

**IMPROVING ACCESS TO FINANCIAL RESOURCES THROUGH VICOBA
FOR KIRTALO VILLAGE NGORONGORO DISTRICT**

HILARY TIMOTHY OLE YAILE

**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER IN COMMUNITY**

ECONOMIC DEVELOPMENT

DEPARTMENT OF ECONOMICS AND COMMUNITY ECONOMIC

DEVELOPMENT OF

THE OPEN UNIVERSITY OF TANZANIA

2023

CERTIFICATION

The undersigned that has read this project entitled “Improving access to Financial Resources through Vicoba for Kirtalo Village, Ngorongoro District” and accept it as a scholarly work for submission to the Open University of Tanzania for the award of Master Degree of Community Economic Deveelopment (MCED).

.....

Dr. Harrieth G. Mtae

(Supervisor)

.....

Date

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.....
Signature

.....
Date

DEDICATION

This work is dedicated to my glorious God for the blessings of health and strengths that he has given to me all the time of doing this work. Secondly, I would like to convey my gratitude to my beloved wife Lenoy Letema Leitura, my mother Naibartuni Yaile together with my lovely children especially Lemayian, Alais, Ryando, Bezalel, Nehemiah and Ledama for their patience and tolerance they had in allowing me to have limited time with them during the entire period of conducting this study.

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ABSTRACT

This dissertation is an outcome of the study conducted in Kirtalo village where the project was implemented. It covers participatory needs assessment, problem identification, literature review, project implementation, project monitoring, evaluation, and sustainability as well as conclusion and recommendations. The methods used to collect data are interviews, observations, meetings, and focus group discussions. The tools used for data analysis includes computer software such as SPSS and Microsoft Excell. The community identified their major needs as inadequate financial resources for capital formation which led to high level of poverty for the community. Community needs prioritization was conducted through pair wise ranking method and found Vicoba establishment as the most appropriate project that could help women own properties. The current Microfinance Act 2019 categorizes financial institutions into four tiers in which Vicoba groups are under tier 4, that are currently known as Community Microfinance Groups (CMGs). Kimelok group sustainability is assured since much effort has been invested by the project committee to build their capacity through various entrepreneurial trainings. In implementing the project, monitoring and evaluation sessions were conducted to ensure project activities are implemented as per the original plan as well as assessing the extent to which results were attained towards the project goal. The evaluation found the project goal is fully attained since all members of Kimelok group have accessed loans by 100%+. At the end of the study, Kimelok group was able to get 10 million and hence sustainable.

Key words: *Are Community, Kimelok, group, sustainability, and Vicoba.*

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LIST OF ABRIVIATION

VICOBA	Village community banks
MCED	Masters in Community Economic Development
OUT	Open University of Tanzani
DCDO	District Community Development Officer
ACC	Africa Conservation center
PWC	Pastoral Women’s council
CMGs	Community Microfinance Groups
TOT	Trainer of trainees
PNA	Participatory Needs Assessment
TASAF	Tanzania Social Action Fund
NGO (s)	Non Governmental Organization (s)
CNA	Community Needs Assessment
SPSS	Statistical Package for Social Sciences
FGD	Focus group discusion
IGGs	Income generating groups
KCMG	Kimelok Community Microfinance Group
CED	Community Economic Developloment
MBO	Member based organization
ED	Executive Dorector
MEAL	Monitoring Evaluation and learning
SMT	Senior management team
URT	United Republic of Tanzania

VSLAs	Village Savings and Loan Associations
ROSCAs	Rotating Savings and Credit Associations
SLC	Savings and internal Lending Communities
ASCAs	Accumulating Savings and Credit Associations,
SEDIT	Socia and Economic Development Initiatives of Tanzania
WCRP	World Conference Religion and Peace
EAC	East Africa Community
SME	Small and Medium Entrepriase
NSGRP	Nationation Strategy for Growth and Reduction of Poverty
SEZs	Special Economic Zones
FDIs	Foreign Development Investments
NMP	National Microfuiance Policy
SACCOs	Savings and Credit Cooperative Organizations
SWOT	Strenghts, Weaknesses, Opportunities and Threats
MFIs	Micro-Finance Institutions
PIP	Project implementation Plan
PLF	Project Log Frame
DED	District Executive Director
PIR	Project Implementation Plan
M&E	Monitoring and Evaluation
MIS	Monitoring Information System
VEO	Village Executive Officer

CHAPTER ONE

PARTICIPATORY NEEDS ASSESSMENT

1.1. Background Information

This chapter is an outcome of a participatory approach that involved community members, village leaders, Kimelok Group members, host organization, supervisory committee members as well as the MCED student who is the author of this study. Participatory Need Assessment (PNA) is an approach that involves community and stakeholders of the project to identify and assess their needs (Bhandari, 2012). This approach may further involve community in identifying the locally available opportunities that can be used as alternative in meeting community needs.

Participatory needs assessment is, therefore, a tool that when properly used, may help both the researcher and the community come up with relevant and implementable projects that will address the prioritized community needs. This is a highly powerful tool for identifying the needs of a population in question. It involves getting information and data through direct and indirect interviews, personal observations, and literature review. PNA involves people in learning about their needs, available opportunities and working out actions required to address their felt needs.

This particular Community Need Assessment (CNA) exercise was conducted to ascertain the community needs that can be turned into economically viable interventions. Kimelok group (target community) lives in a remote village where financial services are not accessible. The dominant patriarchal culture of the target community does not allow women property ownership. This fact infringes women's opportunities to get collaterals for financial accessibility. The few available financial

institutions in the area such as National Microfinance Bank (NMB) Loliondo Branch, which is 30 kilometers away from them, operate with non-affordable loans conditionalities that cannot be met by the target community. This necessitated the target community to come up with the establishment of Vicoba group as an affordable means of improving access to financial resources and hence the title of this document.

1.2. Community Profile

1.2.1. Geographical Location

Kirtalo village is one the three villages in Soitsambu Ward, Loliondo Division, Ngorongoro District in Arusha Region. The other villages in Soitsambu Ward are Soitsambu and Mondorosi. Kirtalo village is bordered by Serengeti National Park to the west, Ololosokwan Village to the north, Soitsambu Village to the east and Oloipiri village to the south and Mondorosi to the southeast. The village is located about 34 km from Loliondo Township, which is the headquarters of the Ngorongoro District, and about 400 km from Arusha City. The village is made up of five sub-villages namely, Olosirwa, Empopong'i, Karkarmoru, Irmisgiyo and Naidikidiko. Its landscape is made up of hills, plateaus, bushland, forests, and plains, with few seasonal streams of natural water sources, where some of them drains water to the Serengeti national Park. The scenery of the landscape is a mix of highland, savannah lowlands with plains as well as wooded land where wildlife coexists with native's livestock.

Kirtalo village was separated from Soitsambu village in 2015 and thus, its boundaries are yet to be officially demarcated. Therefore, it does not appear separately on an

official map. On figure 1.1, it can be seen on number 17 red dotted on the northern part bordering Kenya as Soitsambu village, which is the mother village before it was administratively separated.

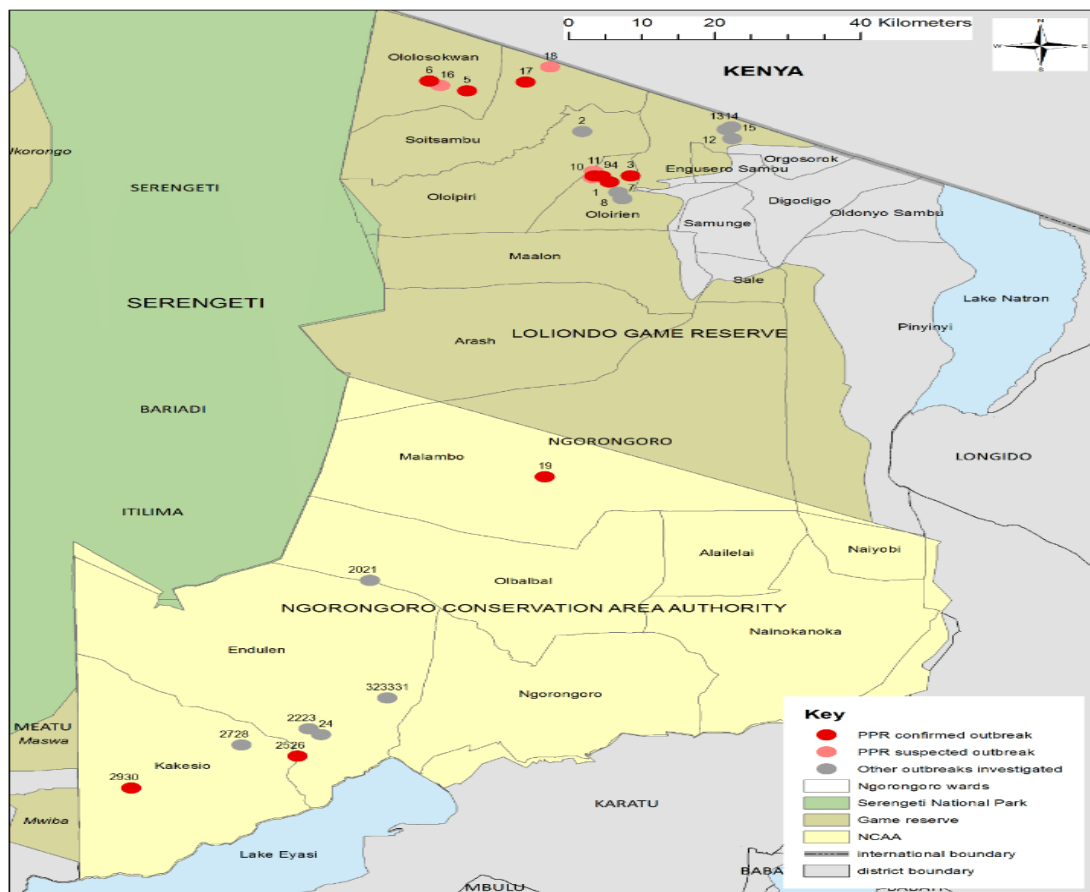


Figure 1. 1: Soitsambu Ward Including Kirtalo Village Before it was Alienated

Source: Mafia <https://www.researchgate.net/figure>

1.2.2. Demographic Information

According to Tanzania population census of 2012, Soitsambu Ward which include Kirtalo village has a population of 10,956 of which females are 5,549 and males are 5,407 but the average household size is 5.1 (Tanzania National Bureau of Statistics,

2012). Kirtalo Village has a dense population estimated at about 5,000 with about one third (or 2,200) being adults (above 18). Going by the near equal gender distribution of the Ward population, the same distribution was also assumed for the adult population of Kirtalo village, meaning that there are about 1,100 adult women in the village. The village is predominantly inhabited by the Maasai pastoralists, specifically the Purko clan of the Maasai community. The Maasai form 99% of the population and the rest are from other ethnic groups, mainly immigrant businesspersons and workers, such as teachers. The village has one primary school – Kirtalo Primary School – with a population of 1,700 pupils. Several sub-villages have nursery schools, such as Karkarmoru, Olosirwa, Empopongi and Olpusare.

1.2.3. Climate

The area has three seasons per annum, whereby dry season starts in July up to November, autumn starts from December up to February and rain season starts in March up to June. The climate of the area is suitable for both crop and livestock production. June and July are very cold and cloudy months in the area.

1.2.4. Economic Activities

According to the explanations given by the village leaders and the respondents during focus group discussion, the main economic activities for the people living in Kirtalo village are livestock keeping, crop production, livestock trading, tourism, and petty businesses. The respondents argued that the culture and traditions of the Maasai people, women have access to resources but no control and ownership of the same resources such as farms, livestock, and houses. The properties that can be owned by

women are chickens and petty businesses, for example, selling sugar and tea leaves in their homes, food vending during the weekly market days, gardening and making bead that can be sold to the tourists who seldom visit their localities.

There are no commercial banks or banking agents in the village to provide financial services. The nearest bank agent is located at Soitsambu Ward headquarter, which is a small growing trading center. There are a few individual money lenders who lend at extremely unaffordable interest rate with weekly repayment. They lend seasonally, usually after they have sold their livestock. Due to this annoyance, women have become aware and currently there is a mushrooming of self-help groups which, however, lack entrepreneurial capacity. There are several groups that were established and supported by TASAF, but they too have limited entrepreneurial skills. Furthermore, there are several merry-go-round (vibati) groups that work on weekly basis to uplift themselves economically. Some women also venture themselves into firewood selling business, which is both laborious to them and unfriendly to the environment. Due to high level of illiteracy and lack of willingness of parents to enroll children to school, people who are in employment are very few, and those few are men. There are weekly local markets that women can participate in selling their petty products such as beads, milk, cereal food stuff and green vegetables.

1.2.5. Social Services

Transport and communication facilities are relatively poor. The roads in the village are in a poor state that, when it rains, they are impassable, such that children from other sub-villages such as Empopongi and Olosirwa cannot attend the only village

school. The children from Karkarmoru face a serious challenge of passing through a heavy forest full of animals such as lions, buffaloes, elephants, and other fierce animals. The road is extremely poor. The road from the ward headquarter is not passable during the rainy season since the soil is black cotton, which is extremely muddy and slippery when it is wet. Due to high level of illiteracy in the community, one NGO, Pastoral Women's Council (PWC), facilitated the establishment of five adult literacy classes in the village in each sub-village to enhance the capacity of the community as a basic right phenomenon. The community argued that there is only one Airtel/Vodacom tower which seems to be overloaded and hence mobile telephone and internet network in the area is poor. The Flying Medical Services, in collaboration with Wasso Hospital, a private hospital in the district owned and run by the Catholic Archdiocese of Arusha, operate an open-air clinic in the village. The nearest health facility is the Soitsambu Ward Dispensary, which is 12 km away from Kirtalo village. The Flying Medical Services, in collaboration with Wasso Hospital, a private hospital in the district owned and run by the Catholic Archdiocese of Arusha, operate an open-air clinic in the village. This clinic is available only once in two weeks.

In terms of livestock services, the village has one dipping facility which is not functioning due to lack of maintenance. The community use traditionally made pens to spray their livestock to control tick-borne diseases. There are only two crushes which are always used during livestock vaccination and any livestock restraining routine operation. In terms of water accessibility, Kirtalo village has two which are not operating due to poor management. Thus, Kirtalo community gets water for domestic, and livestock use from streams and earth dams available in the village.

1.3 Community Need Assessment

Community Need Assessment (CNA), as argued by Akin Tobi et al. (2018), is an approach or method used to involve people in collecting their information to identify and assess their needs as well as their challenges, and subsequently finds solutions for some of the identified critical challenges. While developing this study, the researcher undertook the approach to identify and prioritized community felt needs and opportunities that are available in that particular area, that may objectively be applied to fill the existing gap. The principal goal of this exercise is to assess and identify the assets of community and determine opportunities that can be applied to solve their existing financial challenges.

1.3.1. Community Needs Assessment (CNA) Objective

1.3.1.1. General Objective of CNA

Collecting information from the community in order to identify their sources of income, needs as well as their best and sustainable interventions that can improve their access to financial resources.

1.3.1.2. Specific Objectives

- i. To identify Kirtalo village community's sources of income
- ii. To identify the major community needs that can be turned to improve their income base.
- iii. To identify the best and sustainable interventions that will ultimately improve the economic status of the target community by the end of 2022.

1.3.2 Community Needs Assessment Research Questions

- i. What are the sources of income available in Kirtalo community?
- ii. What are the major community needs that can be turned as opportunities to improve their sources of income?
- iii. What are the possible interventions that can be implemented to ultimately improve access to community financial resources?

1.3.3 Community Needs Assessment Methodology

According to the tool kit for needs assessment from “rural health info.org”, the methods that can be used to collect data in conducting community needs assessment include surveys, questionnaires, focus groups, public meetings, interviews, and direct observations. The researcher in this study, used a mixture of qualitative and quantitative research methods to collect the required information from the community to understand their need gaps. Several techniques such as structured discussions and questionnaire were used to gather information that could be used to assess the situation concerning the livelihoods sources, equality matters and constraints they face in addressing their undesired situations. The exercise looked at population of the study, family size, level of income as well as level of education.

1.3.3.1 Research Design

The research design is the plan for relating the conceptual research problem to relevant and practicable empirical research (De Vaus, 2006).

The researcher used a mixed research design approach to attain the stated objectives of the study. This was conducted in Kirtalo village and target community are the

Income Generating Groups. The Data were collected through primary and secondary data sources. The study used tools such as interviews, meetings, and focus group discussions. It also used random sampling techniques to obtain the study sample. The data were analyzed by use of computer MS excel and SPSS. The findings have been presented in tables, figures, and descriptions.

1.3.3.2 Research Sampling Techniques

Sampling techniques are the ways of choosing a representative group of people or units to represent the general population. After evaluating different appropriate techniques that could provide valid results, the MCED student chose the Non-random sampling technique to undertake the exercise. The purposive technique was used as it is conveniently available, and researcher does not consider selecting a sample representative of the entire population (Taherdoost, 2016).

Kirtalo village has a total of 65 socially organized women groups with membership of 15 to 30 members which makes a total of 650 members. The sample size was determined by taking a 10% of the total population. Therefore, the researcher decided to use the entire membership of these social groups as the study sample, as the groups' population (60) is just slightly lower than the required sample size (65). The selection criteria were to be a member of these organized groups.

1.3.3.3 Data Collection Methods

The researcher in this study opted to employ different types of data collection methods, such as structured interview and focus group discussion.

1.3.3.3.1 Structured Interview

The researcher opted to gather data through a well-structured interview approach by interrogating individuals in the target community. Structured questionnaire was used to extract answers to the questions given to the community members through the 5 identified literate youths who could help to translate and help fill the forms according to the answers given by the respondents. These dully filled forms were returned by the same 5 youths to the researcher.

1.3.3.3.2 Focus group discussion

A focus group is a small group of people interacting with each other to seek information on a small (focused) number of issues. In this method, the group discussion involves a small number of individuals, normally from six to around ten people who discuss a particular topic or issue under the direction of a moderator who keeps the discussion in focus (Pervez, 2005). The researcher organized one focus group discussion in the target village. The focus group comprised of 5 sub-group leaders (one from each subgroup) and one village leader, a total of 6 participants. These were selected as leaders of their subgroups and the village chairperson was elected virtually as a village leader.

Meetings lasted for about two hours and were conducted in the afternoon after the participants had attended to their day's commitments. The village leader contributed handy official information that clarified and validated some of the information gathered from respondents. He also provided additional information which respondents had not provided. Open ended questions were asked so that people

become free to explain issues of concern based on their knowledge. The focus group discussion guide was used to guide the discussion.

1.3.4 Data Analysis Methods

The statistical package for social sciences (SPSS) was used to analyze quantitative information. Furthermore, some tabled data were transferred into Excel sheet where some good and visible figures were developed. As a result of employing these two tools (SPSS & MS Excel), several frequency tables were established from descriptive statistics and presented for explicit elaboration as per specific objective. Conclusively, after the analysis that involved facts of relationships, data was converted into statements and conclusions that aimed at answering the research questions. The qualitative data were analyzed by through figures which mostly use merits such as high, low, moderate, and other words of comparisons. These were best extracted from the focus group discussions.

1.4. Community Needs Assessment Findings

Community needs assessment findings are presented in the following sections.

1.4.1 Age of Respondents

The analysis reveals that the respondents aged between 33-47 make up 42.4% of the respondents. The respondents aged 18-32 constitute 35.6% of the interviewees. The community has a strong labor force that can work actively to implement community's economic interventions. The persons aged 48-62 comprise 16.9% of the population while the others, aged 63-77, comprise 5.1% of the respondents. The

importance of understanding the age of the respondents helps the researcher to understand the labor force of the community members. The table below shows the explicit statistical analysis of the respondent's age.

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
18-32	21	35.6	35.6	35.6
33-47	25	42.4	42.4	78.0
48-62	10	16.9	16.9	94.9
63-77	3	5.1	5.1	100.0
Total	59	100.0	100.0	

Table 1.1: Age of Respondents

Source: Field Findings, 2022

1.4.2 Marital Status of Respondents

The research findings reveal that, 86.4% of the respondents are married and the rest 13.6% are widows. In the Maasai culture however, these widows are taken care off by the brothers of the late husband if the children of the late are still young. However, during Focus Group discussions, it became clear that among the widows, only 6.7% are depending on the late husband's brothers as the rest have grown children who are taking care of their own parents and families. In this case, this implies that, the community is settled and peaceful to the extent that the families can raise and nurture their children on parental care basis and thus, opportunity to engage in economic interventions.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Married	51	86.4	86.4	86.4
Widows	8	13.6	13.6	100.0
Total	59	100.0	100.0	

Table 1.2: Marital Status of Respondents

Source: Field Findings, 2022

1.4.3. Education level of respondents

The research findings reveal that, the education levels of the respondents seem to be highly low. The research found that 78% of the respondents have no formal education and thus they are substantially illiterate. 8.5% of the respondents attained primary education. Secondary education is attained by another 5% while tertiary education is attained by 8.5% of the respondents. This implies that, the community is highly illiterate and especially the women. This is partly because the Maasai culture does not embrace education of baby-girls and thus why existences of gender inequalities are more intense in that particular society. This justifies the high need of adult literacy classes and other possible interventions that could bring about women's emancipation in different socio-economic dimensions.

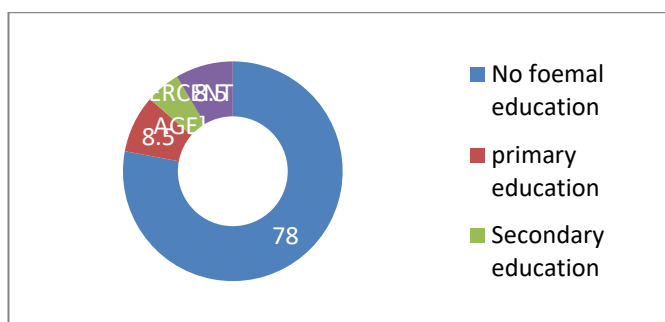


Figure 1.2 Education Level of Respondents

Source: Field Findings, 2022

1.4.4. Number of Dependents of Respondents

The findings show the number of dependents of the respondents is relatively high. The researcher through the data analysis found that 35.6% of the respondents have 5-6 children. 33.9% of the respondents have 3-4 children. 20.3% of the respondents have 7 and above dependents while those with 0-2 dependents constitutes 10.2% of the respondents. This means the community has a relatively high number of dependents and thus it tells more, as to why many parents fail to provide all necessities and requirements to their children. This further implies that there is a high need for these people to have a reliable source of income to sustain their families.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0-2	6	10.2	10.2	10.2
3-4	20	33.9	33.9	44.1
5-6	21	35.6	35.6	79.7
7 and above	12	20.3	20.3	100.0
Total	59	100.0	100.0	

Table 1.3: Number of Dependents of Respondents

Source: Field Findings, 2022

1.4.5. Income activities for the respondents

The researcher conducted analysis of multiple responses from the respondents concerning the income generating activities engaged in by them. The analysis shows that, 100% of the respondents engaged themselves in livestock keeping, 64.4% of the respondents engage themselves on farming as well, while 35.6% also engage in petty businesses. The rest 1.7% of the respondents are salaried employees. The analysis

revealed that all respondents are involved in livestock keeping as a livelihoods intervention. Nevertheless, Maasai women can tend after the livestock but have no decision-making when it comes to selling the animals if they wanted to improve their income base. They have to consult and request their husbands if a need arise. The women are now engaging themselves in business interventions but have limitations in accessing capital.

	Responses		Percent of Cases
	N	Percent	
income activities Salaried employees	1	.8%	1.7%
Farming	38	31.9%	64.4%
Livestock	59	49.6%	100.0%
Business	21	17.6%	35.6%
Total	119	100.0%	201.7%

Table 1.4: Income Activity for Respondents

Source: Field Findings, 2022

1.4.6 Women's control over properties ownership

Figure 2 above measures the extent to which women have control over livestock in the Maasai society in order to improve their economic interventions. This analysis reveals that 78% of the respondents said they have no control over properties, 9% said they have rare control over properties, 8% said they moderately control properties and 5% said they have high control over livestock and other properties. As per the FGD, the 5% will only be there if the husband dies and the children are still

young. These practices create high dependency of a woman on the husband and hence precipitate high levels of household poverty. This finding raises a big concern to the women, who have resorted to initiating their income generating groups that could earn them some money no matter how small it may be.

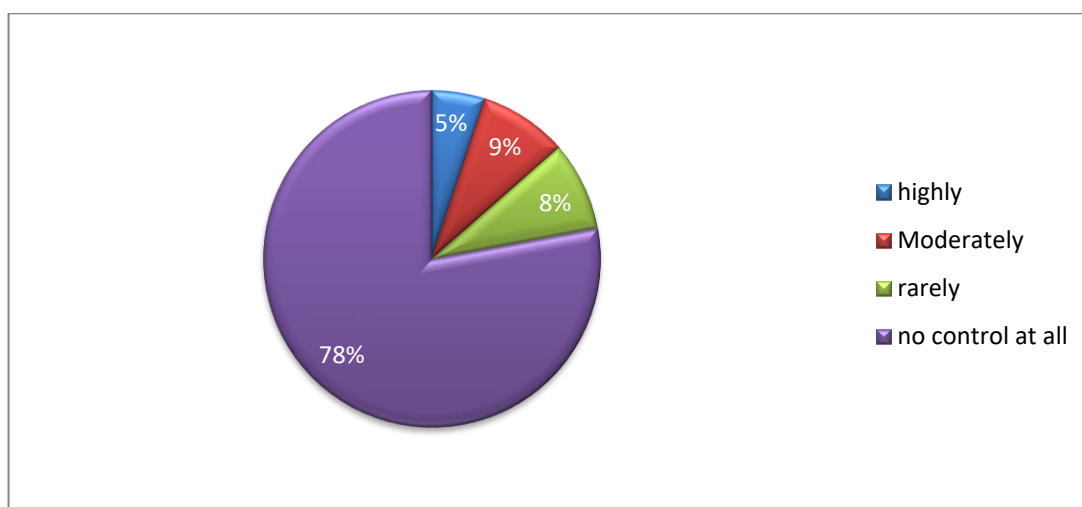


Figure 1.3 Women's Control/Ownership of Property

Source: Field Findings, 2022

1.4.7 The Level of Income of Respondents per Month

The research findings reveal that the monthly income of the respondents is relatively low compared to the number of dependents they have. The analysis shows that majority of the respondents earn Tshs. 100,000 – 150,000/- per month. This portion of the respondents represents 30.5% of the population interviewed. It shows also that 23.7% of the respondents raises Tshs. 50,000 – 100,000 per month, 20.3% of the respondents raises Tshs. 30,000 – 50,000 while those who are able to raise Tshs. 150,000 – 200,000 constitute 25.4% of the sample population. This means that 44%

of the respondents earn and spend Tshs 30,000 – 100,000 while 46% are able to raise Tshs 100,000 – 200,000/- per month. This implies that the amount earned by the respondents is relatively insufficient to meet household necessities given the fact that majority of respondents have 5-6 dependents. During FGDs, the respondents stated that there is a need to diversify means of income accessibility for women, since the most of their income is from milk, firewood and water, which is not usually paid in monetary terms and consumes much time. The chart below explicitly shows the statistics.

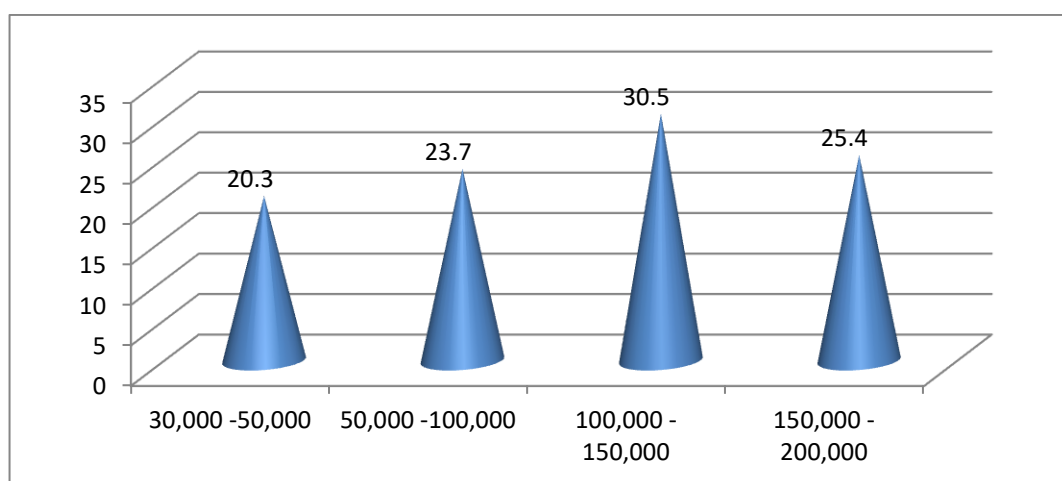


Figure 1.4: Income Level of Respondents

Source: Field Findings, 2022

1.4.8 Sources of respondents' capital

The study revealed that 47.5% of the respondents get loans from own sources while 42.4% get from individual lenders. Only 3.4% said they get loans from banks while others get from other financial institutions. These institutions include grants from

government bodies such as TASAF and NGOs in the area. During FGD discussions, the respondents explained that they live far away from banks and more importantly they are not accepted by the banks because they do not meet banking requirements such as permanent houses for collateral purposes and the livestock that owned by their husbands are not also accepted as collaterals.

In this regard, the respondents felt like the banks are not for them but only for the special people who live in towns. They also explained the annoyance they get from the individual lenders who charge them high interest on weekly basis. This kind of interest is extremely high and is further violating the Microfinance Act of 2018 and the Bank of Tanzania Regulations of 2019 that require these individuals to be licensed. This means the women are going through difficulties in accessing soft loans as capital to improve their businesses. The chart below describes the institutions where respondents can access capital.

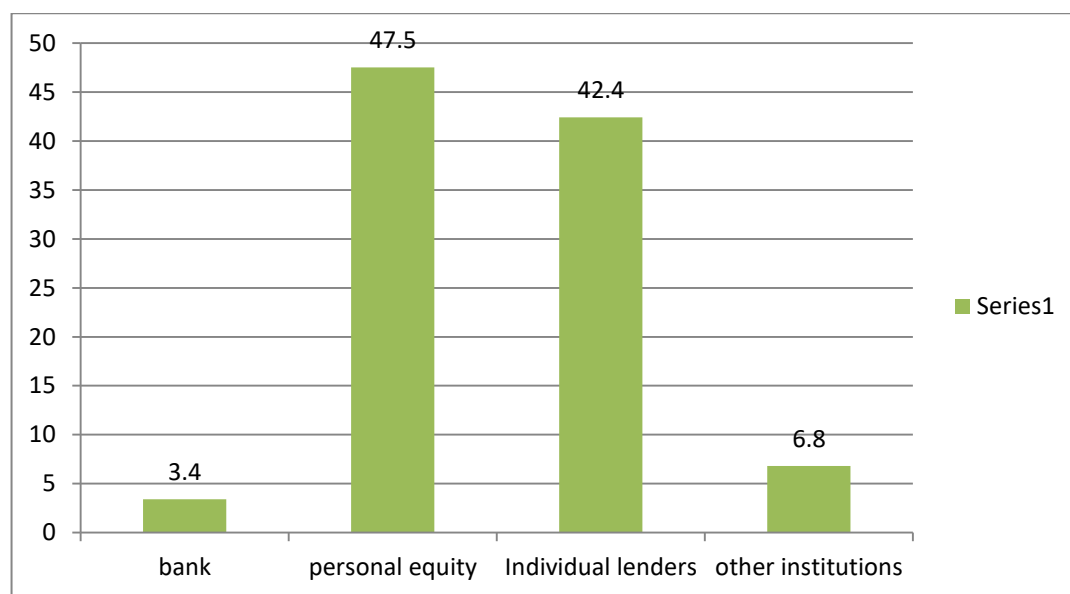


Figure 1.5: Sources of Respondents' Capital

Source: Field Findings, 2022

1.4.9 Respondents' Business & Entrepreneurship Skills Level

The analysis revealed that, respondents' skill is quite low. Statistics show that 64.4% of the respondents have low skill and 25.4% have no entrepreneurial skills. Respondents who have high skills constitute only 6.8% of the interviewed persons while the respondents with average skills constitute 3.4% of the population interviewed. This means that, the represented community has very low skill in issues related to entrepreneurship and business. During FGDs, the respondents explained that the low level of skills is caused by the high level of illiteracy and limited exposure to different places where other people exercise the same interventions.

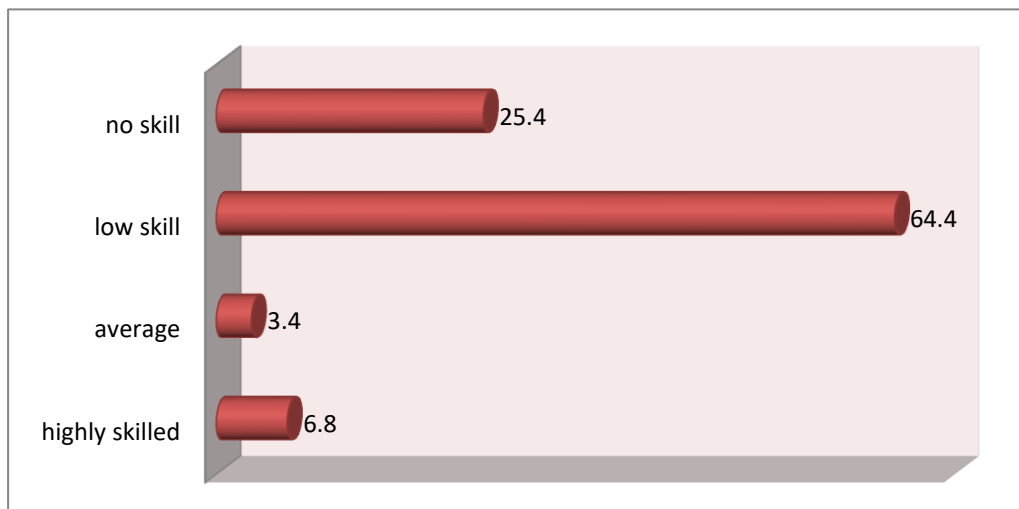


Figure 1.6: Business & Entrepreneurship

Source: Field Findings, 2022

1.4.10 Skills Needed by Respondents

The research went deeper to understand the different types of skills needed by the respondents to improve their income generating activities. The research revealed that the majority of the respondents stated savings and credit skill as the major challenge

facing them. This is justified by a big number of respondents – 61.0% of the respondents. Another big challenge is entrepreneurship and business skills which scored 27.1% of the respondents. The third need is livestock husbandry which scored 8.5% of the respondents, and the last challenge skill was in farming and gardening which got 3.4% of the respondents. This study reveals that the most felt need is savings and credit skill followed by entrepreneurship and business skills. The table below shows the types of skills needed by the respondents to improve their income base.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid saving and credit skill	36	61.0	61.0	61.0
entrepreneurship and business skill	16	27.1	27.1	88.1
livestock husbandry	5	8.5	8.5	96.6
farming and gardening	2	3.4	3.4	100.0
Total	59	100.0	100.0	

Table 1.5: Skills Needed by Respondents

Source: Field Findings, 2022

1.4.11. Problems Hindering Respondents' accessibility to financial resources

The research revealed that 50.8% of the respondents identified little capital and limited access to loans as the major hindering factor, while 18.6% of the respondents pointed at inadequate skills on business and entrepreneurship as the second hindering factor. Gender inequality and limited time to engage in economic activities both scored 15.3% respectively. This means that the first and the second highest scored

factors are the major problems hindering community's improvement on their income generating activities.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Inadequate business and entrepreneurship skill	11	18.6	18.6	18.6
Little capital and limitations on accessing loans	30	50.8	50.8	69.5
Gender inequality on property ownership and decision making in resource allocation	9	15.3	15.3	84.7
Limited time to engage in economic activities	9	15.3	15.3	100.0
Total	59	100.0	100.0	

Table 1.6: Problems Hindering Respondents' accessibility of financial resources

Source: Field Findings, 2022

1.4.12 Interventions Proposed by Respondents

The study further assessed the respondents' proposed interventions that could be implemented to transform the economy of the target community. The interventions identified include adult literacy classes, business and entrepreneurship skills enhancement, study tours for exposure purposes, infrastructure including roads improvement, women's rights and leadership training and establishment of savings and credit schemes for soft loan and capital accessibility from within the community. The research analysis shows that vicoba establishment weighs 25.4% of respondents, business and entrepreneurship weighs 22.0% of the respondents, study tours weighed

16.9% of the respondents, adult literacy classes weigh 13.6% of respondents, women rights training weighs 11.9% of respondents and roads improvement weighs 10.2% of respondents. In this context, the most needed interventions are establishment of VICOBA and provision of skills on business and entrepreneurship followed by study tours. The table below describes the interventions proposed by the respondents.

	Responses		Percent of Cases
	N	Percent	
interventions			
Adult literacy	8	13.6%	53.3%
Business & Entrepreneurship	13	22.0%	86.7%
Study tours	10	16.9%	66.7%
Roads Improvement	6	10.2%	40.0%
Women Rights training	7	11.9%	46.7%
Establishment of <u>Vicoba</u>	15	25.4%	100.0%
Total	59	100.0%	393.3%

Table 1.7: Interventions Proposed by Respondents

Source: Field Findings, 2022

1.5. Community Needs Prioritization

The community needs prioritization was conducted by using pair-wise ranking method. This is a structured method for ranking a small list of items in a prioritized manner. This was helpful when the group wanted to make decision by consensus. Through this prioritization method, it became clear that the most voted item was saving for business capital. In other words, the biggest need of the community is the capital to establish their small businesses.

Needs	Adequate business and entrepreneurship skill	Gender equality	Access to capital with limitations on accessing loans	Ample time to engage in economic activities	Employment	score	position
Adequate business and entrepreneurship skill		1	0	1	1	3	2
Gender equality	0		0	0	1	1	3
Access to capital without limitations on accessing loans	1	1		1	1	4	1
Ample time to engage in economic activities	0	0	0		1	1	3
Employment	0	0	0	0		0	4

Table 1.8: Pair-Wise Ranking for Community Needs Identification and Prioritization

Source: Field Findings, 2022

1.6. Project Selection and Interventions Prioritization

During the Focus Group discussion, the respondents recommended the establishment of savings for capital formation as the best solution to their existing challenges. Though all these women are keeping livestock as their main livelihood intervention, the first priority was given to the capital formation. This unveiled the fact that the

Maasai women do keep livestock, but they don't have control over them to sell and get capital out of them. The table below shows the selection and prioritization process of the project.

	Livestock trading	Cereal business	Savings for capital formation	score	position
Livestock trading		0	0	0	3
Cereal business	1		0	1	2
Savings for capital formation	1	1		2	1

Table 1.9: Pair-Wise Ranking for Project Identification and Prioritization

Source: Field Findings, 2022

Based on the table above, it became clear that several issues were put into consideration for community needs and prioritization. Among the three interventions, the first priority was given to savings for capital formation. The second priority was given to farming and cereal business while livestock trading became the least intervention selected. The most scored intervention was taken up as the greatest need of the community and was used as a main agenda to design and implement a project that could help the community reduce their need gap – access to capital.

1.7. Chapter summary

This report is an output of the Community Need Assessment (CNA) exercise that was conducted in Kirtalo Village in Ngorongoro District to determine the resources, opportunities, and the needs of the women in the area. The cardinal goal of this

process is to utilize the available resources and opportunities to develop a viable project that could improve income of the target community and thereby improve the quality of their lives.

The methods and tools applied to collect data included Participatory Rural Appraisal (PRA), Focus Group discussions and its guide, interviews and questionnaires, observation, and notes. The data collected were analyzed by using MS Excel and SPSS tools. The study used pair-wise ranking method to assess and prioritize community needs and proposed project. Among various identified needs, community members were able to critically prioritize and rank needs on the basis of their importance where 0 means loser and 1 means winner. Through this method the community members were able to prioritize saving for capital formation as their first priority.

The exercise revealed that income poverty in the Maasai women is a major problem that infringes their socio-economic rights and therefore, improved access to capital is a basic necessity for their economic emancipation. The community in Kirtalo village resolved that, establishment of savings and credit scheme (VICOBA) would sustainably improve their access to capital to enable them to establish their different businesses in the area.

CHAPTER TWO

PROBLEM IDENTIFICATION

1.0. Chapter overview

This chapter is all about problem identification which therefore will lead to project establishment. The chapter covers the major themes discussed below such as background to the research problem, problem statement, project description, project stakeholders, project objectives, host organization as well as chapter summary.

2.0. Background to research problem

This chapter is an output of the previous chapter that dealt with Community need assessment of Kimelok group in Kitao village concerning their felt needs, their challenges, strengths, and opportunities available in their localities. The assessment helped the researcher to involve the community in determining major needs and problems faced by the community and thereby fixing plans to solve them.

The Kirtalo community in this research through community needs assessment identified little capital and limitations to access financial resources as their major and core problem hindering their household economies. This was identified as one of the problems that could be forwarded to design a project as when this is tackled, other attached problems will be resolved automatically. An inadequate skill on business and entrepreneurship was identified as another core problem that hinders community prosperity in their business's endeavors. Illiteracy, gender inequality in property ownership, limited time to engage in economic interventions and high level of unemployment are the problems stated by the community. For example, the problem

of little capital took 50.8% of the respondents when voted for its level of seriousness (Research findings 2022). Lack of business and entrepreneurship skills won for 18.6% of the respondents as a second terrible problem retarding community access to financial capital. However, through pair wise method of project identification and prioritization, the Kimelok community was able to vote for items on the basis of their importance. In this exercise, saving for capital formation for capital access won and took the first position as a winner. It scored 2 marks while the second scored 1 point (Research. Findings 2022).

The community believes that establishment of a saving and credit scheme in their area would be an answer to their persistent problems. In this ground, the community needs assessment in this research was highly participatory since the involvement of the anticipated project stakeholders was fully attained. This approach gave the project stakeholders a sense of belonging and ownership and hence sustainability of the project.

2.1. Problem statement

Little or lack of financial resources for capital formation for Kimelok community has contributed to high level of poverty that subsequently led to societal poor standard of living, malnutrition for children and socio-economic inequalities when it comes to issues of decision making and resources allocation. The situation brought forth the male dependency syndrome that dwindled women's dignity and hence voiceless and apathy. Superiority and inferiority complexes are the outcomes of the matter since

those who are well economically are considered superior and those with low economy are considered inferior and voiceless.

This lack of financial services has been also affirmed by the Ministry of finance and planning of the United Republic of Tanzania in its financial sector development master plan 2020/21-2029/30 by stating that “outreach of banking institutions to rural areas is still limited as the majority of banking institutions are urban and peri-urban based. There is a significant concentration of banking outlets in major cities. The urban centric nature of these institutions results from low and irregular income of the rural population. The average level of financial literacy is relatively low, which has resulted into low uptake of banking products and services” URT (2020).

The women who are supernaturally talented with entrepreneurship spirit fails to access financial services that could be used to upscale and improve their income generating interventions.

UN Sustainable development goals and agenda 2030 had a universal call to action to end poverty, protect the planet, and ensure that by 2030 all people enjoy peace and prosperity. But further, to strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all. (UN SDGs 2015). The Tanzania Development Vision 2025, targets to attain high quality livelihoods, a strong and competitive economy and developmental mindset and empowering culture. (URT 1995). Though these two outstanding and ongoing policies are on the move and being highly implemented, it is not touching the Kirtalo peripheral community. Therefore, this research will complement the existing empirical studies of this type on the same knowledge in different environment with

different cultural background, different mode of economy and different mindset society.

This research, therefore, aims at building the capacity of the target community to be able to establish a community microfinance group (VICOBA) that will be their own bank and basis of their capital or soft loans and hence improving access to financial resources.

2.2. Project description

2.2.1. Target community

The target community for this project is Kimelok group, which is a group of 30 people in which all of them are women living in Kirtalo village in Loliondo, Ngorongoro District, Arusha region. The name of the group is Kimelok, means in Maasai language “Sweet”. The group existed since 2019 as an income generating group (IGGs) with no clue on savings and credit skills. They primarily joined together as a group of 8 women to carry milk and sell in the nearby trade center of Soitsambu and were formerly helping each other by giving one individual the sales of the day and in the following day they gave to another woman. The rotation went on until all the members receive their turns. Later on, they joined an income generating group by inviting others where they started a merry go round group (Kibati) in which an individual is given money to do business on one week and the following week another woman is given. Although these women were receiving money on a rotational basis, the capital was very small that cannot establish any viable business.

Following the introduction of the knowledge of vicoba brought about by the researcher, Kimelok group was reformed. Its primary purpose is to become a role model and a leading saving and credit provider to its members. The principal goal is to create a platform which act as a source of members' financial capital and hence reduce the limitation of access to financial services. Kimelok Community Microfinance Group (KCMG) has a total of 30 members (all are women) with limited sources of income and hence limited capital base. Kimelok Community Microfinance Group is one among few groups in the village but none of them have the same structure. Their leadership committee comprises of five leaders starting from the chairperson, secretary, treasurer and two money counters. The group operates on a one-year cycle whereby at the end, they share out their dividends as per investment of an individual plus their gained interest. The group has two funds: namely loan/shares fund and social fund. The social fund is aimed at supporting the community members in terms of health care, disasters such as deaths, houses burning, loss of livestock and on other related unforeseen calamities. The loan fund is used to provide loans to the members that are given according to the prescribed rules and regulations that are in their constitution. The major sources of their income are their shares which are bought on weekly basis, fines from the wrong doers, especially when they delay, disturb during the meeting, as well as absenteeism without notification.

Establishment of this group will surely improve their access to financial resources so that they easily acquire capital that could be used to establish their businesses. The objective of the group was to help each other in boosting their tiny businesses

through their financial assistance. The group has been asking to get financial assistance from Ngorongoro District council through their ward councilor but have never succeeded.

2.2.2. Stakeholders

The researcher in collaboration with the target community identified stakeholders who have been playing a pivotal role in the designing and development of this project. These included the following:

The members of Kimelok group who are the primary beneficiaries of the project. Others are Kirtalo community members who participated in the filling of questionnaires and in focus group discussions. These are potential members of vicoba groups as they developed interest right in the discussion but wanted to see this group first as a model.

The other stakeholders are the Kirtalo village leaders who tirelessly work to ensure peace and unity dominates among the community. The Ward leaders are other important stakeholders since they are the ones to present the matter to the district council. The Ngorongoro District council is another crucial stakeholder as they played a very big role on legal issues. Pastoral Women's Council (PWC) as a host organization is another essential stakeholder to the project as it will be providing both human and financial support to the project. The MCED student who is the researcher is another important stakeholder as he led in the CNA exercise, guided in prioritization process, trained the group on vicoba model and entrepreneurship as well as groups dynamics. He further assisted in the development of a group

constitution and other required documents for registration process. Linking the group with other financial institution and documentation was another role of the student in the group. NMB bank is another stakeholder of the project since the group has opened their bank account in that bank. The chart below shows analysis of the project stakeholders and their roles for the project.

S/N	Stakeholders	Roles	Expectations
1	Kimelok group members	Prioritizing, planning, implementation and monitoring, and they are the primary beneficiaries of the project	Buy shares and take loans and forming capital base
2	Other Kirtalo community members	Participated to develop the project through filled questionnaires. They are the potential members of the group	Join the group or form their own new group
3	Villages leaders	Allowed the researcher to work under their authority. Introduces the group to the district and bank for registration and bank account opening. Guidance on legal matters	Ensure peace, unity, and cohesion among the project beneficiaries
4	Ward leaders	Guidance and presentation of their project interest to the district council	Positive presentation in the district council
5	PWC	Host organization, human and financial resources support	Ensures sustainability of the project after the researcher
6	Ngorongoro District Council	Registration and quality assurance Provide legal assistance and guidance	Provision of registration certificate
7	NMB Bank	Deposit taking MFI and keeps the group bank account	Keep bank account
8	MCED student	Assisted in designing the project, assisted in constitution development, documentation, trained the group on vicoba model and entrepreneurship & link them with other MFIs	Stimulate and sensitize the community to form and join vicoba model groups.

Table 2.1: project stakeholder analysis and their roles

Source: Field findings 2022

2.2.3 Project goal in CED terms

The overall goal of the project is to ensure improved access to financial resources among Kimelok community in Kirtalo village by establishing a sustainable Village Community Bank by August 2022.

2.2.4 Project objectives

Project objectives are a series of specific accomplishments designed to address the stated problems and attain the stated goals. An objective is an endpoint, not a process. It is a description of what will exist at the end of a project. The clearer the objective the easier it is to plan and implement activities that will lead to attainment of these objectives. Writing clear objectives also makes it easier to monitor progress and evaluate the success of projects (Ralph, U et al, 1993).

2.2.4.1. Overall objective

To empower Kimelok group to establish their own viable community microfinance group in order to develop a vibrant and sustainable saving and credit source of loans and capital to run other income generating activities by September 2022.

2.2.4.2 Specific Objectives

- i. To facilitate the establishment of VICOBA and train Kimelok group members on savings and loan model by September 2022
- ii. To facilitate a constitutional making process and registration of Kimelok group by September 2022

- iii. To access loans through their saving and credit scheme (VICOBA) by September 2022.

2.3. Host Organization profile

The organization that hosts the project is Pastoral Women's Council (PWC) which is a non-Governmental organization in Northern Tanzania. It was founded in 1997 and registered officially in 1999 principally to promote the development of Maasai Pastoralist women and children through facilitating their access to education, civil and land rights, social services and economic empowerment. The organization operates in the three Pastoral districts within Arusha region namely, Ngorongoro, Monduli and Longido. This is a member-based organization (MBO) in which all of its members are women from its scope of operation. To date the organization has more than 6000 members.

Pastoral women's council (PWC) was formerly registered society's (Rule 5) 1954 with registration certificate SO. NO. 10180 on 22nd December 1999. Later on, the government enacted a Non-governmental Organizations Act 2002 which required all the previously registered NGO to apply for the certificate of compliance which it did and has now registered under the NGOs Act 2002 with a registration certificate No. 00001575 on 30th April 2014. The organization has also acquired another certificate for undertaking paralegal intervention as a Legal Aid Service Provider organization whereby it has been awarded a certificate *No. LAP -2019 -0007* given on 3rd May 2019. The organization is further registered as a VICOBA promoter and acquired a registration certificate (HATI YA usajili wa mhamasishaji wa Bishara ya huduma ndogo za fedha yenye Na. 63/703100/2022/01) given Longido district council.

The aims of this organization are:

- i. To empower and facilitate women so that they can claim for their rights and aspire for leadership positions.
- ii. To promote and support women and girls' education as tool for women's liberation and prosperity.
- iii. To facilitate and support women's economic empowerment.
- iv. To facilitate for the availability and accessibility of community social services (health, education, and water) to the beneficiary community
- v. To strengthen PWC as an institution to be able to secure all necessary resources for its sustainability and continued support to the community.

2.3.1 Vision and Mission of Host organization

2.3.2 Vision

PWC envision a developed society that respects human rights and justice for all.

2.3.3. Mission

PWC exists to promote the cultural, political, environmental, economic and educational development of pastoralists' women and children to facilitate their access to essential social services and economic empowerment.

2.3.4. Activities of Pastoral Women's Council (Host organization)

- i. Education for Pastoralist girls through scholarship provision from secondary schools to universities

- ii. Women economic empowerment by forming groups, train on mindset transformation and provision of seed capital
- iii. Women rights and leadership
- iv. Provision of water to the community
- vi. Climate change interventions
- vii. Sexual and reproductive health

2.3.5. Host organization structure

The structure of PWC is as simple as it is stipulated in the Non-Governmental Organizations Act, 2002. The organization has only three levels in its organogram. The top-level organ is General assembly which is composed of all its members regardless of their where they come from. This is supreme organ of the organization which seats once a year. Its main function is approval of annual budgets, plans and reports. It is the final decision-making organ concerning the employment of the Executive Director (ED) of the organization. Middle level organ is the Board of the Organization. This organ meets three to four times a year to approve and oversee the plans, budget and reports on quarterly basis. The Director of the organization is the secretary of this organ. They are put into power by the votes from the general assembly. They serve in the office for the term of three years. Currently the number of members of this organization is 11 in where 2 are men and 9 women. The lower level organ is Management organ. This organ is the one that is led by the ED which comprises of all employed staff of the organization including volunteers and interns. Currently the organization has 34 contracted employees and 14 interns who are volunteering and learning on how to get experience of workplaces. This organ is

responsible for daily organizational plans implementation, monitoring and evaluation. PWC, (2019).

The management is led by the ED of the organization with her deputy Director. These works principally on fundraising and figure head for the organization. The programs manager oversees all programs and assists the ED in issues of fundraising in collaboration with the communication team. Under the program's manager, the departments are in the same line which include education, finance, Meal, legal and economic departments. These all managers have their support employees that are always in the field for community projects implementation. The team of managers in conjunction with the ED, Deputy, Programs manager and communication manager all together composes a so-called senior management team (SMT). The structure below describes how this looks like.

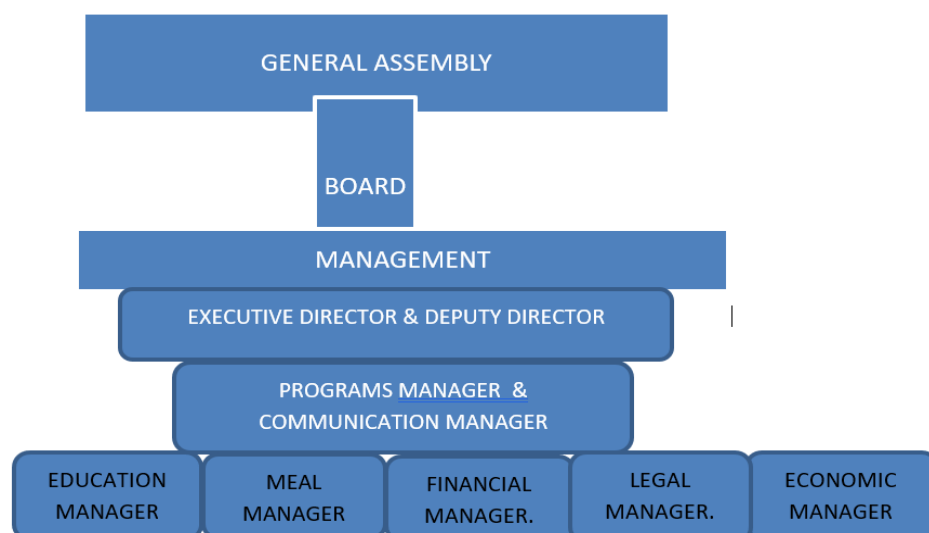


Figure 2.1: The pastoral women's council organizational structure

Source: PWC Organization structure, 2022

Strengths	Weaknesses	Opportunities	Threats
Many members	High level of illiteracy for its members	Being a women organization, it easily secures funds	Donor dependence
Good leadership	High demand of poor girls for scholarships	Peace and political stability	Lack of trust and mistrust from local politicians
Strong community trust	Low board members professionalism	Availability of technology	Unpredictable weather
High level of integrity among staff	Low scrutiny on integrity issues	Reliable donors	Donor dependency syndrome
Financial resources available	Dependency on few individuals to write funding proposals	Support from government	Economic recession
Human resources available	Short term employment tenure	Poorly performing employees can be easily fired	Easy to lose good employees
Material and Operational resources available	Poor log book records	Easy to change based on leadership realization	Vehicles can be poorly managed
They have their own office	Remoteness from city center where many employees reside	Individuals may capitalize for public transport	Create delays and retards employee's performance

Figure 2.1: The pastoral women's council organizational structure

Source: Field findings, 2022

2.4. Chapter Summary

The major focus in this chapter was to identify the problem based on the Community Needs Assessment findings. The outlined project objectives lay the foundation for the next chapters of this research, especially the implementation, monitoring, evaluation and sustainability. When the formulated project objective met, they will address the most pressing needs of Kimelok community, and thus improve their

access to financial resources. This group will be the role model in the entire village and as such, many community members will replicate the model and join these types of community microfinance groups. The members of the group will access soft loans with affordable interest and at the end of the year they will share out their dividends and subsequently improve their capital base and enhance other income generating interventions. Furthermore, the group will even provide loans to the other people outside the group provided that they are ready to pay extra but affordable interest which is higher than the members of the group. In this context, through the community needs assessment conducted, the project at hand is an initiative of the community in collaboration with MCED student. Therefore, since the project has been proposed and designed by the community members themselves, it is imperative that its sustainability is assured. The fundamental role of the MCED student in this project was to sensitize the community to understand and practice this model of developing their own bank at their each to attain a situation of improved access to financial resources. The researcher will replicate the findings attributed to the success of the project to the other communities based on their needs for their improved access to financial resources.

CHAPTER THREE

LITERATURE REVIEW

3.0. Chapter overview

This chapter fundamentally introduces more about the meaning of some basic concepts related to the study, history of village community banks model, its significance in improving locals' economy as well as its operational procedures.

The chapter further reviews the theories that support the existence of village community banks as the replicable model in different socio-economic set ups. More importantly the chapter explores the empirical studies that took place in the same region; review thematically related policies and eventually provide the chapter's summary conclusions.

3.1. Theoretical literature

According to Brunhilda (2020) financial resources are the set of financial assets of a company that have a high degree of liquidity, in addition to cash. Among other things, these financial resources consist of loans to third parties, money in cash, deposits in banks, owned by actions and bonds, and currency holdings, among other things. According to Ceopedia.org, (2019) financial resources are the funds at the disposal of the enterprise and intended for the implementation of the current costs and expenses for the organization. A financial resource is a term covering all financial funds of the organization. From economic perspective financial resources are the part of the organization's assets (property). However, in this study, financial resource means funds that can be used by the small and micro entrepreneurs to either

start up or boost their businesses for their livelihood's improvement. It encompasses accessibility of startup capital by the remote communities that does not qualify to access loans from formal financial institutions. Financial resources are of paramount importance in capital formation and in up scaling people's businesses in any contextual economy.

Microfinance refers to offering of financial services to the poor and low-income people. The central goal of microfinance is poverty alleviation, by building a world in which as many poor and near poor households as possible have permanent access to an appropriate range of high-quality financial services, including not just credit but also savings, insurance, funds transfers. Todd A. Watkins (2018).

Microfinance usually refers to the provision of financial services to the poor and low-income clients who have little or no access to conventional banks. Jonna *et al* (2013)

Microfinance is the act of providing a range of financial services to people working with such small amounts of money that they lack access to these services through traditional banks. The terms microcredit, microloans and micro lending are all part of microfinance. Microfinance itself encompasses a wide range of services than just loans and lending. The terms microcredit, microfinance, microloans and micro lending often are used interchangeably by the financial services industry, the media, and the general public but similar subtle nuances differentiate each term, and they are important to understand.

According to FINCA, (2022) Microcredit is a small amount of credit extended to people with low income in developing countries to start up or expand their

businesses and or meet up their financial needs, while Microloan is the specific small loan amount that an individual borrows from a microfinance institution and this amount depends on a country's level of economy. In general, the poorer the country the lower the threshold of what would be considered a microloan.

Micro-lending is the act of giving out small amount of loans. Most banks and traditional financial service providers do not operate on a micro level. A Community Microfinance Group (CMG) is a group formed and managed by members for the provision of microfinance services by mobilizing savings from individuals and providing short term loans to members or non-members at varying interest rates depending on their structure. URT, (2020).

Community Microfinance group means group collectively formed and managed by members and registered under Microfinance Act 2018 to undertake microfinance business including mobilization of savings from its members and provision of loans to its members but does not include; community self-help groups, special interest groups and groups occasionally formed for the purpose receiving donations or funds raising for religion purposes or social events including marriages or other customary family related affairs by individuals or groups URT (2018).

Vicoba is an abbreviation for 'Village Community Bank' which is a voluntary community-based group which is principally made up by 15 to 30 people. These groups were operating under trust principle without being necessarily registered.

The principal goal of Vicoba groups is to stimulate the culture of saving taking loans with a fair interest rate and fair conditional ties which eventually is used to start up or

upscale their businesses. Therefore, the name Vicoba is a synonym of Community Microfinance group as described in the new Tanzanian Microfinance Act 2018.

Since 2017 Tanzania developed a Microfinance policy that necessitated the enactment of the Microfinance Act 2018. Since then, the Vicoba groups have been legally put under Community Microfinance Groups (CMGs) which include VICOBA, village savings and Loans Associations (VSLAs), saving for internal and lending Community (SILC), wealth groups and other community groups which are involved in collecting savings and issuing loans to its members.

Collateral means an asset pledged by borrower to a lender to secure a loan until such loan is paid back. If the borrower stops making the promised loan repayments or defaults, the lender has a right to seize the collateral and sell it to pay back the loan.

Financial inclusion means the process of ensuring access and regular use of appropriate financial products and services needed by low-income populations through payment system infrastructures at an affordable cost in a fair and transparent manner by mainstream institutional player. (URT (2017)).

3.1. 1. History of Vicoba

Since 1976, Professor Muhammad Yunus, the founder of Grameen Bank saw a huge oppressive functioning of formal and informal financial institutions towards the poor women in Bangladesh and starts allowing small groups of people with focus to women take out small loans to start microbusinesses to feed their families. This is globally known as Grameen model which has worked successfully and currently is adopted and replicated across the globe. This model has been copied and modified

many times according to the respective needs in regional markets and clients. Therefore, many other models are extension of or derived from, the Grameen Model.

This mode originated in Niger under the name Mata Masu Dubara. SEDIT and CARE International modified the model for adoption in Tanzania as VICOBA in 2002.

According to Simon S, et al (2017) in their International Journal of Business Marketing, stated that, village community banks (VICOBA) in Tanzania, the acronym –VICOBA “for village community bank was coined in September 2002. Social and Economic Development Initiative of Tanzania (SEDI), CARE and the World Conference Religion and Peace (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 in Niger, West Africa in 1991 (URT, 2009).

According to SEDIT (2010) VICOBA is a grass root-based lending model, which focuses on fostering participants ‘ability to innovate and manage viable income generating activities. Thus, in addition, VICOBA is a non-traditional form of money lending (Fisher & Sriram, 2004).

According to Bee, (2007) VICOBA are groups of maximum 30 people that meet regularly, usually one a week, to save shares in the VICOBA and give loans to the members. Among the 30 people there is one chairperson, one secretary and one accountant. The members within the group are divided into subgroups of five people to work as each other’s referees when someone wants to take a loan, which together

with the savings works as a collateral instead of other assets. In the previous year's VICOBA were as mentioned above, informal and not regulated or controlled in any governmental Act or policy and the VICOBA's form their own regulations. Lushakuzi, at el. (2017).

3.1.2. Significance of vicoba in improving access to capital in local communities

Vicoba is proven model in improving access to microloans to the members of the community microfinance groups. Many of them in many reports show up their success stories as a result of joining vicoba groups. This model has worked successfully in many parts of the country and as such its significance is vividly shown here below.

Vicoba model brings people together and as such it creates solidarity and unity among the members of the community. It also imparts the knowledge and spirit of saving for future development interventions. It helps in capital formation and hence induces an entrepreneurship spirit and confidence in engaging into business-oriented interventions.

The model further helps members of the groups enhance their households' economy as it facilitates love and cohesion among the couples. Many of the vicoba members earn their living and improve their livelihoods such as improving food security, health care, shelters and leverage of respect and dignity especially for women members.

A vicoba impact assessment by Kayanda (2012) clearly states that, "among the 113 respondents interviewed, 92% had been able to strengthen their own income

generating activities while 8% facilitated through the model to establish new businesses. 90% of the members indicated their savings contributed to VICOBA originating from the business activities undertaken. On the use of the loans/funds accessed from VICOBA, 27% were on petty trade, 21% on education with 23% allocated to improvement of businesses facilities. Other uses include household requirements, health services, support women's husbands' businesses and other agricultural inputs". Thus, Vicoba model is pivotal in improving rural economy and hence quality of living standards. Kayanda, (2012).

3.1.3. Operation of Vicoba model

The effectiveness and efficiency of Vicoba scheme is due to its special features and principles which emphasize on:

- Self-help initiatives among the group members
- Community capacity building and local resources mobilization
- Community ownership and shared leadership
- High level of transparency and effective information sharing
- Promote voluntary accountability among the group members.
- Enhances good governance.

Basing on the above principles Vicoba schemes starts by introducing the concept to the village authority whereby they will organize to convening a general village assembly where the professionals will address the meeting by introducing the benefits of the scheme. The community members will form voluntary groups according to their will and interest. This is an introductory phase.

The professionals will go back to the village to train the voluntarily formed groups for the guidance of the newly formed groups on basic operational functions such as leadership selection, and development of guiding rules and thereafter development of a group constitution. The professionals are supposed to have train a group member who seems to be more enlightened and be trained as trainer (TOT) of the group. This is a formation and training phase.

The trained group will now start buying shares and saving. The group members meet once a week with the main purpose of buying shares and saving. This is done concomitantly with social fund contribution.

Social is meant to cover unforeseen emergencies and disasters that may succumb the group members. This contribution is compulsory to every member and will never be forgiven. After four weeks, the group members will be obliged to take loans based on the amount of shares a member owns in the group. Traditionally, a member is allowed to take a loan amounting to not exceeding three times of his/her shares value.

The interest rate is decided upon by the group members in their constitution and this can be either paid up front or during the loan period of time. The loan period is always three months.

This implementation phase run in the period or circle of one year. The period of taking loans ends up in three months before sharing out. Usually, the members are advised to use these three months to return back the outstanding loans but saving continues up to the end of the year.

The sharing out exercise is not as easy as some people think. This requires a formula that will give credit where is due. This means, the profit will not be shared equally but according to the savings of the member. This is a practical and experiential knowledge from the researcher.

Therefore, in this context, Vicoba model is an important instrument that can solve the rural remote people financial problems. It increases confidence on taking microloans and in the future taking medium and large loans from even other financial institution like banks and other MFIs.

3.13. Empirical literature review

Gipson R. Ole Kinisa (2019) conducted a study on the Assessment of the Impact of VICOBA in poverty alleviation. The study was conducted in Babati District, and it found a tremendous economic leverage brought about by the Vicoba model in the target community. He found that there are 200 functional Vicoba in the place and most of the vicoba members have improved their living standards as they have reached a level whereby, they can access loans and training from banks.

Looking back to the world history of economic emancipation, for instance if we look at China, it is now becoming a global superior nation in terms of economic power. This has not just happened overnight or by accident but required government political will and instigated a national agenda with enthusiastic spirit that has been penetrated into development strategies and national policies. They decided to build their economy based on science and technology. They deliberately took their young people to study on engineering and consequently reform their education system

toward enthusing young minds with mathematics and science and all other subjects that help young minds to become inquisitive and trained in the analytical thought processes. These engineers and scientists in two decades were able to invent and create most of the technologies we have today. This concerted effort substantially reshuffled the general economy of China. Economic emancipation can be described as the freedom to determine one's own financial position and future. Ngoni; B, (2015)

Olotu, A. (2017). Contribution of Vicoba to economic development of women in Tanzania at Dodoma, found that different writers had positive observations on the model while other realized some negative effects toward couple's relationship as caused by the model.

Rutenge, O. (2016). Assessing the contribution of village community bank on household welfare in Kishapu, Shinyanga, found that the model improved household economy substantially but with some areas of improvement. These areas include involvement of men in Vicoba to reduce the level of misconception connected to the model, integration of paramount and contextual phenomenon in the model such as water and environmental management and establishment of a Vicoba umbrella organ that would be used to amplify their voices and act as an advocacy platform.

Joseph, M. (2020). The role of Vicoba in improving livelihood among low-income earners in Arusha, asserts that although the low-income earners have improved their economic status, but still the level financial literacy is among the Vicoba members is a major obstacle that has to be addressed in the future studies.

Urio, A. (2015). Improved livelihoods among Shiringa group members through Vicoba at Sangananu village in Meru district, postulate that economic growth at macro levels does not necessarily mean the same at micro and household levels. She further points out that the power of unity and solidarity among the low-income people is a substantial social capital that can be capitalized to do great issues in development arena.

She also asserts that the modes of economies engaged by the rural communities infringe their chances of accessing financial resources from formal and non-formal financial institutions due to the fact that they do not qualify to be put as collaterals.

Joachim P, et al. (2016). Microfinance and health services; Experience and views of women in the Vicoba grassroots bank system, postulate that, women reported increased savings and more support for their children's education as a result of their involvement in the Vicoba program. With increased income, these women and their family members had better access to health care and improved housing and sanitation.

In addition, the women felt more empowered due to greater decision making power and increased networking opportunities, including the sharing of information related to business practices and social welfare. They agreed Vicoba program provides a unique opportunity to integrate microcredit with health education programs, which can lead to behavioral changes in health practices, promote uptake of preventive interventions and facilitate timely access to curative services among clients.

The study on influence of village community banks on livelihoods outcomes in Rorya district; Mwema D, (2017) found that Vicoba model inculcate the habit of saving and hence accumulation of assets for the low-income people. The members need saving services to be able to protect themselves from periods of low income and specific unforeseen emergencies. They also need credit facilities to finance their businesses and household consumption.

Oreku, W. (2020). Mobile Devices in supporting members' participation to village community banks; the design thinking approach, observed that there is a big potential in mobile phone use to village community banks activities and explicitly linking between design thinking and the qualitative data collection methods in inception phase of design process has been perceived to exist.

The above authors argued that it is important for any community in any context regardless of their culture, education or lifestyle to have access to financial services as they reinforce people's talents as it provides capital to enhance their businesses. In this regard Vicoba establishment in the remote village of Kirtalo has a substantial impact to the economic leverage of Kimelok group.

3.2. Policy Literature review

The policy and regulatory framework that govern microfinances in the region include the following:

3.2.1. UN sustainable development goals No 8 Decent work and economic growth

The goal states that investment in human capital can dramatically strengthen a

country's competitiveness. Vaccinated, healthy children grow into a productive and become strong contributors to the economy. In addition, healthy children free up parents' time so they are able to work. In Gavi-supported countries, every US\$ 1 spent on immunization generates US\$ 54 in broader societal benefits of people living longer and healthier lives. This global aspiration has asserts that healthier society becomes an economic contributor to its country's economic leverage. UN (2015). In this regard, the establishment of Vicoba group in Kirtalo village will add value to the leverage of household and general community economic growth and hence well being improvement.

3.2.2. The EAC industrialization Policy 2012-2032

The policy calls for the provision of a framework that supports growth and development of SMEs to facilitate their integration into regional and global value chains enhancing their prospects for effectively contributing to economic development goals.

3.2.3. Tanzania SME development policy 2003

This policy state that “economic reform program implemented by the Tanzanian Government have been based on the philosophy that Tanzania is committed to a market economy whereby the private sector will take the lead in creation of incomes, employment and growth.

On the other hand, the state will be a producer of public goods, play a regulatory role to level playing field and create conducive environment for the private sector to take lead in driving economic growth”. The vision of this policy was to have a vibrant and

dynamic SME sector that ensures effective utilization of available resources to attain accelerated and sustainable growth. The mission of the policy is to stimulate development and growth of SME activities through improved infrastructure, enhanced service provision and creation of friendly legal and institutional framework so as to achieve competitiveness.

Its overall objective is to foster job creation and income generation through promoting the creation of new SME and improving the performance and competitiveness of the existing ones to increase their participation and contribution to the Tanzania economy. The policy strategizes to improve access to finance, legal and regulatory framework, physical infrastructure, businesses development services, business training, increased access to information technology, marketing, rural industrialization, environmental consideration, gender and disadvantaged groups as well as HIV-AIDs. URT (2003).

3.3.4. The Tanzania Development Vision 2025

The vision was developed since 1995 with a desire to have seen Tanzania having the following attributes: High quality of livelihood which aims at development be people-centered based on sustainable and shared growth and be free from abject poverty. Peace stability and unity which aims at political stability, national unity and social cohesion in an environment of democracy and political tolerance. Good governance. In this attribute the desire is to cherish good governance and rule of law in the process of creating wealth and sharing benefits in society and seeks to ensure people are empowered with the capacity to make their leaders and public servants

accountable, rewarding good performance, and effectively curbing corruption and other vices in the society. A well-educated and learning society. The nation envisages being a nation whose people are ingrained with a developmental mindset and competitive spirit which are driven by education and knowledge which in turn are critical to mobilize domestic resources. A strong and competitive economy. The policy aspire that Tanzania should have a strong, diversified, resilient and competitive economy which can effectively cope with challenges of development, and which can also easily and confidently adapt to the changing market and technological conditions in the regional and global economy. This portion streamlines the desire of the nation toward economic aspirations. It is at this area that all the microfinance policies. URT (1995).

3.2.5. Tanzania Mini tiger Plan 2020

The Tanzania Mini-Tiger Plan is a strategy formulated to build special economic zones with the aim of fast-tracking implementation of NSGRP. The strategy is also in line with realization of Vision 2025 goals. The program has the aim to improve special economic zones (SEZs). This is intended to attract investments which will specifically increase employment opportunities. The intension of this plan is developing 25-30 SEZs in Tanzania and to embark on an aggressive promotion of foreign direct investments (FDI) and domestic investments. One viable means out of this complex situation is to set up a few limited areas of economic sanctuaries or special economic zones which can be provided with the requisite infrastructure, conducive policy, and proper legal and institutional structure. It is assumed that this will help other areas of the economy to move forward. URT, (2020). The researcher

appreciates the strategy though in practice, its implementation may take much longer and budget constraints and political suffocation. Though, these all policies do exist and occasionally implemented in urban areas, the remote and peripherally located communities such as Kimelok group are not reached by this service and hence community initiative interventions such as Vicoba are very important for their own prosperity.

3.2.6. Tanzania Microfinance policy 2017

The policy is an outcome of a review made from the national microfinance policy 2000 whereby some existed gaps have been addressed in the current policy. The objective of NMP 2017 is to promote financial inclusion by creating enabling environment that promotes the development of appropriate and innovative microfinance products and services to meet the real needs of the low-income population that enhance economic growth and accelerate poverty reduction. The NMP 2017 will serve as a guide to all stakeholders and stimulate the growth of the microfinance subsector. The expected outcome of this policy would be to increase formality, improve saving culture, having in place consumer protection and complaints mechanisms, invigorate microfinance subsector, which in turn will facilitate to economic growth, employment and poverty reduction. This policy requires that microfinance institutions be categorized based on their nature and capital in investment into four tiers. The first tier is composed of deposit taking microfinance service institutions. Tier two comprises of the non-deposit taking microfinance service providers such as individual money lenders. Tier 3 shall

comprise of SACCOs, while tier four is comprised of community microfinance groups. These groups include Vicoba, silk, VSLA and Upatu. URT (2017).

3.2.7. Tanzania Microfinance Act 2018

This Act recognizes the shortfalls that existed in the previous Microfinance policies and Acts. One of them is informal operation status of community microfinance groups. This current Act requires that all community microfinance groups be registered under this Act. The Act further explains the procedures for the formation, registration and how these groups will be legally operating. The Act also puts a number of group members of the Community Microfinances groups as it starts from 10 to 50 members. Among other things, the Act 2018 has tried to fill the existing gaps such as informality by registering groups, having an internal auditor of the group, required facilitators and promoters to be registered for consumer protection purposes, strengthened reporting format and frequency for proper monitoring and increased a number of groups' members from 30 to 50. URT (2018).

3.2.8. Financial sector development master plan 2020/21-2029/30

Recently the United Republic of Tanzania, through the Ministry of Finance and Planning developed a financial sector development master plan which will guide the sector for the period of ten years starting from 2020/21 to 2029/30. The plan will act as a mechanism to develop a more resilient, competitive and dynamic financial system that supports and contributes positively to the growth of the economy and poverty reduction. The master plan's primary objective is to create a stable, sound, efficient and inclusive financial sector that will contribute significantly in resource

mobilization for economic growth of the nation. The plan defines Microfinance as the provision of financial services to the low-income individuals who are traditionally not served by conventional financial institutions. The plan also points out some salient features of microfinance as lower value loans advanced and or savings collected, absence of asset-based collateral and simplicity of operations. The master plan defines the Community Microfinance Groups are groups collectively formed and managed by members to undertake microfinance business including the mobilization of savings and provision of loans to their members. According to the master plan, the groups that should be referred to as community microfinance groups are Rotating, Savings and Credit Associations (ROSCAs), Accumulated Savings and Credits Associations (ASCAs), Village Loans and Credit Associations (VSLAs), Village Community Banks (VICOBAs), Savings and credit Associations (SACAs) and Merry-go round community ventures. The plan compliments the Tanzania Development vision 2025 as a primary national development guide which envisages a nation which has a strong and competitive economy. The researcher is very much convinced with this master plan that when it is implemented appropriately, the microfinance sector will obviously flourish and in few years the Tanzanian economy will experienced not only at macro levels abut also at micro levels. URT (2020).

3.4. Chapter summary

In this chapter, the researcher discussed on some thematic areas that include theoretical literature review, history of Vicoba and significance of Vicoba in improving access to local communities' access to financial capita. It also covers the

operation of Vicoba model, empirical literature review as well as policy literature review.

In reference to the literature review, the researcher acknowledges and appreciates the broader knowledge and understanding acquired on the subject matter more far than before. The broad knowledge and understanding concerning the meaning of some basic terminologies and theories related to the research theme have substantially added value to the researcher and provided some motivational feelings to do more research in the future.

The policies and empirical literatures perused have enlightened the researchers' knowledge geared to Microfinance and have inspired him to actively replicate this model in his possible reach.

The Vicoba model existed since 70's and thus, has been exercised in different parts of the world, particularly by poor people and especially women. It has revamped people's economies and build confidence toward taking small and medium loans to start up and boost their micro enterprises that later grown and helped improve their livelihoods. The model has not only improved household incomes, but also improved and strengthened social cohesion and solidarity among the group members as well as enhanced respect and dignity and love among the couples. Vicoba model will further improve group members' health as they contribute on weekly their social fund which will cover their unforeseen emergencies and disasters. Although the model has been practiced by different societies across the globe, including several regions and districts in Tanzania, the model does not exist in Kirtalo village and people do not know it completely. Therefore, the model is quite useful in the area of the study as it

will enhance household economy, social cohesion and love among the family members. It is also expected that this model will give women a relief on their economic barriers as they will start own properties and hence economic emancipation.

CHAPTER FOUR

PROJECT IMPLEMENTATION

4.0 Chapter Overview

Project implementation is a process whereby project inputs are converted to project outputs. It involves putting the activities of the project in action, transforming the project proposal into the actual project. Project inputs refers to all physical and non-physical assets that are used as the basis for adding value to a project and contributing to achieving project goals and objectives. Project inputs are transformed into certain output throughout the project life cycle (Task management Guide 2014). This chapter entails the information on how the project was planned as well as actions taken in each step of the project implementation. The chapter further describes the project products, project outputs, activities conducted, and resources utilized in an attempt to achieve specific objectives and overall goal.

It also shows the time frame and responsible persons/institutions for the project interventions. In addition, the chapter itemizes the expected and actual products, staffing and budget details. The chapter presentation is done by both narrative and tabulations form. The chapter is an outcome of the previous chapters in the fact that from chapter one, the participatory needs assessment meant to collect, analyze and prioritize data from the community which in chapter two were used to identify the community problem which in turn were applied to formulate a project for the community in question. The chapter further documents the project plan through a logical framework. The objectives of the project formulated in chapter two are bases of this implementation chapter. In addition, the chapter will lay the foundation for

monitoring and evaluation chapter as well as for provide reasons for conclusions and recommendations.

In this research therefore, the overall objective of this project is to empower Kimelok group to establish their own viable community microfinance group in order to develop a vibrant and sustainable saving and credit source of loans and capital to run other income generating activities by September 2022. The following page explicitly describes the project products and outputs as synthesized from its specific objectives.

4.1. Project products and outputs

According to the Intrac web (2016), project outputs are the products, capital goods, and services which result from a development intervention, may also include changes resulting from the intervention which are relevant to the achievement of the outcomes. These are the direct immediate term results associated with a project. In other words, they are the tangible and intangible products that results from project activities. In the lifetime of this project, the following outputs were realized under each project specific objective.

To facilitate the establishment of VICOBA and train Kimelok group members on savings and loan model by September 2022.

- 30 Members of Kimelok group have received training on savings and credit model (VICOBA) at the end of August 2022

To facilitate a constitutional making process and registration of Kimelok group by September 2022

- Kimelok village community bank has acquired a registration certificate at the end Dec 2020.

Kimelok community members accessed loans through their saving and credit scheme (VICOBA) at the end of September 2022.

- 40% of Kimelok community members have accessed loans from their savings and credit scheme (Vicoba group) at the end of September 2022.

4.2. 1. Project planning

According to Techopedia Web (2012), project planning is a procedural step in project management, where required documentation is created to ensure successful project completion.

In this context, the cardinal goal of this project is to establish a functional and viable village community bank in Kirtalo village that will enhance access of financial services for local women of Kimelok Microfinance group.

In order to achieve this objective, several actions have been organized to take place as planned in following tables with different names and formats. Some of them were fully attained while others will be continually implemented even after the end of the duration of the MCED student with group.

Table 4.1 shows the objectives set, outputs expected, and activities required to be implemented to attain the goal of the project.

Objectives	Outputs	Activities
1. To facilitate the establishment of VICOBA and train Kimelok group members on savings and loan model by September 2022	1.1. Skillful and knowledgeable 30 Kimelok Community members on Vicoba model	1.1.1 Members buy shares, save and contribute to their social fund. 1.1.2. Training Kimelok members on how to operate Vicoba model
2. To facilitate a constitutional making process and registration of Kimelok group by September 2022	2.1. Kimelok registration certificate acquired	2.1.1. Interim committee formation and training on the required documents for registration 2.1.2. Constitution writing and submission to the district council. 2.1.3. Writing a group resolution Minutes and application letter to the DED requesting registration of their group 2.1.4. Requesting an introductory letter from the Village executive officer
3. To enhance Kimelok community members access loans through their VICOBA by September 2022	3.1. Financial services accessed by Kimelok group members	3.1.1. Purchase of Vicoba tool kit box for saving with members pass books, stamp, pens, calculator, and exercise books. 3.1.2. Bank account opened

Table 4.1: Planned activities

Source: Field findings 2022

4. 2. 2. Project implementation plan (PIP)

According to the Career development Web (2022), project implementation plan involves directly managing a project to ensure it meets the objectives outlined in the planning phase.

This project implementation plan is in a tabular form that describes all the necessary parts of the intervention. It starts from project objective, project outputs, project

activities, project implementation months, resources needed for the project implementation as well as responsible persons for the project work. This (PIP) has three outputs that includes increased skills and knowledge of Kimelok group members on Vicoba model, Kimelok group registration acquired as well as loan accessed by all Kimelok group members. The (PIP) is designed in a way that each output has more than one activity with its specific time of implementation. Against each activity, there resources allocated to enable the implementation of the project. At the end of the table, there is a column of responsible persons that will implement the project.

Table 4.2 describes how the project implementation plan was designed

Objectives	Outputs	Activities	Project implementation month							Resources needed	Responsible person
			May	Jun	Jul	Aug	Sep	Oct	Nov	Resources needed	Responsible person
. To facilitate the establishment of VICOBA and train Kimelok group members on savings and loan model by September 2022	1.1. Skillful and knowledgeable 30 Kimelok Community members on Vicoba model	1.1.1. Members buy shares, save, and contribute to their social fund								Cash, Vicoba tool kit box and Stationery, Food during the training	MCED student, Host organization team, Group members and village leaders
		1.1.2. Training Kimelok members on how to operate Vicoba model									

		requesting registration of their group									
		2.1.4. Requesting an introductory letter from the Village executive officer									
3. To enhance Kimelok community members access loans through their VICOBA by September 2022	3.1. Financial services accessed by Kimelok group members	3.1.1. Purchase of Vicoba tool kit box for saving with members pass books, stamp, pens,								Cash for buying items, Pass books for record keeping.	Group members and their secretary record keeping for both shares bought, and loans returned

		calculator and exercise books.									
		3.1.2. Loans procedures are strictly followed									
		3.1.3. Loans are returned on time with appropriate interest									

Table 4.3: Project implementation plan

Source: Research findings 2022

4. 2. 3. Project logical framework (PLF)

The project logical framework is an analytical tool used to plan, monitor, and evaluate projects. In addition, Log frame is a summary of the project in table format.

Log frame is a document that shows a general project at a glance in one page. It summarizes the entire project on a page on a logical and sequential flow. That means it's a series of logical issues whereby, during its development, always people start in a descending order (goal to Activities) while in implementation, it starts in an ascending order (Activities to Goal). This means, when activities are implemented well, the immediate results happen. Immediate output raises a second generation of results which is called outcomes (purpose), and when more than one purpose is achieved, then, the project will have contributed to the higher envisaged goal.

Hierarchy of objectives	Objectively verifiable indicators (OVIs)	Means of Verification (MOVs)	Assumptions
Goal Improved access to financial resources among Kimelok community in Kirtalo village	Improved livelihoods standards of Kimelok community members	Monitoring reports Observation reports	Community members are willing to disclose the economic status information
Outputs 1 Increased skills and knowledge of 30 Kimelok group members on savings and credit model by	Increased number of Vicoba groups in the village	Bi-annual and annual reports	Community members are attracted to adopt and replicate the model

the end of August 2022			
Activities			
1.1.Training 30 Kimelok group members on Vicoba model	Increased number of loans taken by group members for businesses activities	List of trained participants Quarterly and annually reports	Men will allow their wives to fully participate in Vicoba
1.2.Training 30 Kimelok members on Entrepreneurship skills	Increased number of women owns businesses	List of trained participants Quarterly and annually reports	Climate will be smart to allow women spend more time for economic interventions
OUTPUT 2 Kimelok community members accessed loans from their savings and credit scheme by the end of September 2022	Increased number and amount of loans taken by the group members	Quality assurance reports as observed on Members pass books	Groups records on savings and loans are kept timely and properly
Activities			
2.1. Open bank account for Kimelok Microfinance group	Increased level savings safety and security for the group members	Existence of bank account and the identity cards	Members use the bank to save their monies
2.2. Purchase cash box for saving cash and all necessary materials for Vicoba operation	Increased level of efficiency and effectiveness of the group members	Presence of cash box and all other important items	Confidentiality principle among the group members is upheld
OUTPUT 3 Kimelok Microfinance acquired registration certificate by the end October 2022.	Increased level of reputation and trustworthiness of the group among development stakeholders	Presence of Certificate of registration	District Government registration bureaucracy is reduced
Activities			
3.1. Development of Kimelok Community Microfinance	Increased collections of the group due to implementation	District filing system archive.	Discipline and accountability among group members will be experienced

Group Constitution	of the rules on the constitution that enforces fines for wrong doers	Quarterly reports and observation	
3.2. Writing of minutes, letters and filling forms, for registration application	Increased level of members participation and involvement on decision making	Copies of minutes, letters and forms available in the group file (cash box)	Registered groups will have opportunity to access district funding loans
Participatory monitoring and quality assurance of Kimelok group conducted once per year	Improved group operations, efficiency, and effectiveness	Quarterly, bi-annual, and annual reports	Advice from the monitoring exercise will be adopted by the group for their future improvement

Table 4.4: Project Logical framework

Source: Research findings 2022

4.2. 4. Project inputs

According to project inputs-output web (2020), project inputs are those things that we use in the project to implement it. For example, in any project inputs would include things like time of employees, finances in terms of money, hardware or software, office space and so on. Inputs ensure that it is possible to deliver the intended results of a project. This chart is similar to the Project output plan with an exception of one column, required inputs. The objective, outputs and activities columns are present with an addition of required inputs on the right. The table describes what were the inputs needed in order to successfully attain project implementation goals.

Objectives	Outputs	Activities	Required inputs
1. To facilitate the establishment of VICOBA and train Kimelok group members on savings and loan model by September 2022	1.1. Skillful and knowledgeable 30 Kimelok Community members on Vicoba model	1.1.1. Members buy shares, save and contribute to their social fund	Pass books, money, stationery for record keeping, Stamp and stampad.
		1.1.2. Training Kimelok members on how to operate vicoba model	Facilitator, Stationery, food during training, Participants Transport of the facilitator (MCED student) and PWC team
2. To facilitate a constitutional making process and registration of Kimelok group by September 2022	2.1. Kimelok registration certificate acquired	2.1.1. Interim committee formation and training on the required documents for registration	Mobile top up for communication, Facilitator, stationery
		2.1.2. Constitution writing and submission to the district council	Outsourced writer, cash for payment, transport cost, human resource time
		2.1.3. Writing a group resolution Minutes and application letter to the DED requesting registration of their group	Literate secretary, papers and pens,
		2.1.4. Requesting an introductory letter from the village executive officer (VEO)	Transport cost Human resource time

3. To enhance Kimelok community members access loans through their VICOBA by September 2022	.1. Financial services accessed by Kimelok group members	3.1.1. Purchase of Vicoba tool kit box for saving with members pass books, stamp, pens, calculator and exercise books	Cash, transportation, human resource time,
		3.1.3. Bank account opening	Minutes, registration certificate, cash, signatories, IDs, Passport sizes and application letter

Table 4.5: Project Inputs

Source: Research findings 2022

4.2. 5. Staffing pattern

The project was implemented in Ngorongoro District in Kirtalo village Soitsambu ward. The project was implemented in collaboration with Pastoral women’s council NGO which operates in the same area. The organization is always using the district community development officers to facilitate some of their interventions including project designs and training. It also involved Kirtalo village leaders for their recognition and nurturing support especially in conflict resolution and in collateral representation.

The project was coordinated by the MCED student who was always imparting the knowledge to the Kimelok community members in order to make them gain proper skill to run their vicoba when the MCED student finishes his studies.

The management committee of five persons including the chairperson, secretary, treasurer and the two money counters has been pivotal in the implementation of the project. The table below shows the management committee of the group and their responsibilities.

Staff position	Responsibilities
Group Chairperson	Convene group meetings when needed. Chairs group meetings Enforces discipline and fines to the wrong doers when the meeting is on going
Group Secretary	Do recalls of the meeting participants. Do record keeping of everything that take place in the meeting. Take notes or minutes of all group meetings
Group Treasurer	Keeps the cash box with all relevant financial documents
Group money counter no 1	Count money as given out by the group members. Quality assurer of the money given by the group members Holds money when the vicoba is performed until the end when she gives to the treasurer to countercheck and save.
Group counter no 2	Count money as given out by the group members. As no 1 does, she is also a Quality assurer of the money given by the group members. Holds money when the vicoba is performed until the end when she gives to the treasurer to countercheck and save. She cross checks and validate the money after being counted by the first money counter. This is to ensure safety and security of the money of the members.
3 Cash box key holders	These members are not in the management committee but play a pivotal role of keeping keys of the cash box. The condition is they must live somehow far from one another in the village. They must be present to allow the cash box to be open otherwise if one is absent the vicoba will not operate. Each member among them holds keys of one pad lock.
PWC staff	Supervise the group and link them with possible financial opportunities. Conduct monitoring and training
Village leaders (chair and VEO)	These also are not the members of the groups but responsible for conflict resolutions issues

Table 4.6: Staffing pattern

Source: Research findings 2022

4.2. 6. Estimated project budget

According to Ultimate project web (2022), project budget is the total estimated cost of completing each project activity over each phase of a project. It's important as it helps set expenditure expectations and is critical in getting project approval; ensuring funds are at the right time and measuring performance. In this context, any project needs to have its budget for smooth operation and implementation. This project budget is a product of a participatory planning between the MCED student, PWC team and Kimelok members themselves. The members itemized everything that was required and at the end of the training, the members resolved to contribute whatever that was needed. The budget estimated items that were stated and bought. These items were not bought at once but bought in different occasions as the need arise.

Objectives	Outputs	Activities	Required inputs	Quantity	Unit price	Total
1. To facilitate the establishment of VICOBA and train Kimelok group members on savings and loan model by September 2022	1.1. Skillful and knowledgeable 30 Kimelok Community members on Vicoba model	1.1.1. Members buy shares, save and contribute to their social fund	Pass books, Counter	30	2000	60,000/-
			books Stamp	2	3500	7000/-
			stamp ad	1	5000	5000/-
			Ruler	1	1500	1500/-
			Pens	1	500	500/-
			Money bowls	3	200	600/-
			Cash box	3	500	1500/-
			Pad locks	1	70,000	70,000/-
			Calculator	3	5000	15000/-
			Glue	1	25000	25000/-
			Ink tin	1	3000	3000/-

			Whitewash	1	1500	1500/-
			Rubber	1	1000	1000/-
			Pencil	2	100	200/-
			Transportation	2	100	200/-
				1peron	10000	20,000/-
		1.1.2. Training Kimelok members on how to operate vicoba model	Food	35	1500	52500/-
			Flip charts	2	8000	16000/-
			Transport of the facilitator (MCED student) and PWC team (PWC covered fuel)	76.92 Lts	2600	200,000/-
						480,500/-
2. To facilitate a constitutional making process and registration of Kimelok group by September 2022	2.1. Kimelok registration certificate acquired	2.1.1. Interim committee formation and training on the required document for registration	Mobile airtime	1	2000	2000/-
			Meeting venue	1	0	0
			Facilitator	3	0	0
		2.1.2. Constitution writing and submission to the district council	Outsourced Constitution writer	1	40,000	40,000/-

		2.1.3. Writing a group resolution Minutes and application letter to the DED requesting registration of their group	Literate secretary, papers and pens, Transport cost Human resource time	2	15000	30,000/-
Subtotal						72,000/-
3. To enhance Kimelok community members access loans through their VICOBA by September 2022	1. Financial services accessed by Kimelok group members	3.1.1. Bank account opening	Passport sizes Printed minutes, letters and registration certificate, Transport for signatories	8 8 4	3000 500 15000	24000/- 4000/- 60000/-
Subtotal						88,000/-
To conduct Community Need assessment (CAN)	CAN report produced	Transport PWC team Translators Outsource	Fuel 4 Per diems 5 Translators stipend 2 Data analysts	200 Liters 4 X 10 days 5X 2 days 1X 4 days	2500 50,000 50,000 50,000	500,000/- 2,000,000/- 500,000/- 200,000/-
Sub total						3,200,000/-
Grand total						3,840,500/-

Table 4.7: Estimated project budget

Source: Field research 2022.

4. 2. 7. Description of the project budget estimates (PBE)

The budget above describes how the project budget was allocated. The budget cost was shared between Kimelok Microfinance group and the host organization. In terms of costs, objective number one estimated a total budget of 480500/-, objective number two estimated a total amount of 72,000/- while objective number three is estimated a total of 88,000/- and the Community Needs Assessment (CNA) process estimated a total of 3,200,000/- The host organization contributed the amount totaling 3,200,000/- while the group funded their own project by 640,500/- Therefore the entire project estimated a total budget amounting to 3,840,500/-. The cost estimates were sufficient to the establishment of the project since every planned activity was implemented as shown in the actual implementation report table below:

4. 3. Project implementation report (PIR)

This part describes the project interventions that were implemented commencing from CNA, project identification and design, project actual implementation, monitoring and evaluation.

In addition, the area describes how each project intervention was implemented to foster the attainment of the project set goals.

The project under review was implemented through many ways but not limited to the following stages:

4. 3. 1. Community Needs Assessment process

Since this is a purely applied study, the research started by conducting a community

needs assessment exercise which comprised of the project team (researcher, and 3 PWC staff), the Kirtalo village leaders and many community members.

In this exercise, community members identified a plethora of problems facing them that later on were ranked in terms of their importance to solve. This was done by using stones to represent a certain problem and its number. The prioritization table was drawn showing the first to the last priorities of those problems.

4. 3. 2. Community Needs assessment report

After data were collected from the field, the project team had to produce a report where data were processed and analyzed by using MS Excel and SPSS. The analysis resulted to several figures and tables that gave out the first priority of the community as lack of financial services in the community, given the fact that the community members have no reliable loans collaterals that are trusted by the financial institutions including banks. It is at this juncture that project was identified. The project that was identified is improving access to financial resources through vicoba establishment.

Thus, vicoba establishment was identified as the first priority that would combat the existing gap of access to financial services in the community.

4. 3. 3. Sensitization meetings

The team started to conduct sensitization process which required gathering of audience in the village who would listen how Vicoba operates, how to join, its benefits, and its challenges so that they can do informed decision to establish Vicoba.

More than hundred women participated the sensitization meeting which was done for two days in Kirtalo village.



Figure 4.1: Pictures during sensitization meeting

Source: Research findings 2022

4.3. 4. Group formation and training

After sensitization meeting, those who agreed to form a group came together for another meeting in which more detailed issues concerning vicoba were interrogated and discussed. The members who joined together to form a group were 30 in total whom all are women. The training was conducted by the researcher in collaboration with project team from the host organization (PWC). Among other things seven basic topics on VSLA model were trained. The training took five days since the training

was highly accompanied with practical sessions. The topics covered included the following areas.

- Group formation, leadership and election
- Constitution development (The contents that should be in the constitution and rules)
- Procedures on the first saving meeting
- Procedures on the first loan meeting
- Procedures on the first repayment meeting
- Sharing out and graduation.

4.3.5. Actual commencement of Vicoba operation

The Kimelok Microfinance group started its actual operation in June 2022 with a total number of women. The group meets once a week, particular on every Thursday at 2:00Am to 3:30 am. Time management is a paramount issue which all group members are always adheres to. The amount 500/- is paid as fine for late comers and 2,000/- is paid by the key holders when they do not attend the meeting without a notice. This is because the cash box will not be opened if the other key is not available, and as a result the vicoba operation (saving, taking loans and repayment of loans) will cease on that particular day.

In general, vicoba meeting procedures have several common steps in different types of meetings which include first saving meeting, first loan taking meeting, as well as first loan repayment meeting. At commencement of vicoba operation, the members execute savings for almost four weeks without taking loans. This is a capital

formation period, where saving per se is done without loans. In these four consecutive meetings members of Kimelok do buy shares and save in the cash box which is stored in the treasurer's house. These all four meetings in general are called first saving meetings.

The common agendas in the first saving meetings include the following: Opening the meeting, contribution of social fund, buying shares, repayment of expenses that might have been incurred during the week if any; calculating the balance of loan fund after deducted the expenses that might have been incurred during the week, announcement of the total balances for both loan and social funds and eventually closing up the meeting. The common agendas for these savings meetings are 7, but in the first loans taking meetings the agendas are 8 while in the first loan repayment meeting the agendas are 9. The common agendas in the first loan taking meeting include the above 7 steps plus giving out loans at agenda number 6 in a sequence of eight agendas. The common agendas in the first loan repayment meetings include the above 8 steps and an additional loan repayment at step 5 of the sequence of 9 agendas.



Figure: 4:2: Kimmelok group training on VSLA methodology

Source: Research finding 2022

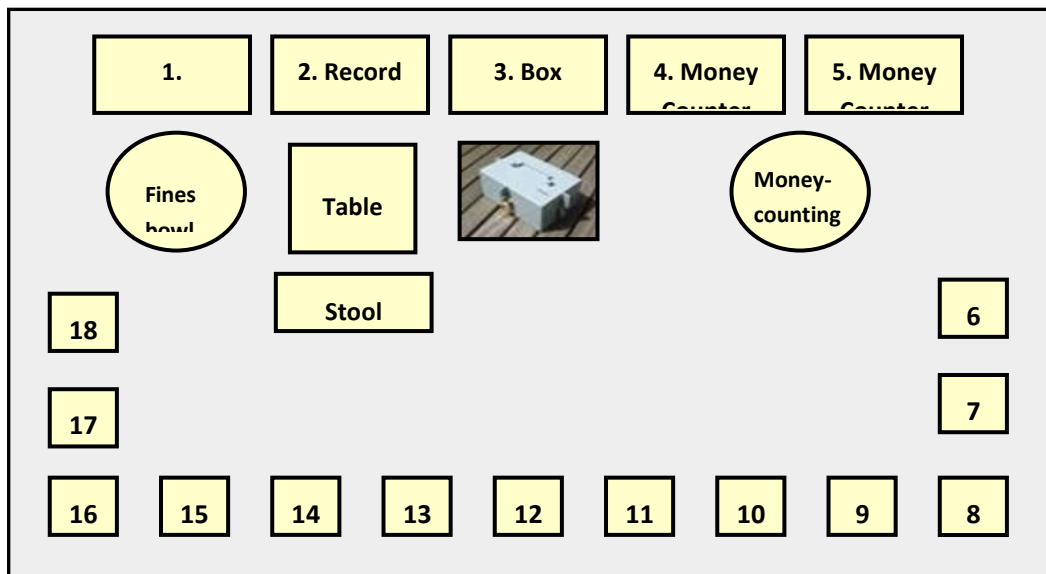


Figure 4.3: The common design for Vicoba sitting arrangement

Source: Training manual: Village agent's guide 2015

4.3. 6. Purchase of Vicoba tool kit

Following the training conducted by the researcher and the PWC project team, the group organized themselves and manages to buy the cash box with all its accessories for the smooth operation and functioning of the group. Several items were bought that included the exercises books for record keeping, members pass books for shares and loan record keeping, stamp and stamp ad for easy reading especially for illiterate members. Their stamp is made up of a fish as everybody can see a picture and recognize unlike the figures which are only recognized by the literate persons. Other items include rulers, pens, pencils, rubber, calculator, ink tins, whitewash for correction, and bowls for money collection during the meetings.



Figure 4.4: The group members buy shares in the vicoba meeting

Source: Research findings 2022

4. 3. 7. Loan and social fund

The share value for Kimelok group is 1000/- but a person is allowed to buy up to 5 shares per meeting, that means, a person will have bought 5,000/- per week plus 500/- for social fund. If a person buys all 5 shares per meeting, that means she will be bought 20 shares per month worth 20,000/-. In this context, if all the members buy equal shares, they will have 20,000/- X 30 people which equals to 600,000/- per month. According to the research findings in the financial health assessment of the group, almost all the group members were able to take up loans and 90% of the members currently own small businesses. A social fund is meant to assist the group members when they are caught up with disasters such as burial costs, accidental costs like house burning, loss of animals and other unforeseen issues. Up to the time of this report, the group has already supported 9 members through their social fund. In addition, there is a stipulated amount of money given to a member when a certain stated disaster arises and same applied to when a relative pass away.

4. 3. 8. Constitution development and registration

Kimelok group decided that they have to register themselves as per the new Microfinance Act 2019. The law required them to have been registered by the end of April 2022 as a Community Microfinance group. The researcher in collaboration with the project team linked the group with the District Community development officers who helped them in the development of the constitution. After the constitution is developed, they attached with other several documents required by the law and submitted them to the District council for registration application. The current vicoba registration is done on the online system which was a serious

challenge to the group. Up to the time of this report writing, Kimelok group had not received its registration certificate.

4. 3. 9. Bank opening

The government required all the community microfinance groups to have been registered and open up their bank account and that all their monies are kept in the bank for security reasons. In this context, Kimelok group organized themselves, chosen the signatories, collected an introductory letter from the village executive officer, application letter to the bank manager, and the application letter to the DED to endorse his/her signature to allow the bank to open a bank account for them. The group chose four signatories whereby two are in group A and two in group B. In case of money withdrawal, two signatories must sign a cheque, but have to come from group A and group B. The group had to incur a lot of expenses in this process as the group members lives 30 kilometers away from the district headquarters where one person is travelling there with a motorbike that costs 30,000/- per person. Four signatories were sent by the group with money for printing and photocopies and the money to deposit into the bank for the account activation. Finally, the group bank account was officially opened and it's now functional.

4.3. 10. Entrepreneurship training

The researcher in collaboration with project team and DCDO facilitated the group training on business startup and entrepreneurship. The training aimed at empowering the group members to be able to diversify their economic base, identify and explore more business opportunities available in their localities so as to increase their income

and hence improved livelihood standards. This would help them possess some basic skills to start, run and manage their businesses and become more viable and sustainable. Among other things, the topics covered in this area include, meaning and basic concepts of entrepreneurship, Qualities of an entrepreneur, Generating a business idea and development of a simple business plan in the local level environment.



Figure 4.5: The researcher trains the group on Entrepreneurship

Source: Field Finding 2022

4. 3. 11. Networking and linkages

The researcher through the PWC project team was able to link up Kimelok group with this host organization which provided them with seed capital amounting 1000,000/- which will not be repaid back but should be kept as a capital for the group

forever. The condition of this seed capital is that the members should not share out when they share out their shares. They can share the interest resulted from this money, but they have top up the principal capital with its ten percent at the end of every year to maintain the fluctuations of inflation rate.

4.3.12. Monitoring and evaluation (M&E)

The researcher in collaboration with project team from PWC was able to conduct three rounds of visits to Kimelok group and observe their operation in their group. The team observes performance procedures of the group as they buy shares and take loans as well as contribute to the social fund. The team was not interrupting the group as they perform, but afterwards they provide a constructive and corrective feedback which in turn was the heart of training and the group was always ready for the feedback given. The researcher with the project team conducted a one health assessment to the group which was meant to assess vicoba model procedures follow up and financial performance. Based on the project evaluation findings on the procedural part, the group was able to score 99% while in financial part the group health was 90%. At the end of the cycle the group was able to share out a total of **9,722,700/-** Tshs as their dividends. The social fund had a total of **760,000/-** at the end of the cycle which in turn was divided equally by the group members.

4.3.13. Project Implementation Gantt chart

Gantt chart is a tool for managing the project and working with the implementation team. A Gantt chart can help visualize the project work plan by showing the tasks

planned for completion during specific time periods. The actual work can be charted against the planned time to track progress. This has been a very useful document as it clearly shows an activity and its anticipated time of completion. The chart shows the project specific objectives set, outputs expected and activities for the project. It further shows the time frame for each activity that has to be completed. This helps projects managers to see the entire plan on a glance and instigate corrective measures immediately for effective implementation and smooth operation. The below chart clearly describes the structure of the chart how was used in the implementation of Kimelok community saving and credit model (vicoba) establishment project.

OBJECTIVES	OUTPUTS	ACTIVITIES	PROJECT IMPLEMENTATION MONTH						
			May	June	Jul	Aug	Sept	Oct	Nov
1. To facilitate the establishment of VICOBA and train Kimelok group members on savings and loan model by September 2022	1.1. Skillful and knowledgeable 30 Kimelok Community members on Vicoba model	1.1.1. Members buy shares, save and contribute to their social fund.	✓	✓	✓	✓	✓	✓	✓
		1.1.2. Training Kimelok members on vicoba model			✓	✓			
2. To facilitate a constitutional making process and registration of Kimelok group by September 2022	2.1. Kimelok registration certificate acquired	2.1.1. Interim committee formation and training on the required documents for registration	✓						

		2.1.2. Constitution writing and submission to the district council		✓	✓				
		2.1.3. Writing a group resolution Minutes and application letter to the DED requesting registration of their group	✓	✓					
		2.1.4. Requesting an introductory letter from the Village executive officer		✓	✓				
3. To enhance Kimelok members access loans via VICOBA by September 2022	1.Increased number of financial services recipients by Kimelok group members	3.1.3. Bank account opened			✓	✓			

Table 4.8: Project implementation Gantt chart

Source: Research findings 2022

Objective	outputs	Activities	Pre & implementation status	Annual M&E
1. To facilitate the establishment of VICOBA and train Kimelok group members on savings and loan model by September 2022	1.1. Skillful and knowledgeable 30 Kimelok Community members on Vicoba model	1.1.1. Members buy shares, save and contribute to their social fund	Shares bought Social fund contributed	Done Done
		1.1.2. Training Kimelok members on how to operate vicoba model	Kimelok members trained on vicoba model	Done
2. To facilitate a constitutional making process and registration of Kimelok group by September 2022	2.1. Kimelok registration certificate acquired	2.1.1. Interim committee formation and training on the required documents for registration	Interim committee formed Training conducted on required documents	Done Done
		2.1.2. Constitution writing and submission to the district council	Constitution developed Submitted to District council	Done Done
		2.1.3. Writing a group resolution Minutes and application letter to the DED for registration of their group	Resolution minutes written Application letters written.	Done Done
		2.1.4. Requesting an introductory letter from the Village executive officer	Introductory letter received from the VEO	Done

3. To enhance Kimelok community members access loans through their VICOBA by September 2022	3.1. Financial services accessed by Kimelok group members	3.1.1. Purchase of Vicoba tool kit box for saving with members pass books, stamp, pens, calculator and exercise books	Vicoba cash box and all its accessories bought	Done
		3.1.2. Bank account opened	Active bank account	Done

Table 4.9: Actual implementation of the project

Source: Reserch findings 2022

4.3.4: chapter summary

This chaptered with chapter's overview which gave an overview of what is in the chapter. The chapter dealt with actual execution of the project plus its results. The chapters show how the project was implemented, what was the stimated budget of the project, how the groups was formed and trained, how the monitoring and evaluation was conducted and all the 4 Ws were answered for example; what, where, when and by who.

In general much of the chapter is in a tabular form since all tables such project output, project plan, prpject implementation plan, project inputs, project implementation report, project logical framework, project gantt chart and project staffing pattern chart have been the major parts of the chapter.

Overall, the project was successful and sustainable since at the end of the student's work, already the group has a capital worth more than 10 millions and their skills

were appreciated. The Ngorongoro district council in collaboration with Host partner organization will continue supporting the group in different angles of development.

CHAPTER FIVE

PROJECT PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.0 Chapter overview

This chapter presents the approaches, methodologies, plans and the ways that the project will be monitored, evaluated and becomes sustainable beyond the research period. It presents the details on participatory monitoring process, Monitoring information system, participatory monitoring methods, participatory monitoring plan and narrate more on monitoring results.

The chapter further describes issues on participatory evaluation, performance indicators, participatory evaluation methods as well as project evaluation summary. In addition, the chapter will tell more on how the project will continue becoming viable in serving the Kimelok community in terms of financial sustainability, political sustainability as well as institutional sustainability. Therefore, in a nut shell the chapter describes how participatory monitoring and evaluation were conducted and what methods were used in the whole process. It will also describe the performance indicators and monitoring information system used in the project. On the other hand, participatory evaluation analyzes information to determine whether the project is carrying out its planned activities and the extent to which the project is achieving the stated objectives.

5.1 Participatory Monitoring

Participatory Monitoring is a regularly and systematic process of involving beneficiaries in collecting key data related to the project objectives and analyzing the

data to guide policy and project practices. This exercise is done during project implementation to ensure that the project is running smoothly and achieving its objectives according to the plan. Monitoring is a continuous process of collecting and analyzing information to compare how well a project, program or policy is being implemented against expected results.

Monitoring is either ongoing or periodic observation of a project implementation to ensure that inputs, activities, outputs, and external factors are proceeding according to plan. It focuses on regular collection of information to track the project activities.

Monitoring provides information to alert the stakeholders as to whether or not results are being achieved. It also identifies challenges, success and to track any implementation problem. (Peace corps, 2002).

In this context, the chapter intends to monitor all project activities which included: mobilizing the Kimelok Community Microfinance Group (KCMG) on the importance of forming a saving and credit scheme which in turn will develop saving spirit among the members, developing constitution as a key guide for VICOBA operations, mobilize members to buy shares, collaborate with District council community development officers, officially registering the group, training the group on vicoba (VSLA) model and entrepreneurship, opening the bank account for their financial safety and securing reasons. The monitoring and evaluation processes of this particular project were all implemented in collaboration with all stakeholders.

The project stakeholders included the project beneficiaries (Kimelok group members), the researcher, the project team from host organization (PWC) and the

Ngorongoro District council community development officers. The project team paid three rounds of monitoring interventions by visiting the project and conducted observation and consultative meetings based on the observed issues.

This ensured adherence and consistency of vicoba procedures by the group members. These visits motivated the members and imparted more informal skills that the group members applied to improve their performance in both procedures follow up and financial literacy.

5.1.1 Monitoring Information System

Monitoring information system of this project is directly linked to the stated objectives and to the monitoring of key performance indicators. It can also help in processing information for decision making. During the whole planning process, a monitoring plan was developed against the action plan that included Monitoring indicators against each activity.

Data collection followed from which monitoring template questions and observation were used to collect data. In this project, MIS, used to monitor project was through development of questions that would help in measuring the performance of the project and minimize the deviation. All parties who were responsible for monitoring were given a copy of the question template that indicated the expected outputs and activities to be done and resources required in the implementation of the project. After gathering all necessary information feedback was given to the group members right away for correction and improvement purposes. The monitoring team could capture both weaknesses and strengths of the group for reporting purposes. Due to

time limitation, only three rounds of field visits were conducted in the period of three months. This exercise was done by the Kimelok group committee members, the researcher with the project team from host organization, the village leaders and sometimes the District community development officers.

S/n	Categories	What to monitor	What records to keep	Who collects data	Who uses data	How to use information	What decisions to be made
1	Work plans activities	Timing of activities, implementation of activities, availability of required personnel, targeted community and other resources.	Meeting schedules, progress reports and attendance list	MCED student/researcher, Ngorongoro DCDO	Ngorongoro DC, MCED student, PWC and Kimelok group	Academic reasons, District statistics, Ensure timely availability of resources needed.	Rescheduling activities, availability of resources needed, reallocation of resources accordingly
2	Costs and expenditure	Budget vs actual expenditure on each activity	Receipts, expenditure reports	DCO, MCED student	DCO, MCED student	funds and other resources available on time	Ascertain need for budget revision or not.
3	Staff and supervisors	Knowledge, skills, experience & performance	Resumes, Progress report, contract, performance appraisals	MCED student, DCDO	MCED student, DCDO	Demotion and promotion of personnel	Reallocation, firing, motivation, demotion, training NA
4	Commodities	Procurement of	Receipts and	MCED student,	Kimelok	Academic	Quantity to order

	es	inputs like vicoba tool kit and its accessories, constitution, transport, printing and photocopies	manually records of expenditure	DCDO	group, Mced student, DCO	report, ensures availability of resources,	at a time, amount to spend on an item
5	Results	Number and types of services accessed, number of persons serviced	Attendance register, activity report, progress report	MCED student, DCDO	MCED student, DCDO and PWC	Assess quality of services provided, Ensures objective are realistic	Revise project objectives, strategies and approaches, replicate the intervention elsewhere

Table 5.1: Project Monitoring Information system

Source: Research findings 2022

5.1.2 Participatory Monitoring Methods

The main methodology applied in this monitoring was the project logical frame. This was used as a tool to know what was supposed to be done. In practice the methods involved in participatory monitoring included meetings observation with checklist, focus group discussion and document review.

5.1.2.1. Observation

In observation method, the team observes the group as they perform vicoba while

every member of the monitoring team has a questions check list that shows how the vicoba meeting is supposed to be run. It shows the sequence of agendas and steps that the group has to follow from opening remark to closure of the meeting.

5.1.2.2. Documents review

After the final step of vicob meeting, the monitoring team does document review for the group. This is always done through reviewing the group members pass books which have all basic necessary records concerning the shares bought and loans taken by an individual. Another document that was reviewed was the exercise book that contains records of meeting attendance, number of shares bought per meeting, number of loans given out and the closing balances of both loan and social funds for the day.

5.1.2.3. Focus group discussion

In this method, the monitoring team have a thorough discussion with the group members on how their group is performing. In this juncture, the monitoring team first provide a constructive feed back to the group members. The feed back will entail the monitoring team observatory report on how the group is adhering to the vicoba rules and procedures. In addition, the team also provide a financial audit report after going through the records kept in the members pass books. It can tell on both strengths and weaknesses of the group in terms of percentage scored by the group in rules adherence and on profit gained by the group for the period under review. This feed back can only be given properly by the monitoring team who are themselves conversant with the VSLA model. Following the feed given by the monitoring team,

the group members may have time respond and ask questions too. This discussion becomes part of participatory learning as members becomes more familiar to the monitoring team and becomes more motivated to ask questions and the more they ask the more they are given clarifications, and as such they increase their understanding of the model and hence improve their speed of savings and entrepreneurial spirit.

5.1.3 Participatory Monitoring Plan (PMP)

Objective	Output	Activity	Indicator	Source of Data	Method (Means of verification)	Responsible (WHO)	Time frame (WHEN)
1. To facilitate the establishment of VICOBA and train Kimelok group members on savings and loan model by September 2022	1.1. Skillful and knowledgeable 30 Kimelok Community members on Vicoba model	1.1.1. Training Kimelok members on vicoba model	Increased number of trained members Increased level of skills and knowledge of kimelok group members	Attendance registration	Observation and Meetings	Kimelok group, Mced student, DCDO	July 2022
		1.1.2. Buy shares, save and social	Increased number of shares bought	Kimelok group members'Pa	Meeting, documents reviews	Kimelok group, Mced student,	August 2022

		fund		ss books	Reports	DCDO	
2. To facilitate a constitutional making process and registration of Kimelok group by September 2022	2.1. Kimelok registration certificate acquired	2.1.1. Interim committee formation and training	Certificate available	District council, Kimelok too kit box	Observation and physical visit	Kimelok group, Mced student, DCDO and PWC	Oct 2022
		2.1.2. Constitution write up	Stamped constitution	Ngorongoro DC, Kimelok group	Physical observation by visit District & Kimelok group	MCED student, DCDO, DED	August 22022
		2.1.3. Meeting Resolution Minutes to DED for registration	Increased freedom of group operation due to lregistration	Kimelok group, DED's office	Physical observation and seeing	MCED student and DCDO	Oct 2022
		2.1.4. introductory letter from VEO	Submission of constitution to the DED's office	DED's office and Kimelok group	Field Reports Meeting minutes	MCED student, DCDO, PWC	Sept 2022
3. To enhance Kimelok community members access loans through their	3.1. Financial services accessed by Kimelok group members	3.1.1. Purchase of vicoba tool kit and its accessories	Increased number of Kimelok group members accessing lonas	Kimelok group records MCED student	Meetings, surveys, observation	MCED student, DCDO and PWC	July –Nov 2022

VICOBA by September 2022			Increased number of businesses owned by women Improved household income	project implementation report, DCDO reports PWC reports			
	3.1.2. Bank account opened	Increased networking and linkages	NMB bank, Group minutes and reports	Physical visit, observation and reports	MCED student, PWC and DCDO	August – Nov 2022	

Table 5.2: Participatory Monitoring Plan

Source: Research findings 2022

5.1.4 Monitoring Results.

Results from monitoring activity were obtained after discussing the information obtained from the participants who were involved: (MCED student), project committee and VICOBA members. All the information obtained were discussed and analyzed qualitatively as

discussed here below:

- Attendance to the training on vicoba establishment by Kimelok group members was 100%
- Attendance to the entrepreneurship training by Kimelok group members was attained by 96%.
- The group has a constitution and have submitted to district council for registration but not yet acquired a registration certificate due to on line registration system barriers.
- The group account was opened and functional
- The group was able to buy a vicoba too kit cash box for proper storage and safe keeping of group documents and money.

5.2 Participatory Evaluation (PE)

Evaluation is a systematic examination of a project to determine its efficiency, effectiveness, impact, sustainability and the relevance of its objectives. Evaluation caan be the last thing in the project cycle, however, the effectiveness at each stage of the project life cycle can be evaluated. Evaluation is different from monitoring. Monitoring checks whether the project is on track, while the evaluate question whether the project is on the right track. Evaluation attempts to link a particular output or outcome directly to an intervention after a period of time has passed. Peace corps (202

In this project participatory evaluation was conducted focusing on the project goal

which stated as improve member's access to financial resources so that they easily acquire capital that could be used to establish their businesses. The evaluation on this particular project was mainly to answer the following questions that would measure the attainment of the project goal and objectives:

- What was done?
- What was achieved?
- What was learned?

This project was evaluated by the MCED student in collaboration with the host organization (PWC) and District council community development officer.

The following areas were evaluated.

- I. **Vicoba sitting arrangement:** The research evaluated how the group followed the rules and patterns of vicoba guide sitting arrangement.
- II. **Follow up of vicoba meeting rules and procedures:** The researcher assessed the extent to which the group followed the vicoba guide meeting rules and procedures during their normal vicoba meetings.
- III. **Financial audit:** The researcher evaluated the group financial status by assessing on membership turnover, saving and loans, assets and liabilities, dividends and sharing out and profit/loss of the group during the operation period.
- IV. **Impact of the project to the members:** The researcher evaluated on the extent the outputs, outcomes, objectives and goal have been attained for the period under review.

- V. **Project sustainability:** The researcher evaluate the capacity of the project contunity beyond the project period. The capacity for the project to perpetuate its existence while meeting the need of the target group.

5.2.1 Performance Indicators

These are the variables showing to what extent changes occur resulting from the project. They help in understanding and measuring the extent of changes happening in terms of quantity, quality and timeliness against what was planned.

According to Klipfolio.com web (2016), performance indicators are measurable values that demonstrate how effective a company is achieving key business objectives. Organizations use KPIs at multiple levels to evaluate their success at reaching targets. High level KPIs may focus on the overall performance of the business, while low level KPIs may focus on process in departments such as marketing, HR support and others. These indicators shows the extend to which the project attained its set goal, objectives and outcomes.

Objective	Output	Activity	Performance indicator
1. To facilitate the establishment of VICOBA and train Kimelok group members on savings and loan model by September 2022	1.1. Skillful and knowledgeable 30 Kimelok Community members on Vicoba model	1.1.1. Members buy shares, save and contribute to their social fund	Increased number of shares bought by Kimelok members Increased number of businesses owned by women in Kimelok group
		1.1.2. Training Kimelok members on how to operate vicoba model	Increased number of people received vicoba skills Increased level of knowledge and skills on savings and credit schemee
2. To facilitate a constitutional making process and registration of Kimelok group by September 2022	2.1. Kimelok registration certificate acquired	2.1.1. Interim committee formation and training on the required documents for registration	Increased leadership skills to the committee members Increased skills and knowledge of kimelok group members on registration issues.
		2.1.2. Constitution in writing and submission to the district council	Functional constitution in place Constitution submitted to the DEDs office
		2.1.3. Writing a group resolution Minutes and application letter to the DED requesting registration of their group	Written minute resolutions submitted to the DED's office

		2.1.4. Requesting an introductory letter from the Village executive officer	A letter received from the VEO's office
3. To enhance Kimelok community members access loans through their VICOBA by September 2022	3.1. Financial services accessed by Kimelok group members	3.1.1. Purchase of vicoba tool kit box for saving with members pass books, stamp, pens, calculator and exercise books	Increased security of group mpney Availability of Vicoba tool kit and stationaries Number of women taking loans increased Number of loans taken by women increased
		3.1.2. Bank account opened	Active bank account in which savings are kept Trust by financial institution such as bank increased.

Table 5.3: Performance Indicators (PIs)

Source: field research 2022

5.2.2 Participatory Evaluation Methods

The combination of data collection methods and techniques that were used included interviews, observation and checklist, documents reviews and group discussion. These methods were used to find out whether the project is on schedule and meeting the objectives or otherwise. Informal discussion with the key informants and direct observation as means of data collection were also employed in order to have a wide variety of information on the progress and achievement of the activities and

objectives. All the gathered information was finally shared to the stake holders for support, keeping them updated and enhance room for contribution of better ideas for the sustainability of the VICOBA and better performance that will motivate the community to join the groups or form another VICOBA as a result of learning from the current group. More importantly the evaluation was conducted in concurrence with monitoring sessions as it was done largely through, observation and checklist, group discussion, interviews and documents reviews. The evaluation team had several templates that would be used to assess the group effectiveness, efficiency, and adherence of vicoba rules and regulation.

It further evaluate the financial viability of of the group in terms of number of loans taken for business purposes, totaal amount of savings for the period under review, outstanding loans, bad loans, profit/loss gained for the period in question and the group members turn over rate. The validation of the findings are shared right away in the field since most of the analysis can be done in the field by calcualting the profit/gained.

The feed back that is given to the group mebers will enable them understand areas of improvement or mainatanance. The involvement of group members in the evaluation process was very intersting as the group members were very relaxed and highly cooperative with a genuine and authentic answers and questions.

Results observed from the participatory evaluation exercise were as follows:

- All members of Kimelok group have access to loans by 100%
- The group was able to get a grant of 1,000,000/- Tshs from the host

organization after being linked by the researcher.

- Business owned by women who are Kimelok group members make up 20% of the total businesses owned by women in kirtalo village
- Level of skills, knowledge on money handling has substantially increased among Kimelok group members as testified by their confidence on speaking and argumntations compred to the time before they formulated and joined vicoba.
- Access to financial services among the village members is relatively higher compared to before the stsr of vicoba.
- Four new groups formed as a result of observing how Kimelok group members are benefiting from vicoba.
- The group has a capable and strong leadership
- Love and cooperation among the couple has increased as testified by women
- The level of entrepreneurial and saving spirit among the group members has increased.
- Level of cleanliness among the group members has increased.
- Level of women respect within family members has highly increased.
- Women efforts and initiatives are curenly being acknowledge and appriated by men as testified by village leaders.

5.2.3 Project Evaluation Summary

The participatory monitoring and evaluation results indicates that most of the project

activities were implemented on a higher percentage. Confidence of women has substantially increased, attendance of members to the meetings has increased, the amount and number of shares bought has increased, number of vicoba in the village increased from 1 to 5 in the period of six months, number of business owned by women increased, love and cooperation among couples increased, cohesion and solidarity among the women increased. When men got emergencies that require immediate money, they run to borrow from Kimelok group with a bit higher interest than the members of the group. Access for capital regardless of how small it may be is no longer an agenda to the members of Kimelok. In this regard, Kimelok group has become a viable and reliable refuge to the community members with financial emergencies.

This impact has necessitated the host organization to provide this group with a grant of seed capital totaling 1000,000/-

GOAL	Enhance improved access to financial resources among Kimelok community in Kirtalo village by establishing a sustainable village community bank by August 2022.						
Main Objective	Empower Kimelok group to establish their own viable community microfinance group in order to develop a vibrant and sustainable saving and credit source of loans and capital to run other income generating activities by September 2022.						
Objective	Output	Activity	Resource needed	Performance indicator	Expected outcome	Actual outcome	Degree of achievement

1. To establish VICOBA and train Kimelok group	1.1. Skillful and knowledgeable 30 Kimelok members	1.1.1. Members buy shares, save and contribute to their social fund	Participants, Stationery food, transport	Increased number of shares bought	Increased number of members gained Knowledge	30 members received and applying vicoba knowledge	100% of members trained and practising with 1 TOT included
				Increased number of businesses owned by women in Kimelok group	Increased number of shares bought by the members	27 members have never missed buying shares	90% members consistently buy shares
		1.1.2. Training Kimelok members on vicoba model	Human resources, financial resources, materials resources	Increased number of people received vicoba skills	Increased number of businesses owned by kimelok members	19 members own businesses	63.3% of members own businesses
				Increased level of knowledge and skills on savings and credit schemes	2 sessions of training	2 types of training conducted (Village Savings and loan association model and Entrepreneurship	100% of training sessions conducted

2. To develop Kimelok group constitution	2.1. Kimelok registration certificate acquired	2.1.1. Interim committee formation and training	Mobile top up for communication, Facilitator, stationery	Increased leadership skills to the committee members	Democratic and participative leadership style	In the meeting, all members are involved on decision making	Highly participate on decision making
				Increased skills and knowledge of kimelok group members on registration issues.	All necessary documents are submitted on time to the DEDs office for registration	All documents submitted on time	Modetely achieved as the group submitted documents abut registration certificate has not yet been received. Thus, implemented by 50%
		2.1.2. Constitution writing and submission to the district council	Outsource d writer, cash for payment, transport cost, human resource time	Functional constitution in place Constitution submitted to the DEDs office	Reduced time spent in the vicoba meeting by following rules and regulations	members spent only 33 minute to perform vicoba (Buying shares, social fund, fines taking loans and repayment process)	They scored 90% on efficiency on running vicoba meeting
		2.1.3. Writing a	Literate secretary,	Written minute	Minutes approved	Minutes were approved	Approved but registration not

		Minutes and application letter to the DED for registration	papers and pens,	resolutions submitted to the DED's office			done. Implementation is about 50%
		2.1.4. introductory letter from the VEO	Transport Human resource time	A letter received from the VEO's office	Introductory held	The letter was held	No registration so far
3. To enhance Kimelok access to loans through VICOBA by September 2022	.1. Financial services accessed by Kimelok group members	3.1.1. Purchase of vicoba tool kit and its accessories	Cash box, transportation, human resource time,	Increased security of group money	1 cash box	1 Cash box available	Implemented by 100%
				Availability of Vicoba tool kit and stationaries	1 cash box	1 Cash box available	Implemented by 100%
				Number of women taking loans increased	Confident women to take up loans	All 30 members taken loans	Financial resources accessed by kimelok members by 100%
				Number of loans taken by women	30 loans to be taken	46 loans taken by members	Number of loan taken made up 150%

				increased			of the expectation
		3.1.3. Bank account opening	Minutes, registration certificate, cash, signatories, IDs, Passport sizes, VEOs letter	Active bank account in which savings are kept	Money deposited	Money deposited	Money deposited only when members are not taking loans. Done by 70%
				Trust by financial institution such as bank increased.	Linked with MFIs	PWC provide 1000,000/- to the group through Linkage by the MCEDstudent	Moderately trusted

Table 5.4: Project Evaluation Summary

Source: Field Research Finding (2022)

At the beginning of the vicoba establishment and sensitization meeting, the facilitator asked the participants, “how many of them have bank accounts?” out of 30 women, only one raised her hand.

Then the facilitator asked them again “how many of them have ever seen the bank building?”

out of 30 women, only one person raised up her hand.

The facilitator again asked them, “how do they imagine, the bank building looks like?” They answered that they think, it is a big hollow house full of money but with very strong lock pads and must be watched by the police with guns.

However, during the time of evaluation, the situation is quite different as the women have so far changed and become more confident and aggressive in entrepreneurship interventions. Three more women have opened up their bank account even though they are illiterate. Furthermore, most of the group members own mobile phones and some of them attend an adult literacy class initiated by the host organization (PWC). The Kimelok vicoba group has become a role model in the community to the extent that already 4 new groups have emerged in the community and its members are the trainers of these new groups. The researcher believes that, in the near future many community members will join vicoba groups and uplift their standard of living.

5.3 Project sustainability

Project sustainability is the ability of the project to generate the required results after the project itself has come to an end or after the project sponsors have finished their

duty of financing or providing technical assistance. Therefore a sustainable project is one that can deliver benefits to the target group for an extended period of time after the main assistance from a donor has come to an end. According to W. Gachie (2019) project sustainability entails a project that is in harmony with institutional needs and which will ultimately enhance both the current and future to fulfill the stakeholders needs and ambitions. In this case sustainability is the ability of the VICOBA to keep on progressing even after the MCED student (researcher) and other stakeholders withdraw their support/guidance. According to A,Urio (2015), sustainability refers to the capacity of the project to continue functioning, supported by its own resources, (human, material and financial) even when the external sources of the funding have ended. Sustainability therefore, is a very important aspect in the continuity of the project. All the efforts, time and inputs used to establish a project should be assured of growing to another level with an impact in the livelihoods of the target community. However, in this project sustainability plans were thought of and different elements of sustainability were identified and incorporated in the project design and implementation as follows:

5.3.1 Financial sustainability

Financial sustainability refers to social-economic status of the targeted community, ability to get funds from different sources and sustainable ratio between project and administrative costs. In this regard, since the original idea of establishment of the project is a felt need from the members, then it is imperative that they will stand up for its continuity. The group members were time conscious in ensuring they finalize the meeting on time so that they have more time to do other business and domestic

activities. The commitment they have plus the spirit of volunteerism is an assurance to the financial sustainability of the organization. The share value by the moment is 1000/- but in the long run they will add the value of the share on the beginning of every cycle. In this way their capital base will grow up and hence ensures their economic growth and development. In addition, the group was linked to the host organization (PWC) which after their visit and testified the improvement of the group were motivated and thus, provided a grant of 1000, 000/- Tshs which will not be shared out at the end of the cycle. This is meant to be a seed capital for years, in the fact that it will be used for internal borrowing with a ten percent interest rate for the duration agreed by the members of the group according to their constitution. For instance that 1000,000/- will be borrowed by the members who pays 10% (100,000/-) for the period of three months as per vicoba regulations, it means, at the end of the year, the group will have a profit of 400,000/- per annum/cycle. The condition of this grant is that, the group must retain the principal seed capital with its 10% on top at the end of each cycle. Therefore, in the first cycle, the members will have a chance to share out a profit of 300,000/- while 100,000/- will be used to top up the principle for the second cycle. Thus, the initial principal in the second cycle will be 1,100,000/- in which when it is borrowed for the whole year, its interest will be 440,000/- . This goes on continuously and this will bring about unity, solidarity, and cohesion of the group.

The project committee that included the staff from PWC (host organization) have committed their efforts to support this group for the long run in terms of provision of more seed capital and linking them with other financial institutions that are connected to them such as Englishon Microfinance Ltd which was formed to support

the pastoralists women in northern Tanzania to access soft and affordable loans. This group has already been trusted by the DCDO who is responsible to allocate the government grant and loan funds to the community groups, and thus this is an opportunity for them to strengthen networking and linkages. The area is close to the Kenya –Tanzania border which is a strategic business hub for the members to play their part on their businesses. The saving and entrepreneurship training received by the group members is another strength that has empowered the members to tap every available opportunity in their localities. The presence of a trained TOT member will further assure the group sustainability as they will have a person who will guide them in terms of absence of these other project stakeholders.

5.3.2 Political sustainability

The fact that the group has become a role model for the entire village, the Kirtalo village leaders and Ngorongoro District Community development office all are now proud of this group. It is even their plight whereby when they are visited by the hierarchical leaders, they are the front liners to demonstrate and share their success testimonies with others. Ngorongoro District Council assisted in Registration of the VICOBA and therefore it provides legal assistance and guidance for the group. This situation has given Kimelok group a good mileage to be highly trusted and recognized by the authorities. The project works with women in the area and mobilizes formation of other VICOBA around the community in which economic development that includes women is a priority for the government making the project valuable to the government and local leaders around the area with assured sustainable support

Subsequently, the group has become a real refuge for people with financial emergencies in the community, and this again will ensure their continuity and hence sustainability. The Tanzania policy on microfinance provides a good and friendly environment that safeguard any microfinance activities . Finally, the existing country's stable political status for many years ensures political sustainability of the project.

5.3.3 Institutional sustainability

Managerial and organizational sustainability deals with capacity of the project to plan, manage adapt changes and monitor the progress of the project, including other issues such as leadership, honesty, accountability, transparency and being focused on the projects objective. Through the training provided to the group, the application of the same will ensure their strong and democratic leadership that involves the members in all decision making processes. Its transparent and participative operation where all members testifies everything that is taking place in the meeting and the fact that every one has an opportunity to share his/her ideas and opinions in the meeting is an assured way of project sustainability. The appropriate and active application of constitutional rules will ensure the group sustainability as time management is one way to reduce and minimize wastage of resources.

Furthermore the proper record keeping system which involves pictorial language will reduce the level of mistrust and inferiority complexities that always may arise from the illiterate people when it comes to sharing out of their dividends. Since the group legalized through online registration within the MNg'orogoro District council t

will ensure their existence which is subject to renewal every after three year. Monitoring and follow up sessions that will be cpnducted by the host organization in collaboration with DCDO will frther ensure the continuity of the group. The group leadership which was further trained on groups dynamic and how to solve conflict will strengthen the group cohesion and hence assured sustinability.

5.3.4 Chapter summary

Chapter five delat with project particiopatory monitoring and evaluation which started in chapters overview, participatory monitoring which involved the project stakeholders. Participatpory monitoring methods were used during monitoring and evaluation that was a result monitoring plan that existed. Monitoring informationsystem was applied in storing the data from monitoring and evaluation reports for future use and achieval purposes. The chapter further had project performance indicators were used to measure the level of project implementation and its quality. Participatory evaluation methods were also applied in evaluating the project. The chapterfurther shown how the project is able to continue after thje researcher is gone. These involved project sustainability, political instability and projkekt institutional; sustainability.

CHAPTER SIX

CONCLUSION AND RECOMMENDATION

6.0 Chapter overview

This chapter briefly presents the conclusion and recommendations of the study and project undertaken in the community in question. This conclusion and recommendations summarize the whole study from CNA, problem identification, project implementation, monitoring, evaluation, and sustainability of the project. It will further identify any unexpected happening that might have greatly affected ability to complete the project. In addition, the chapter provides some recommendations to the host organization and to the future individual researchers who intend to do a similar study which is entirely advocated in the course of this project.

6. 1. Conclusion

The Community Needs Assessment (CNA) conducted in the beginning became a corner stone of this study. The study findings revealed that 35.6% of the respondents in the community in question have 5-6 dependents that might have economic importance in term of consumption and living costs. The level of education in the community is quite low. The study reveals that 78% of the community is illiterate, something that may limit them getting more opportunities to diversify their economies. The community keeps livestock by 100% but 64.4% do both farming and livestock keeping while only 1.7% of the community is in the employment sector. Quensequently, 35.6^% of the community engage themselves in income generating

activities. The study found that 78% of women in the community do not have control over properties while 5% have a relatively low control over properties. Furthermore, 44% of the community earns 30,000/- to 100, 000/- per month. Given the fact that dependents are 5-6 in the household level, it means the level of living standard is highly low. Due to their remoteness and lack of physical assets for collateral, Kirtalo community can only access financial capital from own sources and individual money lenders, with extremely high interest. Its only 3.4% of the community access loans from bank institutions. Business skills and entrepreneurship skills are highly limited in the community.

In problem identification, findings revealed that income poverty for the Maasai women is a major problem that infringes their socio-economic rights and therefore, improved access to financial resources is a basic necessity of their economic emancipation. The community in Kirtalo village resolved that, establishment of savings and credit scheme (VICOBA) would sustainably improve their access to financial resources so long as members will buy shares on weekly basis and will have avoided a terrible high-rate interest from individual money lenders who charges unaffordable high interest rate on weekly basis. The community with the CBO members and government village leaders confirmed that establishment of a village community bank would be an easy and appropriate way of ensuring that women can access soft and affordable loans to improve their household's economies.

Theories show that Vicoba model existed since 70's and thus, has been exercised in different parts of the world, particularly by poor people and especially women. The principal goal of Vicoba groups is to stimulate the culture of saving taking loans with

a fair interest rate and fair conditional ties which eventually is used to start up or upscale their businesses. It has revamped people's economies and build confidence toward taking small and medium loans to start up and boost their micro enterprises that later grown and helped improve their livelihoods. The model has not only improved household incomes, but also improved and strengthened social cohesion and solidarity among the group members as well as enhanced respect and dignity and love among the couples. Literature review point out that there are many good written microfinance policies in the country that have stipulated positive ambitions to the sector. Quensequently, the challenges that are faced by the microfinance sector include lower value loans advanced and or savings collected absence of asset-based collateral and simplicity of operations. The literature realizes that periphery and remote living communities have low-income and are traditionally not served by conventional financial institutions. In the current Microfinance Act 2019, Vicoba groups which traditionally use to operate without being governed by any land law, are now required by the same Act to register themselves as Community Microfinance groups and will be subject to perpetual registration of every after three years. Therefore, the model is quite useful in the area of the study as it will enhance household economy, social cohesion, and love among the family members. It is also expected that this model will give women a relief on their economic barriers as they will start own properties and hence economic emancipation.

Actual execution of the project started as a result of a sensitization process facilitated by the researcher in collaboration with host organization (PWC), DCDO and Kimelok group by preparing the process as it can be seen in the project plan. The

implementation process was guided by the log frame matrix developed as an implementing, monitoring and evaluation tool. The project implementation was done in reference to the three objectives such as to facilitate the establishment of VICOBA and train Kimelok group members on savings and loan model, to facilitate a constitutional making process and registration of Kimelok group and to enhance Kimelok community members access loans through their VICOBA group by September 2022. The project was implemented successfully, where all project objectives and planned activities were executed accordingly, except the registration certificate was not yet received from the DEDs office but an old certificate is attached. The activities were successfully implemented due to the skills obtained from both Vicoba and entrepreneurship training.

The project beneficiaries have improved access to financial resources given the fact that almost 100% of the members have taken loans and more than half of members have established their small businesses. The participatory monitoring and evaluation results indicates that most of the project activities were implemented on a fabulous manner. Confidence of women has substantially increased, attendance of members to the meetings has increased, the amount and number of shares bought has increased, number of vicoba in the village increased from 1 to 5 in the period of six months, number of business owned by women increased, love and cooperation among couples increased, cohesion and solidarity among the women increased. The evaluation revealed that when men got emergencies that require immediate money, they run to borrow from Kimelok group with a bit higher interest than the members of the group. Access for capital regardless of how small it may be is no longer an

agenda to the members of Kimelok. In this regard, Kimelok group has become a viable and reliable refuge to the community members with financial emergencies. Evaluation findings shown that on the procedural part of Vicoba assessment the group was able to score up to 99% while in financial part the group health was 90%. This impact has necessitated the host organization to provide this group with a grant of seed capital totaling 1000,000/- . Subsequently, the evaluation confirmed the continuity of the project beyond the project period as catalyzed by the commitment and the volunteerism spirit that exists among the group members. The assurance of accessing loans and social fund in case of difficulties, unity, solidarity and cohesion among the group, members further solidify the continuity of the project. The cooperation received from the women's husbands and the trust from other financial institution is another important and motivational factor for the project sustainability.

6.2 Recommendations

Based on the knowledge and lessons learned from this entire study, the following recommendations are meant by the researcher to guide the future stakeholders that intend to implement a similar project.

Specific recommendations

- I. Study findings revealed that number of dependants in the household is 5-7, therefore the researcher recommends that other stakeholders can initiate sexual reproductive health projects that could help communities in birth control mindset.

- II. The study also shows that 78% of the community are illiterate, hence the researcher recommends that Ngorongoro district council or other development stakeholders initiate adult literacy programs that could help this community reduce the level of illiteracy.
- III. The study reveals that unemployment level is only 1.7% and thus it is recommended for the district council or other development partners to initiate vocational skills or tailor-made skills that could help community members acquire self-employability skills.
- IV. The study reveals that the level of livestock (property ownership) for Maasai women is quite low, and thus the researcher recommends that women should put more efforts on other income generating interventions that men do not engage in them for example poultry keeping, bee keeping, gardening, small businesses and the like.
- V. The researcher further recommend that men should be trained on the importance of allowing women property ownership to bring about equality and thence harmony in their families.

General recommendations

- I. In any institutional set up that want to initiate a project for the community, it is strongly recommended to start with a Community Needs Assessment (CNA) exercise as it can provide very important inputs that will be guiding the project from its design, implementation, monitoring and evaluation. There should not be short cut or excuse to this or rather the project will be at risk and its sustainability will be questionable. People must be given a sufficient

room to decide what they want and further decide on the projects that will have benefits to them. It may take time and costs, but when it is done, its operation will be smooth, and sustainability will be assured.

- II. Concerning donors and project implementers, it is critically recommended to observe patience and adopt flexibility if the project situation necessitates changes that were not observed at the design level of the project. Adjustment of objective and time frame of the project might require some changes that would ensure both effectiveness and sustainability of the project.
- III. District councils and host organizations should ensure consistency on monitoring projects beyond the project period as well as guarantee the concept of continuous capacity of the project beneficiaries.
- IV. Financial institutions are largely dwelling in urban, and cities set ups. This situation disarms the most remote and periphery living communities. In this regard, they are recommended to expand their reach to these communities as they might turn to be their potential customers.
- V. The financial institutions such as banks are strongly advised to have their separate capacity building and extension department that would be responsible to train the potential customers especially on building confidence on money handlings and saving spirit. These are the likely potential and very reliable customers, but nobody is hunting. Through capacity building interventions these people might be the most powerful and reliable customers in the future.
- VI. Literature review is a of paramount importance for any person who want to implement a similar project as it will provide guidance and a wide range of

philosophies and theories that will build the foundation as an anchor of the project in question.

- VII. Government Ministry responsible for Microfinance is advised to review its intension of making an online community microfinance group registration as it is currently a night mere. The law requires that the group should be given a registration certificate if they submit their dully filled forms within 14 days, but practices reveals that a group can submit its documents and take more than five months without receiving its registration certificate.
- VIII. Vicoba groups are strongly recommended to open up their bank accounts and keep up their money for safety and security reasons. This should be carefully considered and ensure that the money will not be taken to the bank more frequently but be taken only when the members are not taking loans. So, it is recommended that, the group keep give out loans and only take money to the bank at the period when loans are repaid and the sharing out period is close.
- IX. The researcher has practiced the Vicoba model quietly and gained knowledge and experience and further had an opportunity to testify a drastic economic change of illiterate people as a result of coming together and join in Vicoba in places where financial services are not accessible. In this context, it is recommended that government should buy these ideas and invest in the provision of skills to the remote communities, as it will empower them and build their confidence and bargaining power to be able to take up loans that will improve their economic status which in turn will result to establishment of local businesses and hence increase number of taxpayers in the country and as such the country's economy will be uplifted.

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APPENDICES

Appendix 1: questionnaires

Questionnaire for Community needs assessment on improved access to financial resources through village community bank (vicoba) for economic emancipation in pastoral community: A case study of Kimmelok community microfinance group in Kirtalo village, Ngorongoro District, Arusha, Tanzania.

Appendix 2: Self-introductory letter to the respondents

I am **Hilary Timothy Ole Yaile** Master's student at The Open University of Tanzania. I am currently doing Community Need Assessment (CNA) on *improved financial resource through vicoba* at your group as part of my partial fulfillment of the requirements for Masters' degree. I am humbly requesting your support to answer the provided questionnaire bearing in mind that, the information you give will be highly confidential and solemnly used for academic purposes only. Please tick or circle the appropriate answer.

The questionnaires are as follows:

a. What is your Age?

1. 18-35 (1)
2. 35-45 (2)
3. 45-60 (3)
4. 61-75 (4)

b. What is your gender?

1. Male
2. Female

c. What is your marital status?

1. Single

2. Married
3. Divorced
4. Widows

d. What is your level of education?

1. No formal education
2. Primary education
3. Secondary
4. Certificate and above

e. What is the number of your dependents?

1. 0 -2
2. 2-4
3. 4-5
4. Above 5

f. What kind of income activities are you involved with?

5. Groceries and petty businesses
6. Livestock keeping
7. Farming
8. Salaried employee

g. What is your level of income per month?

1. 30,000 -50000
2. 50000 -100000
5. 100000 -150000
6. 150000 -200000

h. To what extent accessibility of capital or loan is available in your group to improve your income activities?

1. Very accessible
2. Moderate
3. Very rare
4. No at all

i. Where do you get capital or loans to improve your income activities?

1. Bank
2. Personal equity
3. Individual lenders
4. Other financial institutions

j. How skillful are you in issues pertaining to business and entrepreneurship?

1. Highly skilled
2. Average
3. Low skill
4. No skill

k. What are other skills do you need to improve your income activities?

1. Saving and credit skill
2. Entrepreneurship and Business skill
3. Livestock husbandry
4. Farming and gardening

l. What problems do you think they are major hindrances to the improvement of your income generating activities?

1. Inadequate business and entrepreneurship skill = 8
2. Little capital and limitations on accessing loans = 10
3. Gender inequality on property ownership and decision making in resource allocation = 7
4. Limited time to engage in economic activities during the dry season = 5

m. List any four possible interventions that you can implement to improve your income generating activities in your village in case you get any support.

1. -----
2. -----
3. -----
4. -----

Apendix 3: Monitoring and Evaluation tools

Vicoba health assessment for

Jina la kikundi	
Namba ya kikundi	
Latitudi	
Longitudi	
Jina la mhajaji	
Tarehe ya kutembelewa	

Mada		Pointi
1	Je, ni kati ya 80% na 100% ya wanachama walihudhuria mkutano?	
2	Je, funguo zilitunzwa na wanachama watatu ambao hawakuwa katika kamati?	
3	Wanachama walikumbuka baki ya fedha ya mfuko wa jamii na mfuko wa mikopo?	
4	Je, taratibu zote za uhifadhi wa fedha zilifwatwa kwa mtiririko na kumalizika?	
5	Je, rekodi ya akiba ilifanyika kwenye vitabu vya hisa kikamilifu na kwa usahihi?	
6	Je, utaratibu wa ukopeshaji na urejeshaji wa fedha ulifwatwa kwa umakini na uthabiti?	
7	Je, rekodi ya mikopo ilifanyika kwenye vitabu vya hisa kikamilifu na kwa usahihi?	
8	Je, kikundi na menejiment / uongozi wa kamati ulifwata utaratibu uliowekwa?	
9	Je, mwishoni, katibu alitangaza fedha iliyopo katika mfuko wa mikopo na mfuko wa jamii?	
10	Je vitabu vya fedha ndio vilitumika kama mfumo wa kumbukumbu wa msingi?	
11	Je, Mwenyekiti aliendesha kikao kwa ufanisi?	
12	Je, katibu alitekeleza wajibu wake kwa ufanisi?	
13	Je, wahesabu fedha walitimiza wajibu wao kwa ukamilifu?	
14	Je, wanachama walionesha kujua katiba?	
15	Je, wanachama walishirikishwa katika kila kipengele cha mkutano?	
Alama ya jumla		
% score		

Takwimu za utendaji wa fedha		Kiwango	Makisio
1	Fedha iliyopo katika mfuko wa mikopo		
2	Thamani ya mikopo inayodaiwa		
3	Mali zilizonunuliwa tangu mwanzo wa mzunguko		
4	Madeni		
5	Fedha kamili iliyohifadhiwa mpaka sasa katika mzunguko huu (fedha yote iliyohifadhiwa - zilizotolewa)		
Faida itokanayo na Akiba			

Maoni:

Pointi ya bidhaa binafsi

2.5-3	Vizuri sana / vyema	haihitaji kuingiliwa
2.0-2.4	Wastani /Inakubalika	Inahitaji marekebisho machache ambayo yanaweza kufanyika wakati wa mkutano
<2	Dhaifu /Haikubaliki	Mafunzo rasmi yanahitajika katika kipengele hiki

Tafsiri ya alama zote kwa ujumla

90-100%	Afya nzuri.
80-89%	Afya ya wastani/inayokubalika.
70-79%	Afya dhaifu
<70	Gonjwa/haikubaliki (dhaifu sana).

Appendix 4 Vicoba financial assessment form

Kumbukumbu zinazo kusanywa kwenye kikundi				Jedwali			
Jina la kikundi na no.				N° ya wan.	Hisa za mwanbachama mzunguko huu	Thamani ya mikopo inayodaiwa (Tsh)	Mikopo ya biashara 0/1
Kumbukumbu ya mzunguko				1			
No. ya mzunguko				2			
Tarehe ya uwekaji akiba mzunguko huu ulipoanza				3			
Hali ya kikundi mzunguko ulipoanza (kinasimamiwa/kinajisimamia chenyewe)				4			
Kikundi kinafuatiliwa na (jina)				5			
Idadi ya wanachama walipoanza kuweka akiba mzunguko huu				6			
Akiba iliyowekezwa mwazoni mwa mzunguko huu				7			
Mali ya kikundi mzunguko huu ulipoanza				8			
Taarifa za wanachama				9			
Tarehe ya kukusanya kumbukumbu				10			
Idadi ya wanachama waliosajiliwa sasa				11			
Idadi ya wanawake waliosajiliwa sasa				12			
Idadi ya wanachama waliohudhuria mkutano huu				13			
Idadi ya wanachama waliotoka mzunguko huu				14			
Mikopo na akiba				15			
Thamani ya akiba mzunguko huu				16			
Thamani ya mikopo inayodaiwa				17			
Idadi ya mikopo inayodaiwa				18			
Thamani ya mikopo iliyosamehewa				19			
Thamani ya fedha za kukopeshana sandukuni				20			
Mali na madeni mengineyo				21			
Salio la fedha benki				22			
Salio la mfuko wa jamii				23			
Mali ya kikundi sasa				24			
Madeni ya nje				25			
Gawio na mgao				26			
Gawio wakati wa mzunguko huu				27			
Mkutano wa mgao, mwisho wa mzunguko		Ndio	Hapana	28			
				29			
				30			
				Jumla			

Utafutaji wa faida kwenye kikundi	
Thamani ya mikopo inayodaiwa	
Jumlisha: Thamani ya fedha za kukopeshana sandukuni	
Jumlisha: Salio la fedha benki	
Jumlisha: Mali ya kikundi sasa	
Toa: Thamani ya akiba mzunguko huu	
Toa: Mali ya kikundi mzunguko ulipoanza	
Toa: Madeni ya nje	
Sawa na: Faida (au hasara) sasa	

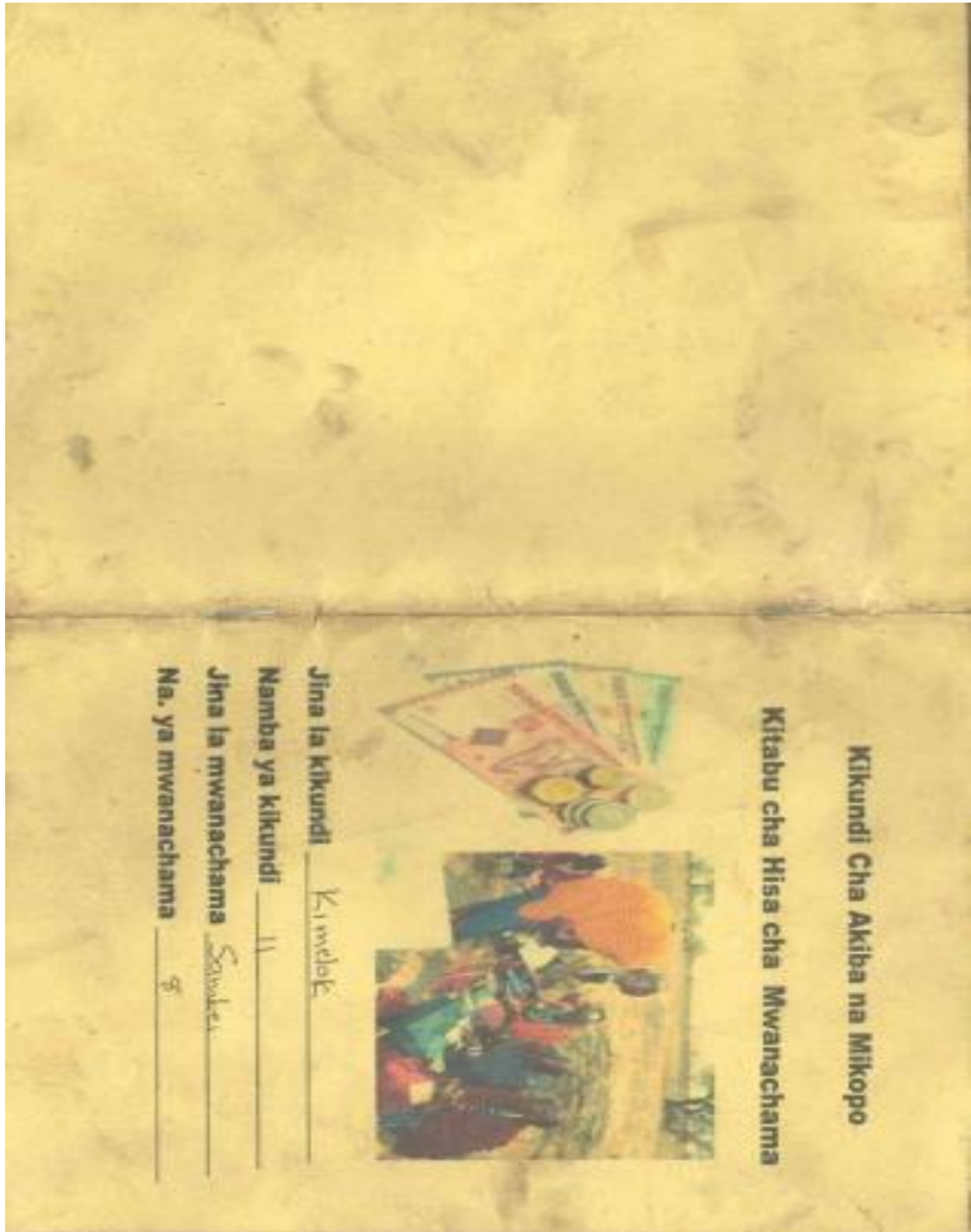
Thamani ya hisa 1 (Tsh)	Thamani ya mikopo ya biashara inayodaiwa (Tsh)
Jumla ya akiba (Tsh)	

Afya ya kikundi %

Appendix 5 The registration certificate of Kimelok group



The kimmelok group member's pass book



The shares records

Thamani ya hisa 1000/-

Hadi ya Hissu moja 1000/-

Mifano wa Jasi	Hissu	Hissu	Hissu	Hissu	Hissu
1	0	10	10	10	10
2	0	10	10	10	10
3	0	10	10	10	10
4	0	10	10	10	10
5	0	10	10	10	10
6	0	10	10	10	10
7	0	10	10	10	10
8	0	10	10	10	10
9	0	10	10	10	10
10	0	10	10	10	10
11	0	10	10	10	10
12	0	10	10	10	10

Hadi ya Hissu moja 1000/-

Thamani ya hisa 1000/-

Hadi ya Hissu moja 60

Mifano wa Jasi	Hissu	Hissu	Hissu	Hissu	Hissu
13	0	10	10	10	10
14	0	10	10	10	10
15	0	10	10	10	10
16	0	10	10	10	10
17	0	10	10	10	10
18	0	10	10	10	10
19	0	10	10	10	10
20	0	10	10	10	10
21	0	10	10	10	10
22	0	10	10	10	10
23	0	10	10	10	10
24	0	10	10	10	10

Hadi ya Hissu moja 120

