

**IMPROVING INCOME OF MOTORBIKE RIDERS THROUGH
ESTABLISHMENT OF VICOBA PROGRAM AT NJETENI MTAA IN
KWEMBE WARD UBUNGO MUNICIPAL COUNCIL, DAR ES SALAAM
REGION**

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

2021

CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance by The Open University of Tanzania a project entitled: ***“Improving Income to Motorbike Riders through establishment of VICOPA Program at Njeteni Mtaa in Kwembe Ward Ubungo Municipal Council, Dar es Salaam Region”***. In partial fulfillment of the requirements for the award of Degree of Master of Community Economic Development in The Open University of Tanzania.

.....
Dr. Felician Mutasa
(Supervisor)

.....
Date

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DECLARATION

I, **Everada Mathew Ndugumchana**, declare that, the work presented in this dissertation is original. It has never been presented to any other University or Institution. Where other people's works have been used, references have been provided. It is in this regard that I declare this work as originally mine. It is hereby presented in partial fulfillment of the requirement for the degree of Master of Community Economic Development of The Open University of Tanzania.

.....

Signature

.....

Date

DEDICATION

This work is dedicated to my beloved husband Samson Ignansi Ekompe and My daughter Rechael Mathias Daffa and my son Gabriel Samson Ekompe for the love and tolerance they showed to me in all the time when I was on studying, they really encouraged to get to this point.

ACKNOWLEDGEMENT

First of all, would like to thank my almighty Lord God for stand before me in all time when I was studying till today. I accomplish this project for the requirements of Masters in Community Economic Development in the Open University of Tanzania. Thank you, my lord God.

Accomplishment of this work is the result of many people whom I cannot afford to mention them in this piece of paper. Let them know that their invaluable contribution has finally come up with this work. I appreciate the Open University leadership for launching this wonderful course which is more practical in the current world. The course is more practical than theory and based on understanding rather than creaming for tests and examinations.

It is my pleasure to thank supervisor from Dr. Felician Mutasa for his unexplainable spirit and sympathy he had to encourage me to work and complete this work. In general, he kept communicating and consulting me even over weekend to ensure that I accomplish the task before deadline. It is my pleasure to thank very much all lecturers in all modules I studied for their materials provided has in one way or another contributed in accomplishing this work.

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ABSTRACT

The study aimed at exploring the impact of VICOBA in poverty reduction in Ubungo Municipal Council of Tanzania. Specifically, the study was to assess the improvement of income to Motorbike riders through establishment of VICOBA Program. Other objectives were to identify major socio-economic opportunities, challenges and barriers confronted by the Motorbike riders, to examine daily earning by motorbike riders compared to operational costs. The study used exploratory and descriptive designs; questionnaire, interviews and documentary review in data collection were used. Thematic analysis was used for the qualitative data while descriptive analysis and SPSS were used for the quantitative data. The findings of the study reported that there are challenges of earning daily income through their small businesses in the Njeteni Mtaa. Majority of the community earn low income which do not improve their livelihood. After conducting Community Need Assessment by using participatory action research and two approaches namely participatory rural appraisal as well as appreciative inquiry, the community participate in selecting prior project for their status improvement. Finally, 25 motorbike riders were selected as representative community in VICOBA program. The researcher managed to do group formulation, provide training according to policy, theories and regulation of VICOBA program.

Keywords: *VICOBA, poverty reduction, Boda boda, Motorbike riders*

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LIST OF ACRONYMS AND ABBREVIATIONS

CBO	Community Based Organizations
CGAP	Cooperatives Groups Association Projects
CRDB	Commercial Rural Development Bank
DFS	Decentralized Financial Services
FI	Financial Institutions
IGA	Income Generating Activities
ILO	Intentional labour Organization
MDGs	Millennium Development Goals
MEO	Mtaa Executive Officer
MFI	Micro Finance Institutions
MSE	Micro and Small Enterprise
NGO	Non-Governmental Organization
NMP	National Microfinance Policy
NRDS	National Rural Development Strategy
ROSCA	Rotating Savings and Loan, Associations
SACCOS	Saving and Credit Cooperative Society
SMEs	Small Medium Scale Enterprises
URT	United Republic of Tanzania
VICOBA	Village Community Bank
VSLA	Village Saving and Loan Association
WEO	Ward Executive Officer

CHAPTER ONE

PARTICIPATORY NEEDS ASSESSMENT

1.1 Background Information

Njeteni Mtaa is a locality in Ubungo Municipality located in the Western side of the Dar es Salaam Region in the United Republic of Tanzania. The Njeteni Mtaa is characterized by a multitude of demographic and economic profiles ranging from families, individuals and groups of households engaged in informal sector and formal sector activities. According to the Kwembe Ward local leaders, the Njeteni settlements resulted from a natural dynamics of city growths (i.e. spatial interaction and ethnographic influence) and increase in the need for housing and related economic activities and therefore the Kwembe settlement area is a result to that dynamics in growing socio economic and demographic demands which was caused and mobilized by inadequate strategy by the government and local authorities for planned settlements and housing schemes to respond to population and economic growth.

Community Need Assessment was conducted at Njeteni Mtaa through Motorbike Riders found in Kwembe ward Ubungo Municipal council. This Assessment deliberately aims at exploring major social- economic activities that most Motorbike riders faces in the area and in return suggests possible alternative solutions for the identified challenges in long run.

In this project, focus is placed on the Motorbike riders aged between 18 to 25 years

of age residing at Njeteni Mtaa, Ubungo Municipal in Dar es salaam. To have needs in hand, observation, wealth ranking and questionnaires will be deployed as mean of data collection in incorporating Motorbike riders, Mtaa leaders and other project stakeholders (VICOPA Facilitator) to generate information that will be useful in determine potential concerns of the Njeteni Mtaa. Detailed of the Motorbike riders to the social and economic activities, Mtaa leaders and other project stakeholders in the whole process of this study will be involved in introduction meeting, selection of representative of the community hence the researcher will inform each step in working with the community so as to increase ownership and sustainability at the end. The study will be used various methodologies to smooth the process and later obtain the real project according to their identified strength, challenges and opportunities. This will be including carefully selection of the study population, study design, sampling techniques, tangible research questionnaires, reasonable sample size, appropriate data collection and analysis and last professional reporting.

1.2 Community Profile

Njeteni Mtaa is a growing settlement for various income level communities, it is situated in Kwembe Ward of the Ubungo Municipal Council in Dar es salaam being among the four districts in the Dar es salaam Region of Tanzania. The Njeteni locality is situated at representative reference coordinates of S 6° 47' S and E 39° 08' E. It covers an area of approximately 34 square km which is equivalent to 7% of total area of the Ubungo Municipal Council. The recently established Ubungo District in Dar es Salaam region has resulted in the formation of Ubungo Municipal Council

administrative statute under the local government structure. (Ubungo Municipal Council, Council Profile Document, 2016).

The Motorbike riders are among the other communities which are living in Njeteni Mtaa. There are two motorbike riders' stations, the researcher will choose one station after community need assesment which will guide her in group formulation for VICOBA program. The project will be useful not to motorbike riders only also to the whole community due to the fact that, mobilization can go on to other groups for VICOBA program hence livelihood in Njeteni community will improve.

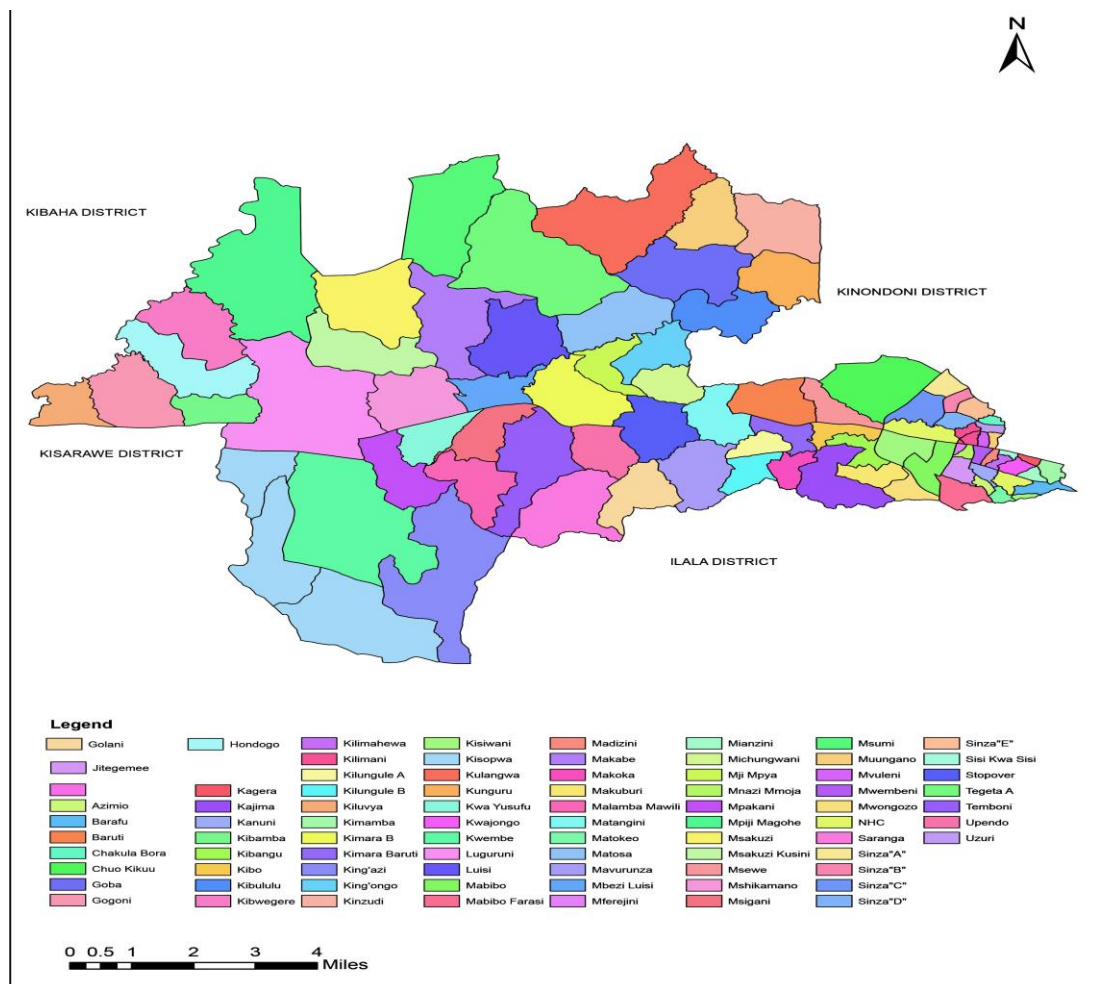


Figure 1.1: The Map of Ubungo and Wards

1.2.1 Demographic Data

Generally, according to geospatial data sourced from National Bureau of Statistics (2012), the Kwembe Ward is estimated to be inhabited by population of 56,899 (year 2012) people. According to World Bank Group study, it is estimated that the annual population growth rate is estimated to be 3% which projects a population of 69,417 people by the end of year 2016.

1.2.2 Administrative Structure

The Ubungo Municipal Council is divided into fourteen (14) wards, which in turn are sub divided into sub wards commonly known as “Mtaa” (singular) or “Mitaa” (plural). There are 91 Mitaa. The Municipality also has 2 electoral constituencies namely: Ubungo and Kibamba. The Municipal governing body is the comprehensive Council which comprises 14 Councilors who are elected Ward representatives, 2 are Members of Parliament elected constituencies representatives (MPs), while Members of Parliament (MPs) (women special seats) and Presidential Appointees are not yet distributed. The Municipality executes its administrative duties through:

- i) The Municipal Council,
- ii) Ward Development Committees under the Chairmanship of the Councilor
- iii) Sub-Ward (Mitaa) Development Committees

These administrative responsibilities have resulted in identifying and establishing key high level administrative stakeholders who shall ensure participatory implementation and sustainability of project at the hand over phase to the Ward Development Committee and Department of Community Development and Social

Welfare of the Ubungo Municipal Council.

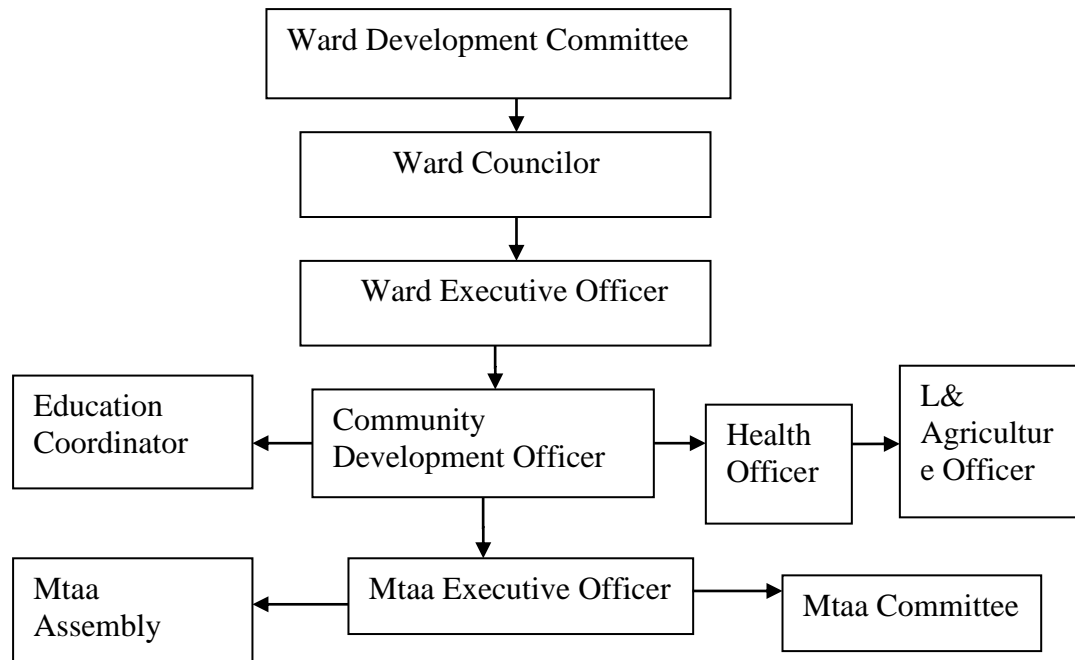


Figure 1.2: Administration structure of Kwembe Wards

Source: Ubungo Municipal Council

1.2.3 Social Economic Activities

It was estimated that Ubungo District has a population of 1,031,349, among of those 701,317 are manpower while the remainders are elders and children estimated at a population of 20,626 and 309,404 respectively. In the manpower group, 61% are engaged in private sector, 25% are self-employed and 4% are employed in public sector. The activities engaged are private companies, institutions, business, petty traders, fishing, Motobike Riders, livestock keeping and agricultural activities. The Kimara B locality is composed of the following demographic, ethnic and socio economy structure;

- i) The informal private sector businesses engaged in selling building

materials, and transportation business dominated by Chagga societies,

- ii) Retail and wholesale shops dominated by various tribe mixes but largely Chagga communities and groceries and liquor stores and social places and
- iii) The formal sector employees working with various government and non-governmental organizations

1.2.4 Ethnicity

Ethnicity wise, the Sub ward comprises of wazaramu, wandengereko and Wangindo. But now days is there more than four tribe, Chagga, Pare, Nyiramba, Pogoro, Waluguru, Wahehe and other tribe immigrant from different regions day to day Pwani, Morogoro due to economic activities like income generating activities such as, cattle, sheep, goat, chicken and pigs keeping this is done always by chagga people. While many youths employed as a motorbike riders. Faith based organization have been dominated with two religious Christians and Islamic few people are pagans.

1.2.5 Urban Agriculture

It is estimated that about 1,850 (Ha) of land in the Municipality is potential for agricultural practices especially crop cultivation, though the estimate is rapidly decreasing due to rapid expansion of urban related activities. The land are under use for both cash crops and food crops is estimated 174.94(Ha); which is 9.45% of the total available area for agricultural practices. Small growers are engage in farming using inferior farming equipment and technology. Quite a few numbers of farmers use tractors and technologically advanced equipment. It is estimated that agricultural

activities provides the Municipality with 1,007.54 tonnes of food crops, which is only 0.65% of the total annual food requirement of the population

1.2.6 Health Services

Table 1.1: Health services facilities

Health Facility Level	Government	Private	Total
Hospital	2	4	6
Health Centre's	0	6	6
Dispensaries	16	41	57
Total	17	51	68

Source: Researcher, 2020

The Ubungo district council is responsible for providing health services to its community in collaboration with private sector service providers. The Council currently has a total of 68 health facilities of which 17 are government owned, while the remaining 51 are owned by Private Organizations. The Sinza and BOCHI Hospitals are the only hospitals owned by the government and private organizations respectively for providing health services within the Municipal. This hospital is called a district hospital which is providing services for 1,000 to 1,500 in and out patients per day. All the health facilities provide cure, preventions of communicable and non-communicable diseases. A Table 1.1 shows a list of health facilities available in Ubungo Municipal Council.

1.2.7 Management and Day to Day Activities

The Njeteni Mtaa is under Ward Executive Officer, who has government appointee and use Government rule and regulation to perform day to day duties. All extension officers are under Ward Executive Officer and they are supposed to report their

duties to him/her. There are technical quarterly meeting which must be take place each quarter at Ward level and 'Mtaa' level. The meeting must be reported to the district level for further action. At the ward level the members of Technical quarterly meeting are; the WEO is a chairperson, any extension officer will be a secretary and others (extension officers and MEO) are members of the meeting. Another meeting is Ward development committee, where by a chairperson is a ward councilor, a secretary is WEO and others are members of the meeting. At the level of 'Mtaa,' MEO is supposed to do a meeting with communities for collecting community challenges and submit to Ward development committee. A chairperson in the 'Mtaa' meeting is the person who was elected by communities during National election who known as Local Government 'Mtaa' chairperson.

1.2.8 Culture Factors

Njeteni community is surrounded by more than one tribe which geared them to use different indigenous language. The main language of the community is Swahili which is used as a national language. Few educated people prefer to english during their conversation. Though Njeteni Mtaa is located at the peripheral area from the Dar es Salaam city but there is street language which also used by people especially youth.

There are small community groups which bounded because of praying (Christian and Islam). These groups are powerful in providing support to each other during community challenges such as burial ceremony, community prayers, illness, accidents as well as community celebrations (Baptized, Kitchen party, wedding,

sendoff party, maulidi and party). Other Communities belong to Development Group found in their Mtaa such VICOBA, UJIRANI MWEMA, WOMEN GROUPS and UWANJE for purpose of income generating. During community needs assessment motorbike riders recommend to join the one of the groups especially VICOBA for the purpose of increasing their income hence improvement of life standard of living.

1.2.9 Education Level

In Njeteni Mtaa has one Primary school which is used by children for basic education. The primary school is private and it owned by Roman Catholic Church. No secondary school in the Mtaa. Communities of Njeteni use the neighbor for secondary education.

1.2.10 Critical Issues and Problem

The main critical issues at Njeteni Mtaa are prevalence of income poverty to many households within the majority which affect majority in different ways, Drugs, Malaria, HIV/AIDS prevalence which has been a threat to majority within the community.

1.3 Community Needs Assessment

Community Needs Assessment (CNA) is in principle a participatory action research (PAR) methodology. It is an approach to research in communities that emphasizes participation and action in solving community needs for improving livelihood. It seeks to understand the world by trying to change it, collaboratively and following reflection and contribution from the community in question. A community needs assessment in depth is a way of gathering information about a community's opinions,

needs, challenges, and assets used to determine which project(s) will meet the real needs of the community. Njeteni Community Needs Assessment (CNA) will be conducted adhering on this principle and its real meaning of conduct it at any community.

In other hand CNA it can be defined as a dynamic ongoing process undertaken to identify the strengths and needs of a community, enable the community to establish their priorities and facilitate collaborative priorities action planning directed at improving economic status and quality of life.

Community Needs Assessment exercise was conducted at Njeteni Mtaa. After general meeting by communities, 85% of people were selected to participate in the selection meeting. Motorbike riders from Kwembe ward were many than other other communities. During the meeting conversation the researcher identified that recent years Motorbike riders are failed to return their loans due to less income they earn daily thus a need was found to identify causes of the prevailing situation.

1.3.1 Approaches Used during CNA

1.3.1.1 Participatory Rural Appraisal (PRA)

This approach was used to help community discover resources, strength, ability, potentialities available in the area to address the points of weakness identified. It was a participatory and effective learning process for all stakeholders inside and outside the community. The Njeteni Motorbike Riders will use this approach where need be, at addressing the areas of growth.

1.3.1.2 Appreciative Inquiry (AI)

This approach generates powerful outcome that gives life to what community does. It gives energy, motivation and inspiration. Community member are enabled to appreciate on best things available in their locale and make the best use of them at monitoring the development endeavour. Participatory rural appraisal (PRA) and appreciative inquiry approach (AIA) were the major techniques that was employed and made the whole process to be easier by incorporating other methods to complete the task, the other techniques which were used are Focus Group Discussion (FGD), In-depth interview, Observation, Secondary data and Opportunities and Obstacles to Development (O&OD) to identify the available strength, weaknesses or obstacles, opportunities and threats or challenges facing the community.

Two major research tools were used in data collection, which are questionnaire guiding tool and in-depth interview guiding tool. The process of data collection was made easier by the full support I got from Chairperson of CBO and secretary by mobilizing CBO members to come for Focus Group Discussion regardless of their early preparation of farming activities.

1.3.2 Objective of Community Needs Assessment

1.3.2.1 Overall Objective of CAN

To identify strength, weakness and opportunity which community of Njeteni have and priority needs and possible intervention that can improve economic status of communities hence to reduce poverty.

1.3.2.2 Specific Objective of CAN

- i) To identify means and ways for improving livelihood of the communities.
- ii) To identify major socio-economic opportunities, challenges and barriers confronted by the communities.
- iii) To examine daily earning of the communities.

1.3.2.3 Research Questions

In this case, the research questions have evolved in attempt to answer income generation and livelihood issues associated with various informal activities conducted by motorbike riders at Njeteni. The questions are envisaging in obtaining sustainable solutions to social economic aspects of the community while recognizing social environment issues as well. The following are questions towards the identified challenges:

- i) What are the demographic features of Njeteni community?
- ii) Which means and ways should be explored and implemented for improving livelihood of the Motorbike rider at Njeteni Mtaa?
- iii) How can the motorbike riders identify and deal with the major socio-economic opportunities, challenges and barriers in their livelihood?

1.3.3 Research Methodology

1.3.3.1 Research Design

Research design is the framework of research methods and techniques chosen by a researcher. The design allows researchers to hone in on research methods that are suitable for the subject matter and set up their studies up for success.

The design of a research topic explains the type of research (experimental, survey, correlational, semi-experimental, review) and also its sub-type (experimental design, research problem and descriptive case-study).

There are three main types of designs for research: Data collection, measurement, and analysis.

The type of research problem an organization is facing will determine the research design and not vice-versa. The design phase of a study determines which tools to use and how they are used.

Research design for this project was intended to facilitate the smooth running of the various research demands, thereby making research as efficient as possible yielding maximal information with minimal exploitation of resources such as time and funds. For this project, descriptive (subtype) under data collection type of the research design was used to provide accurate description of observations of a subject phenomenon based on collected information on and from Motorbike riders at the Njeteni by using questionnaires, direct observation and key informant interviews to identify possible means and ways of improving income and working environment motorbike whilst observing the requisite legal, administrative and sustainable exploitation of natural resources in Ubungo Municipality.

1.3.3.2 Sampling Techniques

The sampling techniques involve taking a representative selection of the population and using the data collected for research purposes. In essence, a sample is a

representative subgroup of a population which with or without bias can represent a whole array of population under the research processes. In this dissertation non-probabilistic sampling was utilized for the different intentions in achieving subgroup of a population by using analytical tools and drawing descriptive findings from the study. The researcher used techniques of group formulation by selecting communities who having same project, age mate, doing business and same ideal. Therefore, that techniques help the researcher to come up with 25 motorbike riders in this dissertation. A purposive (judgemental) sampling technique has been utilized to obtain and delineate a spectrum of the population characteristics.

Purposive Sampling: Purposive sampling (also known as judgment, selective or subjective sampling) is a sampling technique in which researcher relies on his or her own judgment when choosing members of population to participate in the study.

Purposive sampling is a non-probability sampling method and it occurs when “elements selected for the sample are chosen by the judgment of the researcher. Researchers often believe that they can obtain a representative sample by using a sound judgment, which will result in saving time and money”.

Alternatively, purposive sampling method may prove to be effective when only limited numbers of people can serve as primary data sources due to the nature of research design and aims and objectives. (John Dudovskiy).

In this research, the researcher used purposive sampling for making judgment in selected motorbike riders due to the fact that they represent Njeteni communities in

identifying needs, challenges, strength and opportunities for improving community livelihood. The population of Njeteni about 85% participated in the meeting and mention their needs, challenges, strength and opportunities which it will meet their real project intervention.

Sample Size: The sample size is a term used in market research for defining the number of subjects included in a sample size. By sample size, we understand a group of subjects that are selected from the general population and is considered a representative of the real population for that specific study.

For example, if we want to predict how the population in a specific age group will react to a new product, we can first test it on a sample size that is representative of the targeted population. The sample size, in this case, will be given by the number of people in that age group that will be surveyed.

Among 85% of population who attended the selection meeting only 25 respondents were selected as sample size. Therefore, researcher formulates a group of 25 people made easier to reach them all during data collections.

Table 1.2: Sample distribution

Number of Respondents	Sample size	Percentage
Motorbike riders	15	60
Customers	5	25
Mtaa Leaders	5	15
Total	25	100

Source: Developed by Researcher

1.3.3.3 Data Collection Methods

In this research both secondary and primary data were collected. Distinction was drawn in data collection methods and tools in order to delineate the apparent difference between the two corresponding methods for data collection.

Secondary Data: Secondary data include information from the national census and other government information archives like Quarterly report, Annual report Census report and action plan report. The secondary data which used by the researcher were administrative and regulatory data. This term refers to data that is collected routinely as part of the day-to-day operations of an organization, institution or agency. The secondary data available from Ubungo Municipal Council and its administrative arms at Ward and sub-ward levels was accessed to provide relevant information contributory to this project.

Primary Data: Primary data is generally a first hand or raw data. Primary data collection was evidenced to be quite expensive as it was sourced directly from the respondents selected through the adopted sampling procedures. Interviews through the guided questionnaires were used in securing and classifying primary data. Through primary data collection some tools were used such as questionnaires, direct observations and key informant interviews, these were extensively and cautiously employed in this project.

Questionnaire: Questionnaires are tools of data collection, all respondent in this research required to answer the questionnaires so as to help the research to use the information in dissertation report writing. The designed questionnaires were

appropriately used in soliciting data and information as part of process to conduct the explanatory or descriptive research. The solicited primary data were solicited through conducting structured questionnaires from the identified respondents who best suits the community for which the study is aimed at. In this method, questions were set and designed such that responses from participants were quantitative in nature and varied in responses. This subtype of questionnaire was useful in collecting primary data from the premeditated and purposively targeted group of motorbike riders and to some extent a section of local authority officers at the Ubungo Municipal Council, Kwembe Ward, and Njeteni Mtaa levels.

Observation: Non-participant observation is a typical research method in which case the researcher observes the spontaneous behavior or subject with their knowledge, but without taking an active part in the situation under inquiry. Through the non-participant observation method, the primary data was collected by systematically observing behavior of the subject phenomena. Observations were then systematically recorded, using an observation checklist. The observation checklist consisted of number of routes per one motorbike riders, time consuming from the station point till coming back, number of passengers or luggage (Checklist attached at the back of the document) The various typical data was analyzed using both quantitative and qualitative data analysis methods.

Interview (Key Informants): Key Informant Interviews involve interviewing people who have particularly informed perspectives on an aspect of the subject dissertation. Key informant interviews are qualitative, in-depth interviews involving

respondents selected for their first-hand knowledge about a topic. The interviews were conducted in generally unstructured manner, relying on a list of pre-identified issues during the discussion. Key informant interviews were conducted in form of interactive conversation between the researcher on one hand and the various experts (Community Development Officer, Ward Executive Officer, Agriculture Officer and Ward Education coordinator) at the Ubungo Municipal Council and ward officers on the other, allowing a free flow of ideas and information either way. Choice of the key informants was made taking cognizance of the prior knowledge of the officers on the subject matter. During the process, the information gathered was carefully noted in a notebook, sifted and analyzed for their relevance in conformance with the study objectives.

Documentary Review: A researcher consulted a various related books, journals, newspapers, articles, reports, documented files and websites as secondary sources of data for the study being conducted. The method is less expensive and easy to apply because data are already found by other researches and other data will be founded in documented files concerning community needs of that particular area. The researcher also will pass through those documents and come out with data which will help him to generalize the research on assessment of the effective community need. The documentary review will be done by using documented files concerning community need, library search and internet search.

Focus Group Discussion: This method was employed to gather data and information from a group of twenty-five Motorbike riders in the Njeteni Mtaa.

Through the focus group discussion, the motorbike riders with similar experiences were guided by a researching moderator (or group facilitator) by introducing the subject for discussion and assist the group to participate in a live discussion amongst them regarding strategies to improve their livelihood and income in general. The discussion was taking place near the Njeteni Mtaa office where there is a temporary building which used for Mtaa meeting. The conduct of focus group discussion was attempted by a following the participants to agree or disagree with each other so that they provide an insight into the group perception on a range of opinion, concepts, the inconsistencies and variation that exists in the community in terms of their beliefs, experiences and practices. The discussion last for ninety minutes so as to allow each motorbike rider to participate fully in the group.

The researcher conducted focus group discussion in order to get priorities from Motorbike riders to what they will prefer to do hence to improve their livelihood.

1.3.3.4 Data Analysis Methods

The collected data from the sources was organized and coded prior for entering into SPSS 16/20 for analysis. Under the non-parametric analysis; the key informant interviews involve interviewing a select group of individuals who are likely to provide needed information, ideas, and opportunities on a particular subject for the purpose of validating accuracy and reliability of data collected from questionnaires.

1.4 Community Needs assessment Findings

The findings from the CNA at Njeteni Motorbike riders are described on the basis on the method, type of data collection and precisely the research design. Through the

questionnaire the researcher managed to get information on demographic particulars and general views on various issues regarding community needs, income and productivity related issues and other health, safety and environmental (HSE) related social issues. In addition, from the focus group discussions, key informant interviews and non-participant observation the researcher managed to establish a wider knowledge base on the subject matter for which accurate observations and conclusions on the community needs can be derived.

1.4.1 Demographics Characteristics of Respondents

1.4.1.1 Aged Distributions

The sample consisted 25 of respondents of which the majority were youth and few were old men. Table 2 shows the age distribution of respondents: age's between 17-20 were 20%, respondents who were between 21-25 were 30 %, the age between 26-30 were 40% while the ages above 31 were 10 % of respondent. The age distribution shown majority of the Motorbike riders are youth.

Table 1.3: Age distribution

Age	Frequency	Percentage	Valid Percentage
17 – 20	5	20	20
21 – 25	7	30	30
26 – 30	10	40	40
31 Above	3	10	10
Total	25	100.0	100.0

Source: Research Data, 2020

1.4.1.2 Sex of Respondents

The finding shows that 23 of the respondents interviewed where male constitute 95%

and 2 of the respondents where female which is 5%, the number of males is higher than female this is due to fact that most of men are motorbike riders compared to female who are few in number. This reflects that more male by 95% of the respondents interviewed, and this is not gender balance.

Table 1.4: Sex of respondents

Sex	Frequency	Percentage	Valid percentage
Male	23	95	95
Female	2	5	5
Total	25	100.0	100.0

Source: Research Data, 2020

1.4.1.3 Marital Status of Respondents

The study shows that among 15 of the respondents were single, 5 of the respondents were married, 4 of the respondents are divorced while 1 of the respondents is widow.

Table 1.5: Marital status of respondents

Responses	Frequency	Percentage	Valid Percentage
Married	5	25	25
Single	15	60	60
Divorce	4	10	10
Widow	1	5	5
Total	25	100.0	100.0

Source: Research Data, 2020

1.4.1.4 Education Level

The researcher finds that 25% of the respondents did not attend any school, 50% of the respondents have attained primary education and 25% of the respondents have attained secondary education. This shows that there is literacy among motorbike riders and they are little aware with VICOBA program. Education is still important

everywhere. If many people will have enough education, people will be aware and understanding easier since education is a key of life.

Table 1.6: Education level of respondents

Responses	Frequency	Percentage	Valid Percentage
No education	5	10	10
Primary education	15	80	80
Secondary education	5	10	10
Total	25	100.0	100.0

Source: Research Data, 2020

1.4.1.5 Average Earning per Day

From the table below, findings revealed that 65% of all respondents earning 7000 to 1000 per day, also researcher find that 20% of the respondents earn 10,000 to 12,000 per day. Not only that but also findings find that 11% of all respondents earn 12,000 to 15,000 per day. Last researcher revealed that only 4% of all respondents earn 15,000 to 20,000. It is clearly an evidenced that there is less money earned by motorbike riders which make them difficult to run their families.

Table 1.7: Average earning day

Earning per day	Frequency	Percentage	Valid Percentage
7,000 - 10,000	10	65	65
10,000 -12,000	9	20	20
12,000 - 15,000	5	11	11
15,000 - 20,000	1	4	4
TOTAL	25	100	100

Source: Research Data, 2020

1.4.1.6 Average Monthly Income

Researcher revealed that 70% of all respondents' income range between 50000 to 80000 per Month, also researcher finds that 15% of all respondent's income less than

40,000 per month. Not only that but also findings find that 10% of all respondent's income range between 90,000 to 110,000 per month, last researcher revealed that only 5% of all respondent's income range between 120,000 and above. It is clearly an evidenced that motorbike riders and community lie into income poverty due to income per month.

Table 1.8: Average Income per Month

Income per Month	Frequency	Percentage	Valid Percentage
Less than 40,000	7	15	15
50,000 -80,000	10	70	70
90,000 - 110,000	5	10	10
More than 120,000	3	5	5
TOTAL	25	100	100

Source: Research Data, 2020

1.4.1.7 Major Community Sources of Income

The findings below revealed that 48% of all respondent engage informal employment while 25% of all respondents who are most youth engage in Motorbike riders. Also 15% of the respondents engage in petty business about 10% of the respondents engage in Tax driver, 3% of the respondents engaged in formal employment. This means that most of the Njeteni Mtaa population were engaged informal employment.

Table 1.9: Major Sources of Community Income

Source of Community Income	Frequency	Percentage	Valid Percentage
Informal Employment	10	48	48
Motorbike riders	7	25	25
Tax driver	3	10	10
Petty business	4	15	15
Formal employment	1	3	3
TOTAL	25	100.0	100.0

Source: Research Data, 2020

1.4.1.8 Motorbike Rider Awareness on VICOBA Program

The researcher found that, about 85% of the respondents responded by saying YES they were aware with VICOBA program though they did not know how it operates and how to join or to be a member. While about 15 of all respondents say NO, that mean they have known nothing about VICOBA Program.

Table 1.10: Motorbike Rider aware with VICOBA

Respondents	Frequency	Percentage	Valid Percentage
YES	19	85	85
NO	6	15	15
TOTAL	25	100.0	100.0

Source: Research Data, 2020

1.4.1.9 Motorbike Riders ready to Open Account in any Financial Institution

The study revealed that, 76% of the respondents are ready to open Bank account in any financial institute if there is less interest. While about 24% of all respondents say NO, and explained that they don't have money to deposit in the Bank, they better join VICOBA or any financial institutions rather than bank.

Table 1.11: Motorbike ready to open account

Respondents	Frequency	Percentage	Valid Percentage
YES	19	76	76
NO	6	24	24
TOTAL	25	100.0	100.0

Source: Research Data, 2020

1.4.1.10 Major Challenge Community

During study, the researcher found most of the respondent by 45% indicated that low income is a major challenge facing the community, followed by access to capital

with 20%. Not only that but also, she found that, community are faced by poor entrepreneurial skills 10%, unemployment 10% and robbery which comprise 5% of the respondents. All findings are showed in the table hear under.

Table 1.12: Major challenges facing the community

Challenges	Frequency	Percentage	Valid Percentage
Low income	10	45	45
Access to capital	5	20	20
Entrepreneurial skills	3	10	10
Less customers	3	10	10
Unemployment	3	10	10
Robbery and attack	1	5	5
Total	25	100.0	100.0

Source: Research Data, 2020

1.4.2 Finding from Key Information

The key informants were glad about the concept of improving motorbike rider through VICOBA Program. The Mtaa chairperson promised to speak to the District Executive Director (DED) so that they can be assisted with the capital this is because each council is supposed to put aside 10% of its income for supporting youth and allowing them to formulate a group and borrow money from the Ubungu District Council with less interest hence increasing daily income then monthly income.

1.4.3 General Opinion from FGD

During the discussion the majority requested on increasing income for motorbike riders through joining of VICOBA and that is the best way of getting rid of poverty, they also insisted on credit facilitation, improved infrastructure, and access to capital among group of people who will register their group. By doing so, this is going to

increase daily income at large. In Njeteni Mtaa most of the respondents have chosen VICOBA Program through buying shares and savings as their main way of generating and increase their income hence to improve their living standard of life.

Since the group buying a shares and make savings through VICOBA program still they faced some of challenges and opportunities from other stakeholder, the main challenges mentioned included infrastructure, low income and no loan have been made without formulated a group.

1.4.4 General Key Informants

Solutions suggested were to follow all regulations, rule and procedure for group formulation hence every member can access loan from different financial institutions like BANK, SACCOS even in the VICOBA group. The extension officers (Community Development Officer, Ward Education Officer, Agriculture Officer and Ward Executive Officer) will be familiar with the Motorbike riders' group. Therefore, they can enter them in the Ubungo Municipal Council data base for other opportunities like borrowing money from Municipality or accessing knowledgeable training from the mentioned extension officers.

1.4.5 Community Needs Prioritization

Community Needs Assessment was conducted involved focus group discussion, needs were mentioned and prioritized in order to come up with one most pressing need which required to be addressed through a project which had to be designed by community of Njeteni and others stakeholders. Prioritization was conducted through

pair wise ranking were by researcher facilitate Focus group members to compare mentioned needs and ranked by voting as indicated here under.

The table below is shown community needs prioritization of the population which the researcher has collected from the representative group. The findings which were found are low income, entrepreneurship skills, access to capital, infrastructure and money saving.

Table 1.13: Community need prioritization

Community Needs	Low income	Entrepreneurship skills	Access to capita	Infrastructure	Money saving	Points	Rank
Low income		Entrepreneurship skills	Access to capita	Infrastructure	Money saving	3	2
Entrepreneurship skills			Access to capita	Infrastructure	Money saving	1	4
Access to capita				Infrastructure	Money saving	0	5
Infrastructure					Money saving	2	2
Money saving						4	1

Source: Field Data, 2020

1.4.6 Project Identification

Project identification was done through community needs prioritization which involved focus group discussion conducted by Motorbike riders, key informants and other welcomed group. The project was identified through community needs prioritization mentioned by participants and conducted by using pair wise ranking. Therefore, focus group members compared mentioned prioritization by voting and project identified was VICOBA Program as indicated in the Table 1.14.

Table 1.14: Community need prioritization

Community Needs	VICOBA program	VICOBA Training	Process of having equipment	Procedure for group formulation	Institute for money saving	Points	Rank
VICOBA program		VICOBA	Process of having equipment	Procedure for group formulation	Institute for money saving	3	2
VICOBA training			Process of having equipment	Procedure for group formulation	Institute for money saving	1	4
Procedure for group formulation				Procedure for group formulation	Institute for money saving	3	5
Process of having equipment					Institute for money saving	2	2
Institute for money saving						4	1

Source: Field Data, 2020

The suggested projects include the following;

- i) VICOBA Program
- ii) VICOBA training
- iii) Process of having equipment
- iv) Procedures for group formulation
- v) Institute for money saving

From the table 10 indicate that the community ranked VICOBA Program as their first followed by VICOBA training, Process of having equipment, Procedures for group formulation and Institute for money saving. When explored on the reasons for selection of VICOBA project, Motorbike riders mentioned a number of factors including that they will earn more money through soft loan which they received in the VICOBA program. Finally, they hope to improved infrastructure, buying their own motorbike hence their livelihood will change. The Motorbike riders were promised to be given loans with low interest from District Executive Office which is always given to youth and other community groups. In addition, motorbike riders promised to start savings with little amount and this will be done every week through buying shares.

1.5 Chapter Conclusion

In Chapter one dealt upon community needs assessment and participatory assessment which is an ideal and effective way of involving the community to identify their own problems, causes of the problem and existing opportunities. The findings have been useful in enabling the community to identify top ranking problem and planning for the interventions that can sustainably address the existing problem. The participatory needs assessment conducted at Njeteni Mtaa revealed that income poverty is the major concern in the community. Also, the assessment revealed that, Community at Njeteni engaged into petty business, taxi driver, motorbike riders, informal employment and day to day activities. During assessments ranking most of the communities came out of thinking about VICOBA program as best project especially for motorbike riders and small business men.

CHAPTER TWO

PROBLEM IDENTIFICATION

2.1 Background to Research Problem

Community needs assessment and Participatory assessment has done in identifying problems affecting Njeteni particularly the motorbike riders. The assessment exercise has helped the researcher to involve the community in determining major needs and problems in the community and plans the ways to solve them. This seems to be vague since income poverty and non-income poverty is growing at large to community members in rural and urban area.

To support the NSGRP towards the MDG the researcher realized that there is no spiritualist responsible for poverty eradication other than conducting community participatory assessment which enabled to identify problem and plan for solution. Identification of problems affecting Njeteni community especially motorbike riders were executed under Participatory assessment approach. This has been the useful tool which in turn resulted into identification of problems thereafter plan for their immediate solutions to rescue the prevailing situation which has been an impediment and hindrance to the community striving pooling themselves out of poverty wheel (income poverty in particular).

The study had shown that motorbike riders are aware to create VICOBA which always community group use as a tool for savings hence poverty alleviation. During discussion with motorbike riders many of them said to make individual saving is

more useful but it takes long time to have capital but saving as a group were possible to increase more money and obviously capital were increased accordingly. Not only to increase capital but group members were access to have different opportunities such as entrepreneurship training, borrowing money from financial institutions once they complete registration of a group also another promise was from District Executive Office to give the priority to borrow money with low interest. If the youth community can expressly reveal their concerns, they can easily reveal, learn, build and exercise strong will from their own reflections on how they can take responsibility and sustained ownership in managing and overcome challenging economic situation in the context of available local assets or natural resources to reduce income poverty and thus achieve sustainable dignified livelihood.

The identification of social problem experienced by the Njeteni youth was executed by utilizing Participatory Needs Assessment approach whilst focusing on the aforementioned national and global goals. The participatory action has been an indispensable tool which provided for identification of underlying social challenges and enabled execution of planning process for determining most impactful solutions affecting the youth who are demographically representing a wide variety of the Njeteni mtaa, multi-ethnic and multi-religious community.

The research has revealed that the multitude of youth communities at Njeteni are engulfed in income poverty which is mobilized mainly by uncertain income sources from various identifiable informal economic platforms. In a bid to overcome income poverty, the Njeteni communities have engaged themselves into various

informal income generating activities at household level relating to small shop outlets, groceries, saloons, pharmacy, *genges*, and extracting and selling construction materials among others.

2.2 Problem Statement

A problem statement is a statement of a current issue or problem that requires timely action to improve the situation (February 23, 2021 Share By: Indeed Editorial Team). Income poverty is a major problem among youth living at Njeteni. Majority of youth are informally and insecurely employed or unemployed and rely on shoddy and often irregular day work from construction sites, motorbike riders and other unreliable means of income generation. It is evident that due to informal structure of employment in motorbike rider, the youth have been attracted to join VICOBA and other financial institutions. It cannot be overemphasized that Motorbike ride is one of the business and experiences direct and indirect in generating more income.

Different initiatives done by the Government Authorities to address the problem of youth, women and community as a whole. Some of the initiatives were to set aside 10% of the whole revenue from all District Council for youth, women and elderly groups. Also, the Authorities allowing Village Community Banking to be trained in different areas so as to allow the communities to acquire and practicing how to save and having loan by using the VICOBA program.

In the same vein, the authorities are constrained to create an enabling environment for the youth to responsibly and sustainably exploit the permanent employment

among them instead of motorbike rides. Despite, motorbike rider's lack of entrepreneurship skill the project will be able to help and support them on how to join VICOBA GROUP and how to make a profit, how to maintain customers even how to compete with other business persons.

2.3 Project Description

The project is known as improvement of income to Motorbike rider's through VICOBA program for sustainable economic development of community at Njeteni Mtaa, Kwembe Ward in Ubungo Municipal Council. The project will be implemented by Motorbike rider's Group. The identification of this group was done after consultation and discussion with the key relevant stakeholders also after the meeting with Community during the process of Community Need Assessment. Through methodology (Participatory Action Research) and two approaches (Participatory Rural Appraisal and Appreciative Inquiry) which used by the researcher she came up with 25 community representatives from Njeteni Ward. The researcher will start the first meeting with the 25 motorbike riders for explaining the how to formulate the group, negotiate and making agreement on meeting time, day and place. Moreover, members are supposed to select good leaders and buy important equipment for VICOBA program. All members will attend training on entrepreneurship skills, VICOBA training, knowledge and skills for saving, importance of paying Government levy, customer care even brief explanation about bookkeeping and accounts. Also, this training will proceed in selected day to ensure Motorbike rider's Group are well adapted and known proper way of saving through VICOBA hence improve their life. Furthermore, the Ward Community Development

Officer will make follow up to ensure that this group proceed well with good result so as to be a modal group in Njeteni Mtaa.

2.3.1 Target Community

The target community is Motorbike rider's Group whom is low-income earnings at Njeteni. The Motorbike rider's Group involves 25 members whom organize themselves to create CBO for the purposes of improving their standard way of life through VICOBA Progrm. The study has revealed that for the project to succeed and grow, Low-income earnings have to make saving though VICOBA. Other beneficiaries of the projects is the members within a community whom were able to join the groups of savings, loans and use their small business, improving incomes and return with low interest as recycling with advantage with improving economic development.

2.3.2 Stakeholder

The stakeholders which have been identified in this project were included Community Based Organization, (Motorbike rider's Group), and extension staff from the Local Government Authority (LGA), Community Development officer. These teams will contribute in one way or another to the success of the project as analyzed below the table shown. Stakeholders are very important on project implementation and defining the project sustainability for the targeted community. The table1.15 shows the stakeholder and their roles and responsibility.

Table 2.1: Stakeholders

Na.	Name of the Stakeholder	Role of the stakeholders	Expectations
01.	Kwembe Local Government Authority	1.1 Provision of technical support to the CBO'S. 1.2 Capacity building to the CBO in terms of Entrepreneurial operation skills.	The sustainability of the project is ensured. Income for the CBO and community • Increased district GDP.
02.	Njeteni Community.	2.1 Improving income through Saving (VICOBA)	• Improved life income.
03	Community Based Organization	3.1 Establishment of Improvement of income of Motorbike rider's group	• Increased income among youth and CBO. • Income poverty reduced.
04.	CED Student	4.1 Facilitate training to the project of Improvement of income to youth (motorbike rider's) 4.2 Capacity building on Project Implementation.	• Improving life by income generation. • Improving M&E
05	Regional Police Commander	5.1 Motorbike rule and regulations advisory	• Pay motorbike levy at the right time

Source: Researcher, 2021

2.3.3 Project Goals in CED term

The project goal is to reduce poverty through VICOBA program to youth especially motorbike riders and improvement of their economic status and ultimately improves their living standard. It categorized into three goals which are group formation, VICOBA model training and manage group activities. The establishment of VICOBA Program created a reliable savings. The project allowed sustainable economic development.

2.3.3.1 Project Objectives

This project aimed at collecting information and data with regards to causes and magnitude of the problem, contributing factors and community's opinion and

recommendations which would equip decision makers with practical information useful for community improving income among the poor society. On the other hand the project focused on helping the community members to improving income through saving or VICOBA Program as small enterprises in order to be able to use available opportunities to act on their own to improve their life.

2.3.3.2 General Objective

Increased income of the Motorbike riders at Njeteni in Ubungo District Council through establishment of VICOBA Program for sustainable economic development by July, 2020

2.3.3.3 Specific Objectives

- i) Training of 25 Motorbike rider's group concern producers, regulations and formulation of VICOBA group by July 2020
- ii) To mentor the 25 motorbike riders to understand, manage and operate their group activities by August, 2020
- iii) To equip the 25-motorbike rider's group with the registration process by September. 2020

2.4 Profile

Motorbike Rider's Group is the representative of Community from Njeteni Mtaa, Kwembe ward, Ubungo District Council. The group started in 2016 with 15 founder members to date there are 25 members. All are young men.

2.4.1 Leaders

The Motorbike Rider's is having strong leadership of 3 personnel being a Chairperson, Secretary, treasure and 5 members of board all are male.

2.4.2 Vision of motorbike Rider's Group

To make sure that members are facilitated to take measures on positive change towards social and economic advancement hence to improve their livelihood.

2.4.3 Mission of Motorbike Rider's Group

Motorbike rider's Group aims in becoming a leading modal that provides best services that allow members who to improve their live and having peace, through access of human basic needs.

2.4.4 Group Objectives

- i) Training of 25 Motorbike rider's group concern procedures, regulation and VICOBA group formulation by July 2020.
- ii) To establish VICOBA Program whereby group members can access funds for their income improving activities by December, 2020
- iii) To establish income improving activities by June 2020
- iv) To collaborate with the Government and other stakeholders in various activities pertaining community development

2.4.5 Status of Group

The group is registered in the district, group profile found in District Community development Office. It started in 2016 with 15 members to date there are 25. It has a

strong leadership that has managed to run five activities that generates income. Initial capital was raised through joining fees, monthly contribution and other small business.

Table 2.2: Financial situation of group activities

Number	Activities	Amount in TZS
I	fees	250,000.
II	Monthly contributions	450,000
III	Other small business	50,000.
IV	Supporting fund	100,000.
	Total	850,000

Source: Researcher, 2021

2.4.6 Group Staff

The group does not have any employed staffs that are paid by the project instead of 3 staffs used to work as volunteer and getting some minor incentives. There is a project chairperson and secretary both are male.

2.4.7 Organization Structure

At the Motorbike rider's Group, it has been vested with the day-to-day tasks of the group.

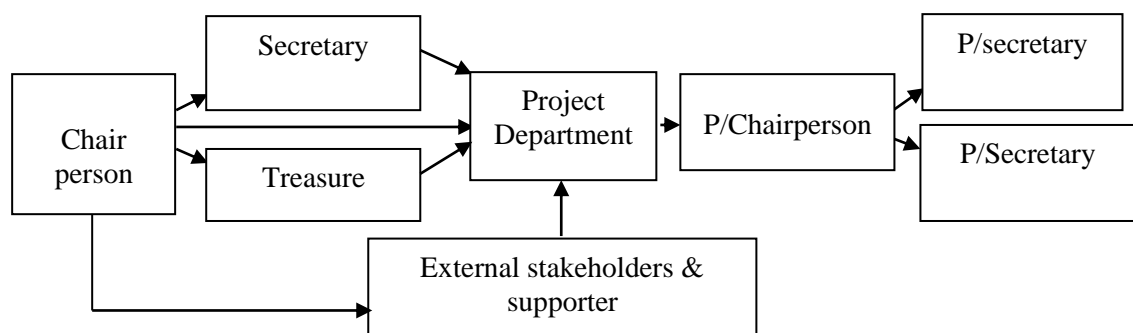


Figure 2.1: Motorbike Rider's Group Structure

2.4.8 Motorbike Rider's Group SWOC/T Analysis

Table 2.3: Motorbike rider's group SWOT analysis

No	Strengths	Weaknesses	Opportunities	Challenges
1.	Committed and active leadership	Treasurer is not an employee	Members trained on how to run the project	Mtaa Chair person has no salary
2	Premises availability	It is hired from an individual	The premise is situated at the centre of the Njeteni	Njeteni has a group of Motorbike rider's organization.
3	Presence of one guard man	No employment of staff	The guardian is from within the Kwembe ward	He has no contract
4	Extension office is within the ward	Extension officer is serving Mtaa	The extension officer is dwelling at Kwembe Community Department	Sometimes he can be out of the station for a long time
5	WEO and MEO is a government employee	Sometimes being busy with LGA activities	Most of the time he is available	Close participatory supervision of the project

Source: Researcher, 2021

SWOC/T analysis intends to depict in-depth information of the concerned organization on the available opportunities which can help in the intervention of the project. It also focuses to determine strength, weaknesses, and the challenges facing the organization in question. In general, these components are of two major groups; internal and external components. Strength and weaknesses are internal variables while opportunities and challenges are external variables. The Strengths, Weaknesses, Opportunities, and Challenges of Motorbike rider's Group organization were identified as shown in table 2.3

2.4.9 The Roles of CED Student in the Project

The main role of CED Student is to ensure that the planned interventions are successfully implemented as per plan. To fulfill this following activity are undertaken:

- i) To facilitate training to the Motorbike rider's Group of 25 members and group leaders on managing and operating the VICOPA Program
- ii) To consult different stakeholders to access resources needed for the project implementation
- iii) To facilitate the purchase/access of project tools and equipment for project implementation
- iv) To facilitate market reliability in collaboration with wards and District officers
- v) To facilitate and ensure participatory monitoring and evaluation process of the project

2.4.10 The Roles of the Group in the Project

- i) To participate in the community sensitization on the project
- ii) To ensure safe guard of all the project tools and equipment
- iii) To attend all required training.
- iv) To ensure administrative activities throughout the project life.
- v) To participate in the project product marketing
- vi) To ensure the project sustainability
- vii) To participate in the process of the project tools/equipment's procurement.
- viii) To ensure the progress report is provided at every interval it needed

CHAPTER THREE

LITERATURE REVIEW

3.1 Overview

This chapter is divided into four main parts, theoretical literature, empirical literature, policy reviews and finally summary of the literature reviews. The literature covered in this section will feature how groups are formalized and the concept of village community banking (VICOBA). The theories of group formalization and the origins of village community banking are discussed as the basis of the project. The applications of these theories are considered in the empirical section of the literature. Policies related to group formalization and village community banking were also examined in the literature review.

3.2 Theoretical Literature

3.2.1 Definition of Conceptualization

3.2.1.1 VICOBA

Village Community Bank (VICOBA) is a saving and credit program that provides basic microfinance management and enterprise development skills to poor rural communities. The core concept of VICOBA is self-empowerment. It also encourages community capacity building, the mobilization of local resources, community ownership of projects and joint management. Generally, the concept of VICOBA its vision and mission, works for the improvement of the livelihood and welfare of the community through its philosophy of human empowerment. In this research has

driven by this concept due to the fact that the Njeteni community need to improve their livelihood through establishment of VICOBA program.

3.2.1.2 Motorbike Riders

Motorbike riders refer to a group of people riding a motorcycle for different purposes in a country (Mwobobia, 2011). People of different ages and sex have been involving riding motorcycle for different purposes, including non-business services and business services. Therefore; in this study, the Motorbike riders refer to men or women with different age categories involved in riding a motorcycle for business purposes. The community which was selected used motorbike as their self-employment for income earning.

3.2.1.3 Poverty

The lack of resources and the necessary conditions require meeting the basic needs for a healthy living; it is basically having insufficient income to provide food, shelter and clothing needed to preserve health (Mugenda, 2012). United Republic of Tanzania categorizes poverty into two major aspects; income poverty and the non-income poverty. Income poverty refers to a situation where a person or a portion of the population experiences a shortage of income to meet his/her or their basic needs. On the other hand non-income poverty is when a person or a portion of population experiences deprivation of social needs and services such as health services, education, water, sanitation, environmental care and decision making. Aim of this concept is to clarify that according to community need assessment from Njeteni

population, majority have income poverty hence researcher will use different approach which will help the population to improve their live.

3.2.1.4 History and Development of VICOBA in Tanzania

In Tanzania, the acronym „VICOBA“ for Village Community Bank was coined in September 2002. SEDIT, CARE and WCRP are the major organizations that participated in coming up with the VICOBA concept and its acronym. The background of the acronym is a CARE international model developed in Niger, West Africa in 1991. The model is popularly known as *Mata Masu Dubara*’ (MMD) and is based on the Nigerian vernacular for women in a course to emancipate themselves from poverty. In Mozambique it is known as OPHIVELLA, in Uganda JENGA and Zanzibar JOSACA all of which are CARE international found acronyms with modifications suiting local demands. According to SEDIT: 2010 VICOBA is a grassroots-based lending model, which focuses on fostering a participant’s ability to innovate and manage viable income generating activities. The adoption of VICOBA is based on its suitability and effectiveness in catalyzing developmental initiatives (SEDT: 2010).

The VICOBA model starts at the bottom with collateral groups of five members getting together by forces of social economic discipline and acceptability to form a large group of 30 people. The groups formed are then registered and facilitated to make their own bank and training activities schedule. Intensive training lasting for up to sixteen weeks is conducted. Skills in inter and intrapersonal discipline in production, saving, spending and behavioral transformation is provided in a proper

way. Based in the mode of operation, the micro-finance policy and poverty, VICOBA Scheme has proved

3.3 VICOBA Institutional Structure and Intensive Training

3.3.1 Institutional Structure

The internal institutional structure of the groups of 25 members each are made up of the chairperson, secretary, treasurer, money counters, key holders and discipline master. Jointly, they ensure groups' survival and attainment of the goal. They carry out the overall supervision of the group in view of the procedures guiding management of shares, loan management, and discipline. The chairperson's responsibility is to ensure joint of the group and supervision of the groups' bank is responsibility of the secretary. Collection of the shares, custody of the credit kits (Plate1) and overseeing the functions of the groups' bank account the treasury and money counters they count money after collection from different contributions.

The key holders are responsible for ensuring the safety of the keys of the credit kits and opening and closing the kits during and after contribution exercise. The locked credit kit has three padlocks and three members are entrusted as key holders. It is done in this way to reduce the risk of one person opening the box without the permission of others. Lastly, the discipline master role is that of overseeing adherence to the rules of the groups. In addition to the above official, group trainers provide overall guidance to the group, and, in collaboration with the chairperson, ensure group cohesion which is important for the group's survival. Group members are required to attend weekly meetings as decided by the group. Moreover, every

group has the cycle decided by the group of about 12-18 months. After a certain period, funds 14.

3.3.2 Intensive Training

The VICOBA scheme can be operated at a very low cost as it only involves purchase of a credit kit, writing materials and member's contribution for training costs where applicable. The implementation of VICOBA training methodology goes over four phases. These are; introductory phase, Intensive training phase, Development phase and Maturity phase (SEDI, 2010). All these phases have their objectives and time limit for execution by VICOBA trainers and all VICOBA members. Generally, introductory phase takes three weeks and its objective is to identify client groups, explain to them the basic characteristics of the VICOBA methodology and recruiting individuals into the programme. The intensive training phase for four months normally aims at the objective is to enabling group members

Most of the micro-finance institutions do not provide business skills training and other technical support to their clients free of charge. Therefore, based on the above, one would expect VICOBA members to easily manage their IGAs make a profit and reduce their poverty. The VICOBA scheme provision of the saving facility is also very important as it does enable members to save which may then help them in future to meet investment cost of IGA or even expansion of their current enterprises

3.3.3 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) millions 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.

3.3.4 Comparison of VICOBA and Other Micro-Finance Institutions

The basic and fundamental difference between VICOBA and the other models of micro-finance is mainly around beneficiaries of the interest charged (returns on investment or capital booster). For example, since conventional micro-finance institutions (MFIs) are commercially oriented charging too high interest rates (17-25%) for their credit, hence it's unaffordable by the poor. VICOBA charge low interest rates (5-10%) and this is normally decided by the members (SEDT, 2010). In the other models as in all profit motivated financial institutions the interest is derived from the borrower and flows to the lender to meet operation costs such as salaries, cost of utilities and also investment returns.

In this view, it reduces the capacity of the micro-finance schemes to meet the social objective of poverty alleviation as it extracts resources from the poor which would have otherwise been utilized to improve their welfare. The VICOBA model as compared to other MFIs, recycles this investment returns to enable participants take bigger loans in the future. At the end of each cycle the total returns in investments is distributed to each member as dividends according to each person's current share

capital investment. Therefore, based on the above, members of VICOBA stand to benefit more as compared to accessing loans from formal financial institution which charge high interest rate. The interest rate to the loan, are set at a lower rate, improving the capacity of the members to remain in the groups, and enable them to retain portion of earned incomes good enough to improve not only their life circumstances, but also (individual) savings and investments

3.3.5 Micro-Finance Schemes and Poverty Alleviation

Studies stated that recognize the benefits of providing capital to people struggling to move out of poverty. Recent research by the Consultative Group to Assisting the Poor. (CGAP) showed that the total amount managed by investment funds for micro-finance totaled over 11 billion dollars (CGAP, 2009). Another study done in Bangladesh in 2009 showed that 1.8 million micro-finance client households crossed the 1.25 dollar a day poverty line in the period between 1990 and 2008 (Reed, 2011). Based on these observations the rural poor in Tanzania may also benefit through credit provision by VICOBA move out of poverty.

The VICOBA scheme is flexible in its implementation; it can accommodate other social and economic activities of the target communities such as promotion of local markets and production of goods, rehabilitation of health facilities, environmental conservation initiatives, strengthening education facilities, peace promotion initiatives or facilitation of timely acquisition of scarce or expensive productive inputs/equipment for poor communities (SEDIT, 2010). As compared to the traditional MFIs, which are commercially oriented charging too high interest rates

(17-25%) for the poor to afford. The entire profit gained from loan interests is retained and part of it is used to cover high operation cost including transport cost and salaries of professional credit officers (SEDT, 2010).

Strategies for poverty alleviation have been using micro-finance services as an important tool for intervention. Kihongo further argues that significant income and employment opportunities for the poor have been created through the evolution of micro-finance services created in developing countries. Simanowitz, (2002) also agrees that micro-finance programs are among the most important interventions to reduce poverty in developing countries. The loans given by VICOBA are normally soft and affordable to the poor and are utilized to support IGAs that are carefully selected based on the market opportunities, appropriate technology and locally available resources.

3.4 Theoretical Framework

Micro-finance is analyzed from two main theoretical perspectives, the financial system approach and the poverty lending approach (Robinson, 2001). The former concentrates on large scale outreach looking on who is able to pay back micro-loans and the later on poverty reduction through credit and often this provides complementary service such as entrepreneurial skills training, teaching of literacy, nutrition or food security and health services. The advocates of micro-finance model have underlying assumptions that if loans are paid in time, then this automatically translates to success of the project meaning that recipients targeted must be improving their lives; lifting themselves out of poverty. From the above observation

this study adopted the poverty lending approach, on which clients are provided with loans and complementary service such as entrepreneurial skills to act as a tool to lift the poor from poverty.

Micro-finance schemes seem to be a convenient means of reducing income poverty in the country; this is based on the theory that the provision of small loans to the poor is an effective policy instrument in the fight against poverty. 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). The Study's generally carried out based on the assumption that micro-finance has the capability of enabling the rural poor earn some vital cash from IGAs or investment into their on-going farming or either means of livelihood thus raising their total income could be very important in meeting rural households' other needs especially those requiring cash income

3.4.1 Group Formalization

3.4.1.1 Conceptual Overview

The need to formalize springs from a fundamental organizational requirement, Organizations, even if small and comparably simple, are communities of individuals that aim to achieve a certain goal. As such they are built on the fundamental yet opposing principles of division of labor into individual tasks and coordination of those individual tasks to obtain a goal the individual could not obtain. The division of total labor and the coordination of individual require rules. Rules and the specific

form of division of shape form the structure of the organization. Some historical concepts of group formalization have been considered in this literature.

However, Bodewes, 2002, showed in his paper that the early definitions came short in exactly defining the concept. Influential research such as the findings of the group around Pugh (Pugh, 1968 as cited in Bodewes, 2002), Organ & Green (Organ & Green, 1981 as cited in Bodewes, 2002) and Podsakoff, 1986 as cited in Bodewes, 2002) understood group formalization as the mere existence of formally laid down rules (Bodewes, 2002).

Other research such as Hall (Hall, 1963 as cited in Bodewes, 2002) and Walsh & Dewar (Walsh & Dewar, 1987 as cited in Bodewes, 2002) added to Pugh, Hickson, Hinings, Macdonald, Turner, & Lupton's (1963) definition by stating that not only the codification of expected behavior but also its enactment is important to in order to speak of formalization. Again, referring to Bodewes (2002), the proposed definitions of formalizations still lacked the ends to which rules were enacted and applied. In his paper "Formalization and innovation revisited where he aims to provide a common ground to research on innovation in organizations Bodewes (2002) proposes that:

"Formalization is the extent to which documented standards are used to control social actors' behavior and outputs" (Bodewes, 2002, p. 211)

3.4.1.2 Formation of Groups

Groups are formed based on a purpose and interest. According to Bruce Tuckman's model of Forming, Storming, Norming and Performing established in the 1960's and 70's there are four stages of group development.

3.4.1.3 Forming Stage

In the Forming stage, the initial stage of group development, the group members first come into contact with others and get acquainted with each other. This stage is characterized predominantly by a feeling of uncertainty among the group members as they now try to establish ground rules and pattern of relationship among themselves

3.4.1.4 Storming Stage

Storming is the next stage which is characterized by a high degree of conflict among the members. Members often show hostility towards each other and resist the leader's control. If these conflicts are not adequately resolved, the group may even be disbanded. But, usually the group eventually comes in terms with each other and accepts the leadership role at the end of this stage.

3.4.1.5 Forming Stage

Forming is the third stage of the group development process during which the group members become closer to each other and the group starts functioning as a cohesive unit. The group members now identify themselves with the group and share responsibility for achieving the desired level of performance of the group. Forming stage is complete when the group members can set a common target and agree on the way of achieving this.

3.4.1.6 Performing Stage

Performing is the fourth and final stage in which the group is finally ready to start working. As the group is now fully formed after resolving their internal conflicts of

acceptance and sharing responsibility, they can now devote energy to achieve its objectives. Under some conditions, high levels of conflict are conducive to high group performance. So we might expect to find situations in which groups in Stage II

3.4.1.7 Functions of Groups

Task functions – required to achieve the group’s purpose and objectives and include: Formulating objectives and setting targets; seeking opinions and exchanging information to facilitate task achievement; reinforcing, confirming and clarifying information; and assessing brainstormed ideas and selecting ideal solutions.

Maintenance functions of the viability of the group by establishing norms, and a sense of Purpose; Conflict resolution and ensuring harmonious relationships; creating opportunities for participation and member contribution; and assessing group effectiveness and initiating any required remedial action.

Groups may function to increase incomes and empowerment in a number of ways. One important function for groups, and a major reason why they have evolved, is to overcome a variety of market failures and thereby contribute to increasing efficiency in both technical and a locative sense. Major market imperfections leading to the formation of groups include indivisibilities leading to high transaction costs if activities are not carried out in a single organization (Nugent, 1986), imperfect and

3.5 Challenges Facing Groups

3.5.1.1 Lack of Assets

Poverty, and in particular chronic poverty, is associated with lack of education, capital, labor, social status, and other assets. Yet these make important contributions

to group formation and organization. Hence, the poor are structurally weak in terms of group formation, relative to others in society. In relation to market failure groups, the poor often cannot make productive contributions that make their inclusion worthwhile. These results in what some have analyzed as a middling effect, whereby the poorest and the richest tend to be excluded from groups (Hulme and Mosley, 1996, Mercer, 2002, Molinas, 1998 and Weinberger and Jutting, 2001).

By comparison, the lack of education and social status of the poor, more generally, contributes to exclusion from groups. For example, in her study of women's groups on Mt. Kilimanjaro in Tanzania, Mercer (2002) found that groups were mainly comprised of "respectable" women from middle-level families who used groups to demonstrate their upwardly mobile status. The richest women had no need to do this, and the poorest were excluded on social grounds. This relates to the critical tendency of many groups to reinforce rather than challenge existing structures. Groups can enable individuals to reinforce or increase their (economic and social) status through *conformity* to dominant social and political norms. Marginalized categories, by definition, may be excluded from this process, and may be more likely to achieve economic, political, or social objectives through the more arduous and demanding route of challenge.

3.5.1.2 Lack of Access to Markets

The isolation which poverty entails is a major disadvantage in relation to networks, which are critical both for the capacity for group formation and the success of groups. Unequal access to networks results in asymmetric information about

opportunities. In particular, the poor often lack access to *social networks* which can be a major handicap to the success of groups. For example, Bebbington (1996) shows how class distinctions in South America inhibit the capacity of Peoples Organizations to make the relevant connections with technical “experts”/financial investors which are crucial to their capacity to enhance productivity. For the chronically poor, a lack of social networks may also inhibit group formation in the first place, as destitution leaves little space for networking.

3.5.1.3 Lack of Rights

Access to political institutions seems to have a crucial bearing on the ability of groups to succeed among the poor. This is strongly influenced by the enforcement of rights or political entitlements, while a lack of citizenship, territorial claims, influence, and so forth, can be crippling. For example, Johnson and Forsyth (2002) found that, despite the adoption by the Thai state of legislation to promote community forestry, certain groups were unable to benefit from this due to a lack of political entitlements, including immigrants of the last 100 years who were not able to claim citizenship. In Southwest Thailand, informal political structures were used to subvert the uptake of the legislation by a rural peasantry which was ethnically distinct, predominantly Muslim, and traditionally under the control of a paternalistic state

3.6 The VICOBA Methodology

3.6.1 Formation

A VICOBA group is a voluntary group of 20 to 30 people formed by target village

members through a post awareness creation campaign. They themselves select who is to join the group. The members meet on a weekly basis to buy shares and distribute loans. Through the purchase of shares the members save, and the size of a member's shareholding is what decides the amount she can borrow. The VICOBA's also have a welfare fund, to which all members contribute weekly. The purpose of the fund is to prevent members from using their business loans for non-productive private purposes, such as health care and school fees which is a common problem in other programs.

3.6.2 Management and Governance

The management of VICOBA start when a select-supervisor identifies eligible program areas based on criterion such as safety, access to markets, hosting businesses and accessibility by car. Members of the selected program area are then free to apply to form the group. Application requirements are formally simple. Every member has to be at least 18 years old but neither gender nor literacy matters. VICOBA's use written records and this requires several members of a VICOBA to be literate. The rules and regulations to govern and guide them are decided by the group. They select their own leaders; they decide their own share values and social protection contribution values. They decide themselves when and where to meet for their weekly bank operation and training sessions

3.6.3 Operations and Credit Procedures

A loan applying member has to sign an agreement form with the VICOBA and provide a business plan showing what the loan is to be used for. Loan size accessible

to a member is three times her shareholding. If the member defaults her shares are confiscated and her collateral group covers the difference with their shares. This provides incentives against moral hazard as the VICOBA model has evident preconditions for a social safety net to develop. As members save they build up a group fund from which they can borrow. Within the larger VICOBA group, there are smaller groups of five participants who support each other and guarantee each other's loans. The small group members take turns getting loans for their businesses only two members at a time get loans which they pay back in three months. By interest payments on issued loans the fund continuously grows.

3.7 Empirical Literature

3.7.1 How Groups Contribute to Poverty Eradication

There are many ways in which, and purposes for which groups of people form, and indeed, most economic decisions are taken by people acting within, and very often on behalf of the group. Here we are concerned with groups which undertake joint activities, typically initiated around an economic function, though they often have strong social and political roles. - Poverty eradication through empowerment based on knowledge/education. In the field of education, lifelong learning is crucial in order to eradicate poverty: in some cases, families that live just over the poverty line (and apparently are not poor) turn suddenly into poverty for the crisis effects (loss of jobs). This fact leads to a situation in which they become poor and aged at the same time. For this reason, lifelong learning is the only tool to enable the "new poor" to find other solutions in order to avoid poverty and to "empower themselves". In general terms, a good and sound educational system represents the first step to a

good and satisfying job; people can have the chance to achieve a better life through a better education system, that gives them the knowledge they want and/or need to have, and a better job system, that gives them the means to find the place of work that better fits to their studies or abilities. Empowering people can help eradicate poverty because those who have been empower will become self-reliance from their skills that they have learn, they can have jobs which they will use to take of their family. If there is no one in the family could afford to take care of the children and other relatives the poverty will increase, so by empowering one person you have safe many lives. When people are empowered, they are equipped with skills and knowledge with which they will be able to earn a living. In this way, they will both be able to get paid employment or start up a business and earn an income. Earning income is the first step towards poverty eradication (Unated Nations journal:2012)

As a result of Yunus pioneering work, he was awarded a Nobel Peace Prize in 2006. Indeed, microfinance has been proven as a tool in alleviating poverty. Microfinance is analyzed from two main theoretical perspectives. The financial system approach and the poverty lending approach: The former concentrate on large scale outreach and this is done after carefully scrutiny of who is able to pay back microloans. The targeted group range from individuals to small and medium enterprise in this approach commercial microfinance institutions charge high interest rates on loans than the normal lending rates of the country's commercial banks. On the other hand, poverty lending approach concentrates on poverty reduction through credit and often provide complementary service such as skills training, teaching of literacy, nutrition or family planning (Robinson: 2009). The general context of the problem is, first, there are contradictory findings on the impact of micro credit projects.

Pro-microfinance scholars and practitioners have been optimistic on the positive impact that MFI have to their beneficiaries while on the other hand counter arguments have been raised by other scholars who are skeptic towards microfinance projects. For example, Robinson claims that alleviating poverty requires many tools and these tools should include food, shelter, health and family planning services, education, infrastructures, markets and communication (Robinson: 2001) meaning that microcredit per se cannot make a difference towards economic development of the poor.

Different scholars have discussed microcredit as an effective tool to be used by the poor towards poverty reduction. Extreme studies argue that due to presence of microfinance the poor has been able to ripple both economic and social benefits. Inspiring stories from around the world have helped to turn microfinance from a few dispersed programs into a global movement (Armendariz and Morduch: 2010). Other scholars have broadened the case saying due to presence of microfinance women have been able to economically and financially empower themselves (Major & Manders: 2009).

On the other side there is growing number of impact studies that questions the validity conclusion of the other group. Their conclusion contradicts above optimism saying that microfinance clients have been negatively affected by the projects (Armendariz & Morduch: 2010). The negative effect is translated here as overload of debts due to continuously borrowing. Other scholars identified beneficial impact but stress that microfinance programs do not benefit the poorest as it is often claimed. He

argued on the increasing importance of microfinance but pointed out that knowledge about impact is partial and contested.

3.7.2 How and When Groups Help their Members

Individuals' willingness to engage in collective action in support of both efficiency functions and group claims has been analyzed from an individual maximizing perspective. However, this type of analysis fails to allow for the important elements of behavior, noted above, which are not based on self-interest. Moreover, while efficiency aspects lend themselves to this type of analysis, claims functions are particularly suitable for analysis from a social and/or political perspective, with an emphasis on group identity and group loyalty which tends to be overlooked in individualistic maximizing analysis. This complexity of reasons for individual and group motivation partly explains the many instances of failure of groups which is evident in the literature, and makes it particularly important to analyze what factors allow groups to contribute effectively.

We divide our discussion into two of the broad categories already identified: market failure situations and situations where the issue is increased access to power and/or resources. The most important overall effects of the groups appear to be the creation of self-esteem, empowerment, and mutual support. This is illuminated by Gooptu's (2002) analysis of sex workers in Calcutta, which shows that one of the most diverse fragmented, internally competitive, and conflictual sets of individuals can become an effective group. She emphasizes the role of opposition to oppression. The "socially marginalized and stigmatized" sex workers of Calcutta created a positive identity as

did the oppressed and impoverished small farmers of the North East of Brazil.

Gooptu, (2002) also confirms one of the insights of Mahmud's (2000) study: the valuing of cooperation for itself, as a force for empowerment. The capacity of groups to express and mobilize social/cultural/political identities makes them powerful actors in social change, where they can become instrumental in challenging or exacerbating structures of inequality. This capacity is particularly important for poverty, negatively and positively, both in relation to groups formed among elites to exclude the poor, and for groups formed among the poor to challenge elite control.

3.7.3 VICOBA Success Stories

VICOBA help their members by providing savings opportunities, training, loans, insurance services and connect members to access other opportunities such as health insurance and legal services (Bakari, Magesa, & Akidda, 2014; Magali, 2018).

Source of entrepreneurial industries ventures VICOBA act as a source of entrepreneurial ventures because they provide a learning platform on how to establish industries. Group arrangement for VICOBA members provides opportunities for VICOBA clients to interact with many people hence they can access the industrial venture opportunities. During the interview, VICOBA members asserted that “we borrowed loans from VICOBA and established small scale industries for processing the poultry feeds, human food (spices, maize and banana flour, peanut butter), soap, alternative charcoal (by using newspapers, sawdust and grasses), boutique, and school bags after joining VICOBA”. It is to say that,

VICOBA groups act as a source of entrepreneurial ventures. One female member aged 45 stated that “before joining VICOBA, I did not have any idea of establishing my small-scale industry. However, after joining the VICOBA group I met with other members who encouraged me to borrow a loan from VICOBA and I established a small-scale poultry feed industry. Olé Gabriel (2017) proved that there is a close relationship between entrepreneurship skills and industrial development in Tanzania. This implies that, while the entrepreneurship orientation helps to initiate new industries, it also encourages new entrepreneurs to innovate new businesses

VICOBA women enhanced their economic power through investment. Economic power was viewed from women’s increased ability to own assets, initiate own plans, set up a family budget and implemented independently. This increased women’s confidence. For example, one male participant pointed out that before VICOBA his wife did not have the audacity to prepare a household budget on her own. He added that VICOBA capacitated his wife to plan the budget and contribute some amount of money for the family. It was also found that through VICOBA, women got an access to money, invested and learnt how to manage their income. This corresponds to Kato and Kratzer (2013) who found that participation of women in VICOBA did not only allow them to have access to financial resources but also increased their confidence. It is because women were able to act independently by managing many things without requiring much assistance from their husbands. Moreover, when VICOBA meetings are used as a platform for members to practice their leadership skills, can lead to increased women’s confidence to the extent that they can be able to take up positions in the groups and extend to political leadership

Through provision of soft loans, VICOBA provides financial capacity to its members and as a result when used properly enable them to have an access to capital for investment, owning assets and house facilities. Ahlen (2012) argued that loans acquired by VICOBA members were not only taken to make big investments, but were also important for members to be able to plan, control and diversify their economy, and be less dependent on harvesting times. While this was evident at Babati, it was reported in Mtwara that VICOBA capacitated its members not only to access financial resources but also to acquire other assets for life transformation. It was argued by both VICOBA and Non-VICOBA members that several economic changes occurred to VICOBA members. Several changes associated with VICOBA included being able to buy plots, farms, building and repairing houses, opening up new businesses and expanding the existed one, buying home utensils, paying school fess, buying iron sheets, drilling a borehole, installing tap water and installing solar power panel. Pelleberg (2011) argued that despite successful engagement in micro-credit, women of Tanzania are faced with many limitations including structural inequalities that deter them from gaining control over assets which hinders women empowerment to take place. The author further argued that the existing customary law in Tanzania excludes women from owning property such as land and other assets. As a result, it prevents them from accessing conventional banking loans and to some extent micro-credit loans because required collaterals are commonly owned by men. The finding by Pelleberg (2011) is not in line with the findings in this paper that Nanguruwe and Mduwi female VICOBA members were able to own different assets including land and other assets though it was not clearly stated whether it was a result of their ability to challenge the existing customary law (i.e. Customary Law

Declaration Order of 1963). Moreover, it was evident that people of Nanguruwe and Mduwi Villages were motivated to join VICOBA because they appreciated the ability of their fellows to acquire resources ensured by VICOBA. Mkombe (2005) argued that as means to acquire capital for small scale investment, indeed VICOBA played intended function of empowering its members economically by allowing them to acquire resources.

As means to provide capital for investment, VICOBA gave women the opportunity to enhance their economic capacity to support their families and assist them in solving household economic challenges. It was reported in the findings that through VICOBA, women had access to capital which in turn enabled them to initiate and conduct their own small-scale businesses like selling fish, making and selling local brews, conducting tailoring works, selling water and other retail goods. In turn these economic activities enabled them to support their families financially. The finding is in line with that reported by Ahlen (2012) who asserted that the majority members of VICOBA experienced an increase in income because, loans taken for agriculture and business lead to increased profit and enabled them to support their families financially.

Solving Marital Problems, the economic capacity of women which was strengthened through VICOBA resulted into an increased ability of contribution to the families' economy. This enabled women to be valued, appreciated and treated well. Research findings, on which this paper is based, reported that inability to contribute financially to the family caused some women ridiculed and ended up in conflicts with their

husbands. The situation changed when women started to participate in different economic activities as a result of VICOBA. As a result, their contribution to the family leads an increase of harmony and love hence improved their self-esteem as well as self-efficacy.

3.8 Policy Reviews

This section is highlighted policy review as a process to recognize and incorporate required revisions while determine the implications of such revisions. It is important to have policy review process due to the fact that outdated policies can leave the organization at risk for implementation.

3.8.1 The National Microfinance Policy (2000)

The overall objective of this policy is to establish a basis for the evolution of an efficient and effective micro financial system in the country that serves the 48 low-income segment of the society, and thereby contribute to economic growth and reduction of poverty by establishing a framework within which microfinance operations will develop; lobbying on the principles that will guide operations of the system; serving as a guide for coordinated intervention by the respective participants in the system; and describing the roles of the implementing agencies and the tools to be applied to facilitate development (URT 2000). Furthermore, in this motorbike riders' group after taking off the VICOBA program and due to well-equipped in skill and knowledge of entrepreneur at the end of the day they will be efficient and effective in financial system hence they can have micro financial group.

The policy covers the provision of financial services to households, small holder farmers, and small and micro enterprises in rural areas as well as in the urban sector. It covers a range of financial services, including savings, credit, payments, and other services. The policy provides for the development of a sustainable microfinance industry as an integral part of the wider financial sector, within the framework of the country's Financial Sector Reform policy statement, 1991. This policy is useful in the VICOBA program because the targeted community will learn and be familiar with Government strategies through sustainable development. Also, community will be aware about microfinance industries which emerged legally.

3.8.2 Small and Medium Enterprise Development Policy (2002)

The objective of the National Microfinance Policy is to transform the predominantly agriculture economy to a semi-industrialized one. The SME sector has a significant role to contribute towards attaining this goal. It is on this basis that sustainable Industrial Development Policy identified specific strategies targeting at stimulating the SME sector to be able to play this crucial role. Under this policy, the government's commitment is to promote entrepreneurship development through facilitating improved access of SMEs to financial and non-financial services. The Small and Medium Enterprises (SMEs) plays a crucial role in employment creation and income generation in Tanzania. SMEs all over the world and in Tanzania in particular, can be easily established since their requirements in terms of capital; technology, management and even utilities are not as demanding as it is the case for large enterprises. The researcher employed this policy so as to ensure targeted community to engage in semi- industrial for changing their livelihood. The

Government of Tanzania facilitate financial services in order to allow communities to get soft loans. Through this policy the communities will know Government plan, ideal even specific strategies that stimulate the Small and Medium Enterprises.

3.9 Literature Review Summary

From the discussions in the literature review, the researcher has studied the theoretical literature, empirical literature related to group formalization and VICOBA Model. The study has revealed that most of the researcher's emphasis the importance of collective efforts by undertaking joint activities, initiated around an economic function. Formalization of groups has also been discussed that documented standards are used to control. The literature studied various types of groups using case studies and the potential to help the poor. Equally important were also discussed these were; why, when and how people help members of the group, the origin of VICOBA and its adaptation to Tanzania, different policies, Last but not least the study noted that there are some efforts taken by the government to promote and support microfinance in the country.

CHAPTER FOUR

PROJECT IMPLEMENTATION

4.1 Overview

This chapter explains how this project is going to be implemented. In this project there are 4 objectives which include; training of 25 Motorbike rider's group concern VICOBA Program by July 2020, to enable the motorbike riders to understand, manage and operate their group activities by August, 2020, to support the motorbike rider's group with the registration process by September, 2020 and income for motorbike rider's group increased and improved.

The chapter is divided into three major parts: the first part is about expected outputs (which lists down the tangible and intangible deliverables of the project); the second part concerns the project planning which include the implementation plan, project inputs, staffing pattern and the project budget; and the third part is about project implementation (which explains how the activities are going to be executed and reported). The Gant chart is also provided to ensure proper managing and control of the project.

4.2 Products

The product of this project will be seen during progressing the VICOBA program. The researcher after finishing all the VICOBA packages and taking off the project, development changes/product will be as follows;

- i) Having entrepreneur groups who are doing motorbike riders as they are income generating activities.

- ii) Livelihood for motorbike riders will change for good status even Njeteni community as a whole.
- iii) After long implementation majority of the motorbike rider may buy their own motorbike

4.3 Project Outputs

By the end of the implementation of the intervention of registering the group and also equipping VICOBA group members with VICOBA Model Skills, the following outputs are anticipated:

- i) Twenty-five (25) Motorbike rider's trained on the VICOBA methodology and the group recruited into the VICOBA program including issuance of VICOBA credit kit.
- ii) Twenty-five (25) Motorbike rider's trained on the management and operation of VICOBA activities
- iii) Business Registration Certificate as issued by BRELA
- iv) Income for motorbike rider's group increased and improved

Table 4.1: Project objectives and output

Objective	Output	Activities
1. Training of 25 Motorbike rider's group concern producers, regulations and formulation of VICOBA group by July 2020	1.1: 25 Motorbike riders were trained on VICOBA Program.	1.1.1 Identification of trainees
		1.1.2 Conducting one day workshop on prior procedures, regulation and formulation of VICOBA
		1.1.3 Preparation of minutes
		1.1.4 Preparation of stationery materials
2. To mentor the 25 motorbike riders to understand, manage and operate their group activities by August, 2020	2.1 25 Motorbike riders were trained on how to manage and operate VICOBA	2.1.1 Identification of trainees
		2.1.2 Conducting 3 days meeting on how to manage VICOBA Program
	2.2 25 Motorbike riders were trained on how to operate VICOBA activities	2.2.1 Identification of trainees
		2.2.2 Conducting 5 days meeting on how to operate VICOBA Program
3. To equip the 25-motorbike rider's group with the registration process, how to acquire loan from the VICOBA program by September. 2020	3.1 Constitution prepared	3.1.1 Motorbike riders group meeting for constitution making.
		3.1.2 Signing and approval of the constitution
		3.1.3 Selecting signatories' members
	3.2 VICOBA registered	3.2.1 Facilitation of registration process
		3.2.2 Paying for registration
		3.2.3 Prepare M&E plan
		3.2.4 Appoint M&E team
	3.3 Loan disbursed	3.3.1 Training how to get loan by using shares.
		3.3.2 Awareness about Saving and Credits
		3.3.3 Provision of loans and returns

Source: Researcher, 2021

4.4 Project Planning

Project planning as a process is output oriented. It is concerned with deciding in advance what, when, how, and who will take the necessary actions to accomplish established objectives. Documentation includes all actions required to define, prepare, integrate and coordinate additional plans. The project plan clearly defines how the project is executed, monitored, controlled and closed. This project planning requires an in-depth analysis and structuring of the setting project goals, identifying project deliverables, creating project schedules and creating supporting plans. Schedules such as Gantt Charts are used to plan and consequently report the progress within the project environment.

The project goal is defined and the suitable methods or activities are planned in order to execute the project. The necessary activities and duration are planned into a work breakdown structure. The project planning also organizes different areas of the project for instance project plans, workloads and the management of teams and individuals, funding or budgeting and materials. Usually project planning is being done before the project is actually started.

4.4.1 Project Implementation Plan

Project implementation plan is a technical document that provides a high level view of the overall structure of the project. This is the execution of the plan in order to achieve project overall goal, objectives and output. It describes how the activities will be carried out in order to achieve outputs. In order to achieve the overall goal of the improvement of income motorbike riders through establishment of VICOPA,

there are some activities to be carried and these activities are the identification of the group, conducting one day meeting on VICOBA Program, paying for registration, selection of signatories' members, preparation of minutes. Human resources needed are motorbike riders, funds or financial resource and some stationery.

Table 4.2: Project implementation plan

Objective	Output	Activity	Monthly												Resource Needed	Responsible person
			1	2	3	4	5	6	7	8	9	10	11	12		
1. Training of 25 Motorbike rider's group concern producers, regulations and formulation of VICOPA group by July 2020	1.1: 25 Motorbike riders were trained on VICOPA Program.	1.1.1 Identification of trainees													Funds, stationery materials, facilitator	Motorbike riders, LGA & CED Student
2. To mentor the 25 motorbike riders to understand, manage and operate their group activities by August, 2020	2.1 25 Motorbike riders were trained on how to manage VICOPA	2.1.2 Conducting 3 days meeting on how to manage VICOPA Program													Funds, stationery materials, facilitator	Motorbike riders, LGA & CED Student
	2.2 25 Motorbike riders were trained on how to operate VICOPA activities	2.2.2 Conducting 5 days meeting on how to operate VICOPA Program													LGA, Funds, stationery materials, facilitator	Motorbike riders, LGA & CED Student
3. To equip the 25 motorbike rider's group with the registration process, how to acquire loan from the	3.1 Constitution prepared	3.1.1 Motorbike riders group meeting for constitution making.													Funds, stationery materials, facilitator	Motorbike riders, LGA & CED Student
		3.1.2 Signing and approval of the constitution													Funds, stationery materials, facilitator	Motorbike riders, LGA & CED Student

Objective	Output	Activity	Monthly												Resource Needed	Responsible person
			1	2	3	4	5	6	7	8	9	10	11	12		
VICOBA program by September. 2020		3.1.3 Selecting signatories' members														Motorbike riders, LGA & CED Student
	3.2 VICOBA registered	3.2.1 Facilitation of registration process														Motorbike riders, LGA & CED Student
		3.2.2 Paying for registration														
		3.2.3 Prepare M&E plan													Funds, stationery materials, facilitator	Motorbike riders, LGA & CED Student
	3.3 Loan disbursed	3.3.1 Training how to get loan by using shares.														Motorbike riders, LGA & CED Student
		3.3.2 Awareness about Saving and Credits.														Motorbike riders
		3.3.3 Provision of loans and returns														Motorbike riders

Source: Researcher, 2021

For the project to be implemented, time frame was planned for each activity to be carried out. For the month of January 2020, the month was planned for the Community Needs Assessment followed by identification of the Host organization, identification of Trainees and Project identification. June was planned for preparation of material for workshop and conducting workshop. March the activity planned was for the community to identify the income generating activities. For the month of March, planned activities were to identify of project. On April, plan is project itself in place and its management, project evaluation. Also in May, will be the time for facilitation of registration of the group in order to get Registration. By June it is planned for the group or community to make payments for registration and Registration Certificate to be in place.

4.4.2 The Project Logical Framework

The Logical framework narrates the goals, purpose, outputs and activities basing on their objectively verifiable indicators (OVIs); Means of Verification (MOVs) and the important assumptions. This is being a systematic planning procedure for complete cycle management at the same time a problem solving approach that lists major assumptions which are external conditions that are out of the projects control. In other words it is a tool used for planning, appraisal, monitoring and evaluation. The matrix allow the planner to arrange objectives in logical order by asking simple questions such as; what objectives are needed to achieve this goal? What output are expected to realize objectives? And then what activities should be done to realize the outputs? After the question on output the last variable which not necessarily to be within the matrix is what inputs are needed to undergo the planned activities?

The horizontal logic shows the progress against each objective. It clearly shows indicators and its means of verification as well as external factors which might hinder the fulfillment of the concerned objectives in planning for the assumptions killer assumptions have been evaded and encouraged positive assumptions to show that the objective can be achieved. It is advisable that once there is killer assumptions nullify or change the project before committing resources. Under this project Goal, Objectives, Output, activities and Assumptions, the Logical Framework have been well indicated in Table 4.3.

Table 4.3: Project logistics framework

Hierarchy of Objectives	Objectively Verifiable Indicators (OVIs)	Means of verification (MOV)	Assumptions
Goal (Impact): Reducing Income Poverty	Increased income and improved standards of living the community	Survey and audited monthly and annual reports	Willingness of community members to disclose their economic status.
Objective 1. Training of 25 Motorbike rider's group concern producers, regulations and formulation of VICوبا group by July 2020			
25 Motorbike riders were trained on procedures, regulations and formulation of VICوبا Program.	25 Motorbike riders were trained on procedures, regulations and formulation of VICوبا Program.	Progressive Minutes	Motorbike riders become aware about the VICوبا project
Activities			
1.1.1 Identification of trainees	25 trainees identified	List of trainees	Group members are aware for training on VICوبا Program
1.1.2 Conducting one day workshop on VICوبا Program	25 Group members attended the Workshop	Attendance list	Group members become aware about the VICوبا
2. To mentor the 25 motorbike riders to understand, manage and operate their group activities by August, 2020			
2.1 25 Motorbike riders were capacitated on VICوبا Program	25 Motorbike riders were capacitated on VICوبا Program	Progressive Minutes	Motorbike riders become aware about the VICوبا project
Activities			
2.1.1 Conducting 3 days meeting on how to manage VICوبا Program	25 motorbike riders capacitated	progressive reports	Motorbike riders become aware about the VICوبا project
2.1.2 Conducting 5 days meeting on how to operate VICوبا Program	25 motorbike riders capacitated	progressive reports	Motorbike riders become aware about the VICوبا project
3. To equip the 25-motorbike rider's group with the registration process, how to acquire loan from the VICوبا program by September. 2020			
Outputs 3.1 Constitution prepared	Motorbike riders meeting for constitution making.	Motorbike riders meeting for constitution making	Signing and approval of the constitution.

Hierarchy of Objectives	Objectively Verifiable Indicators (OVIs)	Means of verification (MOV)	Assumptions	
Activities				
3.1.1 Motorbike riders group meeting for constitution making	Registration forms	Copy of constitution	First draft of constitution	
3.1.2 Signing and approval of the constitution	The documents signed	List of participants	Manual of constitutions	Equipment's in place
3.1.3 Meeting to select the bank	Meeting done	List of participants	MOTORBIKE RIDERS	
3.1.4 Selecting signatories and opening the account	Forms from selected bank	Signature	Group A and B signatories	
3.1.5 Facilitation of registration process	Business Registration form	Participant for process	Copies of registered	
3.1.6 Paying for registration	Invoice	Delivery note	Receipts	Payment receipt for vaccination
3.1.7 Prepare M&E plan	M & E Manual	M & E Facilitator	M & E Kits	
3.1.8 Training how to get loan by using shares.	Number of members	Facilitator Training report	Number of members who will be ready to get loan	
3.1.9 Awareness about Saving and Credits.	Saving cards	Available funds for saving	Motorbike riders become aware about saving and credit	
3.1.10 Provision of loans and returns	Number of loans taken	Loan revolving	Loans and returns report	

Source: Researcher, 2021

4.5 Outputs

During project implementation, some outputs were used in order to implement the establishment of VICOBA program. Some of the outputs that were used during implementation of the project were human resources outputs, materials outputs and financial outputs. Human resources outputs were the use of human beings as project manpower and also as project management team. For the material resource, some material was used for the execution of the project and also financial resources were used as input for the project.

Table 4.4: Project output

Objective	Output	Activities	Required Inputs
1. Training of 25 Motorbike rider's group concern procedures, regulations and formulation of VICOBA group by July 2020	1.1: 25 Motorbike riders were trained on procedures, regulations and formulation of VICOBA Program.	1.1.1 Identification of trainees	Facilitator's fee, Pens 25 Pcs, Notebooks 25 Pcs, Flip chart 2, Marker Pen3 Pc
		1.1.2 Conducting one day workshop on VICOBA	Meeting venue
		1.1.3 Preparation of minutes	Flip chart 2, Marker Pen3 2Pens
		1.1.4 Preparation of stationery materials	Stationeries
2. To mentor the 25 motorbike riders to understand, manage and operate their group activities by August, 2020	2.1 25 Motorbike riders were trained on how to understand and manage VICOBA	2.1.1 Identification of trainees	Invitation letter
		2.1.2 Conducting 3 days meeting on how to manage VICOBA Program	Facilitator's fee, Pens 25 Pcs, Notebooks 25 Pcs, Flip chart 2, Marker Pen3 Pc
	2.2 25 Motorbike riders were trained on how to operate VICOBA activities	2.2.1 Identification of trainees	Invitation letter
		2.2.2 Conducting 5 days meeting on how to operate VICOBA Program	Facilitator's fee, Pens 25 Pcs, Notebooks 25 Pcs, Flip chart 2, Marker Pen3 Pc
3. To equip the 25 motorbike rider's group with the registration process, how to acquire loan from the VICOBA program by September. 2020	3.1 Constitution prepared	3.1.1 Motorbike riders group meeting for constitution making.	Facilitator's fee, Pens 25 Pcs, Notebooks 25 Pcs, Flip chart 2, Marker Pen3 Pc
		3.1.2 Signing and approval of the constitution	Constitutions Pens
		3.1.3 Selecting signatories members	Stationeries
	3.2 VICOBA registered	3.2.1 Facilitation of registration process	Stationeries Funds
		3.2.2 Paying for registration	Funds
		3.2.3 Prepare M&E plan	Stationeries
		3.2.4 Appoint M&E team	Stationeries

Objective	Output	Activities	Required Inputs
	3.3 Income of motorbike rider improved	3.3.1 Training how to get loan by using shares.	Facilitator's fee, Pens 25Pcs, Notebooks 25 Pcs, Flip chart 2, Marker Pen3 Pc
		3.3.2 Awareness about Saving and Credits.	Money Stationeries
		3.3. 3 Provision of loans and returns	Funds

Source: Researcher, 2021

4.6 Project Input

The table above has shown that four items are very important in project output, those items are objective, output, activities and required inputs. In the column of objectives, the researcher highlighted number of beneficiaries, type of program and time frame for a project. Beneficiaries will acquire knowledge, skills even awareness of constitution preparation and procedure for registration, this explained in second column. The third column is about activities which will take off from preparation stage to date for managing VICOBA program. The last column is concerning with necessities required inputs for the project.

4.7 Staffing Pattern

VICOBA Program project's execution will be carried by group members themselves with the support from external people who are extension officers from ward level and other Mtaa /Ward leaders. Group chairperson will lead the group and chair all meeting as well as he will be responsible for final say in the Group. Group secretary will be responsible to write and save all group documents for further memory. Group treasurers will be responsible for collecting funds from all group members, keep bookkeeping books, write and deliver collection and expenses of the group. Each group member was given a task to perform in order to enhance participatory. Also given the task of filling documents and reports for the project that would be used for monitoring and evaluation purposes

4.8 Project Budget

For the any project to be implemented in specified area there should be a budget for

the project. Project implementation Budget was planned by the Motorbike rider's Group and they will contribute in term of member's fee and buying shares for stating the project. The budget is well planned and will enable planned activities to be carried out in order for the project to achieve its goal of increasing household incomes to the low-income earners who are MOTOBike RIDER'S Group. Inputs for each planned activity were allocated with the amount of fund that would be spent to fulfill the planned activity. Below is the Table showing project implementation budget with the allocated amount of fund.

Table 4.5: Project budget

Objective	Output	Activities	Required Inputs	Qty	Price	Total
1. Training of 25 Motorbike rider's group concern producers, regulations and formulation of VICOBA group by July 2020	1.1: 25 Motorbike riders were trained on procedures, regulations and formulation of VICOBA Program.	1.1.1 Identification of trainees	Facilitator's fee, Pens 25 Pcs, Notebooks 25 Pcs, Flip chart 2, Marker Pen3 Pc	1	100,000	100,000
		1.1.2 Conducting one day workshop on VICOBA	Meeting venue	1	100,000	100,000
		1.1.3 Preparation of minutes	Flip chart 2, Marker Pen3 2Pens	Pens 25	500	15,000
		1.1.4 Preparation of stationery materials		Notebook 25	2,000	70,000
2. 2. To mentor the 25 motorbike riders to understand, manage and operate their group activities by August, 2020	2.1 25 Motorbike riders were trained on how to understand and manage VICOBA	2.1.1 Identification of trainees		Flip Chart 2	15,000	22,000
		2.1.2 Conducting 3 days meeting on how to manage VICOBA Program	Facilitator's fee, Pens 25 Pcs, Notebooks 25 Pcs, Flip chart 2, Marker Pen3 Pc	Marker pens 1 box	10,000	10,000
	2.2 25 Motorbike riders were trained on how to operate VICOBA activities	2.2.1 Identification of trainees		25	5,000	1,750,000
		2.2.2 Conducting 5 days meeting on how to operate VICOBA Program	Facilitator's fee, Pens 25 Pcs, Notebooks 25 Pcs, Flip chart 2, Marker Pen3 Pc	1	50,000	50,000
3. 3. To equip the 25-motorbike rider's group with the registration process, how to acquire loan from the VICOBA program by	3.1 Constitution prepared	3.1.1 Motorbike riders group meeting for constitution making.	Facilitator's fee, Pens 25 Pcs, Notebooks 25 Pcs, Flip chart 2, Marker Pen3 Pc	Months 12	100,000	1,200,000
		3.1.2 Signing and approval of the constitution		5	150,000	220,000

Objective	Output	Activities	Required Inputs	Qty	Price	Total
September. 2020		3.1.3 Selecting signatories' members		25	22,000	770,000
	3.2 VICOBA registered	3.2.1 Facilitation of registration process		3	50,000	450,000
		3.2.2 Paying for registration		25	10,000	250,000
		3.2.3 Prepare M&E plan		3	150,000	450,000
		3.2.4 Appoint M&E team		2	100,000	200,000
	3.3 Income of motorbike rider improved	3.3.1 Training how to get loan by using shares.	Facilitator's fee, Pens 25Pcs, Notebooks 25 Pcs, Flip chart 2, Marker Pen3 Pc	1	40,000	40,000
		3.3.2 Awareness about Saving and Credits.	Stationeries	3	150,000	450,000
		3.3. 3 Provision of loans and returns	Funds			
PROJECT GRAND TOTAL						5,435,000

Source: Researcher, 2021

Project budget was prepared in order for each objective to be achieved as planned. Each objective has its outputs and activities that will be carried out in order to achieve the objective concern. Each activity has been linked with the resources needed, quantity, price per unit and total cost in order to make the activities be done as planned. For objective number one was to train 25 individual group members on VICOBA Program by July 2020. The output for this objective is Twenty-five group members being trained and the planned activities are identifying the trainees and conducting one day workshop on VICOBA Program. In order to train 25 group members resources needed are the facilitator and stationeries like pens, notebooks, flip chart, marker pens and each resource has been allocated the quantity and total costs to be incurred by the project.

4.9 Actual Project Implementation

This part describes the actual project implementation. It described how the project was executed step by step. Shows how the activities were executed and the resources utilized in order for the activities to be implemented. Activities executed are those that were planned in the project design. Project implementation requires a coordination of a wide range of activities, the overseeing the team, the management of the budget, communication and other issues associated with the project. Project implementation is the phase where visions and plans become reality.

4.10 Project Implementation Report

Project implementation was done whereby 10 members were given loan 50,000/ to each and planned activities such as conducting a meeting for creating awareness, 25

members were trained on VICABA program, management and operation as planned. Those activities have been conducted and some are accomplished while others are still on progress. Project design and planning was done and identification of trainees was done. Twenty-five members were identified for training and training was done on VICOBA Program and it was conducted in order to have group members with a capacity that will manage the project to become sustainable. There was a need for the group to search for the funds in order to borrow group members. Currently the group have Tanzanian shillings Nine hundred sixty-seven thousand five hundred 967,500/= after starting savings and buying a share. One of the members has 120 shares and each share have 3000 values.

Table 4.6: Actual project implementation summary

Objective	Output	Activities	Actual implementation
1. Training of 25 Motorbike rider's group concern producers, regulations and formulation of VICOBA group by July 2020	1.1: 25 Motorbike riders were trained on VICOBA Program.	1.1.1 Identification of trainees	25 motorbike riders were identified for training
		1.1.2 Conducting one day workshop on VICOBA	One day workshop on VICOBA conducted
		1.1.3 Preparation of minutes	Minutes were prepared and contributed
		1.1.4 Preparation of stationery materials	stationery arterial has been done
2. To enable the motorbike riders to understand, manage and operate their group activities by August, 2020	2.1 25 Motorbike riders were trained on how to manage VICOBA	2.1.1 Identification of trainees	Trainees identified in July
		2.1.2 Conducting 3 days meeting on how to manage VICOBA Program	Meeting conducted
	2.2 25 Motorbike riders were trained on how to operate VICOBA activities	2.2.1 Identification of trainees	trainees Identified
		2.2.2 Conducting 5 days meeting on how to operate VICOBA Program	Meeting conducted
3. To equip the 25-motorbike rider's group with the registration process, how to acquire loan from the VICOBA program by September. 2020	3.1 Constitution prepared	3.1.1 Motorbike riders group meeting for constitution making.	meeting for constitution were conducted
		3.1.2 Signing and approval of the constitution	To be done by September 2020
		3.1.3 Selecting signatories' members	To be done by September, 2020
	3.2 VICOBA registered	3.2.1 Facilitation of registration process	Will be conducted before end of August 2020
		3.2.2 Paying for registration	VICOBA registered and certificate provided
		3.2.3 Prepare M&E plan	M&E plan prepared
		3.2.4 Appoint M&E team	M&E team appointed
	3.3 Income of motorbike rider improved	3.3.1 Training how to get loan by using shares.	Petty business, buying shares, savings, Poultry keeping
		3.3.2 Awareness about Saving and Credits.	Report about saving and credit awareness
		3.3. 3 Provision of loans and returns	10 members were given loan 50,000/ to each

Source: Researcher, 2021

4.11 Project Implementation Gantt Chart

Gantt charts are tools used for analyzing and planning complex projects. They help in planning out the tasks that need to be completed, they give a basis for scheduling when these tasks will be carried out, and they assist in allocation of the resources needed to complete the project and also helps to work out the critical path for the project in terms of date of project completion. When a project is under way, Gantt charts help to monitor whether the project is on schedule. Project implementation Gantt chart shows the implementation of the project. It shows time of which each activity will be implemented as planned. Identification of the trainees was done in June 2020 while a one-day workshop was conducted on June too.

Table 4.7: Project implementation Gantt chart

Objective	Output	Activity	Monthly												Resource Needed	Responsible person
			1	2	3	4	5	6	7	8	9	10	11	12		
1. Training of 25 Motorbike rider's group concern producers, regulations and formulation of VICOBA group by July 2020	1.1: 25 Motorbike riders were trained on VICOBA Program.	1.1.1 Identification of trainees													Funds, stationery materials, facilitator	Motorbike riders, LGA & CED Student
		1.1.2 Conducting one day workshop on VICOBA													Funds, stationery materials, facilitator	
		1.1.3 Preparation of minutes														
		1.1.4 Preparation of stationery materials														
2. To enable the motorbike riders to understand, manage and operate their group activities by August, 2020	2.1 25 Motorbike riders were trained on how to manage VICOBA	2.1.1 Identification of trainees													Funds, stationery materials, facilitator	Motorbike riders, LGA & CED Student
		2.1.2 Conducting 3 days meeting on how to manage VICOBA Program													Funds, stationery materials, facilitator	
	2.2 25 Motorbike riders were trained on how to operate VICOBA activities	2.2.1 Identification of trainees													LGA, Funds, stationery materials, facilitator	Motorbike riders, LGA & CED Student
		2.2.2 Conducting 5 days meeting on how to operate VICOBA Program													Funds, stationery materials, facilitator	
3. To equip the 25-motorbike rider's group with the	3.1 Constitution prepared	3.1.1 Motorbike riders group meeting for constitution													Funds, stationery materials, facilitator	Motorbike riders, LGA & CED Student

Source: Researcher, 2021

CHAPTER FIVE

PROJECT PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Overview

Chapter five describes how the project participatory monitoring and evaluation will be carried out for the project to become sustainable. In order for the project to become sustainable there should be very closely follow up, effective and efficient project monitoring and evaluation. Project monitoring will show if the project activities are executed as planned and the resources planned are utilized as it was planned. Evaluation has to be done and this will help to get the right information that will help the team to know if the project will either be sustainable or not to become sustainable. Both methods will be used in order to give a direction of the project so as the project team can determine if they are moving towards the planned direction in order to achieve the project objective hence achievement of the project overall goal.

5.2 Participatory Monitoring

Participatory monitoring is the systematic recording and periodic analysis of information that has been chosen and recorded by insiders with the help of outsiders. Participatory monitoring provides information during the life of the project, so that adjustments and/or modifications can be made if necessary and by doing so, it helps to measure the progress of the project. The information regarding project monitoring was collected against the activities. The performance indicators were set for the

monitoring process. The monitoring information was gathered during the project implementation.

The information collected included feedback regarding the status of the registration of the group at BRELA offices and also information about members' class attendance, topics covered, time used against time planned and human, financial and material resources utilized for the various activities. The project monitored the inputs, the outputs and the outcomes of the project. The reports formed the basis for evaluating the progress of the project against the planned activities in the respective month. The comments of the members and other stakeholders were considered.

5.2.1 Monitoring Information System

Monitoring information system is the system that has been designed to collect and report information on a project and project activities that enable a project manager to plan, monitor and evaluate the operations and performance of the project. According to IFAD (2000), monitoring system is defined as an observation system for the project managers to verify whether the project activities are happening according to planning and whether means are used in a correct and efficient manner. In order for the monitoring of the project to be effective, monitoring information systems planned should be of timely, relevance and trustworthy in order to give an information that can be used to assess if the planned or desired changes are taking place. The system should also be considered in terms of cost, scope and scale of the information to be collected for monitoring, time and expertise during planning or selecting the system that should be used for monitoring.

Monitoring information systems can be of the quantitative in nature or qualitative in nature. During planning or selection of the information system to be used, planning teams should consider that the quantitative are often more costly in terms of the equipment's, people and time while qualitative requires special skills which means the need for skilled people to be specified that are the ones to conduct the monitoring activities for the project. So, there is a need to think before you plan what type of monitoring information system should be used for monitoring.

The monitoring information systems that were developed should be appropriately managed. Monitoring system will need resources and management support to ensure that it is carried out effectively and in a way that it should contribute to the overall success of the project. If it is poorly managed then the reputation among stakeholders will be harmed. Poorly managing of the information system will led to failing to collect information on time, poor quality monitoring work, overspending the budget, and limited capabilities. In order for the project monitoring systems to work well then there should be a positive consideration on the people to be trained in order to promote effective monitoring support, systems that will integrate the information into a management structure and ensure data storage, processing and retrieval, and which can clarify formats for reports and timing, Time for monitoring activities to take place, financial resources and use of monitoring information.

As the information is the fuel that drives the project monitoring system, without information, it is not possible to know what has happened and what has to be done in order to rectify the changes occurred. A well-functioning project monitoring system

will enable to collect appropriate information on the work and on the project's context in a way that will feed into timely and relevant decision-making, reporting and learning on changes happened. Information system has to be carefully managed to ensure that the necessary information is collected at the right time, and to ensure that you do not receive more information than you can analyse and that you need as a basis for action. This will help to collect the information that is needed rather than collecting information that is irrelevant. It also gives a room to oversee the quality of the information received so that the analysis and subsequent actions are not spoiled by the poor quality of the information available for the project.

In this project, monitoring information system was designed in order for the project monitoring team to be able to monitor the project. Monitoring information system was designed by Motorbike rider's Group with collaboration with the CED Students. The system planned will assist the members to monitor if the activities are carried out as planned, costs and expenditures, records to keep, who collects reports, who makes decision on the reports, time planned and time spent and other resources used.

Table 5.1: Project monitoring system

Categories of information	What to Monitor	What Record to Keep	Who Collects Data	Who Uses Data	How to use Information	What Decisions can be made
1. Work plan Activities	Time spent Activities performed Resources spent	Resources' Utilization record	CBO team. CED Student. Motorbike rider's Group members.	CBO team CED student Motorbike rider's Group members	Ensure planned activities are performed as planned through making reference to work plan.	Reschedule of activities if needed.
2. Cost and Expenditure	Resources spent Equipments purchased Time management Operating within Budget	Purchasing records Inventory Time management Payment records	CBO team. CED Student. Motorbike rider's Group members.	CBO team CED student Motorbike rider's Group members	Compliance with Financial plan agreed by group members.	Determine needs for other funding sources. Budget review
3. Volunteers	Performance of group members volunteering	Performance progress report	Motorbike rider's Group members. CED Student	Motorbike rider's Group members. CED Student	Information will determine if the VICOBA started operation	Either volunteers to proceed or be removed.
4. Saving and Credits	Loans provided to member. Loans provided to members.	Loan reports. Loan reports.	Motorbike rider's Group members. CED Student	Motorbike rider's Group members. CED Student	Returns loan with low interest Return loans	Loan returned. Loan returned
5. VICOBA	Operation and management activities done. Operation and management activities	Operation and Management reports	Motorbike rider's Group members. CED Student	Motorbike rider's Group members. CED Student	Operation & Management report to be used to determine if the project gets profit or loss	Reschedule operation & management activities. Re-pricing if the project does not make profit

5.2.2 Participatory Monitoring Methods

Participatory Monitoring Method used was Participatory Rural Appraisal (PRA). It promoted the use of the methods in a participatory manner, allowing group members to be involved in deciding which the methods are appropriate, designing them, and collecting the information. By involving the group members in analyzing the information for significant changes, there is a greater likelihood that project stakeholders as well as project staff will learn from the experience. Monitoring methods used were;

5.2.2.1 Documentation

Documentation method was used in collecting daily, weekly reports for monitoring progress of the project. Reports were collected from group members; extension worker and host organization and information that were collected were documented in various offices. Data collected helped the project team in monitoring of the Poultry Keeping Project and sustainability.

5.2.2.2 Participant Observation

Motorbike riders Group member and other project stakeholders used the participants' observation for monitoring activities being carried for the project in order for the monitoring of the project. Monitoring is an ongoing activity and can be done by observing what is being done, relevance of what was done in relation to the project's activities planned. Each participant is given a room to participate in monitoring activity in order to determine if the project is smoothly moving towards the plan.

5.2.2.3 Group Interview

Group interview tool/method was used to gather information that was used for the monitoring purposes. Group interviews give information about the experience and perspectives of the group concerning the progress of the project. All members were given a chance to express their view and experience concerning the project.

5.2.3 Participatory Monitoring Plan

Participatory Monitoring Plan refers to a detailed proposal for doing monitoring, it is a plan of action, it is deciding on and making arrangements for participatory monitoring in advance. Monitoring plan should be created after the planning phase and before the design phase of a project or intervention. The Participatory monitoring plan should include information on how the stakeholders of the project or intervention will participate in monitoring and how the project will be examined and assessed. The plan should underlie assumptions on which the achievements of the project goal depend.

Members of the project beneficiaries participated in the planning of how monitoring activities will be carried out. They discussed and prioritized their developmental needs and external experts used the information to plan their project and programmes. In participatory planning, local community members were given power in planning and were involved in decision –making on what they thought to be able for them to achieve. It is a plan that involved group members who are the owner of the project in measuring, recording, collecting, processing and communicating information to assist local development project extension workers and local group

members in the decision making. In this project, participatory monitoring plan was planned by Motorbike riders Group members who are project owner with the help of external experts and they were able to set the project objectives, project outputs, project activities, indicators, data sources, method/tools for the table shows a summary of the participatory monitoring plan for the VICOBA program.

Table 5.2: Participatory monitoring plan

Objective	Output	Activities	Indicators	Data Source	Method/ Tools	Person Responsible	Time Frame
1. Training of 25 Motorbike rider's group concern producers, regulations and formulation of VICOBA group by July 2020	1.1: 25 Motorbike riders were trained on VICOBA	1.1.1 Identification of trainees	List of Participants	Progressive report	Meeting	Motorbike riders Group, CED Student	July, 2020
		1.1.2 Conducting one day workshop on VICOBA	Training report	Progressive report	Lecture, Group discussion	Facilitator, CED Student, Motorbike riders Members	July, 2020
		1.1.3 Preparation of minutes	Fund raised	Progressive report	Meeting	Members, Motorbike riders members,	August, 2020
		1.1.4 Preparation of stationery materials	Approved constitution in place	Minutes of the meeting Constitution	Meeting	Motorbike riders group members	August, 2020
2. To enable the motorbike riders to understand, manage and operate their group activities by August, 2020	2.1 25 Motorbike riders were trained on how to manage VICOBA	2.1.1 Identification of trainees	Minutes of the meeting	Minutes of the meeting	Meeting	Motorbike rider group members	September, 2020
		2.1.2 Conducting 3 days meeting on how to manage VICOBA Program	Names of signatories selected	Minutes of the meeting	Meeting	Motorbike riders group members	September, 2020
	2.2 25 Motorbike riders were trained on how to operate VICOBA activities	2.2.1 Identification of trainees	Certificate of registration	Progressive report	Filling of Registration Forms	Motorbike riders group members ,CED Student	September , 2020
		2.2.2 Conducting 5 days meeting on how to operate VICOBA Program	Receipt for payment	Progressive report	Bank deposit	Motorbike rider group members	September ,2020
3. To equip the 25-motorbike rider's group with the	3.1 Constitution prepared	3.1.1 Motorbike riders group meeting for constitution making.	M & E tools	Progressive report	M& E Experts	Motorbike rider & Experts	October, 2020

Objective	Output	Activities	Indicators	Data Source	Method/ Tools	Person Responsible	Time Frame
registration process, how to acquire loan from the VICوبا program by September. 2020		3.1.2 Signing and approval of the constitution	M & E Team	Progressive report	M & E meetings	Motorbike riders & Experts	October, 2020
		3.1.3 Selecting signatories members	Signatories members		Signing cheques	Motorbike riders group members ,CED Student	November 2020
	3.2 VICوبا registered	3.2.1 Facilitation of registration process	Registration card	Registration report	Registration process	Motorbike riders group members ,CED Student	November 2020
		3.2.2 Paying for registration	funds	Registration report	Registration process	Motorbike riders group members ,CED Student	November 2020
		3.2.3 Prepare M&E plan	M&E plan in place	M&E plan planning report	M&E plan meeting	Motorbike riders group members ,CED Student	November 2020
		3.2.4 Appoint M&E team	M&E team	M&E team	M&E team	Motorbike riders group members ,CED Student	November 2020
	3.3 Income of motorbike rider improved	3.3.1 Training how to get loan by using shares.	Training report	Training report	Training report	Motorbike riders group members ,CED Student	Disember 2020
		3.3.2 Awareness about Saving and Credits.	Awareness report	Awareness report	Awareness report	Motorbike riders group members ,CED Student	Disember 2020
		3.3. 3 Provision of loans and returns	Loans disbursed	Loans disbursed	Loans disbursed	Motorbike riders group members ,CED Student	Disember 2020

Source: Researcher, 2021

5.3 Project Participatory Evaluation

This part gives a summary of participatory evaluation. Evaluation is the tool or approach that is used to ensure that performance of the different planned activities for the project are well implemented for the achievement of the set project goal. Project evaluation shows to what extent has the project goal, objective, effectiveness, efficiency, impact and sustainability has been achieved. Participatory evaluation gives a partnership approach to project stakeholders in planning and executing evaluation activities at every stage of project implementation.

Evaluation gives a periodic assessment of the relevance and performance of the project. It gives a feedback to the project team on what it can do differently to accomplish its objectives. Evaluation also assesses projects' impact and sustainability of the project. Evaluation for the project was planned by project stakeholders in collaboration with some experts. Participatory evaluation is still an ongoing activity for the VICOBA Project that has been designed, planned and executed by Motorbike Group members.

Project Participatory Evaluation as it gives a room where Professional evaluators, project staff, project beneficiaries or participants and other community members all become colleagues in an effort to improve the community's quality of life. Participatory evaluation should think of Process, functioning and Outcomes. Process of a project includes the planning and logistical activities needed to set up and run it. Performance is the actual work of running the project. Outcomes are results of the project's existence. Group members participated in evaluation of the project in order

to be sure if the planned goal was achieved, if the resources planned were utilized as Planned and the impact of the project itself to the beneficiaries. Motorbike rider Group members participated in evaluating if all planned activities were fully done.

Table 5.3: Participatory evaluation summary

Objective	Output	Activities	Performance Indicators	Expected Outcome	Actual Outcome
1. Training of 25 Motorbike rider's group concern producers, regulations and formulation of VICOBA group by July 2020	1.1: 25 Motorbike riders were trained on VICOBA	1.1.1 Identification of trainees	List of Trainees identified	Identified Trainees	25 Motorbike riders Group Trained
		1.1.2 Conducting one day workshop on VICOBA	Progressive report	25 Motorbike riders Group Trained	25 Motorbike riders Group Trained
		1.1.3 Preparation of minutes	Contract signed, Receipt of Payment	Fund to be raised	Fund was raised
		1.1.4 Preparation of stationery materials	Signed contract	Contract to be signed	Office in Place
2. To enable the motorbike riders to understand, manage and operate their group activities by August, 2020	2.1 25 Motorbike riders were trained on how to manage VICOBA	2.1.1 Identification of trainees	progress report	25 Motorbike riders Group Trained on Mgt & Operation	25 Motorbike riders Group Trained on operation &Mgt
		2.1.2 Conducting 3 days meeting on how to manage VICOBA Program	VICOBA established	25 Motorbike riders Group Trained on Mgt & Operation	25 Motorbike riders Group Trained on operation &Mgt
	2.2 25 Motorbike riders were trained on how to operate VICOBA activities	2.2.1 Identification of trainees	Approved constitution in place	Accountability	transparency
		2.2.2 Conducting 5 days meeting on how to operate VICOBA Program	Meeting report	Accountability	transparency
3. To equip the 25-motorbike rider's group with the registration process, how to acquire loan from the VICOBA program by September. 2020	3.1 Constitution prepared	3.1.1 Constitution registered	Certificate of Registration	Certificate of Registration	Certificate of Registration
		3.1.2 Signing and approval of the constitution	Constitution in place	Constitution	transparency
		3.1.3 Selecting signatories members	Signatories members	Signatories members	transparency
	3.2 VICOBA registered	3.2.1 Facilitation of registration process	Registration report	Registration card	transparency
		3.2.2 Paying for registration	Registration in place	Registration card	transparency

Objective	Output	Activities	Performance Indicators	Expected Outcome	Actual Outcome
	3.3 Income of motorbike rider improved	3.2.3 Prepare M&E plan	M&E plan in place	M&E plan	transparency
		3.2.4 Appoint M&E team	M&E team	M&E team	transparency
		3.3.1 Training how to get loan by using shares.	Training report	Shares increased	Shares increased
		3.3.2 Awareness about Saving and Credits.	Awareness report	Saving increased	Saving increased
		3.3. 3 Provision of loans and returns	Loans disbursed	Members having loan	Loan and returns revolving

5.4 Project Participatory Evaluation Methods

Participatory Evaluation Method used was Participatory Rural Appraisal (PRA). It promoted the use of the methods in a participatory approach, allowing group members to be involved in deciding which the methods are appropriate, designing them, and collecting the information. By involving the group members in analyzing the information for momentous changes, there is a greater likelihood that project stakeholders as well as project staff will learn from the experience. In participatory evaluation, people learn more about the things that will have worked well and also learn on how and why they worked well. They also learn on things that have not worked well and why they did not work well.

In a participatory evaluation, the overall and immediate objectives, their continued relevance and the effectiveness of the activities are all taken into account. Much of the information from Participatory Assessment, Participatory Baseline and Participatory Monitoring can be used in participatory evaluation. Information from participatory monitoring will give progress trends and total amounts. By examining the activities individually and relative to objectives, give stakeholders relevant and useful information that will help them decide whether the objectives and/or activities should stay the same or change. Participatory rural appraisal was used to facilitate the use of Questionnaire, Focus Group Discussion and Key informants Interview methods were planned to be used during evaluation of the project.

5.5 Project Performance Indicator

In order for the project to be achieved and sustainable, there should be performance

indicators planned in order to assess the achievement of the project. Performance indicators refer to variables that show the extent of change that resulted from the project. They help to measure quantities, quality and timeliness of what was planned. They measure the status of progress in achieving outputs and outcomes. The project indicators do show relevance, performance and effectiveness of the project as well as progress towards meeting its outputs and outcome

Table 5.4: Project Performance Indicators

Objective	Output	Activities	Resources Needed	Performance Indicators
1. 1.Training of 25 Motorbike rider's group concern producers, regulations and formulation of VICOBA group by July 2020	1.1: 25 Motorbike riders were trained on VICOBA	1.1.1 Identification of trainees	Facilitator, Stationary, Allowance	List of Trainees identified
		1.1.2 Conducting one day workshop on VICOBA	Facilitator, Stationary, Allowance	Progressive report
		1.1.3 Preparation of minutes	Stationery	Contract signed, Receipt of Payment
2. To enable the motorbike riders to understand, manage and operate their group activities by August, 2020		1.1.4 Preparation of stationery materials		Signed contract
	2.1 25 Motorbike riders were trained on how to manage VICOBA	2.1.1 Identification of trainees	Facilitator, Stationary, Allowance	progress report
		2.1.2 Conducting 3 days meeting on how to manage VICOBA Program	Facilitator, Stationary, Allowance	VICOBA established
	2.2 25 Motorbike riders were trained on how to operate VICOBA activities	2.2.1 Identification of trainees	Facilitator, Stationary, Allowance	Approved constitution in place
		2.2.2 Conducting 5 days meeting on how to operate VICOBA Program	Facilitator, Stationary, Allowance	
3. To equip the 25 motorbike rider's group with the registration process, how to acquire loan from the VICOBA program by September. 2020	3.1 Constitution prepared	3.1.1 Constitution registered	Stationary	Certificate of Registration
		3.1.2 Signing and approval of the constitution	Stationary	Approved constitutions
		3.1.3 Selecting signatories members	Stationary	Selected signatories
	3.2 VICOBA registered	3.2.1 Facilitation of registration process	Facilitator, Stationary	Registration card
		3.2.2 Paying for registration	Funds	Registration card
		3.2.3 Prepare M&E plan	Facilitator, Stationary, Allowance	M&E plan in place
		3.2.4 Appoint M&E team	Stationary, Personnel	M&E team in place

Objective	Output	Activities	Resources Needed	Performance Indicators
	3.3 Income of motorbike rider improved	3.3.1 Training how to get loan by using shares.	Facilitator, Stationary, Allowance	Shares increased
		3.3.2 Awareness about Saving and Credits.	Group members, Facilitator	Saving increased
		3.3. 3 Provision of loans and returns	Funds	Loan and returns revolving

5.6 Project Sustainability

A project becomes sustainable when its resources are managed and utilized in the way that ensures successful project completion. For the project to become sustainable there are some principles to be followed and these principles are use limited resources, never exceed available resources and allocate resources strategically. Group members are supposed to prepared a document that described how the project management was going to respond to certain changes, events, emergencies or other factors which would challenge viability and relevance of their project (Project sustainability plan). The plan also is strictly emphasizing on the resources to be used. With these steps being taken, it is the hope of the project beneficiaries that their project will be sustainable and the incomes that will be derived from the selling of the project products will increase the households' income and help to improve the economic and living standards of the project beneficiaries.

5.6.1 Institutional Sustainability

From the start of the project, the community participated in identifying, designing, planning, implementation, monitoring and evaluation of the project which is the key issue that creates sense of ownership which leads to sustainability of the project. Presence of active and committed committee members, Motorbike rider Group, extension staff and other stakeholders ensures sustainability of the VICOBA Program at Njeteni in Ubungo District Council. Not only that but also VICOBA being a major occupation of Njeteni Motorbike riders makes the project a continued initiative rather than a new one as they are used to it. Continued capacity building on various aspects including best livelihood practices on VICOBA Program and

business skills that will enable their project to flourish together with market planning is an added advantage as it leads to ensuring profit making and employment securing hence institutional sustainability

5.6.2 Financial Sustainability

The group had its laid down procedures of monthly fees contribution that enabled them to open a bank account. This contribution is a continuous process in their groups hence making the sense of sustainability being known even before the introduction of this group. Through success of the project, many development partners will be interested in assisting the project groups financially such as Ubungo Municipal Council under youth fund.

5.6.3 Political Sustainability

VICOBA program gained support from the District council which enabled its implementation by gaining approval and support from various levels within the District. This ensures that the local leaders in ward and Mtaa level including Councilors, Executive Officers and District Council chairperson and District Director are in favors of the project. Apparently, efforts has been made by various stakeholders, development partners to support the VICOBA program has created good environment between local government and community members. VICOBA program is directly supporting the Tanzania financial Policy, the Economic Development and Poverty Reduction Strategy II hence making this support to the project to lead to institutional sustainability.

5.6.4 Environmental Stability

The motorbike riders as a group always develop relationship, trust worth and customer care to their customers in order to have environmental stability. They used to exchange mobile number for communication so as any customer at any time can call the motorbike rider for service provision. Due to this relationship the motorbike riders know the living places of their customers.

On the side of trust worth, some of the customers used the motorbike riders to do shopping on behalf, therefore the motorbike riders go for shopping in the market or shops then returned the objects and remaining money to their customers. This process needs both the customer and motorbike rider to be trust worth. Some of the motorbike who are not trust worth do not have the customer who provide money for shopping and majority of this motorbike riders also failed to join or formulate a group.

Customer care is another important aspect in environmental stability, in order to maintain more customer, the motorbike riders are supposed to have good language, safety driving and smart dressing all the time. The customers will be attracted to this kind of motorbike riders and they take their mobile number for strengthening communication. All the above aspects make the motorbike riders are very important and the motorbike riders under VICOBA program have for stability of their business. For the time being no public transport from main road to the Njeteni area, only transport people used its motorbike unless for those who have private cars.

CHAPTER SIX

CONCLUSION AND RECOMMENDATION

6.1 Overview

Chapter six gives a summary of all previous Chapters. It explains what was done in all previous chapters. The chapters give a brief explanation on how Community Needs Assessment was carried out, Problem Identification, Literature review, Project Implementation, Participatory Monitoring and Evaluation and finally Project Sustainability. Participatory needs assessment was conducted at Njeteni Residents in Kwemba Ward in order to assess the level of income poverty to community members and determine the best intervention in order to make a positive change which is to find the ways on how community members can increase the level of incomes to their households in order to reduce income poverty. Njeteni residents do perform VICOBA Program through Savings, income generating activities, motorbike riders and some of the residents are doing business. The community needs assessment study was conducted in order to know the economic income gap (income poverty) to community members and find a potential intervention to solve the situation.

6.2 Conclusion

The participatory needs assessment conducted at Njeteni Mtaa in Kwembe Ward revealed that income poverty is the major concern in the community. Furthermore, the community got skills of entrepreneurship but they don't have the capitals even for creating a small business and they are not legible to get loan from regular microfinance institution due to the lack of collateral. From this study the community

members came to agree that VICOBA Program will contribute to the improvement of socio-economic status. As they responded through questionnaires, experiences during the Focus Group Discussion, in depth interviews and general observation the process of group savings and loan has been supported by significant stakeholders being Ward council, Community development officer and other local leaders, technical trainers and Motorbike riders Group. Thus, the project has to make sure that the community members expectations are met, building on the existing team spirit.

The objectives and planned activities were done accordingly except evaluation of project implementation that will take place on mid and annual basis. An expectedly project defeated the interest of various development partners. It was planned to start with few resources depending on Motorbike riders Group, but very interesting various stake holders who were approached happened to respond positively. Training to Motorbike riders Group members and project staff on entrepreneurial skills will contribute a lot to the success of the project. The CED student managed to get in touch with various stakeholders who played big role in training Motorbike rider members whereas now members are skilled to run the project.

The CED student together with Motorbike rider committee members and representative of poultry feeds production members prepared a weekly recording sheet that allows any one (project staff, Motorbike riders members, and other stakeholders) to see weekly proceedings. It was done so because the Motorbike riders' groups are responsible to check weekly records which will enable them to

prepare a week report to be presented in a monthly meeting. The Self-esteem, associative strengths, Resourcefulness, Action planning, Responsibility (SARAR) key principles and techniques were used to gather information which includes key informants' interview, observation, and documentation. The analysis done on the system of Share purchasing and other collection at the project centre helped to make some improvement on weekly recoding sheet. Through discussion they agreed that poultry keeping project should be those who have been trained on poultry keeping handling so as to determine the good performance. Also, they insisted and set time for those who haven't attended the training to attend the training so that they benefit from the project.

The CED student in collaboration with Motorbike rider members observed if all activities are implemented as planned. Thus, observed training and advocacy meeting carried out, number of participants attended; purchased project equipment and arrangements for project take off. That includes recruitment of project key leaders of the project and their performance to their weekly routine, identification of VICOBA Program members who will make a follow up of the project registration for the sustainability of the project. Necessary information to observe is about all business of the project and members of the project their challenges and strength.

Documentation involves minutes of monthly meetings whereby Motorbike rider group will get feedback on project progress. The Motorbike rider secretary was required to take note on each agenda during the meeting especially on discussion about achievements, challenges, solutions and the way forward. The CED student,

extension staff and other invited stakeholders attend meetings and respond to any technical issues and challenges as experienced by members as well as reviewing the group's plan. In case there are problem encountered, this forum creates a room for discussion and agree on measures to improve the situation. That evaluation to be termed as a participatory evaluation should involve stakeholders at different levels who will work together to assess the project so as to take corrective action required.

After they agreed on the project they discussed and set project goal, objectives and activities that need to be implemented. Also, they discussed when to conduct evaluation how, when and who will be responsible. With the assistance of CED student they prepared an action plan agreed to evaluate the project after six month and twelve months (Mid and Annual).

Performance indicators of the VICOBA program fall in two categories qualitative and quantitative based on project objective and project goal. To measure the input indicator members were to examine resources that were utilized in project implementation that include number of hours, money spent while for output indicators involves number of Motorbike rider and other project staff trained whereas impact indicators will be measured by examining actual change to VICOBA program members. VICOBA project Members are expected to improve their standard of living by fulfilling their basic needs such as ability to have three meals, quality housing and improved healthy. Project goal and project objectives performance indicators were developed.

Participatory evaluation used two methods being Participatory Rural Appraisal (PRA) and Participatory Learning Action. Both methods were in use depending on available resources, environment, and required information. The PRA techniques used are Key informant Interview, Focus Group Discussion, Direct Observation and Workshop. Main issues to be evaluated were agreed through democratic way during the Focus Group Discussion, Planning meeting and monthly meetings. The participatory evaluation will focus on progress in work plan, Implementation of planned activities, Achievement of Objectives, Project success, Impact of the project and Project sustainability. In order to have a clear understanding and flow of informations, a check list were prepared to guide the discussion during the Workshop, Key Informant Interview and Focus Group Discussion.

Observation was used to examine the information collected during the Workshop, Focus Group Discussion, and Key Informant Interview. The collected data and information involved investigating project performance in line with participatory evaluation objectives. That is to check whether planned activities were accomplished according to plan then project outcome were evaluated. Based on participatory evaluation exercise the following results were observed. During the advocacy meeting, when discussing about income poverty participants were in a position to give live examples of people who have poor health and how troublesome is, to their family members.

6.3 Recommendation

Community participation has a significant or impact on learning. By participatory of

each member at every stage gives a room for each participant to gain new knowledge and also transfer his or her knowledge to others. It my belief that each community member has knowledge whether informal or formal and this knowledge can be of a support to others.

In the community of motorbike riders under VICOBA program, community participated fully from initial stages up to starting point of the project, by so doing it helps the project to be owned by the indigenous community, Mtaa and Ward leaders hence to have project sustainability. Outcome of the project sustainability it will be easy to spread skills, knowledge and group formulation procedures to others, increase government income through tax payment, change livelihood of the communities especially for those who will be ready to enter in VICOBA program like motorbike riders.

This project report will be helpful to other scholar whereby they can employ procedures, skills and knowledge which used in the project in order to have plan and sustainable implementation activities for the community project. Empower the communities by doing Trainings, Workshops and Seminars to support them for sustainable project. In order for the projects to be effectively and efficiently, project design should be done systematically and each component needed should been accounted for. No any room to exclude things that are supposed to be included because by excluding things you will find difficulties during project implementation.

Sustainable project change livelihood of the communities, increase Government income, knowledge to other communities and scholars, source of development

information as well as it's a credit to the researcher for her skill, knowledge and time to collect data, prepare and write the report

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APPENDICES

Appendix 1: Questionnaire for Community Members (Motorbike Riders)

Introduction

I am Everada Mathew Ndugumchana a student from Open University of Tanzania pursuing the Degree of Master in Community Economic Development. I respectfully request your assistance in filling this questionnaire by giving your views concerning contribution of Village Community Bank (VICOBA) on Motorbike riders at Njeteni in District Council. I assure that your opinion and suggestion given will be treated with high degree of discretion.

SECTION A

Personal Information

1. Sex of respondent
 - a. Male ()
 - b. Female ()
2. Age (number of years).....
3. Marital status of the household head
 - a. Married ()
 - b. Single ()
 - c. Widow ()
 - d. Widower ()
 - e. Separated ()
4. What is the highest education level do you have?
 - a. No formal education ()

- b. Completed primary school ()
 - c. Secondary school ()
 - d. Post Secondary University ()
 - e. Others (specify)
5. Is your group registered?
- a. No ()
 - b. Yes ()
 - c. In the process ()
6. What is your overall goal?
- a. To increase income. ()
 - b. To solve individual problem ()
 - c. To have a unite business ().
 - d. To create another business ()
 - e. All of the above ()
7. What is your income do you earn per day?
- a. Tshs 5000/= ()
 - b. Tshs 10,000/= ()
 - c. Tshs 15,000/= ()
 - d. Tshs 20,000/= ()
 - e. More than the above ()
8. What is your income do you earn per month?
- a. Tshs 50,000/= to 80,000/=
 - b. Tshs 90,000/= to 100,000/=
 - c. Tshs 110, 000/= to 120,000/=

- d. Tshs 120,000= and above
9. Have you financed from any recognized financial Institution to increase your capital either through loan or any means of support?
- a. Yes ()
- b. No ()
10. Have you trained on entrepreneurship skill?
- a. Yes ()
- b. No ()
- 11 What is the main source of income?
- a. Motorbike ride ()
- b. Local Arts ()
- c. Employed ()
- d. Small Business ()
- e. Others () specify

SECTION B: VICOBA and Income improvement

1. What are the advantages of engaging in VICOBA
- a. Paying school fees for children ()
- b. Housing building ()
- c. Business investing ()
- d. Investing in Poultry keeping ()
- e. Others specify.....
2. If yes how did you acquire the idea about VIKOBA
- a. Media

- b. Seminar or workshop
 - c. Attending special course on VICOBA
 - d. Other specify.....
- 3. Do you think VICOBA have benefited you to improve your life any way
 - a. Yes ()
 - b. No ()
- 4. What kind of development / improvement you have acquired after joining VICOBA?
 - a. Constructing house
 - b. Increasing Income
 - c. Being able to get education and health services
 - d. Own different assets such as livestock and Motorbike
 - e. Others specify.
- 5. Income generating activities of VICOBA members
 - a. Motorbike ride
 - b. Saving and credits
 - c. Small business
 - d. Food vending
- 6. Activities of VICOBA as mentioned by Respondents
 - a. Investing shares
 - b. Borrowing money for Capital
 - c. Training and knowledge sharing
 - d. Supporting each other

7. How do you rate the performance of VICOBA in terms of sharing the knowledge and resource together?
 - a. Very good
 - b. Good Satisfactory
 - c. Poor
 - d. Worse
8. How are the training concerning VICOBA have improved your performance in motorbike ride
 - a. Very good
 - b. Good
 - c. Satisfactory
 - d. Poor
 - e. Worse
9. What are challenges facing VICOBA in house hold rice production.

Appendix II: A Checklist of Items for Discussion with Key Informants

Introduction

I am Everada Mathew Ndugumchana a student from Open University of Tanzania pursuing the Degree of Master in Community Economic Development. I respectfully request your assistance in filling this questionnaire by giving your views concerning contribution of Village Community Bank (VICOBA) on Motorbike riders at Njeteni in District Council. I assure that your opinion and suggestion given will be treated with high degree of discretion.

1. Advantages of VICOBA to motorbike riders
2. How the communities perceive VICOBA
3. Extent to which VICOBA help house hold?
4. Extend to which the project provides adequate Training the members Group members
5. General process and guiding principles of VICOBA Project.

Appendix III: Observation Checklist

Introduction

I am Everada Mathew Ndugumchana a student from Open University of Tanzania pursuing the Degree of Master in Community Economic Development. I respectfully request to allow me in doing observation at your Njeteni Mtaa by observing different items as written below. I assure that your opinion and suggestion given will be treated with high degree of discretion.

1. Number of roots per one motorbike riders.
2. Peak hours- How many roots per hour for one motorbike riders.
3. Time spend from the main road to the Njeteni area.
4. Number of motorbike riders who returned with passengers.
5. Number of motorbikes who carry languages.

Appendix IV: Mada Zilizofundishwa Wakati Wa Mafunzo

MADA	DONDOO ZILIZOJADILIWA
UTANGULIZI	i) Uandaaji wa katiba ii) Uchaguzi wa viongozi na kamati mbalimbali zitakazopendekezwa na wanachama. iii) Sheria, kanuni nataratibu za VICOBA.
HISA, MFUKO WA JAMII NA ADHABU.	i) Kiwango cha ununuzi wa hisa kila wiki. ii) Kiwango chamfukowa jamiikwa mwezi. iii) Kiwango chaadhabu ya kuchelewa mkutano na kutokuhudhuria bila taarifa.
MALENGO YA VICOBA	i) Uendeleu wa kikundi ii) Kujitambua na kuwajibika kwa wanakikundi. iii) Kila mwanakikundi atajulikana kutokana na mradi alionao.
MAADILI YA WANAVICOBA	i) Uaminifu na uzalendo ii) Kujipanua kibiashara. iii) Kutunza mali za kikundi. iv) Kuheshimu katiba nayote yaliyopitishwa na wanakikundi.
KUVUNJA MZUNGUKO.	i) Muda wa kuvunja mzunguko ii) Kugawana faida au hisa zote. iii) Uchaguzi wa viongozi wengine.
KUSHIRIKISHA WADAU MBALIMBALI	iv) Kuwatambua na kuwa na orodha ya wadau wanaopatikana katika eneo la mradi. v) Mikakati ya kushirikiana nao ili kuleta maendeleo ya kikundi.
KUSHIRIKI KATIKA SHUGHULI MBALIMBALI ZA KIMAENDELEO.	i) Kuweka ratiba ya kushiriki katika kazi mbalimbali za kimaendeleo katika Mtaa. ii) Kushiriki katika vikao mbalimbali vya kimaendeleo katika Mtaa.
UJASIRIAMALI	i) Maana ya ujasiriamali. ii) Utafutaji masoko iii) Upangaji wa bei iv) Ushindani wa bidhaa. v) Mambo ya kumvutia mteja. vi) Lugha za kibiashara. vii) Mfumuko wa bei. viii) Bidhaa za msimu.