Disseminate adverts	Monthly report	Monthly report, project progressive report	Meeting, advertisement spiker,	Host CBO, VICOBA members, CED students,WEO,VEO	February 2018
		1.1.2 To organize the Community	list of of organizer	Project progressive report	Group discussion	Host CBO, VICOBA members, CED students	February 2018
	1.2. 30 members of Chuda Raha group attended one day sensitization meeting	1.2.1 Outsource experts	Event pictures, Meeting report	Project progressive report	Meeting, phone contact	experts Host CBO, CED students	February 2018
		1.2.2 conduct one day Sensitization Meeting	Event pictures , and list of Participants	Meeting report, MCEd student,	Lectures meeting	Host CBO, VICOBA members, CED students	February 2018
2. Establish one Village Community Bank at Chuda Raha group in Chuda Youth Street by March 2018.	2.1Two days training conducted on importance of VICOBA and entrepreneurial skills.	2.1.1To conduct training on meaning, advantage and importance of VICOBA	List of Participants and event pictures	Training report	Group discussion , Lectures and practical	Host CBO, VICOBA members, CED students	March 2018
		2.1.2 To conduct training on entrepreneurial skills	List of Participants, event pictures and training report,	training report,	Group discussion , Lectures and practical	Host CBO, VICOBA members, CED students,trainer	March 2018
	2.2 One VICOBA	2.2.1 To purchase	List of	VICOBA	budget and	Host CBO	March 2018

	established within Chuda Raha food vendors group 2018 and members have accessed capital through soft loan	items necessary for running the project	items purchased	report and CBO report	Group discussion	trainer, VICOBA members, CED students	
		2.2.2 To form one VICOBA.	ledge of share recorded, list of members and kit members passbook	MCED student, Host CBO, VICOBA chairperson and MCED student, Host	Group discussion , Training	Host CBO, VICOBA members, CED students, trainer	March 2018
3. Facilitate registration of Chuda Raha VICOBA in Chuda Youth Street by July 2018.	3.1 Formulation of constitution and bank account of Chuda Raha VICOBA opened	3.1.1 Conduct one session for preparation and formulating constitution	list of Participants and constitution	Project progressive report	Group discussion	VICOBA members, CED students	Jun 2018
		3.1.2 To open bank account of Chuda Raha VICOBA	Cash deposit slip of NMB and account number	MCED student, VICOBA chairperson and progressive report	Group discussion and phone contact	VICOBA members, CED students	July 2018
	3.2 Certificate of registration	3.2.1 To register the Chuda Raha VICOBA	Certificate of registration	VICOBA chairperson and progressive report	Group discussion , Interview	VICOBA members, CED students	July 2018
		3.2.2 To conduct monitoring and evaluation of the project activities	list of Participants conducted	Project progressive report and MCED student,	Group discussion , Interview	Host CBO , VICOBA members, CED students	Jan –Sep 2018

5.3 Participatory Evaluation

Participatory evaluation is a participatory approach used between two sides that's for both outsiders and insiders to stop and reflect on the past in order to make decisions about the future. Insiders are encouraged and supported by outsiders to take responsibility and control, then to advise must be to planning what is to be evaluated, how the evaluation will be done, who will be participate from outsiders and insiders, carrying out the evaluation, analyzing information and presenting evaluation results.

Apart from that evaluation is a process of gathering and analyzing information in order to determine whether the project is implemented according to planned objectives, activities and the extent to which the project has achieved its stated objectives through activities.

Hence without monitoring and evaluation it would be impossible to judge if implementation work was going in the right direction.

5.3.1 Performance Indicators

The performance indicators presented in a Logical framework in deep and the project goal was to improve the socio-economic conditions of Chuda Raha group members through acquisition of capital for expansion of business and to start up other IGAs, hence income increase and better living standard.

Table 5.2: Performance Indicators

Project Objectives	Performance indicators
Objective 1. Mobilize 30 members of Chuda Raha group to introduce VICOBA in Chuda Youth Street by March 2018.	Campaigns conducted, 30 Chuda Raha group members attend sensitized meeting.
Objective 2. Establish one Village Community Bank at Chuda Raha group in Chuda Youth Street by March 2018.	One village Community Bank is operated and Members start to access capital from own VICOBA.
Objective 3. Facilitate registration of Chuda Raha VICOBA in Chuda Youth Street by July 2018	Certificate of registration

5.3.2 Participatory Evaluation Methods

Participatory evaluation according to A. Zukoski (2002), is a partnership approach to evaluation in which stakeholders actively engage in developing the evaluation and all phases of its implementation.

Evaluation is principally conducted in order to ascertain whether the desired impact has been realized in a particular project or program. In this project of establishment village community bank the beneficiary assessment methods will be used in the process of participatory evaluation and mainly through interview and observation are require the VICOBA members and other stakeholders to respond the questions that will be designed to assess the impact of the project in relation to the objective of the project. Testimonials will also be used to understand the strength and weakness of the intervention.

Individual interviews and observation will be ideal for gathering information on relevancy, efficiency and effectiveness of the project. In a participatory evaluation

to consult with other people like customers, local people/beneficiaries, children and familiar neighbors is very important by asking question and shared decision making regarding to the perspectives on the project. These people are not only as sources of information but as partners in gathering and analyzing the information.

Table 5.3: Project Evaluation Summary

Project goal	Objective	performance	Expected	Actual
		Indicators	Outcomes	Outcomes
Project Goal: Improve the social-economic conditions of Chuda Raha group members through acquisition of capital for expansion of business and to start up other IGAS, hence income increase and better living standard.	1. Mobilize 30 members of Chuda Raha group to introduce VICOBA in Chuda Youth Street by March 2018.	One day sensitization meeting of conducted	Community attend one Sensitization VICOBA meeting	Community were mobilized positively about VICOBA
	2. Establish one Village Community Bank at Chuda Raha group in Chuda Youth Street by March 2018.	2 training conducted of entrepreneurship and operation of vicoba, the participants gained knowledge and experience.	One VICOBA in Chuda Raha group formed and operate	Chuda Raha group get soft loan as capital and expand the business and start up IGAS
	3. Facilitate registration of Chuda Raha VICOBA in Chuda Youth Street by July 2018.	Chuda Raha VICOBA constitution formulated and submitted for registration	Constitution is in place certificate of registration	Registration done positively in July 2018 and members access certificate of registration

5.4 Project Sustainability

Chuda Raha VICOBA project executed at Chuda Youth Street in Tanga City, MCED student expected that the project continue to exist although the studies had finished, because UWAVITA CBO will continue to monitor the project activity and this is a part and parcel of their roles.

A good project will subsist and also attract number of other projects to be implemented in the area due to good performance and also the benefits that have been realized from preceding projects. Also sustainable project is one that can deliver benefits to the targeted group for an extended period of time after the main assistance stop to assist.

Therefore sustainability of the project can be observed at the following aspects that is institutional, financial and political sustainability.

5.4.1 Institutional Sustainability

Sustainability of Chuda Raha VICOBA project is possible because it comes from their need, targeted group are needed capital to expand their business the act which cause the income to be increased, addition from that money is not enough every day the more you earning the more you wants, this situation may cause targeted group continue to done business every day in order to get money for their uses and buy shares in VICOBA, also they continue to access more soft loan as capital from VICOBA for more production and more profit, this leads sustainability of the project.

Therefore institutional sustainability comes because the target community involvement at the inception of the project in identifying, designing, planning, implementation, monitoring and evaluation, this involvement creates sense of ownership, they proud to own beneficed project, hence leads to sustainability of the project.

Chuda Raha VICOBA project indicated the prospects of sustainability because they have undergone training to strengthen their understandings on the rationale for existence of VICOBA and access capacity building on entrepreneurship training on project management, how to add value their business after accessing capital through soft loan from VICOBA, business selection techniques, record keeping, five stages of marketing, differentiate between business and family, also trainers provide practical training on how to manufacture batik and poultry keeping. Therefore all above skills is a foundation for them to run different IGAs in efficiently and profitably the act which make project to be sustainable.

5.4.2 Financial sustainability

Chuda Raha members own VICOBA project and in the one year circle the group has been able to mobilize TZS 14,400,000 as shares, members began to contribute their share from march 2018, VICOBA members decide to continue without divide their money until project goal will be achieved successfully.

The members of Chuda Raha VICOBA are 30 who continue to buy shares and one shares value is TZS 2000, the contribution for each member was a maximum of

Ten Thousand Shillings (TZS 10,000) per week and minimum is forty thousand Shillings (TZS 40,000) per month and social service pocket value is TZS 2,000 per week, hence the contribution for each member per month is TZS 48,000, therefore until the end of August Chuda Raha VICOBA have collect TZS 7,200,000 as a share only and 23 group members have been able to get soft loan as a capital and borrower the all amount for expand their business, and the rest have already make repayment and they want to take it again after 7 members were remain to take a loan. The CED student seen the income of members will be increase and their problems be solved. Apart from that the loan accessed by members are returned with 10% interest of the amount requested, hence any amount requested should be returned within a three month.

Therefore the project will be sustainable because members continue to buy shares through money they access from their benefited business. Finally project will be sustainable because expenditure and needs for human being will never stop every day.

5.4.3 Political Sustainability

Good environment existing between local government and the group members which enhance political sustainability within their area, also the project progressive will depend on subsistence of peace and stability of the political in the country.

Also the presence of this project at the Street, Ward and District level helps group members to access technical support from political leaders, hence their contribution for it to be sustainable.

In other hand it is easier to get support from the government where need arises, however the project utilizes an opportunity of working with different stakeholders through agreement with government and this will make political sustainability in the project.

Finally Political Sustainability in the project occurs because there is good relationship between project owners, political leaders and government leaders.

CHAPTER SIX

6.0 CONCLUSION AND RECOMMENDATION

6.1 Introduction

Chapter six will comprise two sections which are conclusion and recommendation. This chapter provides summary of the project implementation in Chuda Youth Street. Conclusion help to enable the reader to understand the essence of project that was executed and how extent it was achieve the expected goals. It will comprise the summary of the whole process and steps undertaken since the Community Needs Assessments (CNA), Problem identification, and Literature review findings, reasons which guide the choice of the project, Project implementation, Participatory Monitoring, Evaluation, and ultimately the sustainability of the project.

The chapter will be finally by provide the recommendations basically on how community should enabled effectively to participate in socio-economic development agenda through establishment VICOBA. Also chapter explain on how to improve performance of VICOBA scheme in Tanzania. In general this chapter shows in nutshell what have been done in all chapters.

6.2 Conclusions

The CNA was carried successfully and correctly in order to identify the real community needs and gather all necessary information that would enable formulation of a project to mitigate the identified problem. The assessment was carried out by using five research methods including focused group discussion, questionnaire, observation, interviews and documentary whereby both quantitative

and qualitative data were collected. The collected data were fully analyzed and provide quality and truth worth research results that have been helpful in developing project interventions. The findings from CNA created a base for identification of problems facing Chuda Raha Food Vendors Community. In the CNA process community identified six needs which are entrepreneurship skills training, Capital, Making cement bricks project, credit opportunities, food vending group project and poultry project.

In the prioritization process the CED student in collaboration with Chuda Raha food vendors members selected capital to be their core need which ranked number 1, and from that base therefore they have decided to establish VICOBA Project to solve their need. The CED student advised the group that the entrepreneurship training being the second need from capital must wait and remained in the project plan and after the establishment of VICOBA this need will also be addressed as basically these two needs are depend to each and go together.

Theoretical and empirical literatures in regard to aspects of women's empowerment, the contribution of VICOBA and MFIs on improving income to women groups through acquisition of soft loan is very important issue explained in the literature review, because if you empower one woman you empower majority of women and poverty will be reduced. Generally VICOBA and microfinance Institutions both provide credit to women groups, individual persons and community but the matter is that which way between VICOBA and other MFIs is the best model and reasonable way for community?

The literature review explained well but come to the findings which show VICOBA are found to be effective tool for poverty reduction among the rural and urban community. VICOBA has low interest and no need collateral, addition from that members plan themselves on how amount of shares they want to contribute according to their ability.

Generally VICOBA is a real important model for imitation which increased income and improve life standard of community and VICOBA helps to provide soft loan to solve different problems such as lack of business capital, children fee, money for treatment, building good house, community emergency fund, purchase assets, to develop income generating activities, to expand business, employment opportunity and others family problem will be reduced like divorce and street children.

The reasons which convince CED student to select establishment village community bank project in Chuda Raha group comes after CED student seen members of this group was done small business for long time but still they continue to be poor although there so many opportunity of customers in their area. Hence CED student was interested to know why this group fail to access profit from their business, what challenges faced them, hence all question as a reasons for CED student be convinced and interested to select this group for CNA and come up with the project of establishment village community bank.

Project implementation report were prepared after implementation of three project objective which are mobilize 30 members of Chuda Raha group to introduce

VICOBA in Chuda Youth Street by March 2018, establish one Village Community Bank at Chuda Raha group in Chuda Youth Street by March 2018 and to facilitate registration of Chuda Raha VICOBA in Chuda Youth Street by July 2018. Also all objective have succeeded and other activities like mobilization saving of money and loan acquisition are progressing up.

Participatory monitoring and evaluation was conducted to understand progress and outcome of the project which shows the project was successfully positively and the targeted community proud to own project because they participate fully in the monitoring and evaluation process the act which cause project implemented positively also social and economic problems were solved.

The targeted community have empowered they have access soft loan as a capital from their own VICOBA and repayment is made with no pressure as opposed to previous period where it was difficult for them to obtain individual soft loans due to lack of collateral and other conditions associated to prior loan is granted from other financial institutions.

Apart from that, it's evident that the life of members has changed because they joining in the VICOBA. Increased income as a result of improved business was significantly, Ability to save or the inculcation of savings habits and improved standard of living especially in education ability to pay school fees, improved housing, increased income and availability of capital. All main changes come up after establishment VICOBA project.

As far as sustainability of the project is concerned at institutional level, the project will sustain due to the fact that UWAVITA CBO, Ward, Street and Hamlet leaders have been supportive in formulation and implementation of the project and promise to continue with that spirit. Financially, the group are able to generate capital through jointly mobilized funds and the fact is that Chuda Raha VICOBA have their own bank account to save their money in safe side the account number is **41710039262**, also have legally registered group and they have a registration certificate which make them in a good position to get supplement funding from external sources whenever that need arises or grants, Peace and stability together comes from political leader the act which contribute the sustainability of VICOBA project. Finally project have successfully and community be attracted to add cost of shares from 2000 to 4000 the act which cause group members to access big soft loan as a capital for big advanced business.

6.3 Recommendations

Recommendation to others who would like to pursue the similar project in order to help them their project to be successfully. The following recommendation relate to the findings of CNA literature review, project implementation, monitoring, evaluation, sustainability and to the government.

In any CED project CNA is very important it create we feeling and create sense of ownership in the project.

CED student recommend to others before start CNA and other process it's better to read carefully 3 or more similar dissertation report in order to gain more experience

in CED project, including to visit 2 community which you think one of them it will be a targeted group, to look if it's easy to reach the related area in order to avoid transport expenses, because close participatory monitoring and evaluation are required all the time in the project progress, apart from that must be to look the response of government leaders if are easy to give cooperation in your assessment process.

Also CED student recommend in the project implementation plan make sure all activities must be to follow the country policy and to ensure VICOBA members done legitimate business with quick profitable in order to access more profit the act which cause to have ability to buy more shares and acquisition of soft loan as a capital.

CED student recommend others who done similar project to suggest their VICOBA members to open VICOBA bank account to store their money and use phone to transfer soft loan to their members in order to avoid thief.

6.3.1 Others Recommendation to the Government Are As Follow

Government assists their leaders to provide support and cooperation for CED student if they are going field in their area, because they want to improve standard of living for their community.

Government establish vocation education training programs in the District level for VICOBA members in order to promote entrepreneurship skills and practical training like dairy production, fishing, spice farming, mushroom farming, bee keeping, poultry keeping and other business according to the area. Also government establish

trade fairs twice a year for VICOBA members for selling and displaying their products for intention of expand the market and make sustainability of VICOBA the act which cause their income to be increased and the industries be increased.

Government establish VICOBA's bank only in the Regional level in order to simplify requisition of big soft loan for their members from different VICOBA's in the Region, and this will solve the problem of capital, children fee, building house and emergency money.

Finally government prepares laws which reduce TRA tax for VICOBA members to pay flat rate tax in their business.

6.3.2 Strategies and Best Practices Done by CED Student

The strategies and best practices CED student were done is to conduct mobilization campaign to women and men for three Ward before starting CNA process, the session agenda is about mobilization, awareness creation, capacity building on different business opportunities existing in Tanga City including VICOBA . This campaign attract majority of people to require capital for starting business and expand existing business. Chuda Raha VICOBA members from Majengo Ward is among of members attend in this session.

Recommendation to the Government and NGOs to start program like this in different area in order to helps the community to understand the different business opportunities existing in their area.



Figure 6.1: CED Student and Community Development Officers Conducting Mobilization Campaign on Availability of Business Opportunities Found in Tanga City for three Ward



Figure 6.2: CED Student and Community Development Officers Conducting Mobilization Campaign on Availability of Business Opportunities Found in Tanga City for three Ward

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APPENDICES

APPENDIX 1: Questionnaire for Community Needs Assessment

Part 1: Respondent's general information

1. Questionnaire number.....
2. Date of filling in the questionnaire

Please tick (✓) appropriate area and fill the information where required.

1. What is your age?

- i) 18-30 () ii) 31-40 () iii) 41-50 () iv) 51-and over ()

2. Education level of respondent?

- i) Illiterate ()
- ii) Primary education ()
- iii) Secondary education ()
- iv) College ()
- v) Technical education ()

3. The Marital status

- i) Single ()
- ii) Married ()
- iii) Divorced ()
- iv) Widow ()

4. Size of family

- i) 1-2 ()

- ii) 3-6 ()
- iii) 7-9 ()
- i) 10 and above ()

5. The number of dependants in your family

- i) One (1) ()
- ii) Two (2) ()
- iii) Three (3) ()
- iv) Four(4) ()
- v) Five(5) ()
- vi) No dependants ()

Part 2: Respondent's sources of income

6. What is the source of your income?

- i) Government employee ()
- ii) Private institution ()
- iii) Children/Husband ()
- iv) Business (entrepreneurship ()

7. What is the first economic activity increase your income than other?

Please select one answer and put Tick (✓) in the box

- i) Agriculture ()
- ii) Livestock keeping ()
- iii) Groceries ()

- iv) Drying and selling small fish ()
- v) Food vending ()
- vi) Saloon ()
- vii) Other ()

8. What is your income per month through above economic activity?

- i) 10,000- 50,000 ()
- ii) 51,000 - 150,000 ()
- iii) 151,000-250,000 ()
- iv) 251,000-350,000 ()
- v) 351,000-450,000 ()
- vi) 451,000 and above ()

9. Are you willing about the income you receive per month?

- i) Yes ()
- ii) No ()

10. What is the major problem may hinder your interest to generate more income?

Please select one answer and put Tick (✓) in the box

No	Problems	Tick(✓)
1	Low income /low capital to run business	
2	Lack of entrepreneurship skills training	
3	High interest from financial institution	
4	Environmental problem	
5	High Government tax	

11. Do you get entrepreneurial training?

- i) Yes ()
- ii) No ()
- iii) Partially ()

12. Which skills you think is a solution to generate and improve your income?

- i) Entrepreneurship skills ()
- ii) Agriculture skills ()
- iii) Livestock skills ()

13. Where do you access loan

- i) PRIDE ()
- ii) Commercial Bank ()
- iii) ROSCAs (Upatu) ()
- iv) Own saving ()
- v) None ()

Part three: Women needs identification**14. Do you have knowledge on VICOBA?**

- i) Yes ()
- ii) No ()
- iii) Partially ()

15. What is your economic needs among of these helps to increase your income?

Please tick (✓) one need given below

S/N	Needs	1	Give your opinion here if any
1	Entrepreneurship skills training		
2	Establishing village Community Bank		
3	Making cement Bricks		
4	Credit opportunities		
5	Food vending		
6	Poultry project		

Part Four: respondents project identification

16. Are you willing to contribute your effort in the project implementation?

i) Yes

ii) No


iii) Don't know

APPENDIX 2: Permission Letter for Research Attachment

TANGA CITY COUNCIL

All Correspondence Should Be Addressed To City Director's Office

Phone
 City Director: 27 2643068
 All Director: 27 2644530/3
 Fax: 255 27 2644141/27 2647905
 e-Mail: tcc.tanga@gmail.com



Hassan Ngwilizi Road
 P.O. BOX 178,
 Tanga
 Tanzania

Ref : TCC/C.10/15/B/18 **9/3/2018**

Margareth Kishe
 The open University Tanzania
 S.L.P 23409
 DAR ES SALAAM

RE: RESEARCH ATTACHMENT

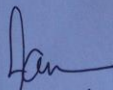
Refer to the above heading

I am pleased to inform you that your above request has been considered by the City Director and has offered you a place to research attachment from March , 2018 to August 2018.

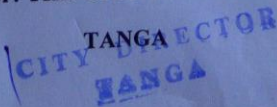
Upon receipt of this letter, please report to the **Ward Executive Officer of Majengo Ward** for commencement of your research.

During the period of research you are required to obey the rules and regulations of the institution.

Yours sincerely.


 Gwakisa Lusajo

For: THE CITY DIRECTOR



APPENDIX 3: Certificate Of Registration of Chuda Raha Vicoba

APPENDIX 4: Cash Deposit Slip of NMB for Open Bank Account

NMB
NATIONAL MICROFINANCE BANK PLC
CASH DEPOSIT SLIP
FORM YA KUWEKA FEDHA

Date/Tarehe: 18/7/2018

Branch/Tawi: MADARAKA

Account Number: 14181000000000000000
Nambari ya Akaunti

Account Name: CHURCH 2nd VICTORIA
Jina la Akaunti

Amount in Figures: 30,000/-
Kiasi kwa Tarakimu

Amount in Words: Thirty Thousand Only
Kiasi kwa Maneno

Purpose/Kwa ajili ya: KURUNGU

CASH/ FEDHA TASLIM (Tshs.)		
Denomination / Mnyambulisho	Number of Notes / Idadi ya noti	Amount/Kiasi
10,000x	2	20,000/-
5,000x	2	10,000/-
2,000x		
1,000x		
500x		
Coins/Sarafu		
TOTAL/JUMLA		30,000/-

Write Teller Signature and Stamp
Saini na Mhuri wa Mfunza Fedha

Depositor's Name/ Vote No./ Code No./ Company
Jina la Mwekaji/Kasma/Namba Wakilishi/Kampuni
MWAJUMA ISMAIL MUKULI

Signature/Saini

This form will be valid only if printed, signed by the customer, countersigned and stamped by the teller.
(Formu hii itakuwa sahihi kwapo itakuwa na maelezo na saini ya mteja, pamoja na mhuri na saini mhasibu fedha)

APPENDIX 5: Requesting Letter for Opening Bank Account of CRFVG

CHUDA RAHA VICOBA
S.L.P 178
TANGA
16.6.2018

MENEJA WA BENKI TAWILA MADARAKA
S.L.P 23
TANGA

K.K. AFISA MAENDELEO YA JAMII JILI
S.L.P 178
TANGA

K.K. AFISA MTENDAJI MTAA
S.L.P 178
KATA YA MAJENGO
TANGA

K.K. AFISA MTENDAJI MTAA
S.L.P 178
MTAA WA CHUDA YOUTH
TANGA

K.K. MWENYEKITI WA MTAA
S.L.P 178
MTAA WA CHUDA YOUTH
TANGA

MIKITI WA SERIKALI YA MTAA
MTAA WA CHUDA YOUTH-MAJENGO
HALMASHAURI YA JIJILI LA TANGA

YAH: MAOMBI YA KUFUNGUA AKAUNTI YA KIKUNDI CHA CHUDA RAHA VICOBA.

Tafadhali husika na somo hilo hapo juu.

Sisi ni Kikundi cha CHUDA RAHA VICOBA, tunaishi Kata ya Majengo, Mtaa wa Chuda Youth, Halmashauri ya Jiji la Tanga tunapenda kukujulisha kuwa tunajishughulisha na shughuli za uzalishaji mali kama vile mama lishe, ufugaji wa kuku, utengenezaji wa sabuni, na ushonaji wa nguo na uuzaji, pia tunaweka fedha na kukopeshana, hivyo kupitia barua hii tunaomba kufungua akaunti katika benki yako ili tuweze kuweka fedha zetu sehemu salama na ya kuaminika.

Na pia katika kikao chetu tulichagua majina 3 ya wanakikundi watakaotia saini benki ambao ni 1. MWASUMA ISMAIL 2. MATASA RAJAB KENDO 3. SALMA N. MWALIMU

Mwajuma
KATIBU WA KIKUNDI CHA CHUDA RAHA VICOBA