

**THE ESTABLISHMENT AND TRAINING OF WOMEN PEER SAVING
GROUPS FOR IMPROVED SUSTAINABLE LIVELIHOOD
A CASE OF: MWIKA KASKAZINI WARD OF MOSHI DISTRICT
COUNCIL -KILIMANJARO REGION**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT FOR THE
REQUIREMENT MASTERS DEGREE IN COMMUNITY ECONOMIC
DEVELOPMENT IN THE OPEN UNIVERSITY OF TANZANIA**

2014

CERTIFICATION

I, **Dr. Saimon Waane** Certify that, I have read and hereby recommend for acceptance by the Open University of Tanzania a dissertation titled “**The establishment and Training of Women peer saving groups for improved sustainable livelihood**” in partial fulfillment of the requirements for the award of the degree Masters in Community Economic Development (MCED) in the Open University of Tanzania.

.....
Dr. Saimon Waane

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.....
Date

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DECLARATION

I, **Peter Mosha**, do hereby declare to the Senate of Open University of Tanzania that this project is my own original work, and that it has not been submitted for the similar degree in any other University.

.....

Signature

.....

Date

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I thank almighty God for the gift of life, mental and physical health that enabled me to carry out this level of education for my career development. I would like to acknowledge with many thanks, the role of my beloved parents Mr. And Mrs. Michael David Mashingia for their prenatal, natal and post natal care and support. Always their advice in wisdom improved my morale and that has made me a useful person in my society.

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ABSTRACT

This is a dissertation work conducted as an essential part for the academic award of Masters in Community Economic Development for the year 2014. Community Needs Assessment that was conducted at Mwika Kaskazini Ward in Moshi District Council. Aim was to assess socio- economic context of women in the ward. Research methodologies, design and tools were used. Statistical Package for Social Sciences (SPSS) program was used to analyze data. Among others key CNA findings was, 72% of the respondents said they are unable to provide reliable household basic needs due to low income. 97% of the respondents said they would be ready to engage in peer saving groups to change to desirable livelihood situations.

Community needs prioritization and leveling was done. Women's associative strength, weakness, opportunities and challenges assessed. Prioritized needs included training on; entrepreneurship education, marketing skills, financial management and awareness on human right education. Through the CNA, problem was identified to be low income of some of women at Mwika Kaskazini Ward in Moshi District Council. The project was hosted by N.G.O. working in Kilimanjaro region called KWIECO. Various stakeholders were included during the implementation. The project started in January and ended in August 2014.

After the CNA, Project planning, description, literature review, implantation plan, logical frame work, inputs, staffing pattern, implementation report and Gantt chart were done as presented in this report. Three women peer saving groups were established and trained at the ward.

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LIST OF ABBREVIATIONS

IGA	Income Generating Activities
TPC	Tanganyika Plantation Company
SPSS	Statistical Package for Social Science
CAN	Community Needs Assessment
WEO	Ward Executive Officer
IMF	International Monetary Fund
N.G.O	Non Governmental Organization
MGDs	Millennium Development Goals
UN	United Nations
SACCOS	Savings and Credit Cooperative Societies
MKUKUTA	Mkatati wa Kukuza na Kupunguza Umaskini Tanzania
SMEs	Small and Medium Enterprises
DFID-UK	Department for International Development-United Kingdom
MCED	Masters in Community Economic Development

CHAPTER ONE

1.0 PARTICIPATORY NEEDS ASSESSMENT

1.1 Introduction

This part address the overview of background information of Moshi District Council, community profile, studying objectives, research design; research tools, community needs assessment, needs, priorities and chapter summary. The needs assessment introduced a step forward in developing community project reflecting solution from the community key problem. Participatory Needs Assessment is introduced to be a method for determining from the insider's point of view: what activities are needed and can be supported; whether insiders accept the activities proposed by outsiders and; whether the activities are reasonable and practical (MCED hand book page 02).

1.2 Background Information

Moshi District Council was established in January, 1984 by provisions of the Local Government (District Authorities) Act 1982 under sections 8 and 9 with 45 Councilors, of which 27 were elected, each representing each the Wards within the Council, 5 were elected by the Council from the persons nominated by party Organizations and 3 were appointed by the Minister .1 Member of Parliament represented the constituency (Moshi Rural by then) and 9 were elected by the Council from amongst the village Chairpersons.

1.2.1 Geographical Location

Moshi District council lies between longitude 37° to 38° East and latitude 2° - 30' - 50° south of the Equator. On the North it borders Rombo District, on the East it borders Kenya on the South borders Mwanga and Simanjiro Districts and to the

Western side it borders Hai District.

1.2.2 Land Area

The District covers an area of 1,713 sq. km. or 171,300 Ha. of which, 124,254 Ha. is arable land 338,126 Ha. is land covered by natural forests (Kilimanjaro Forest Reserve, 37,019 Ha, Rau Ha. 570, Kahe I - 885; Kahe II 202 and 8,920 Ha. is non arable land occupied by rocks, hills and gullies.

1.2.3 Ethnicity

The Chagga and the Pare make up the two main ethnic groups in the District. The Chagga live mostly areas along the slopes of the Mt Kilimanjaro and the Pare occupies part of the lowlands. The small groups are Wakahe and Wakwavi who are also residing in the lower zones. Furthermore the Chagga and the Pare are subdivided into different dialects and clans such as Wakyaso who speak Kivunjo, Wamachame who speaks Kimachame and the Wagweno who speaks Kigweno etc. However, socially there is little distinction between the two main groups and Inter marriages are quite common.

1.2.4 Physical Features

The district is characterized by mountainous topography on the northern part which forms the Kilimanjaro Mountain, while moving towards the south are the lowland.

1.2.5 Rainfall Pattern

Rainfall pattern is highly dependent on altitude. The district in some years enjoy two rain seasons one being between October to December while the normal rain season is

from March to June. The Lowlands receive an average of 600 mm, the central part 1100 mm and the High lands 1,600 mm.

1.2.6 Temperature

The District has 26° C as a daily average temperature. The highest temperatures occur in February, March, April, as well as on September October and November the period during which the mean maximum temperatures are around 31° while the mean minimum temperatures average to about 15°C in June, July, December and January when the temperatures go down.

1.2.7 Agro Ecological Zones

The District has 3 agro ecological zones as follows;-

Table 1.1: Ecological Zones of Moshi District Council

	Zone	Altitude (m)	Rainfall (ml)	Major Crops
(i)	Lower Zone (Lowland)	700 – 900	400 – 800	Paddy, maize, sugar cane by irrigation
(ii)	Middle/Central Zone	901 – 1500	900 – 1400	Maize, bananas, beans, dairy Cattle keeping
(iii)	Upper Zone (Highland)	1501 – 5895	1401 – 2000	Coffee, Bananas, maize, Avocados, beans, Natural forest.

Source: 2011- Moshi District Profile

1.2.8 District Resources

1.2.8.1 Land

Land appears to be a highly dependent asset, 98% of total population in the District

depend on it. Families own land under the customary Laws.

1.2.8.2 Springs and Permanent Rivers

The District has over 300 Natural Irrigation furrows, streams and rivers that favor irrigation potentiality.

1.2.8.3 The Mountain Kilimanjaro

Mount Kilimanjaro is the world's natural heritage and the biggest World Touristic attraction. It is the highest mountain in Africa and the highest free-standing mountain in the world at 5,895 meters or 19,341 feet above sea level.

1.2.8.4 Food and Cash Crop Production

i. Food Crops

Major food crops produced in the district are bananas, maize, rice, potatoes, groundnuts and beans.

ii. Cash Crops

There are two main cash crops namely; Coffee (middle and upper zones) and Cotton (lower zone).

iii. Coffee

Coffee was introduced in the District in year 1898 through Kilema Mission. Currently the crop is cultivated in twelve Regions around the country. In Moshi District it cultivated in upper and middle zones.

iv. Industry

Currently only one factory is available in the district. This is the sugarcane processing owned by TPC. However there are numerous small scale industries

basically such as oils seed processors as well as timber, maize milling, tin smith, black smiths and food preservation.

1.3 Community Profile

The focused community for this study is the Low income Women residing in Mwika Kaskazini ward in the Moshi District Council of the Kilimanjaro region. The low income caused them to be marginalized in a sense that they fail to access reliable family and social basic needs. These (women) are of the Chagga ethnicity and they speak their native tongue (Kichagga) commonly spoken in Vunjo province and they are also conversant with Kiswahili which is the national Language. Religiously many are Christians under the denomination of Lutherans.

1.3.1 Location

The ward is located in the upper zone of the slope of Mt. Kilimanjaro and most densely populated area with the altitude ranging from 1501 – 5895 meters above the sea level around the mountain Kilimanjaro. Mwika Kaskazini is one of the 31 wards of Moshi District Council. The ward is potentially a business hub for the Rombo District and Moshi District Council (Marangu). The ward has three Villages Kinyamvuo, Mrumbe Uluwoo and Msae. This ward is among 31 wards in the District as indicated in the table.

1.3.2 Ward Boundaries

To its East side the ward borders the Rombo District, in West it borders Mamba Ward in South it borders the Mwika Kusini whereas to its North it borders with forest reserves of Mount Kilimanjaro.

Table 1.2: The Population of Moshi District Council in Wards Level

SN	WARD/ SHEHIA	TOTAL	MALE	FEMALE	HOUSEHOLD SIZE
0	Total	466,737	225,767	240,970	4.2
1	Mwika kusini	19,645	9,591	10,054	4.0
2	Mwika kaskazini	21,177	10,387	10,790	4.2
3	Mamba kaskazini	9,065	4,366	4,699	4.0
4	Mamba kusini	10,060	4,888	5,172	3.9
5	Marangu mashariki	23,734	11,455	12,279	4.3
6	Marangu magharibi	18,976	9,132	9,844	4.2
7	Makuyuni	22,442	10,781	11,661	3.7
8	Kilema kaskazini	9,669	4,592	5,077	4.5
9	Kilema kusini	22,711	11,114	11,597	4.4
10	Kirua vunjo mashariki	8,657	4,306	4,351	4.2
11	Kirua vunjo Magharibi	12,840	6,266	6,574	4.1
12	Kahe	19,142	9,581	9,561	4.4
13	Kahe mashariki	11,384	5,789	5,595	4.4
14	Old moshi mashariki	9,528	4,575	4,953	4.2
15	Old moshi magharibi	8,100	4,036	4,064	4.3
16	Mbokomu	14,606	7,036	7,570	4.1
17	Uru mashariki	14,781	7,248	7,533	4.3
18	Uru shimbwe	6,107	2,844	3,263	4.2
19	Uru kusini	22,904	11,065	11,839	4.3
20	Uru kaskazini	11,081	5,331	5,750	4.4
21	Mabogini	28,992	14,320	14,672	4.2
22	Arusha chini	13,960	7,227	6,733	4.4
23	Kibosho mashariki	14,148	6,374	7,774	5.1
24	Kibosho kati	10,258	4,613	5,645	4.0
25	Kibosho Magharibi	20,291	9,737	10,554	4.2
26	Kindi	21,391	10,222	11,169	4.4
27	Kiruavunjo kusini	19,378	9,455	9,923	4.2
28	Kirima	10,709	4,890	5,819	4.6
29	Okaoni	10,446	4,709	5,737	4.0
30	Kimochi	13,562	6,476	7,086	4.1
31	Kilema kati	6,993	3,361	3,632	4.1

Source: 2012 Tanzania Population and Housing Census

1.3.3 Ward Demography

According to the 2012 National census, the ward was reported to have a population of 21,177 people composed of 10,790 women and 10,387 male. Majority of women in this area are engaged in subsistence farming activities while a small portion of the population is engaged in micro business activities.

1.3.4 Land Ownership

With regards to the ownership of Land as a major means of production, the customary laws and traditions in this land management gives power and authority to men over women ownership of land. Customary laws relating to land ownership are the most practiced in the area. Female access to land is restricted to agricultural production for family use and cash crops production with no control over land. Women are not allowed to inherit land due to the patriarchy system developed under the myth that when they are given land and later get married it is tantamount to giving away the family land to the families where they will be married to. Culture of this place does not allow male to sell their inherited lands. However, women are not denied to buy and own their land in areas where it is available (particularly the low zones) and more favorable when that plots does not fall in the same blood hood clan.

1.3.5 Economic Activities and Social Services

Main economic activities in the ward include crops cultivation (food and commercial) and animal husbandry agriculture making it eighty five percent (85%) District profile (2011). Women are active participants in production of food and cash crops but they have no say to the portioning and use of income from the harvests as it is the men (husbands) who plan and decide for it. Women are also engaged in casual labor in seasonal agricultural activities and or cattle feedings to neighbors at a wage of 2000 - 5000 per day. Other engages in micro business activities especially during market days.

1.3.5.1 Ward Food Production

Common food grown in the ward; are maize, beans, bananas and sorghum. Women

play a big role in assurance of food supply for the families.

1.3.5.2 Cash Crops Production

Coffee being regarded as a mainly cash crop in the ward by then, it was regarded as a strong family economic source up to the early 1990s when its business was faced with price instabilities. Families were able to access basic needs like health, education, clothes and shelter from the revenues obtained by selling semi processed coffee. Coffee production started to fall since 1998 witnessing decreasing coffee production especially the small scale farmers and relatively led to negative impact on household income. Deforestation, water source pollution and poor agricultural practices are part of rampant causes of environmental destruction. This has resulted into poor supply of both food and cash crops from families. Moshi District profile (2011)2011 Moshi District profile).

Table 1.3: Coffee Production Trends from 2000/2001 to 2010/2011 (In Tones)

Year	Area In Ha.	Production In Tones
2000/2001		4,051
2001/2002		2,262
2002/2003		1,900
2003/2004		2,100
2004/2005		1,905
2005/2006	34,340	931
2006/2007	19,729	1,608
2007/2008	19,729	1,763
2008/2009	19,729	3,171
2009/2010	20,882	2,221
2010/2011	18,779	1,154

Source: Moshi District Council 2011

1.3.5.3 Micro Business in the Ward

Retail business (shops with Groceries, liquors and soft drinks) and banana business to the ward external business people is highly practiced. Women auction agro food products like bananas, avocados, mangoes, green vegetables, potatoes and Yams at Mwiki Market place, a junction between Marangu and Rombo District for family consumptions. Other women are engaged in selling imported second-hand clothes, fish and potatoes that makes them a living.

1.3.5.4 Ward Social Services

The ward has a main road linking it with Himo, Marangu townships as well as the Rombo District. Almost 80% of roads are of high slopes (hilly) terrain with volcanic clay. The Ward has 12 Primary Schools (10 belonging to Government and 2 Private School), two Government Schools (one for lower level and the other one for High level Secondary School), One Private Teachers' College exist in the Ward. No Hospital available but two health centers operates (one for Government and the other under Private Ownership). The Ward has active Police station. Water tap service is available along with retail shops which are privately owned.

1.3.6 Community Needs Assessment

Community needs assessment guide people to study more about a situation of that community and feel they have a voice in it. The community needs assessment is therefore a tool to identify the most significant needs in the community, and; hence the basis for accessing, planning and developing strategies to address those needs in the most effective way possible (WCMCAA Report, 2011).

1.3.6.1 Objectives for Conducting Community Needs Assessment

The general objective was to assess the community's Socio-Economic context in sustainability of the Peer Saving Groups of the marginalized Women for better and sustainable livelihood.

Specific objectives:

- i. To determine the demographic characteristics of the Community of Mwika Kaskazini
- ii. To identify main socio-economic problems facing the women of Mwika Kaskazini Ward
- iii. To assess Community needs and priorities of the women at ward of Mwika Kaskazini Ward.
- iv. To identify inputs needed to empower the women to attain their core priority.

1.3.7 Research Questions for Community Needs Assessment

- i. What are the characteristics of the population composition of the women?
- ii. What caused some of women in this ward to have low income and what are the resulting effects?
- iii. What are the most needs of priorities to women of this area?
- iv. What are knowledge and inputs needed by women in this ward as a way to solve existing socio-economic challenges?

1.3.8 Research Methodology

This section describes the research area and the research methodology employed in carrying out of the study. The study methodology focuses on the study design,

sampling procedures and data collection techniques.

1.3.9 Research Design

Research design is a plan for conducting a research. Kothari (1991) “defines research design as the conceptual structure within which research is conducted. It constitutes the blue print for the collection, measurement and analysis of data. A research design is implemented in order to attempt to find answers to the researchers focused questions that were formulated”. Weinbach and Wetal (1991) “explained further the major issues that research design should include; Issues of where and when should the research be conducted, what information should be conducted, from whom or what. How the data should be collected what variables will need to be measured, analyzed information and organized.”

This is a cross-sectional study designed to pick up the sample and applied research to find solution for the identified key problem. A cross sectional research study design allows data to be collected at a single point in one time and is mostly used in descriptive study for determination of relationship between variables (Bailey, 1998); the design provides a snapshot of variables in the study at one particular point of time. Cross section study was relatively cheaper with relatively short time of the researcher to collect data. It has allowed effective interaction between the researcher and his respondents. The study focus was on assessing pressing needs of women in the group and come out with priorities based on the existing problems.

The use of a cross- sectional design has facilitated the extraction of historical events that have made the community to be in the current livelihood situation. This includes

but not limited to their skills, abilities, needs and priorities. In this nature of study, data were categories under both quantitative (numbers and percentages) and qualitative (description) forms that marked the triangulation of both Qualitative and quantitative techniques of data analysis. Applied study was as well adopted because it helped the researcher to understand the core community problems and come up with solution to mitigate those problems. Applied study is a research to identify social, economic or political trends that may affect a particular institution; or evaluation research is example of applied research; the central aim of applied research is to discover a solution for some pressing practical problems. (Kothari C.R 2004, page 3)

1.3.10 Study Population and Sampling Techniques

1.3.10.1 Study Population

In order get sufficient sample, it was inferred necessary to study the universe of the marginalized women in the Mwika Kaskazini Ward and come up with relevant sample. There were estimate of 600 women with extreme low income in the ward. However the Researcher could not study all of the population, instead sample study was used representing the universe. 75 respondents from household levels were therefore drawn from the population for studying purposes.

1.3.10.2 Sampling Techniques

In sampling techniques, probability and non-probability sampling were employed. Probability sampling / random sampling or chance is a sampling design where every woman had an equal chance of inclusion in this study. The reason was to assess the demographic, socio-economic relations and skills of the studying population who are

the marginalized women of Mwika Kaskazini ward. Sample was used as a way to solve financial and time implications. Purposive sample was as well applied intending to relate facts and other information that women were not ready to share especially on issues patterning patriarchy system and administrative information.

1.3.11 Data Collection Methods

Various methods were used to collect primary and secondary data which enriched the study by giving access to the required information. Primary data are those which were collected afresh and basically for the first time, are original in character. The secondary data in other hand are those which have already been collected by someone else and which have already been passed through the statistical process. (Kothari, 2004). Among the tools used were the structured questionnaire, observation, focus group discussion and personal structured interviews to the collection of primary data. Secondary data were obtained from the Moshi District Council, Local Government Authorities and other documentations.

1.3.11.1 Pilot Study and Data Collection

Prior to actual data collection, a pilot study was done to test validity and reliability of the developed data tools. Some adjustments were then done after the pre-test reviews in order to make the tools more provisioning.

1.3.11.2 Questionnaire, Interviews and Observation

A questionnaire was a basic data collection tool that was used in this study alongside with the interview and observation tool. Questionnaire and interview were nearly identical and it was possible to ask questions indicated in the questionnaire and at the

same time get face to face responses from the interviewee and asks more to know deeply over a particular variable.

1.3.11.3 Focus Group Discussion

Focus group discussion was employed to collect some data including causes of lower income among women, respect and rights of women to participate in income generation activities. The participants discussed various issues that undermine their wellbeing. This method was helpful in pair wise ranking process whereas respondents had to discuss and assert the best priorities of their choices. The participants were selected based on gender and age. The Focus Group Discussions were organized in small cohesive groups (from 3 to 12 people).

1.3.11.4 Participatory Rural Appraisal

This method was used with intention of finding out the roots of the study community problems. The method was used to lead community discussion with focus on tools like the seasonal calendar, transect work, main events that occurred in the community and its effects (Negative and positive) also it enabled to understand basic community resources and opportunities of which could help them to make good decisions on resource utilizations. Proper uses of resources can lead to improved livelihood. This method provided discuss opportunities with the community and brought awareness of past events and situations that resulted into the current situation.

1.3.11.5 Literature Review

In this method written materials were read to obtain information and data related to the study community. These included district profile and Ward government information.

1.3.11.6 Data Analysis Method

In this study, a number of data analysis methods were considered for processing the data collected using the tools designed for this study. The triangulated methods were characterized by both Qualitative and Quantitative nature to impart sufficient meaning to the information from field extracts. The use of Computer aided processing of data was highly considered where a Statistical Package for Social Sciences (SPSS) program was employed for analysis of the quantitative data to reduce the risk of erroneous processing.

This study also witnesses the use of descriptive analysis of data including the use of quoted speeches from respondents and snapshots reflecting respective scenarios were also used in presenting complementing this report. Along the methods of analysis, the processed information has also been presented in different methods that comprehensively report specific findings in this study. Among the methods used were descriptive statistics presented in forms of statistical tables and figures comprised of charts and graphs.

1.3.11.7 Community Needs Assessment Findings

This part addresses the findings that were obtained from women living in Mwika Kaskazini ward in Moshi District Council. This study therefore addresses demographic and economic status alongside potential skills of respondents in respect of the study area. The objective to this was to come-up with a project that will support this community whereas in this case the women community. Both qualitative and quantitative data analysis have been used in this part. Information has been presented through pie charts, bar charts, tables and histograms showing percentage as per

variables used.

1.3.12 Demographic Characteristics of the Community/ Women

The demographic composition of this community has been characterized in form of occupation, sex, marital status, age relations, education, household dependency rate and levels of livelihood satisfaction. The population characteristics were inferred necessary because they have very vital outcomes in social and economic development of the community.

1.3.12.1 Occupations

The finding indicated that majority of the respondents are farmers who forms 66.7 percent of the total population of this study. 20% of them are business women whereas 13.3% of them are reported to have no reliable occupation (this means no assured daily work to earn income). However though the discussions and interviews it was noted that, agricultural production experience has not been favorable since the 1990s. Poor harvests of agro-products have become a regular experience since then. For example one some of respondents reported that they are not sure of even getting 3 bags of maize in one acre and they just engage in agriculture because it is their custom seasonal activity.

With a decline in agriculture production, respondents through focus group discussions said that even some of males/husbands have migrated to urban areas seeking for other occupations/ employment opportunities. This has resulted into increased workload to women who were left home to take care of their children and other family siblings. Majority of women have remained to the same occupation because they have

nowhere to switch to as an alternative occupation.

Table 1.4: Occupation of Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Farmer	50	66.7	66.7	66.7
	Business woman/man	15	20.0	20.0	86.7
	Not employed	10	13.3	13.3	100.0
	Total	75	100.0	100.0	

Source: 2014 CNA result Ward of Mwika Kaskazini

1.3.12.2 Sex of the Respondents

During this study, both men and women were considered as potential sources of data and relevant information. As presented in the bar chart below the findings shows that 84% of the respondents were women while 16 % were men. The imbalance witnessed in the ratio between men and women is justified by the general purpose of this study focused on determining their marginal/vulnerable position in their respective communities. Men were potentially involved in order to establish matching contributions, gender perceptions and access community secondary information for those who are in power.

With the Men and women consulted in this study we realize that only 70.67 percent of the respondents were married while 16 percent were not married, 8 percent reported to be separated and the 5.33 percent of the respondents were reported to be widows/widowers. See figure 1.1 for details.

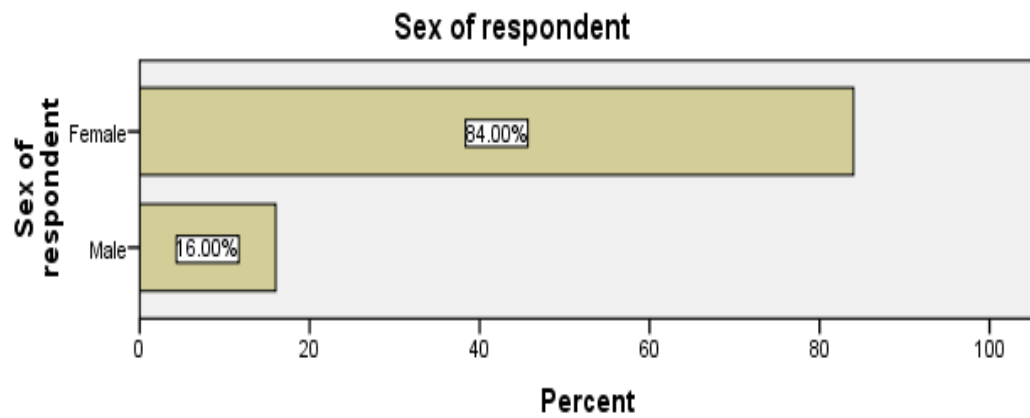


Figure 1.1: Sex of Respondents

Source: 2014 CNA result Ward of Mwika Kaskazini

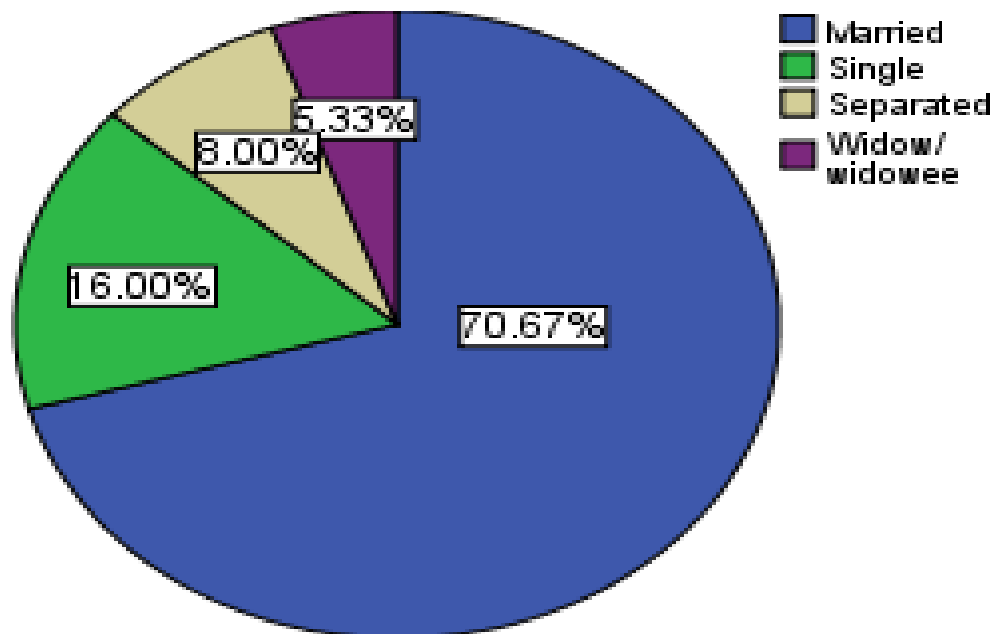


Figure 1.2: Marital Status of Respondents

Source: 2014 CNA result Ward of Mwika Kaskazini

1.3.12.3 Age of the Study Population

The highest level of the age group of the population of the community is 30-34 making 34.7%, followed by the age between 40-44 (20%), 50+ (16%), 13.3% (age group of 45-49), 10.7% for the age group of 35-39, 5.3% for the group aged 25-29. This assessment was carried to know the most effective class engaging in socio-economic activities and thus engine of the community when mobilized in income generating activities. This is because they are all above 18 years of age and other things being constant they can produce and support to family needs.

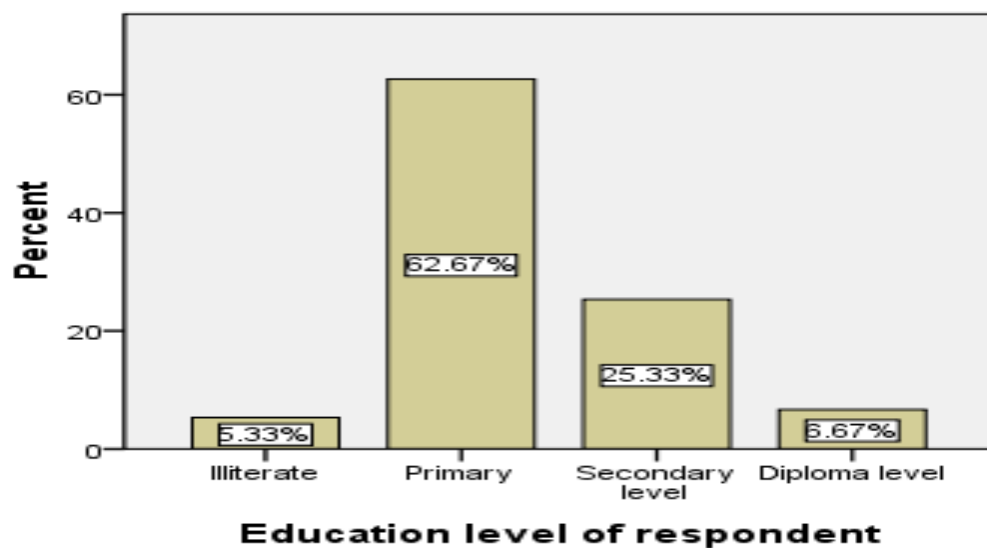


Figure 1.3: Education Level of the Study Population

Source: 2014 CNA result Ward of Mwika Kaskazini

As from the above bar chart, the highest level of education of the marginalized women in the area is primary education equivalent to 62.67%, 25.33% of them have secondary education and tertiary college respectively, 5.33% of them are illiterate thus they don't know how to read and write. 6.67% have diploma/ certificate

qualification. This means that majority of the population knows how to read and write making it **94.67%** of them as class of literates.

1.3.12.4 Household Information

This part intended to know the dependency rates and level of household livelihoods satisfactions. The level of satisfaction of households could determines the accessibility to potential basic needs in relation to income, natural resources and local institutions providing services to individuals in case there is a need to be determined by the purchasing power of households. It can be pre-assumed that the higher the number of household siblings the higher the need for daily family expenditures and the vice versa would be true. Family load to feed the siblings in relation to poor/low income , would trigger a way for community empowerment to ensure livelihood is improved and hence accessibility to all potential households and social services including food, shelter, clothes, hygienic water, health and education services for growth and development in a sustainable approach.

1.3.12.5 Household Dependency

As from the bar chart below, it was revealed that, majority of the households have above five dependants making it 53.33% of the community, 21.33% have 3-5 dependants, 17.33% have 1-2 dependants while 8% of them have no dependants. Big number of dependants means that a lot need to be consumed in the households. Women who play bigger role to ensure the family gets food and other consumption need to work harder for assured availability of those family needs, however it was echoed that this remain to be a challenging task to them.

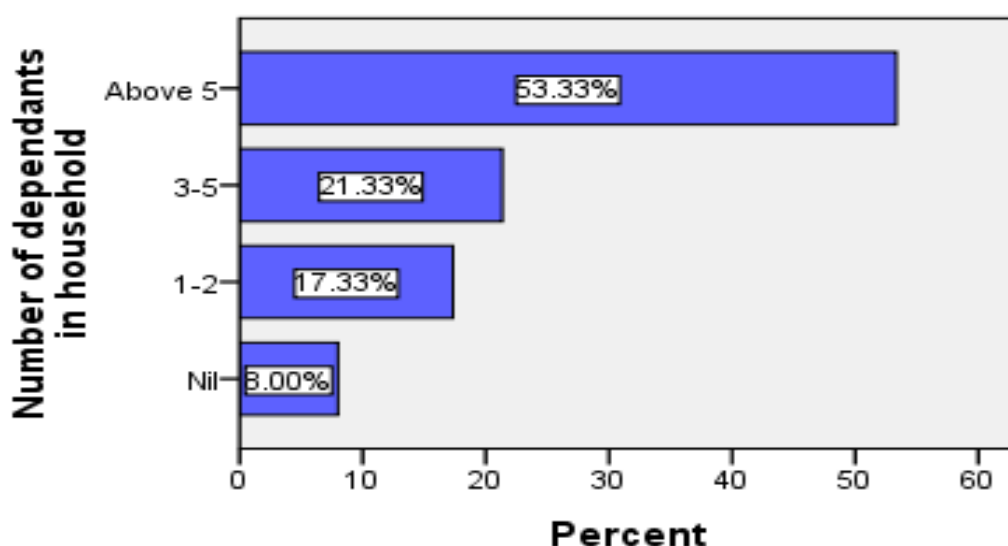


Figure 1.4: Number of Dependants in Households

Source: 2014 CNA result Ward of Mwika Kaskazini

Through the focus group discussion and the interviews carried on it was observed that women are mostly responsible for providing care and support children in the household.

1.3.12.6 Ability of the Households to Provide Family Basic Needs and Livelihood Satisfaction

With the decreasing family income, 72% of the respondents said they are unable to provide reliable households basic needs (food, shelter, clothes, health and education) while 28% of them said they are able to provide all basic needs without relying on external support. The external support can include begging from relatives or waiting for good Samaritans for family needs like food, health, clothes and education. Inability to provide basic needs set vulnerable conditions in terms of family growth and sustainability. Due to the situation, majority of respondents are not happy with

their ability to provide household needs and has some of their children dropped out because they failed to provide school fees and other school contribution like lunch, student desk and security guard. Table 1.5 describes the result.

Table 1.5: Level Livelihood Satisfaction

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	completely unsatisfied	12	16.0	16.0	16.0
	Unsatisfied	53	70.7	70.7	86.7
	Satisfied	7	9.3	9.3	96.0
	Very satisfied	3	4.0	4.0	100.0
	Total	75	100.0	100.0	

Source: 2014 CNA result Ward of Mwika Kaskazini

As from the table above, it was noted that 70.7% of the respondents are unsatisfied with the household livelihood, 16% of them are completely unsatisfied, and 9.3% are satisfied while 4% of them are very satisfied. The level of satisfactions can be judged in relation to level of income, access to social services and institutional settings that provide public services to the households of which forms up part of community. Among them also, there are 70.7% of women who agreed that, they were for sometimes incapable to provide care to the families due to lower income while 5.3% did not remember if they had such situation while 24 % said they had never failed as described in the Table 1.5.

Table 1.6: Respondents who were for Some Periods to Provided Family Needs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	53	70.7	70.7	70.7
	No	18	24.0	24.0	94.7
	Not sure	4	5.3	5.3	100.0
	Total	75	100.0	100.0	

Source: 2014 CNA result Ward of Mwika Kaskazini

‘Previous we were able to feed our families because bananas, yams, vegetables and all other priceless spices were found in our farms, now situation is not the same, we need to buy everything because of drought, life has become extremely difficult and it has forced behavior change because every family is struggling to find a way of living just to fight hunger’ one of respondent urged.

1.3.12.7 Alternatives Done by Women to Access Family Needs

Sometimes the women in the households failed to provide potential needs to their family hence poor livelihood. Various options are taken into action in order to ensure accessibility of family needs when they fail to provide in time. Majority of respondents said they do borrow/ask for loans from relatives or retailers on days that they completely fail to get family needs like kerosene, food, school fees, treatments and equipments for their schooling children. Greater part of them also said they are not willingly to ask for support from relatives because of the decreasing inter-relative supports (the so called family enclosure system) and the increased costs of living. Furthermore some of relatives fall under the same category of being poor. A question was asked to the respondents stating, ‘in case it happened that you have had failed to access family needs like education and health what do you always do to overcome it? To answer this five variables/ alternatives were set and responds were as seen in figure.

As from the Figure 1.5, 42.65% of the respondents have been looked for loan for some periods that they were unable to access family needs. Focused group discussion found that many of loans reflects purchases on credits from retailers around them and sometimes when fail to pay on time they had to sell some of

properties like chickens in a cheap price to the very same lender and other marginalized women of lower age group do dare to pay in kind (sexual relations) as a way to persuade the traders to keep trust on them and keep on flow of loan after the favor. This poses a risk for continuing vulnerability, sexual transmitted diseases and declining of social moralities.

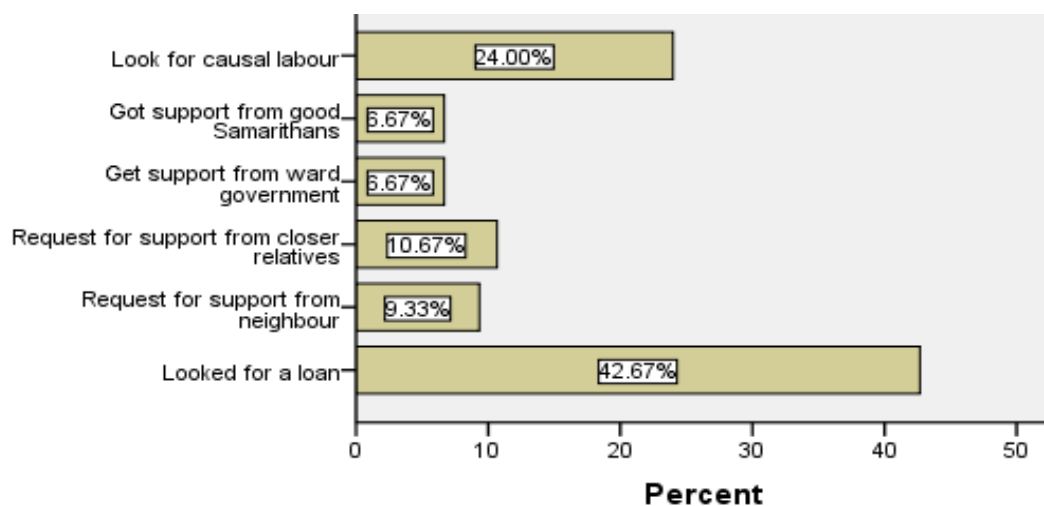


Figure 1.5: Alternatives used when Fail to get Family Basic Needs

Source: 2014 CNA result Ward of Mwika Kaskazini

1.3.13 Community Economic Context

1.3.13.1 Resource Ownership and Engagement in Micro Enterprises Development Activities

The researcher, under this category, was interested to find out attitudes of the community of whether women have rights to own resources and engage in microenterprises development activities. This is because where women have direct control and access to economic resources they would have had a greater opportunity

to use economic resources for personal and community development in the same way as males. This could have provided ground for viable project without negatively affecting the communal culture. The communal culture includes respect and that women have to maintain balanced relationship to males and males to women as well. To attain this also community awareness on gender equality was considered essentially required.

However due to patriarchy system, 90% of them said women cannot own family or even inherit land of her husband especially when a woman has no child. This makes them economically and socially marginalized as they have limited economic rights. However, they can be allowed to use the resources in families but have no control over them. 10% said they can be given land only if there is no male child in their families and she is unmarried or purchase for their own. Majority of respondents agreed that, they think it is their rights to engage in micro enterprises development but without negatively fueling family responsibilities. It was urged that, women's engagement in income generating activities help to reduce dependence to male counterparts especially these eras where agriculture is no longer reliable as family economic back bone. And hence, if women will be given opportunities to engage in self reliance activities will reduce dependence and excel family prosperity.

As from the table 1.7, 56% of the respondents accepted that women have the right to engage in micro enterprises development activities, 30.7% of them disagreed while 13.3% of them are not sure.

Table 1.7: Righteousness of Women to Engage in Microenterprises Development Activities

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	42	56.0	56.0	56.0
No	23	30.7	30.7	86.7
Not Sure	10	13.3	13.3	100.0
Total	75	100.0	100.0	

Source: 2014 CNA findings

1.3.13 Main Economic Activities Carried out by the Community

Despite the prolonged climatic change still majority of the women are engaging in agriculture activities as main source of income making it 62.50%, 21.88% are involving in agriculture activities while 15.62% of them generates their incomes through casual labor as indicated in Figure 1.6.

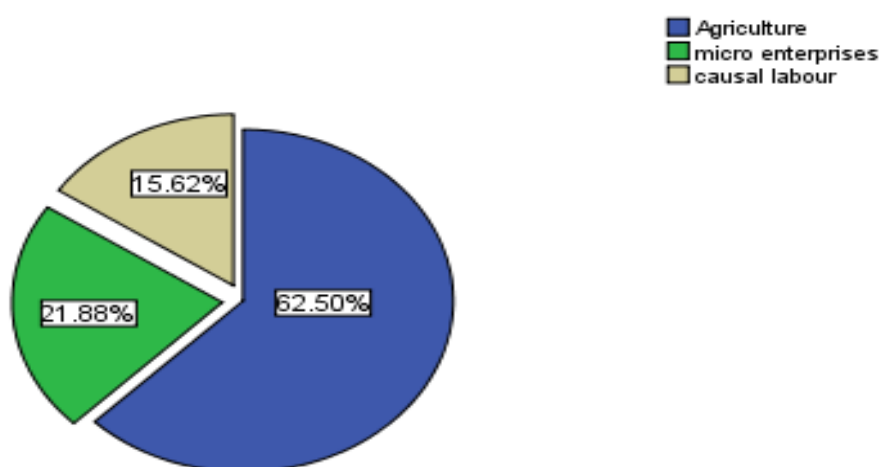


Figure 1.6: Main Economic Activities of Women in the Ward

Source: 2014 CNA findings

1.3.14 Factors/Problems that have Caused some of the Women to have Low Incomes

Whilst climatic change takes 20% of the problem, lack of capital takes 26.67%, lack of entrepreneurship education contributed to 25.33%, lack marketing information contributed to 16%, and patriarchy system as well contributed to 12% of the problem. These together contributed to low income of the women hence make them vulnerable day after day.

1.3.15 Effects of Lower Income to Women and Most Victimized Groups in Households

Other things being constant, stable family income pose an opportunity for the family's sustainable and improved livelihood. However due to low income, 33.33% of the households do fail to access family basic needs, 32% find it difficult to pay school fees, 23% increases dependency to male partners and other closer relatives and 12% of them stay in poor health due to inability to access medical services. Bar chart below expresses the findings in summary.

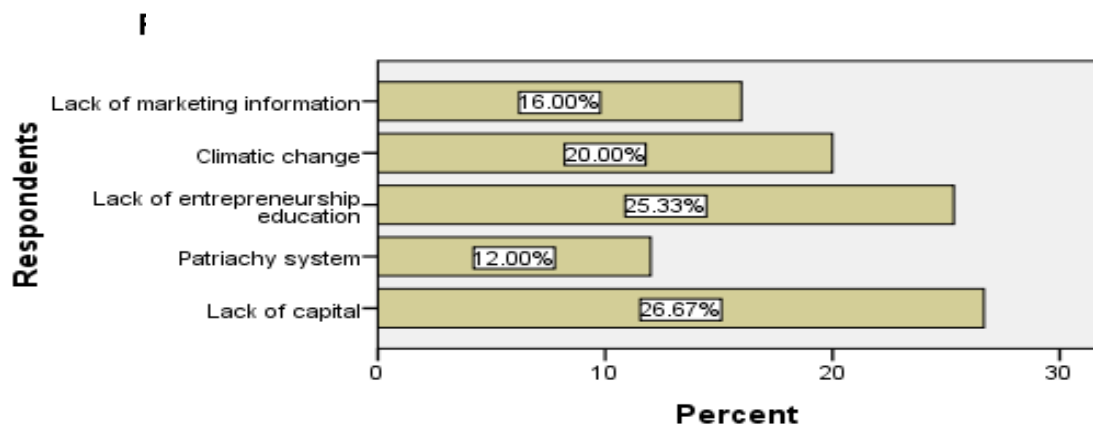


Figure 1.7 Problems/Factors that Caused the Women to have Low Income

Source: 2014 CNA finding

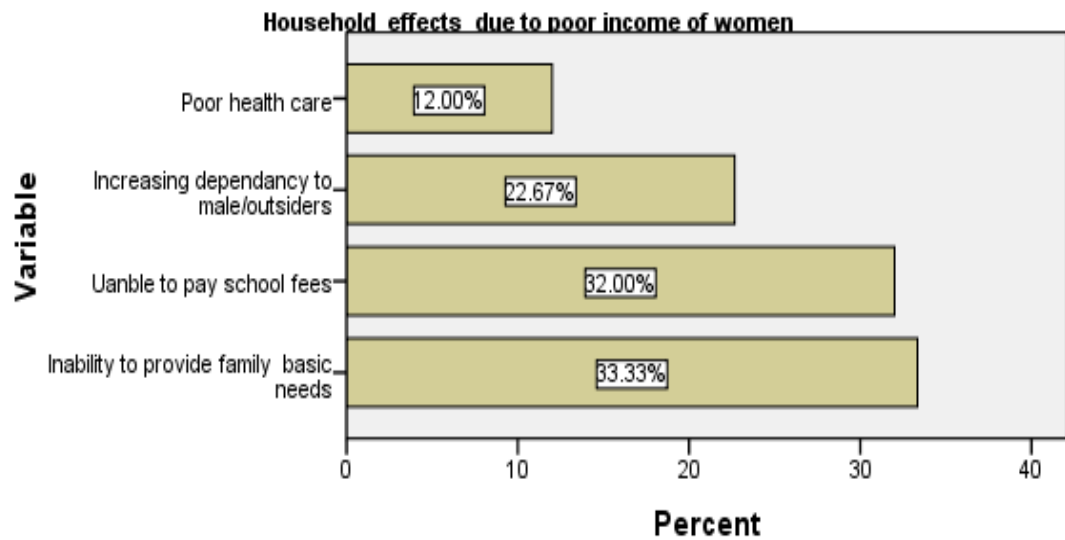


Figure 1.8: Effects of low Income to Households

Source: 2014 CNA result Ward of Mwika Kaskazini

42.7% of children and women are altogether affected due to the low income of women. 30 respondents said children are most affected, 10.7% of them said elders and disabled are the most affected, only 6.7% of the respondents said women are the most affected.

1.4.1 Ability, Experience, Skills and Priorities of the Community

This subpart articulates the readiness of women to engage in peer group savings, amount to contribute, skills in peer savings, knowledge, previous support provided by the local government to the marginalized women, the desired future, and possible project activities.

1.4.1.1 Readiness of the Women to Engage in Women Peer Group Savings and Mandatory Amount Able To Contribute

97% of the respondents said they will be ready and able to participate in peer saving

activities as a way to boost their livelihood in case they will be mobilized. 3% of them said they are not readily relating their reasons to negative responds from their spouses/partners/ husbands. The women saving groups will be regarded as Village Community Banking (VOCOBA) that support to improve the livelihood of the marginalized women. With the readiness of the community to engage, then the researcher was interested to know amount that individuals could contribute as mandatory saving once per week. The savings would enable the women to accumulate capital and then though the accumulated capital individuals in the groups can be able to access loans with simple interests and collaterals as long as they will have membership with binding constitutions and bylaws.

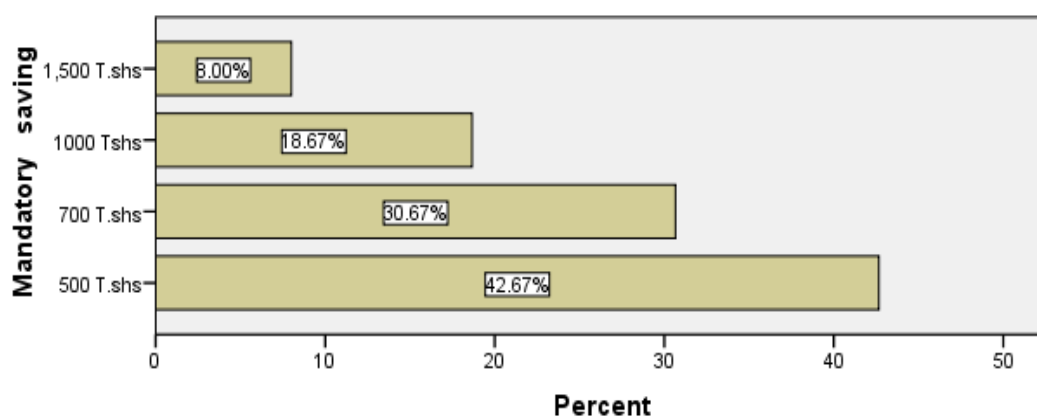


Figure 1.8: Amount that Contribute as Mandatory Peer Savings Once Per Week

Source: 2014 CNA results

As the Figure 1.8 indicates, 42.67% of the respondents said women can contribute 500 T.shs as mandatory saving, 30.67% said women can contribute 700 T.shs, 18.67% said 1,000 T.shs can be contributed weekly while 8% said women can contribute 1,500 T.shs. In case this needs assessment will result into project, then consideration

will be made to the majority in order to ensure common standards of contributing a certain amount of mandatory saving without overwhelming others. Voluntary savings will be allowed to some of women with higher income and finally dividends will depend up amount of individual savings.

1.4.1.2 Experiences in Saving Groups

As the pie chart below shows; 46.88% of the women have experience in peer saving groups below two years while women of the same percent (46.88%) have no experience in peer saving groups. 6.25% of them have experience in peer saving groups for five years in previous years. Interview discovered that they had to quit savings when they were married as they had to migrate from their areas of origin and follow habitants of their husbands. This provide an opportunity that through such experiences women can easily understand the concept of peer savings and mobilize for formation of the peer groups.

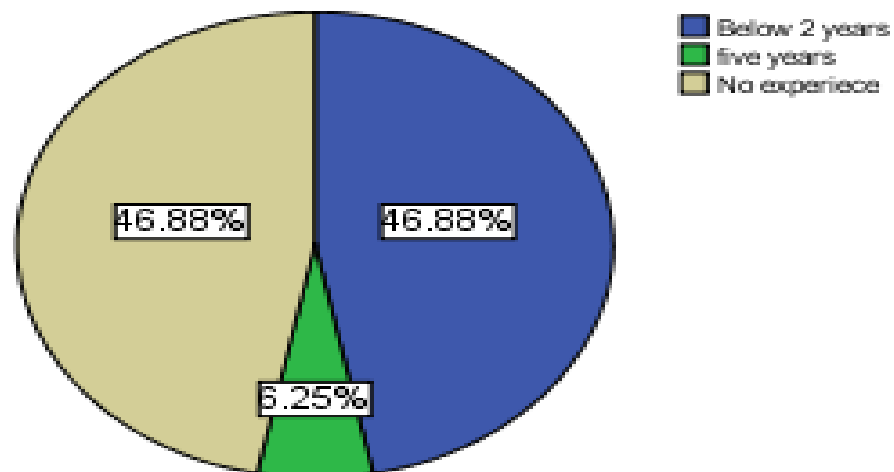


Figure 1.9: Experience of the Women in Peer Saving Groups

Source: 2014, CNA findings

1.4.1.3 Skills and Knowledge in Peer Saving Groups

87% of the respondents have no skills in peer saving groups. 13.3% of them have skills and have been trained by some of Nongovernment organizations. Those with skills provide opportunity to stand as mentors to the unskilled ones. Though majority of them have no skills in peer savings groups they still have readiness to engage into micro enterprises development. Figure below indicates the analysis. It should be noted that, to this context skills and experiences refers to those who had received trainings from development institutions and for that case they know some peer saving regulations like book keeping and documentations.

Table 1.8: Women with Peer Saving Skills

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	10	13.3	13.3	13.3
	No	65	86.7	86.7	100.0
	Total	75	100.0	100.0	

Source: 2014 CNA results

1.4.1.4 Skills Needed by the Community from Outside

40% of the respondents need training on women saving groups, 28% need training on marketing information, 21.3% need awareness on human right education, and 5.3% of them need training on rights of women to own resources the same to these who need training on financial management of peer saving groups.

1.4.1.4.1 Supports Provided by the Local Government to the Marginalized Women

46.67% of the respondents said the local government provides friendly environment

for the marginalized women economically, 32% said the local government is not supportive and 21.33% said they are not sure if the local government is supportive to women economic empowerment. For those who agreed said the ward and village executive leaders play big role to encourage women to engage in entrepreneurship activities and that they play the similar role as male in the ward.

1.4.1.5 The Future that Women Need to Change/ Aspirations

Through the focus group discussion and community rural appraisal women had concerned about various aspects and would like to change. Presented through summary includes

- i. To have reliable savings through peer groups
- ii. To be able to live with minimal dependence to males
- iii. To contribute for improved family shelter and health
- iv. To have more respect from other household members and the society
- v. To participate more in community activities
- vi. To improve present livelihood and engage in income generation activities.

1.4.1.6 The Support they felt they (Women) Needed to Achieve a new Desired Future

- i. Help with income generating activities/ IGA (if just given money to develop them) because of the current lower and unreliable income (500-2000 per day)
- ii. Trainings on peer saving groups, gender rights and entrepreneurship

education

- iii. Market Linkages
- iv. Gender education to promote equality to the male and women communities.

Surprising one woman said ‘ *I feel secured for days that my husband has no money, because he leave drinking, beatings, shouting and intimidations to me and children, I think it is good to stay in a way that we(me and my husband) are and just get income for subsistence*’.

Another woman said ‘*My husband do quit home for drink and looks for unmarried wives ‘Nyumba ndogo’ but he always change his attitudes in times when he has no money and very calm when I provide him with money for just a chibuku/ kitochi*’- literally a cup used to drink local alcohol called Mbege.

1.4.1.7 Possible Project Activities Discussed

- i. IGA support: Establishment of Peer saving groups, skills training, market access, tapping local government opportunities(focus was on Ward Executive and the district council for availability of Women development funds)
- ii. To ensure effective adoption and sustainability: Conduct community awareness meetings to address on gender equality to change oppressive attitudes and practices of males undermine women- like participation in family decision making and resource ownership to promote equal development and growth and ensure public servants engage and service

providers are more inclusive. Also Women act to be role models mobilizing peer savings and gender equality education to change discriminative attitudes.

While different views were expressed by individuals according to their circumstances, age, family backgrounds, type of husband (educated, none educated, drunkard and none or medium drunkard males), there was finally a general encouragement from the majority to include elements of all these aspects in any future project.



Figure 1.10: Some of Women Vowing their Hands of Goodbye after Focus Group Discussion

Source: Researcher (2014)

1.5 Community Need Prioritization and Leveling

In order to know the effective needs of the community, five core problems were changed into needs basing on opportunities and obstacles to development. Various

needs were listed. Pair-wise ranking was used to prioritize different needs from the CNA findings in order to get the first need of the group which could help to solve their problem as well as bring good standard of living. With this tool facilitator reviewed the list of needs and resource in the community, different needs of preference were then listed, voted against each in horizontal and vertical columns in order to get the first preference that will be accepted of all groups and finally ranked per score.

Through the pair-wise ranking, Establishment and Training to women on peer savings and entrepreneurship skills was chosen as first priority. It was chosen because it had majority of respondent who said they are ready to form peer saving groups and hence they need it. Thus, they will become in an effective position to exercise various entrepreneurship if this education is to be provided. However it will be difficult to just train them and go. It would therefore be good that they are firstly mobilized to establish peer saving groups then training come after. Here tracking of changes/outcome can be measured when the community has a common project for common end results.

Awareness on human right education was set to be second priority because it can sharpen their understanding on guidelines relating to human rights and hence able to access other rights associating to livelihood development. Training on rights for women to own resources were third priority aiming to enable them understand various legal environments in operating micro-enterprise activities against available opportunities.

Table 1.9: Pair Wise Rank of the Community Needs

Description	Establishment and Training to women on peer savings and entrepreneurship skills	Training on marketing skills	Training on rights for women to own resources	Awareness on human right education	Training on peer saving financial management	Score	Rank
Establishment and Training to women on peer savings and entrepreneurship skills		Establishment and Training to women on peer savings and entrepreneurship skills	Establishment and Training to women on peer savings and entrepreneurship skills	Awareness on human right education	Establishment and Training to women on peer savings and entrepreneurship skills	7	1
Training on marketing skills	Establishment and Training to women on peer savings and entrepreneurship skills		Training on rights for women to own resources	Training on marketing skills	Training on marketing skills	2	4
Training on rights for women to own resources	Establishment and Training to women on peer savings and entrepreneurship skills	Training on rights for women to own resources		Awareness on human right education	Training on rights for women to own resources	4	3

	entrepreneurship skills	resources					
Awareness on human right education	Establishment and Training women on peer savings and entrepreneurship skills	Awareness on human right education	Establishment and Training women on peer savings and entrepreneurship skills		Awareness on human right education	5	2
Training on peer saving financial management	Establishment and Training women on peer savings and entrepreneurship skills	Training on rights for women to own resources	Training on rights for women to own resources	Awareness on human right education		1	5

Training on marketing skills was chosen to be priority number four. This would enable them acquire skills on how to run effective micro enterprises development by understanding marketing demand. Training on peer saving financial management was the least. This was because it can only be done when other needs are completed. Among the enterprise after training and peer savings mobilization the

women peer savings will be able to start local chicken poultry/ keeping, potatoes production and pig keeping .They will be able to do this by getting simple loans from the women peer saving groups.

1.6 Chapter Conclusion

The conclusion of this study is provided under SWOC analysis. This Analysis presents Strength, weakness, Opportunities and Challenges that the women have. One can also say that such analysis indicates internal (strength and weakness) environment that women are control of and the external environment that the women are not in control of (Opportunities and challenges).

Strength	Weakness	Opportunity	Challenges
Saving exeprience- 46.88% 13.3% have skills (trained) in peer groups 97% are ready to engage in peer saving groups with saving range from 500-2000 T.shs per week. Know the location and market demands	Lack of entrepreneurship skills- 25.33% Lack of capital- 26.67% Lack of market information-16% No peer saving mobilization- 100% No binding constitution- 100%	Existence of Community development Institutions like Kilimanjaro Women Information Exchange and Consultancy Organization- KWIECO Local Market/ people Guiding policies- Microfinance, Gender and Development Women development Fund at District level.	Climate change- 20% Patriarchy system hence inaccessibility to resource ownership and control (gender inequalities). Change in market demand, completion and laws and regulations.

Figure 1.11: Conclusion of Strength, Weakness, Opportunity and Challenges

Community needs were also leveled and finally agreed that saving group is a base for self mobilization through which collective entrepreneurship activities can take place and to get this materialize there is a need for provision of entrepreneurship skills. Ability to save ranged from 500- 2000 T.shs. It is finally concluded that, there are women with lower income in the ward of Mwika Kaskazini of which make them economically vulnerable.

CHAPTER TWO

2.0 PROBLEM IDENTIFICATION

2.1 Background to Research Problem

The problem from the community needs assessment was identified to be low income of some women of Mwika Kaskazini Ward. Through lower income, women in the households fail to access reliable basic social services like health, education and daily family care. This make them socially marginalized. An in depth analysis observed through the CNA that, prolonged climatic change traced back to 1990s has made many families to lose income. This is because majority of them relied on agricultural activities for decades including coffee as Chaggas' commercial crop. Some of men had to go to town to seek for employment opportunities; however life in town was not as simple as was predicted. Women were then left vulnerable there by playing big family roles more than their husbands. Some of families failed to get money for family consumptions and other children had to dropout from school looking for casual labor as a way to support families through subsistence earnings.

Furthermore, patriarchy system, lack of entrepreneurship education, insufficient and friendly opportunities for capital as well as lack of marketing information are also among factors that caused some of the women in the Mwika Kaskazini ward to be vulnerable. The community needs assessment found that the decline in income make 72% of women to lack reliable ability of providing or contributing to households basic needs. 71% of them are not happy with the current livelihood while 16% of them were completely unsatisfied/ unhappy with their livelihood. To solve the problem, 97% of the respondents from the Community Needs Assessment said they

will be ready and able to engage in saving activities as a way to improve their livelihood. 3% of them said they are not readily relating their reasons to negative responds from their spouses.

Through peer saving groups, they will be able to access loans that will be used to develop microfinance activities for personal and household requirements through simple repayment conditions. Women saving groups will be regarded as Village Community Banking- VICOBA. This is concluded to be the best way because due to insufficient collaterals, marginalized women are unable to access loans from micro financial institutions and hence peer saving would be viable to establish and train women peer saving groups.

2.2 Problem Statement

Livelihoods of the low income women of Mwika Kaskazini Ward need improvements. The CNA conducted found that 72% of this group is not happy with its current livelihood. 12% fail to provide adequate health care to their children, 22.67% depend on relatives to meet some of needs, 32% are unable to pay school fees and 33.33% fail to provide family basic needs. The Community needs Assessment found that, this problem was caused by prolonged climate change is negatively affecting agriculture activities contributing to 20% of the problem, Patriarchy system 12%, lack of entrepreneurship skills-25.33% and lack of capital-26.67%. Children and women will continue to live in unhappy life as they will be unable to reliably access basic social and family needs if not empowered in microfinance for initiating of income generating activities.

Development stakeholders need to inject their support through mobilizing for establishment of peer saving groups and technical support in order to set a ladder of development. This will enable the women to transform this situation through their own initiatives. The saving groups will allow them access simple loans and creating sustainable group microfinance generating activities.

2.3 Project Description

This project is located at Mwika Kaskazini Ward in Moshi District Council Kilimanjaro Region. The project focuses to improve livelihood of the marginalized women in the ward through establishment of women peers saving groups for micro economic development activities. The project will take duration of eight months after which will be handed over to the direct beneficiaries under the supervision of the hosting organization. Three groups will be established in three Villages of Mwika Kaskazini Ward namely Msae Kinyamvuo and Mrumbe Uluwoo. Each group will consist of 20- maximum of 25 members.

The project came into operation as a result of the Community needs Assessment conducted in the ward and found that 72% the respondent were not happy with their current livelihood. Women and children become victims of the situation because they have no effective means to deal with the undesirable household situation. Decline of agricultural productions has affected many households in the Ward. Severe downfall of coffee production stated in 1990s that led to family low income. Through peer saving groups the situation can change as an alternative for economic diversification. This is because the project will mobilize peer group formation for peer savings. Through peers savings women can accumulate group saving and lend

to each other when a peer woman ask for it.

The project objective will be shared to the ward executive Officer (WEO) to make him aware of what will be taking place. The WEO will be requested to liaise with the Ward Community Development Officer so that at go, they will take part to mobilize formation of women saving groups. Community mobilization will be second activity intending to form women peer savings groups under the support of the Ward and Village Executive Officers of the above mentioned Villages. Trainings on business counseling, entrepreneurship and women rights to engage in economic activities are key areas taken into consideration by this project after the peer group formation. To make it alive, women group will be urged to form group constitution, set meeting schedules to ensure that they are all abided with the rules and regulations of the peer group.

Women will be mobilized to start saving mobilization and that among agreed can be afforded by all group members. Group leadership (Chairperson, Secretary, Treasurer and Controller) will be formed and the entire group members will be provided with member's saving books. All group members will be provided with information of daily total savings by the group treasurer firstly under bylaws on key leadership and members responsibilities.

Groups will be mobilized to purchase a special saving metal box where group savings will be kept. The box will contain three keys- one key will be kept by the group controller, one with secretary and the third one with chairperson. The treasurer will maintain just the saving locked metal box without holding any key. To ensure

safety of the peer women savings, they will be advised to open bank account and or use mobile financial recordings systems (m-pesa and Air Tell money to mention few). Provision of loans will be given only when saving reaches 50,000 T.shs. Loans will be provided to members applying for loans to meet family requirements and or initiating income generating activities as initiative to positively transform their livelihoods.

Special criteria for a member eligible for loans will include ; her loan should not be above 10% of her total saving, 5% of the interest will be deducted on spot when taking the loan, loan installments shall not exceed six weeks and must have three referees within the group. So this is to say that, the peer savings groups will stand as microfinance undertakings with a very strong established financial management system. Training will be provided to all group members focusing on peer saving groups, entrepreneurship skills, business plan, human rights and the rights for women to own resources.

2.3.1. Target Community

60 Women of Mwika Kaskazini ward in Moshi District Council are targeted as primary beneficiaries in this project. This is a group of women who failed to access basic social needs due to low income at household level as was found through the community needs assessment. Desired changes of the project to this community will include the ability of the community to access basic social needs and improved livelihood and that the current undesirable livelihood changed into sustainable successes through power of peer saving groups which will help them to get simple loans to initiate income generating activities for family and social basic needs.

2.3.2 Stakeholders

Stakeholders include all who are crucial and important to the success of this project. The project takes into account that, the contributions of different stakeholders will result into desirable outcomes. The targeted stakeholders of this project and their interest in matrix form include:

Table 2.1: Stakeholder Analysis

S. No.	Name of Stakeholder	Interest
1.	The District Department of Community development, Gender and Children	To know the objective and encourage on issues of women and gender rights in the contexts of community development and registration of the women groups.
2.	Ward and Village Executive Officers	To know the project objective and participate in community mobilizations for women to engage in entrepreneurship for peer Group formation.
3.	The Hosting Organization:	Provide inputs like peer saving books, start-up capital, and all other technical ideas necessary for timely project completion.
4.	The Community in general:	Purchasing of women products who as results of peer savings are able to initiate income generating activities and sell micro business equipments to the women entrepreneurs in a win-win environments
5.	The MCED Student:	Conduct community needs assessment that address needs of the community, develop strong and sustainable project, provide supportive technical support to strengthening the community, training and provide final report to the under assigned project supervisor for the aforesaid MCED award.
6.	The Open University of Tanzania under the supervisor:	Main role will include technical advices to the student during the course of actions as pre-described in the MCED hand book page 02.

2.3.3 Project Goal

The project goal is 'Livelihood of the lower income women of ward of MWIKA improved at households levels. Assessment for sustainability was made that, due to the readiness of 97% of community to engage, and then the project will be sustainable. This is also geared by the readiness of the hosting organization and the local government leaders to engage. In order to verify that the project is making progress to attain the goal, participatory project monitoring plan (project operational and performance indicators), information system, evaluation and reporting systems will be developed to measure results relating to project objectives, expected outputs and outcomes. Feedback will be shared to all responsible stakeholders and recommendations for adjustments for some situations which will be deemed to be necessary.

2.3.4 Project Objectives

The specific objectives of this project are:

- i. Increased accessibility of 60 lower income women of Mwika Kaskazini Ward to get households basic needs through peer group formation and saving mobilization by September 2014.
- ii. Increased awareness of the lower income women of Kaskazini Ward on gender equality and human rights education in peer saving group from 21.3% to 70% by September 2014.
- iii. Enhanced understanding of 60 lower income women on marketing information and peer saving trainings from 40% of current situation to 80% by September 2014.

The project will attain all necessary resources from the hosting Organization to ensure the above listed specific objectives are attained.

2.4 Host Organization

The hosting organization of this project is a nongovernment organization called **KWIECO** (Kilimanjaro Women Information Exchange and Consultancy Organization). The organization operates in Kilimanjaro region covering seven Districts of Rombo, Moshi District Council (Mwika Kaskazini Ward included), Same, Mwanga, Moshi Municipal, Hai and Siha. The NGO founded in 1987 with registration No SO 6950. Strategic activities within KWIECO's Programme includes:-

- i. Legal Human rights, gender and constitutional awareness through Human Rights and Gender Education awareness, Women and constitutional making in Tanzania, Legal sector Monitoring, Publicity, Lobby and advocacy
- ii. Legal aid services through Legal counseling, Litigation, children legal services, Support for victims of Gender Based Violence support and Economic empowerment
- iii. Women and Constitution making
- iv. Participatory Monitoring and Evaluation
- v. Finance and administration through Policy and governance directions, Observance of values and implementation of programs to be in-line with vision and Facilitate smooth implementation of programs.

2.4.1 The Vision of KWIECO

The vision of KWIECO is 'to have society that takes responsibility to protect

people's equal rights.

2.4.2 Mission of KWIECO

Mission statement of KWIECO is, 'to have a community that respect people's equal rights through sharing knowledge of rights, providing equal access to legal and economic services to marginalized people and lobby for change'.

2.4.3 Overall goal of KWIECO

The Overall goal is Human right respected.

2.4.4 Structure and Management

The organization and management of KWIECO comprise of; The Annual General Meeting, The Board of Directors, Managing Director, Programme officers, Finance and Administration Team. The Organization is governed by BOARD of directors.

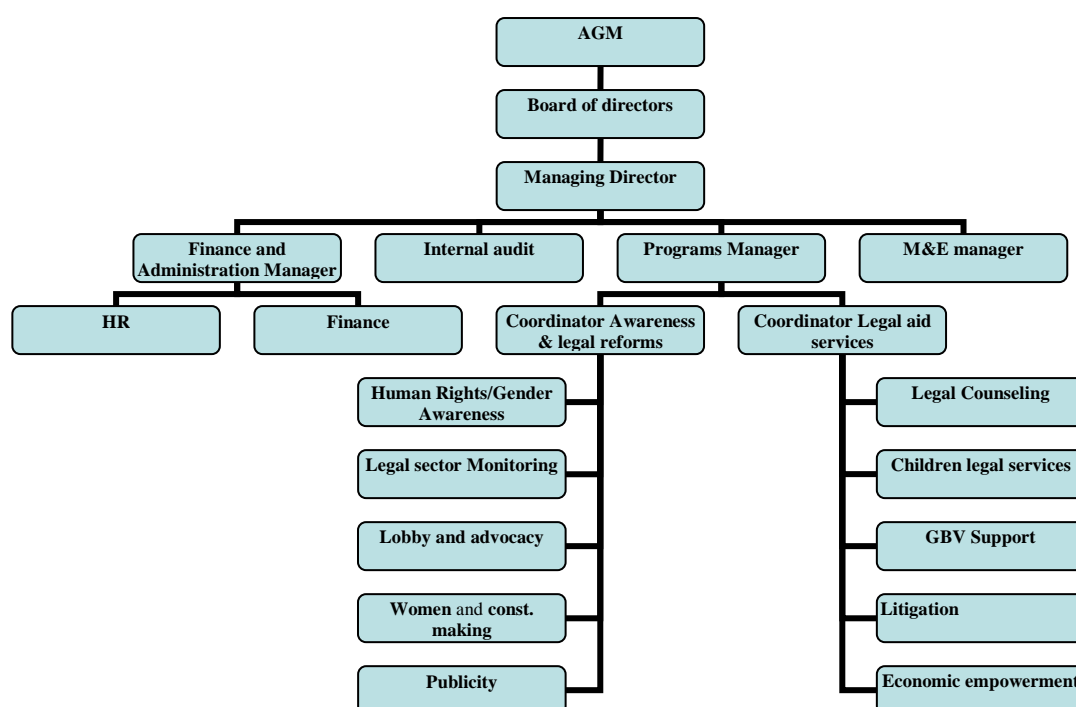


Figure 2.1: Organization Structure of KWIECO

Table 2.3: Strength, Weakness, Opportunities and Challenges (SWOC) of KWIECO

Strength	Weakness	Opportunities	Challenges
Stable, skillful and experienced Management team	Difficult to control individual behavioral in the organization (rely more on management by objective)	Skilled Labor market supply Local and international development partners Women, men, children and disabled groups who seek legal support when their rights are violated economically Marginalized Women	Decreasing number of donors due to global economic crisis
Qualified, skilled and experienced technical human resources of various professions	No autonomous control of human resources should they decide to quite job has no own financial sources for assured sustainable existence.		Emerging of new development firms seeking for qualified human resources which lead to outflow of some of resourceful officers in the organization.
Recognized to be strong Nongovernment organization in Kilimanjaro region providing free legal services and economic empowerment to marginalized women	Have no sole legal decisions should the country decides otherwise at any time.	Local government leaders who need enhancement on various law gaps Availability of likeminded organizations for networking, lobby and advocacy	Emerging of paralegals who provide legal aid at ward levels. Media legal and economic sessions of which can result into increased legal education and human right defenders hence few clients to KWIECO
Has committed BOARD members who stand as custodians, planners, deciders and set visions for KWIECOs' growth and development	Has no full control on members if decide to withdraw	Availability of community members who wish to become activists Global, regional and local development polices, goals ,2015 Tanzania visions and National and regional strategic plans that are supportive to KWIECO	Some of members can quit and register up individual legal and economic firms
Effective guiding human, administrative and financial policies	No timely update of policies.	Existence of e-communications and e-information sharing	Some of donors want to influence their own policies and administrative systems within the organization.

CHAPTER THREE

3.0 LITERATURE REVIEW

3.1 Introduction

This chapter reviews important literature for this study. The rationale to conduct literature review was relied on the comprehensiveness of the published information that provided ideas on the establishment of peers saving group for sustainable improved livelihood of marginalized women in rural areas. Establishing and training of Women peer saving groups has multiple impacts in situation that they would be able to access other social needs necessary to boost their household livelihood. Low income makes it impossible for the low income earning women to go out of stress and shocks due to inability to consume social and economic needs resulted from the established monetary economy. Therefore, income means the maximum amount an individual can spend during a period without being any worse off. The \$1.25 per person per day threshold for extreme poverty is a standard adopted by the World Bank and other international organizations to reflect the minimum consumption and income level needed to meet a person's basic needs.

3.2 Review of Theories

Livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living; a livelihood is sustainable which can cope with and cover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation, and which contributes net benefits to other livelihoods at the local and the global levels and in short and long term' (Chamber and Conway 1992, page 7), *A livelihood is*

sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, without undermining the natural resource base" (Carney et al 1999, p.8).

Livelihood comprises the assets (natural, physical, human, financial and social capital) the activities and the access to these (mediated by institutions and social relations) that together determine the living gained by the individual or households (Ellis Frank 2000, pg10). Therefore through this project the women can be empowered and their lives have high probability to change as the focus will be to mobilize them through holistic and an authentic approach basing on human right development strategies. The human right development strategy entails equality, accountability, transparency and good governance.

Sustainability is considered to be the core concept of the livelihoods framework when applied to rural areas, without which development efforts wasted .Sustainability is used to mean not only poverty reduction but also environmental, social and institutional sustainability. (Ali Mansoor 2002). Rural women are part of poorer in human development due to insufficient income to access the basic resource that can enable them compel to improve livelihoods. Livelihood is represented as a whole of dynamic interactions between actors and five vital capitals i.e. human, natural, physical, financial and social capital.

The above vital capitals are embedded in a social, economic, political and ecological structure. Interaction between actors and structure occurs via access and agency and results in processing of capitals to build livelihood. So it can be said that, Livelihood

is sustainable if it is capable of adequately satisfying self-defined needs and securing people against shocks and stresses put on capitals building mechanisms, sharing and reflections. The capital building mechanisms due to inaccessibility to get loans from financial institutions can include peer saving mobilizations among women themselves. We can term this as communal economic liberation movement for livelihood improvements. A livelihood is environmentally sustainable when it maintains or enhances the local and global assets on which livelihoods depend, and has net beneficial effects on other livelihoods.

As from the above model; the committed peer savings can be able to transform the lives from poor household to a satisfied level by the use of assets namely Human capital, social capital and economic capital that surrounds them whereas the outcomes shall. The essence of poverty reduction for developing countries is geared towards improving the quality of peoples' lives on which the fundamental significances of UN Millennium development goals are built (McNeill 2009).

However the sustainability of livelihood of people cannot be guaranteed if institutional capacity to design and implement policies and regulation in interest of the people is lacking; thus the formulation and implementation of policies and regulation determines the level of benefits in sustainability. (Tonner et al 2006) Sustainable livelihood should also entail bringing together various policies and institutional settings that exists with the intent being to influence and harmonize the differing arrangement in furthering a pro-poor agenda (Farrington et al 19909).

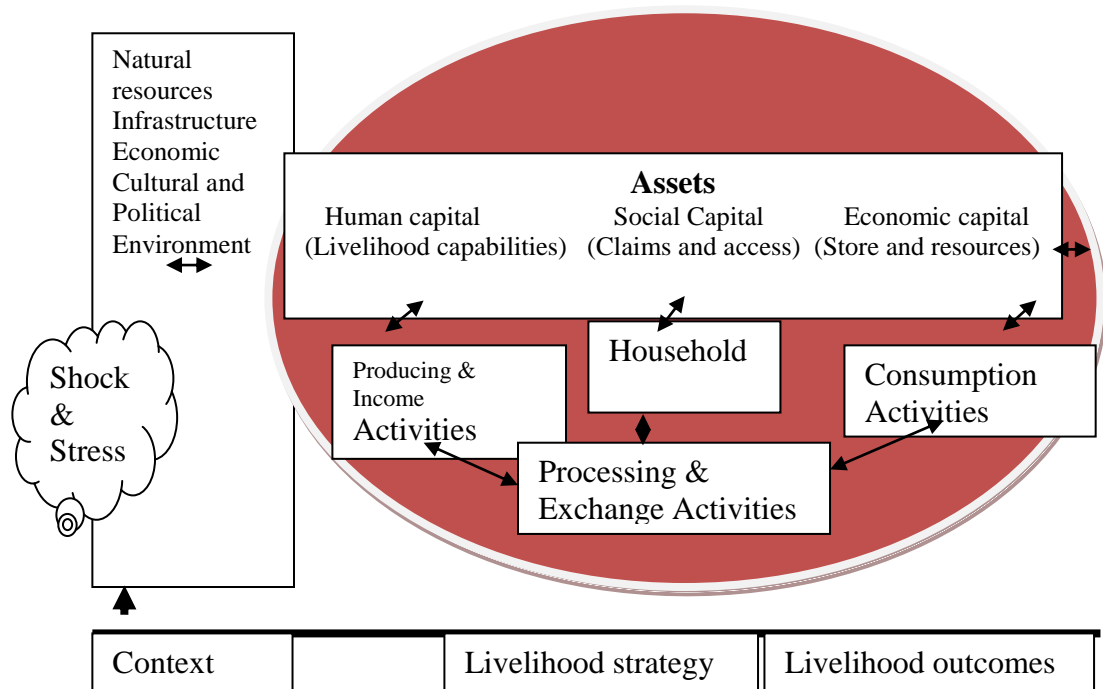


Figure 3.1: Sustainable Livelihood Developments Model

Source: Care International livelihood model adopted from (Carney et al 1999)

But according to Toner and Frank (2006) citation of Bond et al (1999) most of the approaches employed to enhance sustainable livelihoods failed because of the top down nature. (Joner et al 2006). The main focus in many MFIs is to empower the women by increasing their financial power and position in the society so as to have equal opportunity as men (Moyoux, 2001).

The poorest people in the society are known to be women and they also are responsible for the child up bringing including education, health, and nutrition (Chiyah & Forchu, 2010). There are cultural barriers that exist between the women that make them to stay at home making them to have to constraint to have access to financial services. Some banks are unwilling to lend to the women because their access to property is limited and they also have fewer sources of collateral security.

Based on experience, women generally are very responsible and are affected by social forces. When the income of women is increased, the effect is noticed throughout the household and to the community than when that same amount is increased to a man. Liheta Maleko G.N et al: Journal of Business Administration and Education Assessment report)

3.3 Empirical Review

In 1997, an organization called Rural Education and Action Development (READ) in India initiated a concept of Self Help Groups Program. Five women self help groups were formed in a District called Block of Ariyalur. Since then the program has experienced a lot. Now there are 1,300 groups each with 10-15 members. After the training, the Self Help Groups members started micro-savings and credit activities, as each member was asked to contribute at least Rs. 50 per month (~ 1 dollar), which could then be used for internal micro-loans. Loans are used for a variety of purposes including micro-income generating activities. Examples are the purchase of bullocks, sheep, poultry, goats and sewing machines.

The women repay the money in monthly installments with interest, so that the money in the revolving fund can be used continuously. Now 74% of participants in India reported using public health services instead of unqualified local “doctors”, up from 14% at the start of the program. Among participants, institutional deliveries increased in India from 18% to 80%, reducing the risk of maternal and child mortality. In India, use of mosquito nets rose from 43% to 93% of households. In India another organizational called Trickle Up addressed The Sustainable Livelihoods approach as a holistic and flexible framework for understanding,

measuring, and analyzing poverty and poverty alleviation. Unlike many traditional models which measure poverty by a single factor like low income, a Sustainable Livelihoods approach takes into account a variety of economic, social, political, and ecological factors that impact a person's ability to sustain a livelihood.

This is to say that, The Sustainable Livelihoods approach puts poor people themselves at the center of any analysis. It takes into account the complexities of poverty: what level of skills or knowledge an individual has, whether or not they have access to education, sources of credit, networks of social support, and how vulnerable they are to economic stressors like natural disasters or fluctuations in food prices. Using a Sustainable Livelihoods approach involves recognizing not just what assets a poor person lacks—financial, human, social, physical, and natural assets—but also what assets they do have, and builds interventions based on both their capacities and needs.

Experience noted from an N.G.O called World Neighbors working in different Countries (including Indonesia, Nepal, Haiti, Guatemala, Peru, Bolivia, India, Mali, Kenya, Uganda and Tanzania) with Headquarter in United State of America, asserts that globally there are about one billion people living on less than a dollar a day. To reduce that, it has focused on training and educating the communities targeting women, children and Youth to find last solutions to the challenges they face (hunger, poverty and diseases) rather than giving them food, money or constructing buildings. The N.G.O has strategies to mobilize the communities to establish savings and credit groups, facilitating group organizational skills among other activities that has led to increased income generating activates for livelihood improvements.

In 2010 Care International in Uganda which is global poverty fighting Organization report to have mobilized women to form Village Saving and Loan Associations (VSLA). The VSLA members meet once each week to learn business skills and deposit small amount of money in group's savings box. The groups had saved enough to start making loans to individual members. Some group members used their loans for household expenses like paying school tuition. The women repay their loans with interest, which is distributed among group members as dividends earned on their savings. Now some of them have jewelry businesses which earn them income able to pay household bills, school fees and health clinic visits.

Others have bought land plots- build on it to rent and diversify their incomes. The saving groups with soft tones, women are confident to provide family needs and that their children will attend school up to college level. This is to say what CARE International-Uganda offered was a path- thus a ladder to get them over the wall of poverty that was holding them back. This experience is useful with establishment and training of the peer women saving groups in Mwika Kaskazini Ward because it captures a vision that the project wishes to address and achieve.

In 2008 Women economic Empowerment Programme was established in KWIECO in Kilimanjaro region covering four districts of Moshi District Council, Rombo, Mwanga and Siha. The project trained 604 marginalized women. The women were so destitute. In 2012 evaluation was conducted and it highlighted the significant on improved livelihood to women who were previous lived below the poverty line. Women are now able to access daily basic needs to themselves in households including food, education cost, family furniture and contraction of houses through

peer saving groups. All these were due to the saving mobilization and start-up capital provided to them and has provided potential security of family and social needs at the household level.

3.4 Policy Review

Tanzania has passed through various local and ratified international policies all of which are focusing to improve livelihood to all Tanzanians and reduce extreme poverty locally and globally. Example includes the millennium development goals and 2025 Tanzania development vision that try to incorporate issues of the millennium development goals.

3.4.1 The Millennium Development Goals

The eight Millennium Development Goals (MDGs) – which range from halving extreme poverty to halting the spread of HIV/AIDS and providing universal primary education, all by the target date of 2015 – form a blueprint agreed to by all the world's countries and the entire world's leading development institutions. They have galvanized unprecedented efforts to meet the needs of the world's poorest. The eight agreed Millennium goals include; Eradicate extreme poverty and hunger; Achieve universal primary education, Promote gender equality and empower women, Reduce child mortality, Improve maternal health, Combat HIV/AIDS, Malaria and other diseases, Ensure environmental sustainability and Global partnership for sustainability.

Goal number one and three are supportive to this project. This is because they relate to the project objectives. To achieve goal 01(Eradicate extreme poverty and hunger),

the target set by UN is to have Halve, between 1990 and 2015, the proportion of people whose income is less than \$ 1.25 a day. The 2013 UN report indicate that in 700 million fewer people lived in condition of extreme poverty in 2010 than in 1990. However, at the global level 1.2 billion people are still living in extreme poverty.

Goal 03 Promote gender equality and empower women: The UN 2013 facts report that in many countries, gender inequality persists and women continue to face discrimination in access to education, work and economic assets, and participation in government. For example, in every developing region, women tend to hold less secure jobs than men, with fewer social benefits. Poverty is a major barrier to secondary education, especially among older girls. Women are largely relegated to more vulnerable forms of employment. Globally, 40 out of every 100 wage-earning jobs in the non-agricultural sector were held by women in 2011. This is a significant improvement since 1990. These reports shows how women are the victims from global to local levels of which makes them vulnerable social segments. Economic empowerment through self peer mobilization and gender education can play vital roles to transform lives of many poorer i.e. lower income women into better livelihoods as sustainable impacts.

3.4.2 The 2025 Tanzania Development Vision

This is a vision focusing to set a new Tanzania for the first quarter of the twenty first century. In short it tries to fight against three enemies namely poverty, diseases and ignorance. The development vision has identified that it is essential for the Nation to flourish economically, socially, politically and culturally. Through the vision, Tanzania expect by 2025 to: Have a population with a high quality of life, Be a

stable, peaceful and united country, Have an intact well working good governance machinery , Have a well-educated population and one that craves for learning, and Have a competitive economy capable of producing sustain- able growth and shared benefits.

To achieve the above expectation, there is a need for self and peer mutual mobilization that contributes to a bigger role to poverty reduction into improved livelihood. This is because the expectations are cross-cutting to include women's family, social-economic and cultural rights for development.

3.4.3 Community Development Policy

This policy gives guidelines on how communities will be helped to build their capacity to implement their responsibilities. The policy also states clearly the responsibilities of different concerned parties in speeding up community development in the country. The major objective of the Community Development policy is to enable Tanzanians as an individuals or in their families and/or groups or Associations to contribute more to the government objectives of self reliance and therefore bring about development at all levels and finally have a remarkable nation growth. This policy will therefore stand as a supporting reference to the community project and that the peer saving women groups will be in a position to be supported by other local development agencies including networking with Nongovernment organization in the District and Region. The local leaders will as well comprehensively be involved to persuade women to establish peer saving groups for their development and growth necessary to improve their livelihoods.

3.4.4 National Microfinance Policy of May 2000

This policy covers a range of financial services including savings, credits payments and other services. Clients use these services to support their enterprises and economic activities as well as household financial management and consumption needs. The policy is directed at services for low-income earners and their enterprises that have lacked access to financial services for mainstream financial institutions. For the service to be sustainable the policy state issues of pricing relating to costs of production; deliquesce control thus to ensure timely loan repayment; financial reporting and information management as a way to provide room for subsidies; gender equality to ensure the service is made available to both sexes; and good governance that works through corporate ownership.

In spite of this good policy there is no evidence of what the policy has done so far to support the poor/ low income women in the ward. However this cannot deny the fact that there is possibility that some of women in the ward with collaterals have had received/accessed loans for micro business activities via micro financial institution in Moshi District Council. This fact is proved by a report statement that read ‘ Over the past two decades the question related to the recognition of the women’s role in economic and social development and equality between men and women have fostered increasing interest among policy-makers and development fractioned. Despite the noticeable improvement in the gender awareness in Tanzania data on women’s work, their participation in microfinance Institutions for example saving and credit societies (SACCOS) and their economic contribution have remained for from comprehensive. (Liheta Maleko G.N et al).

3.4.5 Small and Medium Enterprises Policy of 2002

The overall objective is to foster job creation and income generation through promoting the creation of new small and medium enterprises and improving the performance and competitiveness of the existing ones to increase their participation and contribution to the Tanzanian economy. Women are the significant part of the Tanzanian labor force and as such any mean full development effort must mainstream women. Unfortunately they have less access to productive resources such as land, credit and education due to cultural barriers. As such, there is a need for specific measures towards promoting women entrepreneurship. The policy mention Nongovernment organization as part of development actor to intervene to support the improvement of livelihood through capacity building, direct provision of financial and non financial services to infrastructure development.

3.4.6 Women in Development Policy of 1992:

The policy includes issues of equality and Human right in each person as included in the constitution of the United Republic of Tanzania of 1977 and the amendments of 1984. The policy addresses the rights of Women to own and inherit resources and implement for production and the right to own the income accrued from their own labor. The policy also pin point for the right of women participation in education and trainings in order to create their abilities in management, planning, business and administration from village, ward to district developments.

The policy addresses that, so far the Government of Tanzania has formed Organizations which aims at the development of the women such as the Tanzania Women's Organization (UWT). In spite being triggered by undesirable cultural

practices that perpetuate the rights of women including the customary laws, still women need comprehensive trainings to empower them ecumenically and socially through development projects that support to boost up their livelihoods.

3.4.6.1 The National Strategy for Growth and Reduction of Poverty (NSGRP or MKUKUTA)

This has addressed the issue of reduction of rural income poverty of both men and women through:

- i. Reduced proportion of rural population (men and women) below the basic needs poverty line;
- ii. Reduced proportion of rural poor (men and women);
- iii. Increased productivity and profitability both within agriculture and outside agriculture sector;
- iv. Increased off farm income generating activities;
- v. Secured and facilitated marketing of agricultural products;
- vi. Transformed subsistence sector into smallholder commercial farming; and,
- vii. Increased contributions from wildlife, forestry, and fisheries to incomes of rural communities.

In its focus to increase off farm incomes, MKUKUTA focuses on improving access to rural micro-financial services for subsistence farmers, particularly targeting youth and women; and promote off farm activities with particular emphasis to supporting establishment of agro-processing small and microenterprises (SMEs). This strategy works well in agricultural subsidies where many women farmers access in the Ward.

3.5 Literature Review Summary

All of the above reviews have the common focus; thus poverty eradication and improved sustainable livelihood should be the concept taken into effective and efficient practice. Both of them provide blue print on how interaction between institutions can stand as a pillar of change provided that transforming factors are all accountable enough in mutual inclusive manners i.e. primary beneficiaries centered approach to effective set of priorities and sense of ownership.

The policies too, are focusing to assured community development and its sustainability in collaboration with different development actors including private, government and nongovernment institutions. However, the policies do not describe the level of community participation in its formulation processes. This brings gaps of ownership, follow up, enforcements and assessment of efficiency. For this, there is a need for the Government to ensure bottom up approach in policy formulation. Furthermore policies are expressed in English while majority are familiar with Kiswahili language.

The model developed by CARE International has captured the main social issues starting from the household level and most experienced livelihood outcomes from the use of financial capital. To the policy level; the researcher will highly consider the policies of community development, gender and development, national microfinance and the small and medium enterprise. These policies have direct effect to the lives of marginalized women with ultimate goal of improving the rural livelihood through progressive measure of the achievement of the stated policies to these beneficiaries and balanced relations.

CHAPTER FOUR

4.0 PROJECT IMPLEMENTATION

4.1 Introduction

This chapter describes the execution of the project. The implementation reflects the project design (applied research) that was developed after the Community needs assessment. The project was planned to improve income of women group through establishment and training of micro-peer saving initiatives among the marginalized women in the ward of Mwika Kaskazini in Moshi District council. The chapter also entails project output, implementation plan, Inputs, staffing pattern, project budget, implementation report and project implementation Gantt chart.

4.2 Project Outputs

The project groups includes number of women peer saving group formed, the training provided, the amount of savings accumulated by women peer saving groups. This is to say that; project implementation was estimated to accomplish some outputs such as increasing income generation for women from the group up to community in general. Those, through the peer savings mobilization are able to start chicken production, vegetables production necessary to contribute to changes of family livelihoods.

4.3 Project Planning

The planning of this project started with the conduction of the community needs assessment. Through the needs assessment valuable priorities of the community were addressed. The background for the problem was identified to be lower income of the women of Mwika Kaskazi Ward in Moshi District council.

The project was planned focusing to human right development based approach. Through this approach targeted beneficiaries were provided with an equal opportunity to participate, share their ideas, equality, transparency and accountability of the project activities. This was so because participation of the community in socio-economic activities provides a room for mutual sustainable community development due to committed sense of ownership. Project planning conducted participatory action by involving the targeted women, ward and village executive officers and researcher, and arranged activities which would exist in the project.

4.3.1 Implementation Plan

The implementation plan was taken in rank of activities that provided a predecessor and successor sequence of implementation. The implementation was carried out through the development of activity schedule. This included communication with the Community development Officer, Ward Executive officers whom together we were able to mobilize the women to form up peer saving groups. Women were so keen and cooperative to the project activities. This mutual; commitment had a very positive effect to the project objectives. Women were so happy for the technical education provided to them. This allowed smooth operation of project activities.

To make the project implementation sound good, Project logical framework for was developed as seen in Table 4.1.

Table 4.1: Project Logical Framework

Goal	Objective verifiable indicators	Means of verifications	Risks/Assumptions
Livelihood of the lower income women of ward of MWIKA improved at households levels	Level of livelihood satisfaction	Community needs assessment report Outcome monitoring report Project evaluation report	Available nongovernment organizations and the ward government support the women
Outcomes Outcome 01. Women able to contribute to family livelihoods through peer income generating activities Outcome 02 Women have individual savings through peer savings Outcome 03 Women aware and practice their rights for equal gender development.	Percentage of women who are able to access family basic needs Percentage of women who practice human rights education in daily life interactions. Percentage of women who are aware of the right to own and engage in microenterprises activities	Community needs assessment report Outcome monitoring report Evaluation report	
Outputs Output 01: 60 women mobilized to form peer saving groups by Sept. 2014 Output 02: 60 women trained on savings and micro	Number of women agreed to form peer saving groups Number of marginalized women	Project progress reports Monitoring reports Testimonials from the	

enterprises skills	trained	peer saving	induction.
Output 03: 60 peer women reached through awareness on human right education	Number of people attended community mobilization meeting	women members	
ACTIVITIES Conduct community needs Assessment, project design and tools Orientation to the ward and village executive leaders Community mobilization on project goal and objectives Formation of women peer saving groups Mobilize peer group savings and peer leadership Trainings on peer saving skills, entrepreneurship education, group financial management and business plan. Conduct peer awareness on gender equality and human rights Develop monitoring tools for data collection Field and home visits Conduct participatory monitoring, evaluation and reporting	Availability of stationeries, transportation Number of community members reached through community mobilization meeting. Number of women intending to engage in peer saving groups Number of project team involved in the project operation	Project progress report	Facilitative environment available from the hosting organization Readiness of women to engage

4.3.2 Inputs

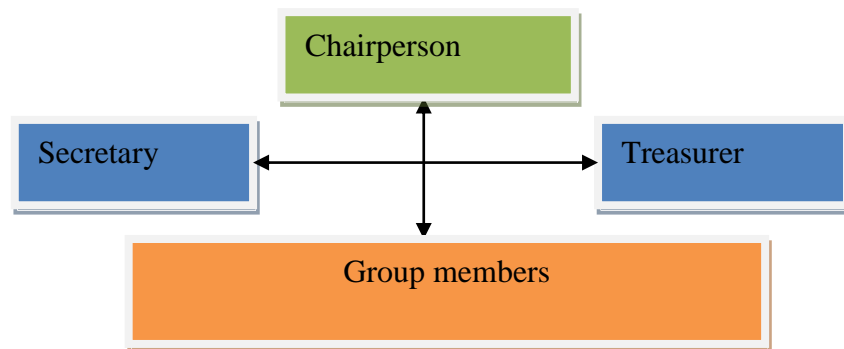
Table 4.2: Project Inputs

Description	Units cost	Total cost per input	Remarks
Stationeries	4 rims @ 12,000	48,000	Used for printing of needs assessment report, dissertation, data collection tools, photocopy for community learning materials and training materials
Transport to and fro the field	10 visits@ 30,000	300,000	Face to face meeting with primary and secondary beneficiaries.
Communication	12@ 5,000	60,000	On call and air time for emails and beneficiaries.
Meeting and coordination	10,000 x 10 days	100,000	For the Ward Executive officer to mobilize the group formation.
Lunch for the whole project work	10,000 x 45 days	450,000	As daily basic need for mental and physical health.
Laptop computer	800,000	800,000	Dissertation writing and data storage
Printer	450,000	450,000	Producing hard copies of the project work.
Cartage	135,000	135,000	Ink for printing
Binding	150,000	150,000	Make final product/ report of the dissertation work.
Venue	100,000 x 12 Days	1,200,000	Facilitative for training atmosphere

4.3.3 Staffing Pattern

The project staff pattern of the peer women saving groups included the Group chairperson, secretary, treasurer and members under this structure as stipulated in the

group constitution. Furthermore, this sub-part describes the external human resources who supported to the accomplishment the project activities. The pattern of staffing roles included;



4.3.3.1. The Researcher/Student

- i. Conduct community needs assessment
- ii. Reporting to the Project Supervisor
- iii. Find hosting Organization to conduct the project and come up with project.
- iv. Project identification, designing, implementation and reporting
- v. Development of Community training manual on entrepreneurship skills.
- vi. Preparation of implementation report and dissertation defend.

4.3.3.2 Coordinator (Hosting Organization)

- i. Provided technical support to the student
- ii. Authorize the dissemination of peer saving books and
- iii. Startup capital

4.3.3.3 The Microfinance Officer of the hosting organization

- i. Supportive technical field visits to the women group

- ii. Prior communication to the ward executive officer.

4.3.3.4 The Project Supervisor

- i. Provided all technical support to the students as per the Open University Guidelines

4.3.3.5 Peer Women Chairperson

- i. Ensure the group constitutions and bylaws are observed by the group members
- ii. Coordinated all group meetings
- iii. Chair the group meetings
- iv. Keep on key of the group saving metal box
- v. Provide clarifications on issues demanded by the group members

4.3.3.6 Peer Women Secretary

- i. Kept all group records and read to the groups all minutes.
- ii. Record and read all minutes to the group members
- iii. Keep on key of the group saving metal box

4.3.3.7. Peer Women Treasurer

- i. Kept all group revenues in collaboration with group secretary.
- ii. Read to the group members all daily savings and total balance
- iii. Maintain the group saving metal box
- iv. Provide loans to peer groups as per list of request and fund availability.

4.3.3.8 Group controller

- i. Keep on key of the group saving metal box

- ii. Ensure every members have signed in the peer savings and have all clear saving records.

4.3.4 Project Budget

Implementation budget for the Establishment and Training of Women Peer Saving Groups Mwika Kaskazini Ward -Moshi Rural in Kilimanjaro Region—annex

Table 4.3: Project Implementation

Start and end date	Priority	Theme	Goal
February 2014 – August 2014	Establishment and Training of Lower income women peer saving Groups	Improved sustainable livelihood of marginalized women of Mwika Kaskazini ward at Household level	Livelihood of the lower income women of Mwika Kaskazini improved at household levels

4.3.4.1 Project Implementation Report

This part expresses in details the sequence of the implementation of the planned project activities. A strategic care was undertaken to ensure effective and efficient delivery to the targeted beneficiaries. Activities were scheduled in such a way that reflects what was obtained during the community needs assessments and their priority needs. Planning to execute the needs was undertaken during the project design. Various references were taken into consideration to find out how this project

matched with development theories as well as National Guiding policies towards women economic empowerment and poverty reduction. Through observation in general, it was noted that women were so keen to the project and very committed to ensure sustainable attainability of the project goal.

Objective	Outputs	Outcomes
Increased accessibility of 60 lower income women of Mwika Kaskazini Ward to get households basic needs through peer group formation and saving mobilization by September 2014.	Output for objective 01: 60 women mobilized to form peer saving groups. Women control their own savings	Outcome 01: Women able to contribute to family and social needs through income generating activities
Increased awareness of the lower income women of Kaskazini Ward on gender equality and human rights education in peer saving group from 21.3% to 70% by September 2014.	Output for objective 02: women mobilized and agree to form peer saving group 60 women understand their rights	Outcome 02: Women have individual savings through peer savings
Enhanced understanding of 60 lower income women on marketing information and peer saving trainings from 40% of current situation to 80% by September 2014.	Output for objective 03: 320 people reached through community mobilization meetings 60 women trained on entrepreneurship skills, women's rights and peer financial management skills. Output 04. 60 women trained on entrepreneurship skills 60 Women informed on market links of their products	Outcome 03: Women aware and practice their rights for equal gender development.

To get to the real project, Community needs assessment was conducted of which provided a way to identify key community problem. Through the needs assessment it was found that low household income was a key problem caused by various

factors including climate change, drop of agricultural production, patriarchy system and general poor understanding on entrepreneurship skills. For this, it was deemed necessary to develop a project addressing on sustainable means through which the marginalized women could turn out of the extreme income poverty with reduced livelihood stresses as they were not happy with their living standards. To do out of this, various activities were performed to make the project alive as stated here below:

4.3.4.2 Activities Performed

Implementation of the project activities reflected the logical frame work. Activities depict the level of project performance. The following are sequence of activities implemented as being addressed in subheadings;

4.3.4.3 Project Orientation and Inception

This involved official meeting with the department of Community Development Gender and Children, Ward Executive Officer and the women. The aim was to make them aware of the project goal and objective. All of the officers were very cooperative. They agreed on the project idea and we therefore planned a meeting day with the targeted women. We agreed on key women to be informed and mostly the ones who where intervened during the community needs assessment. Meeting date, place and time was agreed. He coordinated the process satisfactorily.

4.3.4.4 Community Mobilization Meeting for Peer Group Formation

With the agreement on activity above, the Ward Executive coordinated the process and we managed to get 135 citizens among them 107 women. The community was interested on the issues relating to gender equality that perpetuated women's rights.

It was made clear during the discussions that women have rights to engage in profitable economic investments as part of economic and social rights. Women engagement in economic ventures was connected to reduced family dependency, increased assurance of supply of family basic needs and increased revenues' to the local authorities due to business interactions. 65 marginalized women agreed to join to form up group saving. The hosting organization provided stationeries, peer savings pass-book and training materials as was predetermined.

4.3.4.4.1 Formation of Peer Women Peer Saving Group, Group Leaders and Bylaws Awaiting Group Constitution

The formation started with one group with 23 members in the village of Msae Kinyamvuo. Group leadership was formed (chairperson, secretary, treasurer and controller). They named their group AMKA group. They agreed to meet every Monday at 16- 17 hours and mandatory savings to be 2000 for every Monday. Meeting place was agreed to be Top-London office of sub-village chairperson. Group registration counter book was provided to track participation. They further agreed to contribute to buy for a group saving metal box (in native language calling call it KASIKI) and lock. Other groups formed were MSHIKAMANO group consisting of 22 members agreed to pay compulsory saving of 1000 T.shs every Wednesday and the other one was TUJITEGEMEE group with 20 members that is to meet every Friday with compulsory savings of 500.

4.3.4.4.2 Groups Bylaws (These are Consolidated from the above three Groups) Under Mutual Consents

- i. That every member have to contribute 1000 as membership fee for

stationeries

- ii. Half an hour delay during the meetings is subjected to 500 T.shs fine
- iii. Every member has to attend group meeting on every agreed day.
- iv. Members with voluntary savings can save in the group and with draw them any time she wishes to do so provided that one week notice was made to the group management
- v. That loans will be provided when savings are 50,000 T.shs and above and that interest will be 5% of individual total mandatory and voluntary saving
- vi. That members to access loans must be active engaging and must get referee from the group
- vii. That the group treasure will not stay with keys but with locked metal box
- viii. That every member should maintain silence during meeting and talk friendly after being appointed by the group chairperson.
- ix. That the group constitution will be developed collectively and submitted for printing under the support of the hosting organization.
- x. That a basket fund will be developed to support members with unexpected problems-like illness or even death(herself, child or mother, further or husband) and some of vulnerable children in the village.

4.3.4.4.3 General Information Provided to Women Peer Saving Groups

- i. That the group is theirs and should think on sustainable way to multiply and for improved livelihood.
- ii. That they should work cooperatively with ward available local

government officers to access women development funds at the district level.

- iii. That they should effectively follow their constitutions and work in accordance with legal and regulations.

4.3.4.4 Conduct Business Counseling

This was a special activity that intended to bring the women on board and how they can think of business opportunities and come up with solution for income generating activities. The aim to implement this was therefore to help the marginalized women with decision about business/ entrepreneurship from problems to solutions. The emphasis was to encourage women to make their own decision based on their own assessment, awareness and information supportive to that group decision. The work of the researcher was not to advice but to encourage the women to find out collective sustainable solutions and decisions that can change their household livelihood. Example was given to them that ‘what would them use 300,000 T.shs to make profit when savings increase to that amount, why selecting such business, strength to work on it.

Women came up with different ideas that with 300,000 T.shs. they can start income generation activities among the proposed included; food vending, green vegetable trade, green vegetable production, keep modern goats, pigs buying and supplying of food crops and tailoring. The researcher emphasized on fact areas that; any selection of business venture should go perpendicular with the strengths, opportunities and ways to address challenges as a way to ensure sustainable survival with market competitors.

Regarding the real livelihood situation; the beneficiaries themselves discussed that vulnerable women can be those with low income and they can decide to do what they do just to earn a living like domestic casual labor. It was discussed to the beneficiaries that before starting a business there are various things to put in mind.

As microenterprises entrepreneurs it was discussed that it is good to start with customer demand then think to the products/services. (Inputs: Skills, capital, labor, time, land, premises, raw materials and tools).

In developing the income generating activities through business counseling the beneficiaries were urged to consider demand and supply and its challenges, policy environment (legal procedures and regulations). For effective business the women peer saving members were given with key areas to consider when developing business plan for income generating activities. This included

- i. Title of the IGA
- ii. Target customers (what they want, quantities and how much they can pay for the product/service)
- iii. Required inputs
- iv. Sales
- v. Possible factors that can negatively affect the business/IGA
- vi. Implication of that business(negative and positive

Group work was given to the women to explore a business they would like to initiate, problem on that business, fear/ root cause, agreed action to solve and its implication. Presentations were done in a flipcharts as seen in a sample presentation in Table 4.3

Table 4.4: Business Counseling

Business	Problem	Fear/ Root cause	Proposed Action	Implication
Retail shop	How to make a successful micro business	Insufficient capital(no qualification to access loans) No record keepings Market completion	Accumulate group savings(get loan from the group peer accumulated savings) Ensure record keeping for every business transaction. Ensure quality products and customer care Conduct market research Get technical skills from KWIECO	Increased customers then good profit Running costs may be high at the beginning but decreasing in near future.

Source: Researcher (2014)

4.3.4.4.5 Development of Entrepreneurship Skills Training Manual

This was developed in the relevance to the women Entrepreneurs in peer saving groups. The manual enabled them to gain and improve their skills, attitudes and behaviour in for better results of their income generating activities. Through the manual they were able to know the benefits of:

- i. Successful selling: Every member needs to cooperate for effective selling including working on researched marketing information, effective care and support to the target market as well as techniques to overcome market competitions.
- ii. Separating personal issues to business affairs; that ensuring the working capital stands as business properties from individual expenditure.
- iii. Finding a selling advantage (Quality products, packaging/display, sort price by quantity and quality, buy in bulk to access discounts

opportunities and always maintain cleanliness.

- iv. Building up business by the use of group start-up capitals, find more customers, reduce costs, find a cheap supply and stay open longer to maintain consistency.
- v. Taking good care of the business that brings successful business, steady increasing of working capital and ensures the business idea is alive.
- vi. Working together for better returns (Thus how to run a successful business in a group based including faster growth in group than working individually and setting affordable price that every customer can access.

4.3.4.4.6 Trainings

Three trainings were conducted to the women peer saving group. The training included Entrepreneurship skills, Women's rights and Peer saving Management skills. The entrepreneurship covered the meaning thus, Entrepreneurship is the creative process that focuses to bring changes by producing or selling new products, new procedures and or new services etc. It is a huge theory that involves establishment and leading new changes, creativity, vision of change, adding value, finding or recognizing available opportunities, strategic implementation, setting of new system for the community benefit and a given entrepreneur. Methodologies used: semi lecture, group discussion and role play. See annex v(training manual) attached. Women were also trained on issues of women rights. This was executed to make them aware over their social economic rights in development aspects. It was so because patriarchy system is dominant in the area as was noted during the needs assessment and therefore through this women were aware of their economic rights as constitutional stipulated.



Figure 4.1: Women Listening on Issues Relating to Their Rights

Human and women rights that are Basic rights and freedoms that all people are entitled to regardless of nationality, sex, national or ethnic origin, race, religion, language, or other status. According to the *National Strategy for Gender Development of 2005*, Tanzania recognizes that gender inequality is a major obstacle to socio-economic and political development of its peoples, in particular women and other vulnerable social groups. The said inequality is one of the underlying causes of low productivity, among other adverse effects of it. It was observed through the discussion that many women are violated their rights due to lack of voice due to poor economic backgrounds and cultures. All these results into gender based violence.

Through the group peer saving, women were encouraged to discuss and share ways to go out of this violence in a peaceful ways and be proactive in a way that will

ensure human right respect. Among the ways included sharing information on human and gender rights with their partners, mould up their children in equal social roles and responsibilities as well as keeping on influencing the does and doesn't in daily life human dignity. Emphasis to this session was on the importance that development can prevail in the community from household levels when peaceful relations prevail.

4.3.4.4.7 Development of Group Constitution

Instruction to develop group constitution was provided to group members and one draft constitution was developed by AMKENI group. It was urged that the women have the responsibility to finalize it and send it to the hosting organization for recommendations and legal inputs. The commitment for the women group indicated that they will be able to excel far and conducive atmosphere for registration.

4.3.4.5 Project Handover and Report Writing

The project implementation report was shared with the host organization. Final report was produced and shared to the project appointed Supervisor within the open university of Tanzania. 95% of the planned project activities achieved.

4.3.4.6 Project Implementation Gantt Chart

A Gantt chart is a useful tool which was used for analyzing and planning management of the entire project. This tool helped the project owner to plan out and complete their project at the right time as well as help to plan the allocation of resources for the project implementation.



Figure 4.2: Some of Amkeni Group Members

4.3.4.6 Project Implementation Gantt Chart

A Gantt chart is a useful tool which was used for analyzing and planning management of the entire project. This tool helped the project owner to plan out and complete their project at the right time as well as help to plan the allocation of resources for the project implementation.

Table 4.5: Project Implementation Gantt Chart

Activity	Target	Duration(Project months represented by numbers)								Resources	Responsible person
		1	2	3	4	5	6	7	8		
Conduct community Needs Assessment, design planning and inception meeting with WEO										Stationery, human and fund	Researcher and KWIECO
Orientation with the Hosting Organization	One										
Develop training manual on the concept of entrepreneurship skills and business write up for women entrepreneurs	1 manual									____”____	Researcher
Community mobilization for peer savings	60 people									Fuel, funds and Human	Researcher, WEO and KWIECO
Establishment of peer saving women and mobilize peer savings and meeting days , group leaders and groups bylaws and constitution	3 groups									Fund, Human, stationeries	Researcher and Women peer groups
Conduct women business counseling											
Disseminate group saving sub-books and group saving general book	50 sub-books									____”____	KWIECO and researcher
Training on peer saving skills, entrepreneurship education, group financial management and business plan	60 women.									____”____	Researcher
Conduct per awareness on gender equality and human rights.	”									____”____	Researcher and KWIECO
Develop monitoring tools for data	2 forms.									Stationeries	Researcher

collection											
Conduct technical field visit and data collection	12 visits.									Fuel, stationeries and Human	Researcher
Data collection, analysis, printing and reporting	1 draft									Stationeries, printer and computer	Researcher
Review of draft report and recommendations	1 draft									E-communications	Supervisor
Work on recommendation and reporting	1 report									Laptop computer and e-communications	Researcher
Binding and submission of the final report to Supervisor	1 report									Stationeries	Researcher
Project handover to the community and the hosting organization	Once									Fund and Human	Researcher and KWIECO

Source: Researcher (2014)

CHAPTER FIVE

5.0 PROJECT PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Introduction

This chapter explains essences of Participatory Monitoring, Evaluation and sustainability and their key parts in this project. This project adopted Participatory monitoring, evaluation and sustainability system because this approach helps to provide a sense of ownership (focusing on sustainability of the targeted community) from the beginning to completion of this project. Project participatory monitoring, evaluation and sustainability provided an opportunity of accountability and to get updated on the levels of project performance in relation to plan, inputs, outputs, outcomes/impact and its continuity when left to the hands of the primary beneficiaries to this case be women peer saving groups.

Various tools were used for data collection. The performance monitoring plan also provided an overview of the overall project achievement in related to stated performance indicators. Under this part is good to be noted that; Monitoring was a routine checking of the day-to-day project activities to determine whether or not activities were being performed on schedule, resources were being utilized efficiently, and short-term targets for outputs were being achieved in accordance with project work plan.

Evaluation, on the other hand, was the process of gathering and analyzing information which assisted comparing project accomplishments with predetermined objective and to know whether or not the objective was achieved. An evaluation also

introduced other critical information about impact, cost-effectiveness, and future potentials. Both monitoring and evaluation make use of information gathered to assess the status of the project and served as a basis for reviewing and revising project plans, making sound decisions, and meeting the dissertation requirements.

5.2 The Participatory Monitoring

Is the systematic recording and periodic analysis of information that has been chosen and recorded by insiders with the help of outsiders (MCED handbook one page 34).

Is a collaborative process that involves stakeholders at different levels working together to a project or policy, and take any corrective actions required. It is a process that leads to corrective action by involving all levels of stakeholders in shared decision-making (Narayan J, 1998). This process has led to corrective action by involving all levels of stakeholders in shared decision making. Monitoring was an ongoing activity adopted throughout the project cycle. Monitoring helped to get update and decisions making in relation to the project objectives.

This project as stated in the introductory part ensures engagement of women peer saving groups in all part of this project. Women were initially involved in needs assessments and priorities; their pripieties provided a way for planning, they were involved in implementation and peer monitoring process. As part of participatory monitoring, they are obliged to report on saving processes, loans given, success stories, case studies and their future plans as part and parcel of sustainability. To get report and other necessary information periodic/ ongoing meetings are conducted by the beneficiaries to find out progress of the project. This participatory monitoring focused in key areas of:

- i. Inputs Monitoring: This will look on the accomplishment of the promises given by the host organization for her commitment to provide stationeries, start-up capital to the group, technical personnel and transport to and from the field) necessary for the achievement of the project.
- ii. Process Monitoring: This is a monitoring part will follow up and measure implementation of activities in relation to the logical frame work and the project schedule.
- iii. Output monitoring: This measured the level of achievement in relation to the indicators per activity over the specified time frame in relation to inputs used. Therefore the output monitoring measured the relationship between the input and process implementation over the previous expected results. To get the data, data collection tools were developed and circulated to the beneficiaries for weekly recording and reporting.

Participatory monitoring was good in this project; it brought sense of ownership to local people as active participants— and not just sources of information, Stakeholders measure success, it focused on building stakeholder capacity for analysis and problem-solving process builds commitment to implementing any recommended corrective actions.

5.2.1 Monitoring Information System

This was a system developed to collect and report information on a project and project activities to justify decisions to various stakeholders in terms of viability in relation to resources and outcomes.

The monitoring information system of this project was of fundamental principle to capture data, process implementation and information dissemination as per the project requirements. It enabled to measure trend of various indicators based on data collected in the field. It was therefore vital to record attained project changes in relation to the situation before intervention. Thus during the project assessment the reviewer can be informed on outcome resulted from the project and set assumptions for the sustainability of the project.

The information were gathered though the use peer training forms, peer saving record forms, field visits whereas discussions with the beneficiaries were documented, review of the groups meeting records, peer saving pass books, constitution, ledger books and documentation on how they feel when come together. The Monitoring Management Information system was developed in such a way that it will enable to create awareness to the women peer saving groups' roles towards accomplishment of the overall goal how to keep records and report them. Three counter books were purchased to enable the women peer saving groups maintain all group meetings and financial records. Ledger book was provided to them under the support of the host organization.

The Monitoring information system included number of peer saving members attending the meeting, daily individual saving (mandatory and voluntary) as summarized in the matrix here in Table 5.1.

Table 5.2: Participatory Monitoring Methods and Tools used in the Project**Table 5.1: Monitoring Information System used in the Project**

Indicator	Information needed	Record to keep	Responsible person	Frequency of collection	Who need the information	Decision that can be made
Level of project activities implemented	Work plan	Actual implemented activities	Researcher	As on demand	Researcher, Supervisor and Host Organization	Rescheduling or speed up the implementation
Number of peer saving groups formed	Women peer saving groups	Name of groups, total members and location	Group leadership and Researcher	Every meeting day / once per week	— ” —	Level of project success as per target.
The group adherence to the constitution	Peer women's constitution	Agreed amount for mandatory savings, roles of group members and group leadership	Group members, local government and researcher	Every meeting day / once per week	Researcher, WEO, Supervisor and Hosting Organization	Degree of project sustainability, accountability and governance
Weekly mandatory and voluntary savings recorded	Women peer savings records	Amount saved, Uses of peer saving passbooks and group ledger	Group management, researcher and the hosting organization	Once per week	The Researcher, Host organization and Supervisor	The overall performance in relation to the project goal.
Amount of startup capital provided to the peer groups	Fund provided to saving groups	How group members benefited from the funds economically.	Researcher	As on demand	— ” —	As above

Source: Researcher (2014)

Objectives	Activities	Indicators	Data source	Tools/Methods	Person Responsible	Time frame
Increased accessibility of 60 lower income women of Mwika Kaskazini Ward to get households basic needs through peer group formation and saving mobilization by September 2014.	community mobilization meeting for peer groups formation	Number of community members mobilized for peer group formation	registration forms	Participatory rural appraisal	Researcher, Hosting Organization, WEO and the Community	February -March 2014
	project orientation to the project beneficiaries	Number of beneficiaries aware of the project				
	formation of women peer management leaders	Existence of peer women group leader	peer group report	Participatory rural appraisal	researcher and the community	
	Formation of peer savings groups	Number of peer groups formed	progress report	group meeting	researcher and the	March - May
Increased awareness of 60 lower income women of Kaskazini Ward on gender equality and human rights education in peer saving group from	mobilize peer group savings	Amount of funds accumulated by peer women	peer group financial report	Participatory rural appraisal	community/wo men	
	conduct entrepreneurship and saving skills training	Number of women successfully completed training	training manual and reports	Self -esteem, Associative strengths,		

21.3% to 70% by September 2014.	develop peer constitution	Group Constitution available	the group constitution	Resourcefulness, Action planning and Responsibility (SARAR)	Researcher, the hosting organization and women group	
Enhanced understanding of 60 lower income women on marketing information and peer saving trainings from 40% of current situation to 80% by September 2014.	mobilize peer rotation loans for family needs and Income generating activities	Women with sustainable assurance of providing family basic needs	witness from the beneficiaries			
	Conduct field visit					
	Provide peer start-up capital for microfinance activities.	Peer group income generating activities	the host organization			

Source: Researcher (2014)

Table 5.3: Participatory Monitoring Plan

Objectives	What was monitored	Planned target	Actual results	Actual Time
Increased accessibility of 60 lower income women of Mwika Kaskazini Ward to get households basic needs through peer group formation and saving mobilization by September 2014.	Number of community members mobilized for peer group formation	60 women	63 women	April
	Number of beneficiaries aware of the project	60 women 3 ward leaders host organization Supervisor	63 women 3 ward leaders, host Organization Supervisor	April
	Number of women provided with business counsel	60 peer saving women	63 peer saving women	April-May
	peer women group leader Number of peer groups formed	4 leaders per group	4 leaders per the 3 group	May
Increased awareness of 60 lower income women of Kaskazini Ward on gender equality and human rights education in peer saving group from 21.3% to 70% by September 2014.	Amount of funds accumulated by peer women	No target planned		May – July
	Number of women successfully completed training	60	63	May- June
	Group Constitution available	4	4	April- June
Enhanced understanding of 60 lower income women on marketing information and peer saving trainings from 40% of current situation to 80% by September 2014.	Women with sustainable assurance of providing family basic needs	6	63	May- July
	Peer group income generating activities established as result of peer savings and group loans	No target planned		June to July

Source: Researcher (2014)

5.3 Participatory Evaluation

Is an opportunity for both outsiders and insiders to stop and reflect on the past in order to make decisions about the future. Insiders are encouraged and supported by outsiders to take responsibility and control of: planning what is to be evaluated; how the evaluation will be done; carrying out the evaluation; and analyzing information and presenting evaluation results (MCED handbook page 35). The participatory evaluation intended to evaluate the achievement of the project objectives.

This project had three objectives with activities, indicators, means of verification and assumptions under them through the logical frame work within this project.

Therefore this project had three objectives underlined here:

- i. Increased accessibility of 60 lower income women of Mwika Kaskazini Ward to get households basic needs through peer group formation and saving mobilization by September 2014.
- ii. Increased awareness of 60 lower income women of Kaskazini Ward on gender equality and human rights education in peer saving group from 21.3% to 70% by September 2014.
- iii. Enhanced understanding of 60 lower income women on marketing information and peer saving trainings from 40% of current situation to 80% by September 2014.

Formative and summative evaluations were applied in the project by both the beneficiaries and the researcher. The formative evaluations included the extent of the achievement of project outcomes within the project timeframe. For objective one (Increased accessibility of 60 lower income women of Mwika Kaskazini Ward to

get households basic needs through peer group formation and saving mobilization by September 2014). The outcome indicated was; Women able to contribute to family and social needs through income generating activities. Attained success include, mobilization of 63 women to engage in peer savings; Ward and three Executive Officers (4 in number) agreed to mobilize the women to engage after they were made aware of the project objectives.

Business counseling was provided to the targeted community on how to explore business opportunities and how to solve problems, action plans and implications to engage in or not to engage in micro business. Now the group members have various visions that includes poultry project, group selling of bananas to traders out of the ward and supply of fresh milk as peer savings increases at the minimal of 200,000 T.shs. The outcome for objective two (Increased awareness of 60 lower income women of Kaskazini Ward on gender equality and human rights education in peer saving group from 21.3% to 70% by September 2014) was ‘ Women have individual savings through peer savings’. 63 women were informed on human rights and freedom that all people are entitled to, regardless of nationality, sex, or ethnic, origin, race, religion, language, or other status.

The rights include economic, civic and socio-cultural which women can enjoy as being entitled to. 63 women were informed and aware of basic rights that includes right to work, to be listened, to participate in decision making that include from family, community and government levels, to own resources, movement without preaching of laws, to vote and be voted. The outcome set for objective three that read; Enhanced understanding of 60 lower income women on marketing information

and peer saving trainings from 40% of current situation to 80% by September 2014 was ‘Women aware and practice their rights for equal gender development’ 63 were trained on entrepreneurship skills, market competitions, business environments and business write up.

The summative evaluation intended to measure success of the project goal named ‘Livelihood of the lower income women of ward of MWIKA improved at household’s levels’. Signals for the achievement of this goal noted that includes the spirit of the women to form peer saving groups, save their mandatory and voluntary savings, group constitution and the group managements/ leaderships. These groups have accessed mutual support from the ward and village leaders which provides a will to explore local opportunities including traders from outside the ward seeking for bananas, eggs of which women can buy in bulk and sell to these traders. Women meet only once per week for savings and peer education, counseling and sharing of available entrepreneurship opportunities. Women are also encouraging each other to effectively engage in economic ventures that they can earn income .Through such activities women will access increased income necessary to get basic family and social needs like food, shelter, clothes, health and education cost for their children and other family siblings.

5.3.1 Performance Indicators

According to CEDPA (1994), “indicators are quantitative and qualitative criteria for success that enable one to measure or access the achievement of the objectives. Indicators often are characterized as input, output and impact indicators. Input indicators were used in this project because they describe what goes into the project

such as budget of the project and training hours after project implementation. Output indicators describe project activities such as the number of the women trained and other achievement that project may have made.” The project outcome were:

- i. Percentage of women who are able to access family basic needs .For the time being this has not been realized. The realization will emerge when savings increases and women are able to take loans that will enable them access family needs and initiation of income generation activities.
- ii. Percentage of women who are aware of the right to own and engage in microenterprises activities

108.3% of the women in peer saving groups are aware of their rights to engage in income generation activities contrary to the situation during the Community needs assessment whereby only 13.3% of them had skills in peer saving groups.

5.3.2 Participatory Evaluation Methods

There is different participatory evaluation methods/tools used to evaluate the whole project. Those are observation, group discussion and questionnaire. Direct observation and keeping records were done to evaluate that project. Researcher observed what was done from the first introduction to the last of the project, also through recorded of different meeting and reported. Focus group discussion was done by using questions introduced to the group member in order to collect data.

During the discussions, members were very excited about their new perceptions and visions covered with new knowledge and skills of peer saving groups, business

counseling, human rights on gender equality, entrepreneurship skills trainings, market links and competition, business environment and business plan. Very useful information was realized towards management and sustainability of the community as mutual commitment through binding constitution is available.

5.2.3 Project Evaluation Summary

Goal	Objective	Outcome Performance Indicator	Expected outcome	Actual outcome
Livelihood of the lower income women of ward of MWIKA improved at households levels	Increased accessibility of 60 lower income women of Mwika Kaskazini Ward to get households basic needs through peer group formation and saving mobilization by September 2014.	Percentage of women who are able to access family basic needs	Women able to contribute to family and social needs through income generating activities	65 women reached and agreed to engage in peer saving groups making it 108.3% achievement. With increased savings they will be able to borrow and contribute to the family needs.
	Increased awareness of 60 lower income women of Kaskazini Ward on gender equality and human rights education in peer saving group from 21.3% to 70% by September 2014.	Percentage of women who practice human rights education in daily life interactions.	Women have individual savings through peer savings	The 65 women were made aware of their rights and gender equality. They agreed to rise up their families in equal roles and that all family activities are to be distributed equally.
	Enhanced understanding of 60 lower income women on marketing information and peer saving trainings from 40% of current situation to 80% by September 2014	Percentage of women who are aware of the right to own and engage in microenterprises activities	Women aware and practice their rights for equal gender development.	Through the entrepreneurship training they were made aware on how to conduct market research and that they have special target of customers before they start production.

5.4 Project Sustainability

This is the extent through which the project brings to the beneficiaries and that there is continuity of the project after its cycle. According to CEDPA page 96; Project continuity or sustainability refers to the capacity of a project to continue functioning, supported by its own resources (human, material, and financial), even when external sources of funding have ended.”

This project has attractive conditions that provide a roadmap for its sustainability. Among others includes the readiness of the women community participation since the project needs assessment planning process, implementation including group binding constitution. The women groups also engage in non environmental destruction activities that brings less legal challenges for their existence. Specifically the sustainability has been categorized into

- i. Institutional sustainability
- ii. Financial sustainability
- iii. Political sustainability

5.4.1 Institutional Sustainability

This includes the fact that the groups have developed group constitutions that includes vision mission and values with it. The groups have been trained of which build up their skills, attitudes, knowledge and technical competency to manage peer saving groups. This also includes how to be flexible to manage business environments (strength, weakness, opportunities and challenges) while in entrepreneurship activities. This was topped up with business counseling on how to know and practice on business ideas, core problems, possible action of plans and its

implications in household livelihoods. This will continue to give evaluation frame works and a way through which the peer saving groups will be able to monitor and evaluate their peer performances. The group registration as will be done by the support of the host organization will ensure legal legitimacy hence sustainable recognition as long as the law will allow.

5.4.2 Financial Sustainability

The established peer savings groups have agreed to accumulate savings into two folds i.e. mandatory and voluntary savings. The savings are accumulated and then individual who needs loans can access it. Everyone is pleasurable because the agreed savings can be contributed by every member. Everyone is accountable as per the group constitution and mobilize each other to engage in income earning activities of which can enable them pay their mandatory savings once per week.

The women are aware of various available grants and local government institution that can support their micro finance activities. Invite some of influential leaders for fund risings and continuous cooperation with nongovernment organization as way increase funds in the peer saving accounts.

5.4.3 Political Sustainability

That includes, good political will, government support for women self mobilization and empowerment through the Tanzania 2025 development vision; the Poverty reduction strategy and economic growth policies including the microfinance, community development, gender and children. Women were encouraged to use this opportunities as way to scale up for sustainable livelihood improvement.

CHAPTER SIX

6.0 CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

This is a chapter that summarizes the overall project activities including conclusions on findings of the needs assessment, literature review, project implementation, summary of the Participatory monitoring, evaluation and the sustainability plan. It will furthermore identify any factor or conditions if they had been different and would enhanced my ability to complete all element of the project. This part will as well not exclude to describe the outcome of the project and recommendations.

6.2 Conclusion

The establishment of this project was a result of the Community Needs Assessment conducted in Mwika Kaskazini ward of Moshi District Council in Kilimanjaro region.

Specific objectives of the Community Needs Assessment were:

- i. To determine the demographic characteristics of the Community of Mwika Kaskazini
- ii. To identify main socio-economic problems facing the women of Mwika Kaskazini Ward
- iii. To assess Community needs and priorities of the women at ward of Mwika Kaskazini Ward.
- iv. To identify inputs needed to empower the women to attain their core priority.

The study was designed through cross-sectional and applied research. 75 women

were used study population. The study employed probability and non-probability samples. Various methods were used to collect primary and secondary data. For primary data collection employed tools included; Questionnaires, interviews, observation, focus group discussion and participatory rural appraisal. Literature review was used to collect secondary data. To get findings of the CNA (Community Needs Assessment) Statistical Package for Social Science (SPSS) was used to analysis data from the field.

6.3 Key Findings

66.7% of the respondents are farmers, 20% are micro business women and 13.3% have no reliable occupation. 94.67% are literacy class at different levels. 53.33% of the respondents live with above five dependants, 21.33% have 3-5 dependants, and 17.33% have 1-2 dependants while 8% have no dependants in their households. 90% said they have no right to own land in spite the fact that they can use the family land to produce food for family consumption. 10% they be access land only if there is no male child in family or purchase it from personal income. 72% of this group is not happy with its current livelihood. 12% fail to provide adequate health care to their children, 22.67% depend on relatives to meet some of needs, 32% are unable to pay school fees and 33.33% fail to provide family basic needs caused by the decline in revenues of coffee production.

The CNA concluded that the main problem was low income of the women in the Mwika Kaskazini Mwika. This problem was caused by prolonged climate change that negatively affect agriculture activities contributing to 20% of the problem, Patriarchy system 12%, lack of entrepreneurship skills-25.33% and lack of capital-

26.67%. Due to low income, 33.33% of the households do fail to access family basic needs, 32% find it difficult to pay school fees, 23% increases dependency to male partners and other closer relatives and 12% of them stay in poor health due to inability to access medical services. This motivated the researcher to choose to plan for a project. 97% of the women were also ready to engage in peer saving groups with saving range from 500-2000 T.shs per wee among them -46.88% had saving experience. 46.67% of the respondents said the local government provides friendly environment for the marginalized women economically, 32% said the local government is not supportive and 21.33% said they are not sure if the local government is supportive to women economic empowerment.

This supportive environment together with the information inferred for the establishment and training of peer saving groups for improvement of sustainable livelihood of the women of Mwika Kaskazini Ward of Moshi District Council. These were supportive environment for the establishment of this project. The project was therefore designed, planned and implemented basing on the objectives of:

- i. Increased accessibility of 60 lower income women of Mwika Kaskazini Ward to get households basic needs through peer group formation and saving mobilization by September 2014.
- ii. Increased awareness of 60 lower income women of Kaskazini Ward on gender equality and human rights education in peer saving group from 21.3% to 70% by September 2014.
- iii. Enhanced understanding of 60 lower income women on marketing information and peer saving trainings from 40% of current situation to 80%

by September 2014

The project managed to establish 3 peer saving group in three villages composing of 65 members in total. The 63 members were trained on entrepreneurship skills education skills, awareness on gender equality, market links, competitions, business environments and business plan. They were also provide with business counseling aiming to enable them understand on how to deal with business challenges for profitable income generating activities. All of the groups have group leadership and group constitution.

The groups agreed to have peer mandatory and voluntary savings. Participatory monitoring and evaluation was as well conducted to measure performance of the project work plan and sustainability. It is finally inferred that the established peer saving groups have provided a roadmap for the women to have group funds where every member can access loan with simple conditions under group constitution. Accessed loans will empower women socially and economically necessary to sustainably improved household livelihoods. This also provide an opportunity for women to learn and share stories patterning family counseling, gender rights and peer collective action plans to develop income generating activities there by reducing poverty and dependence to well-off family members and partners.

6.4 Recommendations

6.4.1 Participatory Assessment

It is good that community needs assessment is applied to introduce community project at a particular area by development stakeholders. This helps to explore

concrete needs of the community by the community members themselves. This also assures effective and sustainable mobilization to participate in identification, planning, implementing, monitoring and evaluation. Other future researchers should include orientation and capacity building in new projects. In order for new projects to be effective and furnish local needs, community needs assessment and participatory rural appraisal should be conducted at the beginning.

6.4.2 Project Design and Implementation

Community development projects need to be designed according the particular society and implemented through the resources of the indigenous communities. Project designing through focusing to community needs provides a framework for sustainable projects when they are involved from the beginning. It therefore urged to development stakeholder to consider involving their target communities in project plan before they develop and implement it in absence of the beneficiaries. This will ensure value for money invested by determine cost analysis basing on efficiency, effectiveness should communities actively involved in project works.

6.4.3 Literature Review

Researcher recommends that, it is good to review various records to get information on what others have done regarding a particular research problem. The review should as well entail empirical experiences from others focusing at global, sub-regional, regional, And National to local context/levels as well as policy reviews and other development strategies which are locally and globally available. Examples include 2025 Tanzania Development Vision and the Millennium development goals which are globally recognized and ratified by many UN members especially for the

developing countries.

6.4.4 Monitoring, Evaluation and Sustainability

Participatory approach need to be used to measure project performance in such a way that the community feels responsible and accountable for the project. The success of the project to be felt by the targeted beneficiaries that the project has contributed a particular change in their livelihood and that they enjoy working on it and multiply to other neighboring communities. Development stakeholders need to empower beneficiaries to set benchmarks that records information against progress from work plan and there by focusing what works well. Simple recording tools like counter books can be applied by project targeted beneficiaries.

It is good that sustainability is measured in areas of institutional capacities like availability of constitution, guiding polices and legal registrations for legitimacy; it can also include financial through established saving mechanisms, fund raising and efficient financial records. This will enable the community to determine(who, what when to start and monitor) as well as objectives have been achieved, which objectives helped to meet the objectives, impact of the project, resources used and how it is perceived by the community on whether they are willing to sustain it.

The project found the Care International livelihood model adopted from (Carney et al 1999) to be very useful to community project because it address various aspects through which communities can change through such interventions. This model analyze assets to include Human Capital, Social Capital and Economic Capital supported with favorable availability of Natural resources, infrastructure, economic,

cultural and political environmental can result into security of Food, Nutrition, Health, Water, Shelter, Education, community participation and personal safety. The researcher found questionnaire, observation, interview and participatory rural appraisal as useful methods to collect research data. This is because these methods have ability to capture field information provided that probing is used to grasp more information from the respondents necessary to capture required data.

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APPENDICES

Appendix i: Dodoso La Tathimini Ya Mahitaji ya Wanawake Ngazi Ya Kata Kwenye Kaya

Mpendwa Mjazaji wa dodoso hili,

Salam sana, unaombwa kujaza dodoso hili ili kuwezesha kupata taarifa zitazowesha kufahamu hali halisi ya uchumi na mahitaji ya wanawake katika KATA hii. Taarifa hizi ni muhimu hivyo unaombwa kujaza kwa umakini mkubwa.

Taarifa hizi zitatunzwa kwa usiri na haziingilii siri za mtu binafsi na ndiyo maana hakuna sehemu ya jina la mjazaji.

SEHEMU A: Taarifa za Awali

A 1	Wilaya _____ a _____	Kata _____	Kijiji: _____
A 2	Kazi: _____		
A 3	Jinsi <input type="checkbox"/> Me <input type="checkbox"/> Ke		
A 4	Umri	<input type="checkbox"/> 19 – 24	<input type="checkbox"/> 25 – 29
		<input type="checkbox"/> 30 – 34	<input type="checkbox"/> 35 – 39
		<input type="checkbox"/> 40 – 44	<input type="checkbox"/> 45 - 49
		<input type="checkbox"/> 50 +	
A 5	Hali ya Ndoa	<input type="checkbox"/> Nimeoa/Nimeolewa	<input type="checkbox"/> Sijaoa/Sijaolewa
		<input type="checkbox"/> Tumetengana	<input type="checkbox"/> Mjane/Mgane
A 6	Elimu	<input type="checkbox"/> Sikwenda Shule	<input type="checkbox"/> Darasa la Saba
		<input type="checkbox"/> Sekondari	<input type="checkbox"/> Chuo ^{Cheti/Diploma}
			<input type="checkbox"/> Chuo Kikuu

SEHEMU B: Taarifa za Wanakaya

- | | |
|-------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| B i | Je, kuna watu wangapi katika kaya yako wanaokutegemea wewe kwa mahitaji yao ya kila siku?
A. Hakuna
B. 1-2
C. 3-5
D. Zaidi ya watu 5 |
| B ii | Kutokana na swali la hapo juu, Je unaweza kuwapa wategemezi wako mahitaji yote muhimu ikiwa ni pamoja na chakula, elimu, malazi na mavazi bila utegemezi toka nje?
A. Ndiyo
B. Hapana |
| B iii | Je iwapo unashindwa kukidhi gharama za mahitaji mfano elimu matibabu na chakula huwa unafanya nini?
A. Nakopa
B. Naomba msaada toka kwa jirani
C. Naomba msaada toka kwa ndugu wa karibu
D. Napata usaidizi toka viongozi wa kata na kijiji
E. Napata msaada toka kwa wasamaria wema na kanisani/msikitini
F. Namna nyinine, tafadhali zitaje_____ |
| B iv. | Je kuna wakati ulishindwa kuhudumia familia yako kutokana na uhaba wa kipato chako?
A. Ndiyo
B. Hapana |
| B v. | Je unaridhika na hali ya maisha ya kaya yako katika kukidhi mahitaji ya kila siku?
A. Siridhiki hata kidogo
B. Naridhika
C. Siridhiki
D. Naridhika sana |

		wanawake wajasiriamali		kutafuta masoko		katika kumiliki mali		wa fedha		
D v Je serikali inasaidia wanawake kupambana na hali duni ya kiuchumi A. Ndiyo B. Hapana C. Sina hakika										
Je nani/ wadau gani wahusike katika kutatua hali duni ya kipato miongoni mwa wanawake walio katika hali ya umaskini?										
na	jina la mdau		Ashughulikie hitaji lipi kati ya hayo hapo juu				Afanye nini			
1										
2										
3										
4										

ASANTESANA KWA USHIRIKIANO
MUNGU AKUBARIKI

Appendix ii: Questionnaire for Household needs Assessments

Dear respondent

Thank you for your readiness to fill this research tool. You are requested to fill in the questionnaire reflecting the real situation of women in your ward. Carefully read the questions and answer appropriately. The information given will be secreted and stored or destroyed after the analysis of this purposes.

Part A:P		Preliminary information													
1	District	_____				Ward	_____Village:_____								
2	Occupation:	_____													
3	Sex	<input type="checkbox"/>	M	<input type="checkbox"/>	F										
4	Age	<input type="checkbox"/>	19 – 24	<input type="checkbox"/>	25 – 29	<input type="checkbox"/>	30 – 34	<input type="checkbox"/>	35 – 39	<input type="checkbox"/>	40 – 44	<input type="checkbox"/>	45 – 49	<input type="checkbox"/>	50 +
5	Marital status	<input type="checkbox"/>	Married			<input type="checkbox"/>	Single		<input type="checkbox"/>	Sep arat ed	<input type="checkbox"/>	Widow/ widower			
6	Education	<input type="checkbox"/>	Illitera te	<input type="checkbox"/>	Primary		<input type="checkbox"/>	Secondar y		<input type="checkbox"/>	College		<input type="checkbox"/>	University	

Part B: Households information

7	How many individuals depend on you daily in the household? E. No F. 1-2 G. 3-5 H. More than 5
8	From the above question, are you able to provide all basic needs (food, shelter, clothes, health and education) without relying on external support? B. Yes B: No
9	In case it happened that you fail to access family needs like education and health what did you always do to overcome it? G. Looked for a loan H. Requested for aid from neighbors I. Asked for support from close relatives J. Got support from ward leaders K. Got support from good Samaritans and religious leaders L. Other means, please mention: _____
10	Is there any period that you failed to provide care to your family due to inadequate income? B. Yes B. No
11.	What is the level of your satisfaction on the current livelihood? C. Completely unsatisfied C. Not satisfied B. Satisfied D. Very satisfied

Part C: Economic condition and resource ownership		
	ii.	Do you think that, women have the right to engage in microenterprises development activities? B. Yes B: No C. Not sure
	ii.	What caused some of women in this ward to have low income?
	f.	
	g.	
	h.	
	i.	
	j.	
	k.	
	ii	What problems/challenges do women of livelihood families' face due to poor income?
	i	
	f.	
	g.	
	h.	
	i.	
	j.	
	Who are most victimized groups in the households due to low family income?	
	A. Children B. Children and women C. Children D. Elders	
Part d: experience, ability, skills and priorities of marginalized women		
	i	If women will be mobilized to form and establish peer saving groups as a way to improve their livelihoods, will you be ready to join? B. Yes B: No
	ii	If you will be willingly to join, how much will you be able to contribute as mandatory saving once per week?
		E. 500 T.shs. F. 1,000 T.shs
		G. 700 T.shs H. 1,500 T.shs
	ii	Have you ever received training concerning savings and women financial management?
	i	B. Yes B. No

From the list of table here below, what do you think should be priority needs of women to solve their needs i.e. arrange them from priority number one to number five in accordance with scale of needs									
Need	No:	Need	No:	Need	No:	Need	No:	Need	No:
Training on Women saving groups and entrepreneurship skills		marketing education training		Training on rights of women to own resources		Training on peer saving financial management		Human rights education	
Does the local support marginalized women to overcome their poor incomes A. Yes B. No C. Not sure									
How development stakeholder can support to reduce the poor income of the marginalized women in this ward?									
No	Name of beneficiary	Priority that can support				How			
1									
2									
3.									

Thank you very much for the support and MAY Almighty GOD bless you.

Appendix iii: TAARIFA YA JAMII YA KATA YA MWIKA KASKAZINI

Kata ilianzishwa mwaka gani? _____

Majina ya Vijiji vinavyounda Kata.

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

Idadi ya vitongoji katika KATA: _____

Mipaka ya kata:

Kusini: _____

Mashariki: _____

Magharibi: _____

Mashariki: _____

Ardhi ya Kata

Ukubwa wa Eneo linalofaa kwa kilimo: _____

Ukubwa wa Eneo lisilofaa kwa kilimo: _____

Watu na Makazi

Idadi ya watu kulingana na sensa ya mwaka 2012.

Idadi ya jumla	Idadi ya wanaume	Idadi ya wanawake	Idadi ya wanawake waliopo katika mazingira hatarishi

Idadi ya KAYA: _____

Magonjwa yaliyokithiri katika KATA (Tafadhali jaza kulingana na ukubwa)

1		3	
2		4	

Idadi ya viongozi wa kisiasa

Idadi ya jumla	ME	KE	Julma ya viongozi kupitia chama tawala	Jumla ya viongozi kupitia vyama vya upinzani

Chama chenya nguvu ya/TAWALA kisiasa ndani ya KATA: _____

Chama chenye ushindani wa Karibu kisiasa: _____

Makabila ndani ya KATA

Orodha ya makabila kwa wingi wa watu/wakazi

1		3	
2		4	

Hali ya Mvua na Joto kwa mwaka

Wastani wa hali ya ubaridi kwa mwaka	Wastani wa hali ya joto kwa mwaka

Miezi ya maskia: _____

Miezi ya kipupwe _____

Miezi ya Vuli _____

Kiangazi: _____

Je mvua huwa inaongezeka au kupungua? _____

Kama inapungua ni miaka gani mvua ilianza kupungua katika eneo(tafadhali orodhesha miaka)

hili? _____

Ni yapi yameendelea kuwa matokeo makubwa kutokana na mvua kupungua?

1. _____
2. _____
3. _____
4. _____

MTANDAO WA BARABARA KWENYE KATA

Aina	Urefu	Zilizonyingi kwa orodha
Barabara za Lami		
Barabara za changarawe		
Barabara za Vumbi		

FURSA ZA KIUCHUMI ZILIZOPO NDANI YA KATA

Aina ya fursa	Umuhimu wake	Aina ya matumizi	Wanufaikaji wakubwa

HUDUMA ZA JAMII ZILIZOPO NDANI YA KATA

AINA	IDADI YA ZINAZOMILIKA NA SERIKALI	IDADI YA ZISIZOMILIKA NA SERIKALI	JUMLA YA ZILIZOSAJILIKA
Shule za Awali			
Shule za msingi			
Shule za sekondari			
Vyuo			
Vituo vya polisi			
VICOBA			
SACCOS			
BANK			
Vituo vya afya			

SHUGHULI MUHIMU ZA KIUCHUMI NDANI YA KATA

Aina	Kwa ajili manitaji ya nyumbani (weka ✓)	Kwa ajili manitaji ya Biashara (weka ✓)	Biashara na Nyumbani (weka ✓)

CHANGAMOTO KUU ZILIZOPO NDANI YA KATA HII

- 1.
- 2.
- 3.
- 4.
- 5.

JE HALI YA USTAWI WA WAKAZI WA ENEO HILI UPO KATIKA HALI GANI?
CHAGUA MOJA TU

- a. Ustawi upo juu sana
- b. Ustawi ni wa wastani
- c. Ustawi hauridhishi
- d. Ustawi haurithishi hata kidogo

Ni kundi gani linaloathirika zaidi kutokaana na hali duni ya ustawi wa wakazi katika KAYA zao? CHAGUA MOJA TU

- A. WATOTO
- B. WANAWAKE
- C. WAZEE NA WASIOWEZA
- D. WANAWAKE NA WATOTO

Ni njia gani zitakazowezesha wanawake kupambana na hali duni ya ustawi wa maisha yao ndani ya kaya zao?

Ni madhara gani yatatokea kutokana na vipato duni vya wanawake kuwa duni ndani ya kaya zao?

Ni madhara gani yatatokea iwapo wanawake wenye ustawi duni hawatawezesha kutoka katika hali waliyo nayo katika ngazi ya kaya?

Ni faida gani zitatokea iwapo wanawake wenye vipato duni ndani ya Kaya watawezesha katika kujikimu kiuchumi na elimu juu ya haki za binadamu na usawa wa kijinsia?

Aksante sana kwa ushirikiano wako na Mungu akubariki

Implementation budget for the Establishment of Women Peer Saving Groups Ward of Mwika Kaskazini -Moshi District Council in Kilimanjaro Region

Description	unit cost	# of Units	Subtotal	Remarks
Capital				Used for documentations and printing of the project works
Laptop computer	800,000	1	800,000	
Printer	450,000	1	450,000	
			1,250,000	
Project Activities			-	Information and updates of the project work
Communications(calls and e-mails)			-	
Ward Executive Officer	10,000	6	60,000	
Project Supervisor	15,000	8	120,000	
			180,000	
Project orientation and inception(WEO)	20,000	1	20,000	Allow the local leader to be aware of the project activities and influence the target beneficiaries to join
Community mobilization Meeting			-	
Coordination	10,000	6	60,000	
Transport	20,000	2	40,000	
Lunch	10,000	2	20,000	
Venue	100,000	1	100,000	
			220,000	
Community Needs Assessment	400,000	1	400,000	Get basic data and community priorities, bring together the marginalized women and agree on group settings
Formation of Peer saving group and group leaders	50,000	1	50,000	
Leadership orientation for Women peer saving groups	50,000	1	50,000	
Transport for facilitator(to and fro)	20,000	1	20,000	
Venue	100,000	1	100,000	
Coordination	10,000	1	10,000	
stationeries	20,000	1	20,000	

			650,000	
Business counseling to women peer saving groups			-	Broad up mind of women groups to think on available business opportunities, challenges, weakness and strengths for peer decision makings.
stationeries	60,000	1	60,000	
Venue	100,000	1	100,000	
Transport for facilitator(to and fro)	20,000	2	40,000	
lunch	5,000	26	130,000	
			330,000	
Trainings			-	Impart knowledge and skills for peer group operations and how to interact for profitable business ventures in social and economic rights.
Entrepreneurship skills	150,000	1	150,000	
women rights	150,000	1	150,000	
Peer saving financial management skills	150,000	1	150,000	
Venue during trainings	100,000	1	100,000	
			550,000	
Stationeries			-	Facilitative in the project implementation
Cartage	130,000	1	130,000	
Rim papers	11,000	10	110,000	
Bindings and producing of the dissertation	100,000	1	100,000	
flip charts	7,500	10	75,000	
			415,000	
Start-up capital	50,000	3	150,000	Reinforcement for women to engage
Grand Total			3,765,000	

**Appendix iv: Kitini cha Mafunzo ya Kuwawezesha Vikundi vya Wanawake
Katika Ujasiriamali**

KIMETAYARISHWA

NA

PETER M MOSHA

Utangulizi

Kitini hiki kimegawanywa katika Sehemu Kuu Tano. Sehemu ya Kwanza inazungumzia kwa ufupi Nadharia ya Ujasiriamali ikionyesha maana ya ujasiriamali, tabia na stadi za ujasiriamali. Sehemu ya Pili inajadili Shughuli za Biashara za Kijasiriamali. Lengo ni kuwafanya wanakikundi waelewe maana ya biashara na shughuli mbalimbali zinazoendana na Biashara. Wataelewa pia tofauti ya mfanya biashara wa kawaida na mjasiriamali. Sehemu ya Tatu inazungumzia Elimu ya Masoko. Hapa tunajadili taarifa za masoko na umhimu wake kwa mjasiriamali. Pia mwanakikundi Mjasiriamali anaelimishwa namna ya kushindana katika soko na namna ya kuwaelewa wateja. Sehemu ya Nne inazungumzia nadharia ya Mpango wa Biashara, maana yake na faida za Mpango wa Biashara. Sehemu ya Tano inazungumzia mchakato mzima wa kuandaa Mpango wa Biashara kwa kuwashirikisha moja kwa moja wanakikundi kuanzia kutoa wazo la biashara, kulichambua, kufanya tathmini ya soko, kuandaa Mpangilio wa Shughuli na baadaye kuandaa Mpangowa Fedha.

SEHEMU YA KWANZA

NADHARIA KUHUSU UJASIRIAMALI

Lengo la sehemu hii ni kuelezea nadharia ya ujasiriamali na jinsi mjasiriamali au kikundi jasiriamali kinavyoweza kutumia stadi za ujasiriamali kutambua fursa zilizopo na kuzitumia kuanzisha biashara yenye mafanikio na itakayodumu.

Mbinu za Mafunzo:

Kutoa mafunzo ya awali/ lecture and semi lecture, Majadiliano kwa njia ya vikundi, maswali na majibu

1.1 Ujasiriamali ni Nini?

Dhana ya ujasiriamali ina maana ya mchakato wa ubunifu unaolenga kuleta mabadiliko kwa maana ya kuzalisha au kuuza bidhaa mpya, taratibu mpya na/au huduma mpya n.k. Kwa ujumla ujasiriamali ni dhana pana inayojumuisha uanzishaji na uongozaji wa mabadiliko, ubunifu, tamaa ya mafanikio, kuongeza thamani, kutafuta au kutambua fursa zilizopo, utendaji wa kimkakati, kuweka mifumo mipya kwa manufaa ya jamii na mjasiriamali mwenyewe.

Kwa kutumia mawazo ya hapo juu ujasiriamali ni mfumo wa kufikiri, kutafakari na kutenda kwa lengo la kuibua, kuendeleza, kutambua na kuhuisha thamani kwa ajili ya mtu binafsi, kundi, shirika au jamii kwa ujumla.” Kitu cha msingi hapa, ni kubuni na/au kutambua fursa zilizopo, ikifuatiwa na msukumo wa kuzitumia kwa faida au manufaa ya jamii, kundi la watu, shirika au mtu mmoja mmoja.

1.2 Stadi za Ujasiriamali

Ili kuweza kutambua na kutumia fursa zilizopo inahitaji stadi za ujasiriamali. Ni kutokana na stadi hizo mtu anaweza kuziona fursa, kuchukua hatua na kupata matokeo au kufikia lengo lililokusudiwa. Stadi hizo ni pamoja na uwezo wa kutambua fursa zilizopo; uthubutu wa kuzifanyia kazi; uwezo wa majadiliano kwa lengo la kufikia muafaka au makubaliano; uwezo wa kuzalisha mawazo mapya; kukabiliana na changamoto za kijamii katika mazingira tofauti tofauti; kuwaza na kutenda kimkakati; kufanya kazi kwa uhakika; mawasiliano bora na stadi za kuanzisha, kuongoza na kusimamia au kudhibiti shughuli za kibiashara.

1.3 Inahitaji nini ili mtu aweze kuwa mjasiriamali bora?

Kwanza ieleweke kwamba mtu yeyote anaweza kuwa mjasiriamali bila kujali kuwa ni mwanamke au mwanaume, mtu wa kabila au taifa fulani, mtu mwenye kiwango cha juu cha elimu au cha chini, n.k, ingawa mazingira fulani yanaweza kuwa kichocheo cha ujasiriamali. Pia, vikundi, ushirika na hata taasisi zinaweza kuwa wajasiriamali mradi tu wawe na uwezo wa kutambua fursa zilizopo na kuzitumia kuleata mabadiliko chanya katika jamii.

Kwa ujumla, ili kikundi au mtu aweze kuwa mjasiriamali bora anahitaji:

- Kutafuta fursa na kuzitumia ili kuleta mabadiliko chanya
- Kujali ubora na utofauti wa bidhaa au huduma anazotoa
- Kuwa na ubunifu
- Kuwa mkweli katika shughuli zake
- Kuwa na uvumilivu, subira, na kutokata tamaa
- Kutishwa na vihatarishi au matishio, badala yake kuwa tayari kukabiliane navyo kwa ustadi na uelevu.
- Kuwa tayari kujituma
- Kuwa na malengo ya (au mpango wa) muda mfupi na muda mrefu
- Kutunza, kuchambua na kutumia kumbukumbu au taarifa katika kufanya maamzi mhimu ya kibiashara
- Kujiamini na kuwa na mawazo ya kujitegemea
- Kuwa jasiri na kuwa tayari kuthubutu
- Kuwa tayari kufanya maamuzi kwa wakati
- Kujenga mitandao/mahusiano na wateja, wagavi na wadau wengine
- Kuwa tayari kujiongoza
- Kuwa msikivu, kujitathmini ili kugundua udhaifu na kufanya marekebisho
- Kuwa mchunguzi, mtafiti, mdadisi
- Kufahamu wateja wake na kuwajali
- Kuwa na eneo linalojulikana la kufanyia kazi
- Kuwa mwelewa kuzingatia maelekezo ya wataalam
- Kutunza kumbukumbu sahihi za shuhuli/biashara yake

1.4 Nini Manufaa au Faida za Ujasiriamali?

Historia imeonesha kuwa mafaniko makubwa yaliyopatikana katika nchi mbalimbali, hususani nchi zilizoendelea ni matokeo ya kazi na juhudi za wajasiriamali waliotambua haja ya kuwepo mabadiliko na baada ya kutambua hivyo wakatumia fursa na raslimali zilizokuwepo kuleta mabadiliko hayo. Kwa ujumla mchango na manufaa ya wajasiriamali katika jamii na taifa umekuwa katika maeneo yafuatayo:

- Kutoa ajira kwao wenyewe na kwa watu wengine
- Kuongeza pato lake mwenyewe, kwa mtu mmoja mmoja, kwa vikundi na taifa
- Kuboresha ustawi wa jamii au kutoa huduma
- Chimbuko la ubunifu, uvumbuzi na ugunduzi
- Chimbuko la wafanyabiashara wakubwa
- Kuongeza tija na ufanisi wa utendaji kazi
- Kujenga ari ya kujitegemea
- Chimbuko la stadi na maarifa mapya
- Chimbuko la utafiti na mendeleo

1.5 Kutambua Fursa zilizopo na Shughuli Zinazoweza Kuongeza Kipato na Faida

1.5.1 Ubunifu

Nguzo muhimu ya kumwezesha mtu yeyote, hasa mjasiriamali kutambua fursa zilizopo ni ubunifu. Ubunifu katika kuzalisha mali, ubunifu katika kutoa huduma, au bidhaa n.k. Aidha, ubunifu huwezesha mtu kuingia katika mchakato wa kujiuliza maswali yatakayomwezesha kuona na kutambua tofauti iliyopo au pengo lililopo na kutafuta njia mbalimbali za kuliziba. Mjasiriamali anaweza kujielekeza au kujihusisha na mojawapo au shughuli yeyote, kwa mfano.

- Kutengeneza bidhaa au kuanzisha huduma mpya kabisa ambayo haikuwepo awali, mfano, utumiaji wa pikipiki za bajaji ili kurahisha usafiri katika mazingira yenye msongamano wa magari na gharama kubwa
- Kuanzisha au kubuni njia mpya ya uzalishaji au utoaji wa huduma

- Kuanzisha matumizi mapya ya bidhaa iliyopo kama vile kutumia mtama kutengeneza pilau huko Singida
- Kuanzisha mfumo mpya au tofauti wa kufanya kazi
- Kunakili na kutengeneza bidhaa, huduma au teknolojia ambayo ipo tayari lakini inatumika sehemu nyingine
- Kuingiza bidhaa au huduma kwa mafanikio katika soko jipya
- Kuongeza thamani katika bidhaa iliyoko tayari sokoni
- Kubuni mbinu mpya za ushindani au uuzaji na bidhaa n.k.

1.5.2 Ubunifu unaweza kutokana na Mojawapo ya Vyanzo vifuatavyo:

Mjasiriamali kutambua matukio mapya katika mazingira anamoishi na kuyafanyia kazi, kwa mfano mabadiliko katika utumiaji au ulaji wa bidhaa. Kwa mfano, kwa sasa tunashuhudia watu wengi wakiachana na vinywaji vyenye kilevi. Mjasiriamali anaweza kutumia fursa hiyo kuzalisha kinywaji kingine kitakacho chukua nafasi yake.

Pia mabadiliko ya sayansi na teknolojia, mabadiliko kutokana na ongezeko la watu, kipato au elimu, mabadiliko katika tabia nchi au mazingira ni baadhi ya matukio mapya ambavyo ni vyanzo vya fursa. Vyanzo hivyo vinaweza kujenga mianya na kuwa kichocheo cha kuanzisha biashara au huduma itakayokidhi hitaji la eneo fulani. Aidha, mtu anaweza kuanzisha biashara kama njia mbadala ya kazi ya kuajiriwa, kama kinga ya hofu kwamba anaweza kupoteza ajira, kama njia ya kujiajiri (kwa wasiokuwa na kazi), kubadilisha kazi na mazingira yake (kwa waajiriwa), kwa nia ya kuwa huru na kutenda mambo wanayofikiria bila kulazimishwa kufanya hivyo na mtu mwingine, kuongeza kipato, kutaka kutumia ujuzi mtu alioupata vyuoni au kwa nia tu ya kutaka kuhudumia jamii.

SEHEMU YA 2

SHUGHULI ZA BIASHARA ZA KIJASIRIAMALI

Lengo la somo hili ni kuwafanya wanakikundi waelewe maana ya biashara. Wataelewa pia tofauti ya mfanya biashara wa kawaida na mjasiriamali.

Mbinu za Mafunzo:

Kutoa mafunzo ya awali/ lecture and semi lecture, Majadiliano kwa njia ya vikundi, maswali na majibu

Kabla ya kuanzisha biashara kikundi cha kijasiriamali au mjasiriamali anatakiwa awe ametafakari vema na kufanya utafiti ili kujua aina ya biashara inayofaa kuanzisha, ukubwa wa biashara, hitaji la mtaji na kwamba utapatikana kutoka wapi. Aidha, mjasiriamali lazima awe na nia, (palipo na nia pana njia), motisha, ujuzi, maarifa, ufahamu, na awe tayari kufanya kazi kwa bidii na kwa uvumilivu mkubwa mara atakapoanzisha hiyo biashara. Aina ya biashara ni pamoja na aina ya bidhaa au huduma anayotaka kutoa. Lazima pia kuwa na dhamira (au kudhamiria).

Katika suala la aina ya biashara kikundi au mjasiriamali anaweza kuanzisha biashara yake mwenyewe, kwa kutumia mtaji wake na kufanya kazi yeye mwenyewe. Aidha, biashara inaweza kufanyika kwa kikundi, ubia na watu wengine (partnership) au anaweza kuanzisha kampuni au kujiunga na wenzake katika ushirika. Kila moja kati ya aina zilizotajwa ina faida na hasara zake. Mjasiriamali lazima ajue faida na hasara za kila aina ya biashara ili aweze kufanya uamuzi bora na wa busara juu ya aina atakayoianzisha.

Kwa upande wa aina ya bidhaa mjasiriamali lazima atambue sio aina tu ya bidhaa, au huduma atakayotoa, lakini lazima ajue soko lake na mahitaji ya soko. Hii itamsaidia pia kujua ubora wa bidhaa au huduma atakayoitoa, kwa bei gani na kwa faida kiasi gani, na kwamba bidhaa hizo zitapatikanaje na ni njia gani zitakazotumika kuzifikisha sokoni, nani watakaohusika kuzisambaza, wanunuzi watarajiwa wataarifiwaje kuhusu bidhaa na mambo mengine muhimu ili kuwashawishi waweze kuzinunua au kuzisema vizuri, uwezo wa wanunuzi watarajiwa na tabia zao za kununua. Ni vema pia kujua ushindani uliopo na jinsi ya

kukabiliana nao na hatimaye mchakato mzima wa kuanzisha biashara ikiwa ni pamoja na kukidhi mahitaji ya kisheria kama vile kuandikisha biashara, au kupata kibali cha kufanya biashara (ikiwa inahitajika), kupata leseni, kulipia ushuru wa serikali (ikiwa inahitajika).

Masuala mengine muhimu ni pamoja na eneo la kufanyia biashara, vifaa vinavyohitajika, mahitaji ya raslimali watu, mpango mkakati na/au mpango wa biashara.

2.1 Kutambua Fursa za Biashara

Kuna namna nyingi za kutambua fursa za biashara, aidha, watu mbalimbali, kila mmoja anaweza kuwa na namna yake ya kutambua fursa za biashara na pia namna ya kuzitumia inaweza kutofautiana kati ya mtu mmoja na mwingine. Tofauti zinatokana na ujuzi, uzoefu, na kwa ujumla mazingira aliyomo mtu yanaweza kuwa kichocheo au kiwazo katika mchakato wa kutambua fursa za kibiashara. Kwa ujumla, utambuzi wa fursa zilizopo za kibiashara ni mchakato ambao mjasiriamali anaupitia hatua kwa hatua kama ifuatavyo:

- **Hatua ya Kwanza: Kupata wazo la Biashara**

Pamoja na kwamba chimbuko la fursa nyingi za kibiashara hutokana na wazo zuri la kibiashara, uelewe kwamba mtu anaweza kuwa na wazo zuri sana la kibiashara, lakini akashindwa kulitekeleza au kulielekeza katika fursa nzuri ya kibiashara. Hii ina maana kwamba, wazo zuri la kibiashara, linakuwa na maana tu pale linapoweza kutafsiriwa katika misingi ya biashara halisi, eneo fulani la soko na manufaa yake kwa mjasiriamali na jamii kwa ujumla.

- **Hatua ya pili: Kutathmini au Kuchambua Fursa mbalimbali zilizojitokeza ili kujua kama wazo linafaa kufuatiliwa au liachwe.**

Katika hatua hii, mjasiriamali anapaswa kufanya uchambuzi kwa uangalifu sana ili kuhakikisha kwamba wazo linaloendelezwa litaleta matokeo mazuri iwapo litatekelezwa.

Ili kuweza kujua kuwa wazo lina manufaa au la mjasiriamali anaweza kutumia maswali yafuatayo.

- Je, bidhaa au huduma itakayotolewa ina ubora gani zaidi ikilinganishwa na bidhaa au huduma iliyopo?
- Je, bidhaa au huduma hiyo haitapingana na mitazamo, mazoea yaliyopo au ni kwa kiasi gani itakidhi mahitaji au matazamio ya watu waliyo nayo?
- Je, itaeleweka kwa wateja na ni njia gani itatumika kuiwasilisha kwa wateja watarajiwa ili iweze sio tu kueleweka lakini zaidi sana kukubalika?
- Je, itapatikana kwa bei inayokubalika na kiwango cha kutosha kukidhi mahitaji ya soko? Je bidhaa au huduma hii mpya itaweza kushindana vilivyo na zile bidhaa au huduma zilizopo? Hapa kiwango cha mahitaji ya soko kwa wastani lazima kichambuliwe kwa makini kwa kutumia vigezo mbalimbali kama vile idadi ya wakazi, uwezo wao wa kununua, ushindani uliopo n.k.
- Je, kutakuwa na faida ya kutosha kutokana na biashara hiyo?
- Je, kuna teknolojia inayofaa itakayotumika kuizalisha kwa gharama nafuu n.k.

Baada ya kujiuliza maswali hayo, hatua inayofuata ni kufanya uchambuzi wa mazingira ya ndani na ya nje ya biashara (NUFC – Nguvu, Udhaifu, Fursa, na Changamoto)

Kwa ujumla, kuna fursa nyingi za biashara nchini Tanzania kwa ajili ya wajasiriamali a vikundi vya kijasiriamali . Zifuatazo ni baadhi tu ya fursa zilizopo:

- Huduma za bidhaa ndogo ndogo-biashara ya rejareja kwa mfano duka, kantini nk.
- Saluni za kunyoa au kusuka
- Huduma za chakula kwenye harusi au sherehe mbalimbali

- Kupamba mabwalo ya harusi, maharusi n.k
- Huduma za ushauri wa kimenejimenti au biashara
- Huduma za kompyuta na mafunzo
- Huduma za internet, photocopy n.k
- Kilimo cha bustani
- Kufyatua Matofali ya Kuchoma
- Ufugaji wa kuku au mifugo mingineyo
- Huduma kwa watalii
- Ushonaji wa nguo
- Kusanifu nyaraka
- Uandishi wa vitabu
- Uchoraji n.k.
- Uzoaji taka
- Uanzishaji wa huduma ndogo ndogo za kifedha kama vile SACCOs, Micro-credit n.k

SEHEMU YA TATU

Elimu ya Masoko

Lengo la somo hili ni kuwezesha wanakikundi wajasiriamali waelewe umuhimu wa elimu ya masoko katika kufanya biashara ikiwa ni pamoja na kuwa na taarifa sahihi za masoko, Uchumi wa Soko Huru, ushindani na jinsi ya kukabiliana nao, Ustadi wa Kununua na Kuuza, Uhusiano na Wateja n.k.

Mbinu za Mafunzo:

Kutoa mafunzo ya awali/ lecture and semi lecture, Majadiliano kwa njia ya vikundi, maswali na majibu

3.1 Umuhimu wa Taarifa za Soko

Wataalam wa masuala ya taarifa wanasema kuwa ‘Taarifa ni nguvu’ (information is power). Mtu mwenye taarifa ya jambo fulani ana kitu cha ziada kuliko yule ambaye hana hiyo taarifa.

Kila mtu anahitaji taarifa za masoko; wazalishaji (wakulima), wafanyabiashara, na pia walaji. Wote wanahitaji taarifa za masoko. Vikundi vya ujasiriamali vinahitaji kujua juu ya taarifa mbalimbali juu ya bei, bidhaa zinazohitajika, aina ya wateja, uwezo wao n.k. Ili kufahamu taarifa za soko, mjasiriamali au kikundi cha ujasiriamali kinatakiwa kufanya utafiti wa soko

3.1.1 Utafiti wa soko

Utafiti wa soko ni mchakato na mbinu ya kutafuta nani watakuwa wateja wako na wanataka nini. Katika kufanya utafiti wa soko, mjasiriamali au kikundi cha ujasiriamali huuliza maswali na kusikiliza majibu yake.

Aina za tafiti za masoko

- i) Uchunguzi
- ii) Utafiti wa jumla
- iii) Utafiti kitakwimu

Takwimu ni habari za uhakika zilizokusanywa na kuelezwa kwa namna ya tarakimu, katika asilimia kwa mfano. Takwimu za walaji hushughulika na tabia za makundi ya watu, na hujulikana kama ‘demographics’. Katika demograph huulizwa maswali yanayohusu;

- Umri wa watu
- Idadi na jinsia zao
- Mapato yao ya mwaka
- Ukoo au imani ya dini
- Mahali kijiografia
- Mapendeleo
- Kazi
- Maskani (nyumba au chumba)

Taarifa hizi humsaidia mjasiriamali kujua aina ya wateja anaotaka kuwauzia au kuleta huduma fulani kwao, hivyo ajue namna bora ya kujipanga. Kwa mfano ukijua

umri wa walengwa utaweza kujua aina ya bidhaa wanayopendelea. Vijana hupendelea mavazi ya aina fulani, wakati akina hupendelea vitu fulani tofauti na wanaume. Pia ukijua jamii fulani ni ya wa imani fulani utaepuka bidhaa ambayo itawaudhi n.k.

Pia tafiti wa soko utakuwezesha kujua nini kinazalishwa kwa sasa ? Kinazalishwa wapi? Kinavunwa lini? Ni aina gani? Vinauzwa kwa bei gani? Tutavipata vipi? Majibu ya maswali haya na mengine mengi husaidia kutoa taarifa muhimu sana kwa sababu zinasaidia katika kufikia maamuzi sahihi ya kibiashara. Maamuzi sahihi ni jambo bora kufikiwa hasa na wafanyabiashara kama wanataka kukwepa gharama zisio za lazima au wanataka kupata faida ya biashara yao. Tunahitaji pia ufahamu wa namna ya kuzitumia hizo taarifa kwa sababu taarifa hazina maana kama hatutajua namna ya kuzitumia.

3.2 Uchumi wa Soko Huru

Katika uchumi wa soko linalothibitiwa na serikali, bei za bidhaa zilipangwa na serikali bila kuzingatia gharama za uzalishaji/usafirishaji na uendesaji (Panterritorial Pricing).

Mnamo mwishoni mwa miaka ya themanini na mwazoni mwa miaka ya tisini kutokana na mabadiliko ya kisera na kiuchumi duniani, Serikali ilirejesha tena mfumo wa soko huru. Katika mfumo wa soko huru, bei za bidhaa hupangwa na nguvu ya soko (market forces) zikitegemea ugavi na mahitaji (supply and demand). Bidhaa zikiwa nyingi sokoni, bei hushuka, bidhaa zikiwa kidogo, bei hupanda. Hali hii hujitokeza kwa sababu katika uchumi wa soko huru, kinachozalishwa, bei yake na kiasi kitakachouzwa na kitakachonunuliwa hutegemeana na kiasi kilicholetwa sokoni (ugavi) na mahitaji ya wateja kwa wakati huo.

3.3 Ushindani na Jinsi ya Kukabiliana Nao

Ulipokuwa unaanzisha biashara yako, wakati wa kufanya utafiti wa soko, bila shaka ulitambua ushindani uliotegemewa kuwepo, na bila shaka ulikusanya taarifa kuhusu bidhaa wanazozalisha washindani wako. Jinsi biashara yako inavyoendelea kustawi

ni jambo la busara kuendelea kufuatilia huo ushindani, kwa kulinganisha bidhaa yako na bidhaa za washindani.

Jinsi ya kuukabili Ushindani

Bei: Panga bei ndogo zaidi kwa bidhaa yenye ubora ule ule wa bidhaa ya washindani

au yenye ubora uliozidi.

Ubora: Ongeza ubora wa bidhaa yako ili uwape wateja wako kitu chenye thamani zaidi kwa pesa yao kuliko washindani wako.

Mkazo: Kwa kutilia mkazo zaidi jambo fulani, na kulifanya vizuri zaidi ya washindani wako, utavuta wateja kwako. Ukishapata sifa ya ubora wa bidhaa yako, na huduma nzuri, unaweza kuhamishia mkazo eneo jingine.

Ubunifu: Ukishakuwa mjasiriamali la kwanza kufanya jambo lolote, mara nyingi watu hukiona ulichokifanya na kukiri uwezo wako. Hii inaweza kuwa ni bidhaa yenyewe unayozalisha, au mbinu zako za kuuza.

Nguvu kazi: Hakikisha kwamba wafanyakazi ulionao wana ujuzi na stadi za kutosha, kama wale wa washindani wako au zaidi.

3.4 Kuwaelewa wateja

Huu ni mchakato wa kutafuta kuelewa hulka ya wateja wako kwa ujumla kuhusu ununuzi wa bidhaa na kuwashawishi wanunue bidhaa zako badala ya kununua zile za mshindani wako.

Kumbuka: Ni muhimu sana kuelewa wateja wako walengwa ni watu wa aina gani, na kwa nini wanunue bidhaa yako

Jiulize ni maamuzi mangapi itabidi wafanye kujishauri wanunue vida yako, na kwa kufanya hivyo watafaidika nini.

Zifuatazo ni baadhi ya sababu kwa nini watu wangependa kununua bidhaa yako:

Kutunza heshima na hadhi katika jamii, kuonekana ni wanachama wa kikundi fulani, kujiongezea hali ya kujiamini, kujisikia ni wa kuvutia zaidi n.k.

Bidhaa au Huduma Yenyewe

Katika eneo hili ni muhimu kujua bayana na kujiuliza maswali kama vile: aina ya bidhaa au huduma inayotakiwa, inapatikanaje- kwa kuzalishwa au kununuliwa, inatoa au itatoa taswira gani kwa wateja, ubora wake ukoje kwa mtazamo wa wateja, gharama za kuizalisha au kuinunua ni kiasi gani, inatakiwa wakati gani, je itakidhi au inakidhi mahitaji ya wateja, nk. Ikumbukwe kwamba wateja hawanunui bidhaa kama bidhaa, bali hununua thamani au kitu chenye manufaa kwao (customers buy values or benefits rather than physical goods).

- ***Bei ya bidhaa/huduma***

Madhumuni ya somo hili ni kuwezesha wajasiriamali kuwa na utaalamu wa kupanga bei kwa kuzingatia gharama za uzalishaji. Wataweza kuandaa wenyewe bei itakayo wapatia faida katika biashara zao.

Mbinu za Mafunzo:

Kutoa mafunzo ya awali/ lecture and semi lecture, Majadiliano kwa njia ya vikundi, maswali na majibu

Ili kupanga bei ni lazima ujue gharama za uzalishaji au utoaji huduma. Kama hujui gharama za uzalishaji huwezi kupanga bei na kujua kwa uhakika kama uzalishaji wako unaleta faida au hasara. Kwa kujua gharama za uzalishaji bidhaa utaweza kupanga bei ambayo itaweza kukabili ushindani wa kibiashara na kuwezesha kupata faida.

Maswali ya kujiuliza kuhusu bei ya kuuzia

- Je, wateja wako wanaweza kumudu kununua bidhaa yako?

- Je bei iko juu sana au chini sana au ni ya wastani?
- Kipato cha wateja wako kwa wastani, katika eneo unakouza bidhaa zako kikoje,
- bei za washindani wako katika eneo hilo, wenye bidhaa kama zako zikoje au bei ya soko ikoje au ni kiasi gani?
- Ukubwa wa hitaji la bidhaa au huduma (demand) ukoje?

Jinsi ya kupanga bei

- Ni lazima ujue gharama zote za uzalishaji bidhaa husika
- Chunguza bei za washindani wako
- Peleleza uwezo wa kulipa wa wateja wako
- Linganisha bei za bidhaa zilizoko kwenye soko na bidhaa mpya

Majadiliano ya bei

Majadiliano ni mchakato wa tu kuyafikia malengo yake kwa utarativu wa nipe nikupe. Mfano mzuri wa majadiliano ni mnunuzi na muuzaji kuzungumza juu ya bei ya kitu hadi wakakubaliana. Ukiwa mmiliki wa biashara ndogo, utakuwa na majadiliano ya mara kwa mara na wauzaji, wateja na waajiriwa wako. Kadiri unavyofanya majadiliano vizuri ndivyo mafanikio ya biashara yako yatakavyodhihirika.

Majadiliano, nia yake ni maridhiano siyo kushinda. Maridhiano ni kujitolea kukikosa kitu unachokitaka ili kufikia makubaliano yanayokuridhisha wewe pamoja na mtu unayejadiliana naye. Unapofanya majadiliano, zingatia kwamba mtu unayejadiliana naye sio adui yako. Majadiliano mazuri kuliko yote ni yale ambapo

mmuzaji na mnunuzi wameridhika-makubaliano ya shinda/nishinde. Endesha mjadala wako kana kwamba utakuwa na shughuli tena na mtu huyo katika muda mfupi ujao. Huwezi kujua lini utahitaji msaada wake. Wajadilianaji wazuri kuliko wote huwa shupavu na wenye bursara. Vile vile ni waaminifu, na waangalifu, kuhakikisha kwamba mtu wanayejadiliana naye amependezwa na matokeo ya mjadala, kama wao walivyopendezwa nayo.

- ***Mahali***

Bidhaa yako inauzwa au itauzwa wapi, je hapo ndipo panapofaa zaidi au kuna mahali pengine ambapo ni bora zaidi, kwa mfano madukani, sokoni, katika „super-markets”, kwenye soko la nje ya nchi, ambako hitaji la bidhaa linaweza kuwa kubwa zaidi na huenda hata bei kuliko ilivyo katika soko la ndani.

- ***Kujitangaza*** – kupigia debe bidhaa yako

Je, utawafahamishae watu kwamba bidhaa yako ipo? Kama unazo pesa, hii inaweza kufanyika kupitia kwenye vyombo vya habari kama magazeti, radio, na televisheni, lakini pia na matangazo ya kubandika kwenye nguzo za miti kando kando ya barabara n.k.

Mambo yafuatayo yanaweza kusaidia kuvumisha au kutangaza bidhaa/huduma zako:

- Ubora wa bidhaa kuwa wa hali ya juu
- Huduma bora, kwa mfano kuwasikiliza wateja na kuwapa fursa ya kuchagua
- Kiasi cha bidhaa kuwa kikubwa
- Ufungashaji mzuri
- Kuwepo katika rangi nyingi tofauti

Uhusiano na wateja

Biashara yako haiwezi kudumu bila wateja, hivyo itakubidi ufikirie siyo jinsi ya kuwavuta tu wateja wapya, lakini pia jinsi ya kubaki na hao ulio nao tayari, asipungue hata mmoja. Kumbuka kwamba wateja wa zamani wameishajenga imani fulani kuhusu biashara yako na ndiyo maana bado wanarudi kwako. Hivyo imani hii ya wateja wa zamani lazima uidumishe, wakati unawashawishi wateja wapya. Suala la uhusiano na wateja linahusu pia kuwa na mawasiliano mazuri nao, kuwasikiliza, kushughulikia matatizo yao kwa haraka na bila upendeleo, kukidhi mahitaji yao, kulenga katika kujenga uhusiano wa kudumu nao, kuwajali nk.

3.6 Wapi na nini cha Kuzalisha au Kununua kutoka wagavi (suppliers) wa bidhaa

Kuna mabadiliko makubwa sana katika bidhaa au huduma zitolewazo kutokana na mabadiliko ya haraka ya sayansi na teknolojia, kwa maana kwamba bidhaa mpya zinatengenezwa na zilizopo zinaongezwa ubora. Ikiwa mfanya biashara hatabadilika kulingana na mabadiliko hayo ni wazi kuwa ataachwa nyuma na hivyo kukabiliwa na hatari ya kutoweka katika biashara. Mabadiliko hayo ya teknolojia yamesababisha kuwepo na mawasiliano ya haraka kati ya mnunuzi na muuzaji, aidha, uwasilishaji wa bidhaa unaweza kufanyika kwa haraka zaidi kuliko hapo awali. Kwa kuwa wajasiriamali wengi hawazalishi wenyewe bidhaa wanazouza, badala yake huzinunua kutoka kwa wazalishaji au wagavi (distributors or wholesalers) masharti yafuatayo yatamwezesha mjasiriamali kuwa mnunuzi bora ikiwa yatazingatiwa:

- Nunua au zalisha bidhaa ambayo una uhakika wa kuiuza
- Kamwe usiagize bidhaa au kuzalisha bidhaa bila kujua bei yake na masharti

mengine yanayoambatana na uuzaji wa bidhaa hiyo

- Hati za manunuzi lazima ziwe katika maandishi
- Nunua au Zalisha kulingana na uwezo wako au uwezo ulio nao
- Uwe na sehemu mbadala za kununua bidhaa- yaani usitegemee sehemu moja tu au mbili
- Kuwa na uhusiano mzuri na wauzaji
- Ahadi zozote zithibitishwe kwa maandishi
- Usikimbilie kwa haraka bei ya chini sana au punguzo kubwa la bei
- Usisite kuwasilisha malalamiko au maoni kwa wauzaji
- Kagua bidhaa kwa makini unapozipokea, kwa kuzingatia vipengele vya bei, ubora na uwingi
- Uwe mwaminifu katika kulipa- lipa kwa wakati

3.7 Makosa yanayofanyika mara kwa mara wakati wa kuanza shughuli za biashara

- Kuwa na haraka mno bila kuzingatia mambo mhimu
- Kutokuwa na mwelekeo sahihi (lack of focus)
- Kukosa uzoefu na kushindwa kutumia uzoefu wa watu wengine
- Kutofanya utafiti au uchunguzi wa kutosha
- Kutokuwa na mpango sahihi wa biashara
- Kutokuwa na mtaji wa kutosha
- Nembo, matangazo au mikakati duni ya biashara
- Watumishi wasio na ujuzi au bidhaa isiyo na mvuto kwa wateja
- Kutotambua mipaka ya uwezo ulio nao au matatizo yanayoweza kujitokeza

SEHEMU YA NNE:**NADHARIA KUHUSU MPANGO WA BIASHARA****4.1 Utangulizi:**

Lengo: Wanawake wajasiriamali waweze kuelewa umuhimu wa kupanga na kusimamia biashara zao ili kuweza kupima mafanikio ya mbeleni na kuwa kielelezo cha wao kupata ufadhili inapojitokeza

Mbinu za Mafunzo:

Kutoa mafunzo ya awali/ lecture and semi lecture, Majadiliano kwa njia ya vikundi, maswali na majibu

Wafanyabiashara wengi au wajasiriamali hawatayarishi mpango wa biashara kutokana na kutoona umuhimu wake au kutokuwa na ujuzi wa kuutayarisha. Hivyo, wengi wao huendesha biashara kwa mazoea. Tungependa kusesitiza kwamba kushindwa au kuacha kutayarisha mpango wa biashara kunaweza kusababisha madhara makubwa katika biashara kutoknaa na kukosekana kwa mwongozo au dira ya biashara hiyo.

4.2 Mpango wa Biashara ni Nini?

Mpango wa biashara (au wengine hupenda kuuita Mchanganuo wa Biashara) hutumika kama ramani ya kumwongoza mfanyabiashara kujua alipo sasa, kwa sasa anakoelekea wapi, kuna vikwazo gani njiani anayopaswa kujihadhari navyo. Aidha, mpango wa biashara una manufaa yafuatayo pia:

- huonyesha bayana lengo la biashara na jinsi ya kulifikia.
- Faida nyingine za mpango wa biashara ni kusaidia kujua mapema kabla hajaanza biashara kujua iwapo biashara itakuwa na faida au itaendeshwa

kwa hasara, hivyo kumwezesha aachane na biashara hiyo kabla hajaweka rasilimali zake humo.

- Pia humwezesha mjasiriamali kupangilia shughuli zake kwa usahihi
- na pia unaweza kutumika kama chambo cha kupatia fedha-mkopo (hususani kutoka vyombo vya fedha) kwa ajili ya kukidhi mahitaji ya kifedha ya biashara n.k.
- Kwa upande mwingine, hatimaye mpango wa biashara utamwezesha mjasiriamali kuweza kujichambua au kujitathmini.
- Unaweza pia kuwa kivutio kwa watu ambao wangependa kuwekeza katika biashara hiyo.

4.3 Kutayarisha Mpango wa Biashara.

Kama tulivyotangulia kueleza hapo juu, kwamba utayarishaji wa mpango hutegemea sana kuwepo kwa taarifa muhimu kuhusu mazingira, ndani na nje ya biashara. Kwa ujumla, utayarishaji wa mpango wa biashara hutofautiana kati ya mtu mmoja na mwingine au biashara moja na nyingine kutegemea na mazingira ya biashara husika. Hata hivyo, mipango mingi ya biashara hujumuisha vipengele muhimu vifuatavyo:

- i) Utangulizi, ambao unajumuisha jina la biashara, anuani, jina la mjasiriamali, maelezo mafupi kuhusu biashara yenyewe n.k.
- ii) Muhtasari mkuu (executive summary) hujumuisha mambo muhimu ya mpango kwa muhtasari
- iii) Uchambuzi wa sekta husika, ukuaji wake, historia ya mafanikio, ushindani uliopo (udhaifu au uwezo wa washindani).

- iv) Maelezo ya kina kuhusu shuguli yenyewe ya biashara tarajiwa, eneo la biashara, ukubwa wa biashara, raslimali za biashara.
- v) Mpango wa/au kipengele cha uzalishaji, mchakato wa uzalishaji, uwezo (capacity), mpangilio n.k. Kipengele hiki hutayarishwa iwapo shughuli yenyewe inahusu uzalishaji, vinginecyo kipengele hiki sio muhimu kwa mtu anayetaka kuendesha biashara ya rejareja, kwa mfano duka
- vi) Mpango wa (au kipengele cha Masoko): hutoa maelezo ya kina kuhusu masoko, ukubwa, wateja watarajiwa- mahitaji yao (kwa viwango na bei), uwezo wao wa kununua, n.k.
- vii) Muundo wa biashara, umiliki, kwa mfano, iwapo biashara ni ya mtu mmoja, ubia, kampuni au ushirika
- viii) Kipengele cha mpango wa fedha, upatikanaji na matumizi ya fedha vielezwe bayana katika kipengele hiki
- ix) Vihatarishi na namna (au mikakati) ya kukabiliana navyo
- x) Viambatisho.

Wakati wa kuandaa mpango wa biashara itabidi kujiuliza maswali yafuatayo:

- Lengo ni nini?
- Gharama za kutekeleza mipango zitakuwa kiasi gani?
- Nini kitakuwa kiasi cha mauzo?
- Nitalifikiaje lengo?
- Itachukua muda gani?

Hivyo, katika kupanga mipango ya biashara; unahitaji kufahamu; lengo la mauzo, gharama za uzalishaji, mtaji wa uwekezaji, mtaji wa uzalishaji nk.

Pia uandaaji wa Mpango wa Biashara huambatana na Uchambuzi wa Mazingira.

Uchambuzi wa mazingira umegawanyika katika sehemu kuu mbili:

- Uchambuzi wa mazingira ya nje
- Uchambuzi wa mazingira ya ndani.

Uchambuzi wa mazingira ya nje:

Katika uchambuzi huu, tunatazama maeneo mawili, ambayo ni fursa zilizopo na eneo la pili linahusu changamoto tutakazokabiliana nazo wakati wa utekelezaji wa mpango. Hebu tuangalie maeneo hayo mawili kwa ufupi.

Fursa: Huwakilisha mazingira yatakayosababisha biashara kufaulu au kufanikiwa, ikiwa ni pamoja na kuwepo kwa wateja wa uhakika, uwezekano wa kukua na kupanuka kwa biashara, utashi chanya wa serikali na wateja watarajiwa kwa aina ya biashara unayotaka kuanzisha, hali nzuri ya uchumi (au uchumi imara); kisiasa, kisheria na kisera.

Changamoto: Hili ni eneo lingine ambalo liko nje ya biashara linalotakiwa kufanyiwa uchambuzi wa kina. Eneo hili linawakilisha hali au mazingira hasi ambayo yanaweza kuathiri vibaya biashara itakayoanzishwa. Mazingira hayo ni pamoja na ushindani wenye nguvu; sera au sheria hatarishi; vurugu za kisiasa; uchumi legelege; mabadiliko yasiyotarajiwa katika soko; kwa mfano fasheni, mionjo ya wateja; mabadiliko katika mfumo wa utozaji kodi, riba, teknolojia na majanga yasiyotarajiwa kama vile mafuriko, vimbunga, ukame, matatizo ya umeme n.k.

Uchambuzi wa mazingira ya ndani.

Katika eneo hili, kama ilivyo katika uchambuzi wa nje kuna maeneo mawili ya kufanyiwa uchambuzi, nayo ni uwezo uliopo kwa upande mmoja na udhaifu unaoweza kuathiri utekelezaji wa mipango.

Uwezo: Hii ni nguvu aliyonayo mjasiriamali au waliyonayo wajasiriamali, kama vile fedha au mtaji wa kutosha; uwezo wa kufikia soko; ubora wa bidhaa au huduma itakayotolewa, uwepo wa teknolojia sahihi, uwezo wa kimenejimenti, jina zuri la mjasiriamali, utaratibu mzuri wa usambazaji wa bidhaa, mfumo wenye nguvu wa kufanya biashara, ujuzi na uelewa mkubwa wa mjasiriamali, n.k.

Udhaifu: Hii ni hali ya upungufu au kutokuwa na uwezo wa kufanya kazi kama inavyotakiwa. Hali hii inaweza kutokea kutokana na kutokuwepo teknolojia ya kisasa au inayofaa; kukosekana kwa ujuzi; matatizo ya ndani ya kiutendaji; kutokuwa mbunifu,; kutokuwa na uwezo wa kuvutia wateja; mjasiriamali kukosa mitandao mizuri ya mawasiliano na wagavi, wateja au wadau wengine wa kibiashara; kutojali ubora wa bidhaa; kutokuwa na uwezo wa kudhibiti gharama n.k.

Uchambuzi wa mazingira katika maeneo hayo mawili, yaani uchambuzi wa ndani na uchambuzi wa mazingira ya nje ni muhimu ili kumwezesha mjasiriamali kufanya maamuzi sahihihi na pia kuweza kutayarisha mpango wa biashara (business plan).

SEHEMU YA TANO

MCHAKATO WA KUANDAA MPANGO WA BIASHARA KWA SHUGHULI ZA VIKUNDI VYA WANAWAKE/KIJAMII

Madhumuni ya sehemu hii ni kutuelekeza hatua kwa hatua namna ya kuwawezesha wana kikundi kuandaa Mpango wa Biashara kwa ajili ya shughuli za vikundi vya Wanawake/kijamii. Vikundi hivi vina wajibu wa kuandaa na kuendesha miradi ya kiuchumi yenye faida na iliyo endelevu ili viweze kuwasaidia kaya zao. Nia ya kuandaa mpango wa Biashara ni kuwawezesha wanavikundi kubuni shughuli za kiuchumi zitakazoweza kuzalisha thamani katika jamii.

Mbinu za Mafunzo:

Kutoa mafunzo ya awali/ lecture and semi lecture, Majadiliano kwa njia ya vikundi, maswali na majibu

Mahitaji ya Mafunzo

1. Bango kitita (Flip Charts)
2. Kalamu rashasha (Marker Pen)
3. Daftari za Washiriki wanakikundi
4. Kalamu za washiriki
5. Vikokoteo

Mchakato wenyewe:

1. Kufikiria wazo la Biashara

Wanakikundi kubungua bongo (brainstorming) juu ya kuleta mawazo ya kuanzisha Biashara katika eneo lao. Kuja na mawazo ya kuanzisha biashara

mbalimbali, kwa mfano:

- i) Mradi wa kantini
- ii) Mradi wa matofali ya kuchoma
- iii) Mradi wa kuzalisha mkaa
- iv) Mradi wa kilimo cha mboga mboga
- v) Mradi wa kushona nguo
- vi) Mradi wa kutarizi vitambaa
- vii) Mradi wa kuuza vinywaji baridi
- viii) Mradi wa ufugaji wa kuku wa kienyeji
- ix) Mradi wa ufugaji wa nguruwe
- x) Mradi wa Chama cha Ushirika wa Akiba na Mikopo (SACCOs) n.k

2. Uchambuzi wa Wazo

(Ikumbukwe kuwa uchambuzi ulioofanyika hapa ni wa mfano tu ili kumwezesha mwezesaji awaongoze washhiriki ambao ni wanawake katika ujasiriamali.

Baada ya kuorodhesha miradi hiyo, wanakikundi watahitajika kuchambua miradi yote kwa kuzingatia uwezo wao, uzoefu wao, fursa mbalimbali zinazoweza kujitokeza kutokana na kuanzisha mradi hiyo na changamoto zilizopo hasa ushindani mbalimbali. Pia wawezeshe kuangalia mahitaji ya muda mrefu ya jamii, ili weweze kufanya uamuzi wa kufaa wa kuchagua mradi mmoja kati ya hiyo.

Kwa mfano, uchambuzi wa mradi wa mawazo mbalimbali ya miradi unaweza kuwa hivi: Mradi wa kantini ni mzuri ila kuna washindani wengi na uwavutia washindani wengi, hivyo hautafaa. Mradi wa mkaa una faida kwani mahitaji ya mkaa ni makubwa maeno ya kijijini, lakini una vihatarishi vingi kwani unaweza kupigwa

marufuku muda wowote kutokana na athari zake mbaya kwenye mazingira. Pia mradi wa ushonaji unaweza usiwe na faida kutokana na ushindani toka kwenye nguo za mitumba na watu kutopenda kutumia fedha zao kidogo kwa ajili ya mavazi n.k katika soko la Mwika ,Rombo, Himo na maeno mengine ya Moshi Mjini. Mradi wa kuanzisha Chama cha Ushirika cha Akiba na Mikopo ni mzuri sana ingawa tatizo linaweza kuwa ni kukosa ujuzi wa kukisimamia. Mradi wa ufugaji wa nguruwe unaweza kuwa mzuri kwani wakazi wengi wa Kata ni wa imani moja. Miradi ya ufugaji wa kuku na ng'ombe ni mizuri lakini yawezekana kuwa na ushindani sana katika soko la maziwa na mayai.

Mradi wa Kilimo cha mbogamaboga ni mzuri sana katika mazingira yetu kwani mahitaji ya mboga mboga ni makubwa na unawafaa watu wa chini kwani ndio wengi hapa kwetu na hakuna ushindani mkubwa. Hivyo wanakikundi wajasiriamali wanaweza kufikia maamuzi ya kuchagua mradi wa kilimo cha mbogamboga. Wanaweza kuamua kuanzisha kilimo cha mchicha kwa kuanzia. Ili kujitofautisha na wazalishaji wengine wa mchicha wanaweza kutumia kilimo cha asilia (organic farming), yaani kutumia mbolea ya asili kama mboji na kinyesi cha ng'ombe au kuku wa kienyeji kutka katika mifugo yao . Pia wanaweza kutumia madawa asilia ya kuua wadudu yatokanayo na mimea badala ya kemikali.

Baada ya kufanya maamuzi hayo ya kuanzisha mradi wa kilimo cha bustani mchicha, wanakikundi wajasiriamali watahitaji kufanya uchambuzi yakinifu wa Soko ili kuona kweli hiyo bidhaa wanayotaka kuzalisha itapata soko la uhakika. Hivyo basi, wanahitaji kufanya Uchambuzi wa Soko

3. Uchambuzi wa Mapango wa Soko na Bajeti ya Mpango wa Soko

Katika uchambuzi wa Soko, washiriki wanahitaji kupata taarifa mbalimbali zitakazo onyesha uwepo wa soko kwa kuchunguza mbalimbali yakiwemo yafuatayo:

- Aina ya shughuli zinazofanyika katika eneo
- Idadi ya Wakazi katika Eneo hilo
- Idadi ya Wanajumuia inayohusika
- Matatizo yaliyopo, vikwazo, changamoto
- Vipato vya wakazi, chanzo cha vipato vyao
- Uwezo wa kushiriki katika shughuli za kiuchumi, kibiashara
- Uwezo wa wakazi kununua bidhaa au huduma (purchasing power)
- Nguvu ya wanajumuia, ujuzi wa kushindana, uwezo wa kuzalisha kutosheleza mahitaji
- Waongoze kufanya makisio ya idadi ya bidhaa/huduma itakayouzwa katika soko kutokana na uchambuzi waliofanya kuhusu soko
- Wapange bei ya kila kimoja kutegemea na ushindani na ubora wa bidhaa/huduma yenyewe
- Wawezeshe kuandaa bajeti au makisio ya mauzo kwa mwaka wa kwanza wakionyesha mauzo yanayokadiriwa kila mwezi
- Wawezeshe watambue na waorodheshe gharama za kufikia soko/wateja kama matangazo, vipeperushi, usafirishaji, simu n.k
- Waandae bajeti au makisio ya gharama mbalimbali zinazohusiana na masoko kwa mwaka wa kwanza

Baada ya kuandaa mpango wa soko, sasa muhimu ni kutambua mahitaji ya uzalishaji ili kuweza kutosheleza mahitaji ya soko kama ilivyofanyika hapo juu. Kwa minajili ya kufanya zoezi liwe rahisi, fikiria kwamaba idadi ya mahitaji ya soko ndiyo hiyo hiyo tutakayozalisha, na kwamaba hapatakuwa na bidhaa itakayo baki mwishoni (yaani bidhaa yote itakayozalishwa itauzwa)

4. Mpango wa Uzalishaji na Bajeti ya Mapango wa Uzalishaji

- Wawezeshe Wanakikundi kurejea idadi ya bidhaa itakayo takiwa kuuzwa kila mwezi. Idadi hiyo hiyo ndiyo itakayozalishwa.
- Wawezeshe kutambua mahitaji ya uzalishaji, mfano: mali za kudumu zitakozohitajika ili tuweze kuzalisha, mali ghafi kama ni lazima, mahitaji ya nguvu kazi, mahitaji ya uendesaji katika uzalishaji n.k
- Waongoze kuorodhesha mali, vifaa, gharama za uzalishaji (mali ghafi, nguvu kazi, gharama za uendesaji katika uzalishaji) vitakazohitajika ili kuanza biashara. Waongoze kunyesha gharama zake. Waulize fedha ya kununulia vitu hivyo itatoka wapi?

Waongoze kuandaa Mizania ya Kuanzia kwa kuorodhesha mali zote, Mahitaji ya Uzalishaji (kwa Upande mmoja), na jinsi fedha hiyo itakavyopatikana (kwa upande wa pili)
- Wawezeshe kuandaa bajeti au makadirio ya mapango wa Uzalishaji wa bidhaa kwa mwaka mzima wakionyesha uzalishaji kila mwezi (katika gharama).

Baada ya kuandaa bajeti au Madirio ya Mapango wa Uzalishaji, sasa waongoze washiriki kuchambua jinsi mpangilio wa shughuli utakavyokuwa, yaani mgawanyo wa madaraka, mgawanyo wa shughuli, wataajiri watu wangapi, gharama za mapangilio wa shughuli utakuwaje n.k. baada ya hapo waongoze kuandaa bajeti au Makadirio ya mapangilio wa shughuli.

5 Mpango wa Mpangilio wa Shughuli na Bajeti ya Mpangilio wa Shughuli

- Waweze kutambua jinsi mpangilio wa shughuli utakavyokuwa katika mradi au biashara itakayoanzishwa. Kutakuwa na idara au vitengo vingapi? Chombo kipi nkitakuwa na maamuzi ya juu, nani watakuwa wajumbe wa chombo hicho?
- Wawezeshe kutambua watahitajika wafanyakazi wangapi na watapewa majukumu gani
- Waeleze watalipa malipo yao kiasi gani kwa wafanyakazi. Kumbuka gharama za wafanyakazi katika Uzalishaji (wazalishaji, wahudumu wa uzalishaji n.k) zitapelekwa kwenye gharama za uzalishaji. Gharama za wafanyakazi wasio wa uzalishaji kama vile wahasibu, idara ya masoko, wahudumu wa utawala zitabaki kwenye Mpango wa Mpangilio wa Shughuli
- Pia wawezeshe kutambua kama kutahitajika vifaa vya kununua katika Mpango wa Mpangilio wa Shughuli. Orodhesha vifaa hivyo kama vile viti, meza n.k (Mahitaji hayo yaongezewe pia katika kuandaa Mizania ya Kuanzia iliyotajwa kwenye Mpango wa Uzalishaji)

- Wasaidie kutengeneza Makisio ya Mpango wa Mpangilio wa Shughuli wa mwaka wa kwanza kwa kuzingatia mahitaji yaliyoainishwa katika Mpango huu ikionyesha kila mwezi.

Baada ya kuandaa mipango ya Masoko, Uzalishaji, na Mapagilio wa shughuli, sasa wawezeshe Washiriki kuhamisha mipango hii kataika Mpango wa Fedha. Mpango wa fedha una mipango mitatu yaani Bajeti ya Mapato na Matumizi, Bajeti ya Mtiririko wa Fedha na Bajeti ya Mizania ya mwisho wa Mwaka.

5. Mpango wa Fedha

- Waulize kama kutakuwa na vyanzo vingine vya fedha licha ya mauzo ya taslimu na na makusanyo ya madeni
- Kwa kuzingatia taarifa zilizopatikana katika Mpango wa Soko, Mpango wa Uzalishaji, Mpango wa Mpangilio wa Shughuli, waongoze wanakikundi kuandaa Mizania ya kuanzia kwa kuzingatia mahitaji ya rasilimali zote itakazohitajika kabla ya kuanza biashara au Mradi. Hii itahusu pia gharama za uzalishaji. Pia waongoze kuandaa Bajeti ya Mapato na Matumizi kwa mwaka wa kwanza , bajeti ya Mtiririko wa Fedha mwaka wa kwanza , na Bajeti ya Mizania hapo mwishoni mwa mwaka kwanza tangu kuanza biashara au Mradi.

MAELEZO KUHUSU MPANGO WA BIASHARA

Kwa kawaida, Mpango wa Biashara huandikwa kuonyesha shughuli za usoni kwa kipindi cha miaka mitatu hadi mitano, mwaka wa kwanza ukionyesha takwimu za kila mwezi kwa miezi 12. Miaka inayofuata huonyesha makisio ya takwimu za kila mwaka. Hata hivyo, kwa sababu ya hali halisi, wawezezeshaji wataandaa Mpango wa Mwaka mmoja wa kwanza tu. Maelezo yafuatayo ni ya Mpango wa Biashara wa kubuni tu ila yana lengo la kuonyesha mfano ambao mwezeshaji anaweza kuutumia katika kuwawesha wanakikundi kuandaa Mpango wao wa Biashara wanayotaka kuanzisha. Mwezeshaji. anaweza kuubadilisha mfano au kutumia mfano mwingine kadri yeye atakavyona inafaa.

ANDIKO LA MPANGO MPANGO WA BIASHARA
BIASHARA YA KILIMO CHA BUSTANI KITUMIACHO KILIMO ASILIA
INAMILIKIWA NA KIKUNDI CHA_____

ANWANI_____

Tarehe_____

1. Maelezo Kuhusu Biashara

Sisi kama kikundi tutazalisha mbogamboga aina ya mchicha wa bustani kwa kutumia kilimo asili. Wateja wetu watakuwa wanakijiji na shule ya Msingi iliyopo hapa Kijijini X ambao tutahudumia lishe bora kwa bei nafuu . Tutakuwa na shamba la ekari nne ambalo tutaligawa katika maeneo ya ekari mbilimbili kwa kulima kwa zamu ili kuleta muendelezo wa kutoa mazao kila wakati.

2. Uchambuzi wa soko au wateja tunaowalenga

Kuna jumla ya watu 7,200 katika eneo hili, watu wengi ni wa kipato cha chini. Eneo letu lina shida ya kupata kitoweo kutokana na kutokuwepo mifugo ya kutosha, ukosefu wa mito yenye samaki na kuwa mbali na ziwa. Aidha samaki na nyama inauzwa kwa bei ya juu sana kiasi kwamba watu wa kawaida hawawezi kumudu kununua vitoweo hivyo. Hivyo mboga mboga kama mchicha ndio uwezo wa watu wa kipato kidogo. Kati ya wakazi 7200, zaidi ya theluthu mbili, yaani wakazi 4800 ni watu wa kipato cha chini. Pia kuna shule ya msingi ambayo huwalisha wanafunzi chakula cha mchana kikiwa mchanganyiko wa makande na mchicha. Shule ina jumla

ya wanafunzi 800. Hivyo, wakazi wa kipato cha chini na wanafunzi ndio soko kubwa tunalolilenga hasa ingawa pia hata watu wa kipato cha juu watapenda kununua mchicha wetu, kwani unazalishwa kwa kutumia pembejeo asilia kama mbolea za zitokanazo na wanyama (kuku, ng'ombe) na madawa asilia ya mimea kuna baadhi ya wazalishaji wa mchicha hapa eneo hili utumiaji wa mbolea zisizo na kemikali na madawa asilia itatupa uwezo mkubwa wa kiushindani. Kutokana na uchambuzi wa soko tunaona kuwa mahitaji ya mchicha ni kilo 60 kwa siku katika eneo letu. Hii ina maana mahitaji kwa mwezi ni 1,800.

Uzalishaji katika eneo hili umekuwa haukidhi mahitaji yote kwani wazalishaji wengi hawazalishi kibiashara kama ambavyo sisi tumepania kufanya. Pia kumekuwa na ongezeko la watu wanohamia kijiji hiki, pia ongezeko la familia kutokana na sehemu kubwa ya watu bado ni vijana na wanaongeza ukubwa wa familia zao kwa kuendelea kuzaa. Pia kutokana na mpango wa serikali wa kuhakikisha kuwa watoto wote wenye umri wa kwenda shule wanaingia shule, tunategemea wanafunzi watendelea kuongezeka mashuleni. Hii ni fursa nzuri kwetu kwa kuongeza ukubwa wa soko kadri miaka itakavyokwenda.. Kwa kuanzia tunategemea kukidhi nusu ya soko hili yaani kuuza kg 900 kwa mwezi na idadi itaendelea kuongezeka angalau kwa kilo 10 kila mwezi kwani tutaongeza uzalishaji mchicha na wanunuzi wataendelea kupenda mchicha wetu kutokana na ubora wake kutokana na kilimo chetu asili. Tunategemea kuuza kilo ya mchicha kwa Tshs. 300/= Pia kutakuwa na gharama za masoko kama usafirishaji wa mchicha hadi shuleni n.k.

Bajeti ya masoko itakuwa kama ifuatavyo:**Bajeti ya Mauzo**

Mwezi	1	2	3	4	5	6	7	8	9	10	11	12	Jumla
Mauzo (idadi)	-	-	900	910	920	930	940	950	960	970	980	990	9450
Bei @	-	-	250	250	250	250	250	250	250	250	250	250	250
Mauzo yanayota zamiwa (Tshs)	-	-	22500 0	227,5 00	2300 00	2325 00	2350 00	2375 00	2400 00	242500	245,00 0	247500	2,362,500

Bajeti ya Gharama za masoko

Usafirishaji			5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	50,000
Matanga zo			3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	30,000
JUMLA			8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	80,000

3. Uelekeo wa Ukuaji wa Biashara

Kutokana na uwezekanao mkubwa wa ongezeko la wanakijiji na ongezeko la wanafunzi katika shule tuna matumaini soko la bidhaa litaongezeka siku zijazo.

4. Uwezo wa Kupanga bei

Tutazalisha mchicha kwa gharama nafuu kwani shughuli nyingi tutazifanya kwa tutatumia nguvu kazi yetu wenyewe. Pia shamba tutanunua kwa gharama nafuu kwani mashamba yapo ya kutosha hapo kijijini. Tutapata maji ya kunyeshea mimea toka kwenye mto unaotiririsha maji karibu na eneo la shamba. Maji yataingia shambani kwa kutumia pampu ndogo ya kutumia mikono badala ya umeme. Hali hii

itatufanya tuzalishe kwa bei ya chini, hivyo kufanya bei zetu ziwe ndogo ambazo watu wa kawaida wanaweza kulipa.

5. Uzoefu katika Biashara hii

Tupo wanakikundi kumi, kati yetu wanne wamewahi kwenda kwenye mafunzo ya kilimo cha bustani na kufanya shughuli ya bustani. Pia tunafahamu soko la mboga mboga kwa kuzingatia mahitaji ya wanakijiji.

6. Maelezo binafsi ikiwa ni pamoja na Elimu

Watu wawili kati yetu wana elimu ya sekondari na wanne kati yetu wamepata mafunzo ya kilimo bora cha mbogamboga. Pia mmoja wetu anaweza kuandaa mahesabu kwa kuandika vitabu vya msingi vya kiuhasibu.

7. Mahitaji ya Kuanza Shughuli

Mwezi wa kwanza tutautumia kupata shamba na kulitayarisha. Mwanzoni mwa mwezi wa pili tutapanda ekari mbili ambazo tutaanza kuzivuna mwanzoni mwa mwezi wa tatu. Pia mwanzoni mwa mwezi wa tatu tutapanda ekari mbili zilizobaki na kuvuna mwanzoni mwa mwezi wa nne. Sababu ya kufanya hivyo ni kuwezesha kuwepo kwa mwendelezo wa upatikanaji wa mchicha kila mwezi. Hivyo kila mwezi tutapanda ekari nyingine ziliyobaki, hivyo hivyo muda wote.

Ili kuanza shughuli mwanzoni kabisa tutahitaji vitu na rasilimali zifuatazo ambazo zinaonyeshwa katika Mizania ya Kuanzia ifuatayo:

Mizania ya Kuanzia hapo tarehe -----

1. Vifaa vya kudumu	Makadirio ya gharama
a) Shamba ekari 4 (Kununua na Kuandaa Shamba)	250,000
b) Pampa ndogo ya kusukuma maji	300,000
c) Plau ya kukokotwa na ng'ombe	200,000
d) Mkokoteni wa kuzomba mbolea	90,000
e) Banda la kuuzia mchicha	100,000
f) Mizani ya Kupimia	<u>50,000</u>
Jumla ya vifaa vya kudumu	<u>990,000</u>
2. Gharama za uzalishaji:	
g) Kukodi ng'ombe wa Kulimia	40,000
h) Mbolea ya ng'ombe/kuku	25,000
i) Mbegu ya mchicha na vibarua wa kupanda	15,000
j) Kulipa ushuru wa maji	15,000
k) Madawa asilia ya mchicha	<u>10,000</u>
Jumla ya gharama za uzalishaji	<u>105,000</u>
3. Tahadhali mbalimbali:	
l) Fedha ya tahadhali(minimum balance)	<u>100,000</u>
Jumla ya mahitaji yote ya kuanzia	<u>1,195,000</u>
Fedha za mahitaji zitatoka wapi?	
Mchango toka wanakikundi 10 @ 55,000	550,000
Harambee toka kwa wanasamaria Wema	200,000
Msaada toka KWIECO	<u>445,000</u>
	<u>1,195,000</u>

Mpango wa Uzalishaji

Tutazalisha mchicha kwa gharama nafuu kwani shughuli nyingi tutazifanya kwa tutatumia nguvu kazi yetu wenyewe. Pia shamba tutanunua kwa gharama nafuu kwani mashamba yapo ya kutosha hapo kijijini. Tutapata maji ya kunyeshea mimea toka kwenye mto unaotiririsha maji karibu na eneo la shamba. Maji yataingia shambani kwa kutumia pampu ndogo ya kutumia mikono badala ya umeme. Tutahitajika kulipia gharama ya maji, japo siyo kwa bei kubwa sana. Hali hii itatufanya tuzalishe kwa bei ya chini, hivyo kufanya bei zetu ziwe ndogo ambazo watu wa kawaida wanaweza kulipa. Ili tuweze kupata mazao mengi katika eneo dogo, tutatumia ujuzi kutoka kwa wanakikundi ambao badhi yao wamewahi kuhudhuria mafunzo ya kilimo bora cha mbogamaboga. Tunategemea kuvuna kilo kati ya 30 na 40 kwa siku katika ekari 2 tutakazolima. Hii itawezekana kwa kupanada mchicha kwa awamu kila baada ya siku kadhaa katika mwezi.

Bajeti ya Uzalishaji

Gharama za uzalishaji zitakuwa sawa kwa muda wote wa mwaka mzima. Tutanza kulipia gharama za uzalishaji tunapoanza mwezi wa tatu. Gharama za kusafisha na kutayarisha shamba zitakuwa ndani ya gharama ya shamba, hivyo hazitakuwa sehemu ya gharama za uzalishaji. Hivyo kwa kuangalia Mizania ya Kuanzia hapo juu, bajeti ya uzalishaji itakuwa kama hivi:

	1	2	3	4	5	6	7	8	9	10	11	12	Jumla
Gharama za uzalishaji	-	-	105,000	105,000	105,000	105,000	1005,000	105,000	105,000	105,000	1005,000	105,000	1,050,000

8. Mpango wa Mpangilio wa shughuli

Kutakuwa na meneja wa bustani ambaye atafanya kazi chini ya Mkutano Mkuu wa Kikundi. Yeye atakuwa ni mmoja wa wanakikundi lakini ana ujuzi wa shughuli za bustani. Atasaidiwa na mtunza kumbukumbu wa kikundi. Hawa ni watumishi wa kujitolea, ingawa watalipwa posho kiasi cha Tshs. 20,000 kila mmoja kwa mwezi baada ya kuanza kuuza mchicha. Meneja kwa kushirikiana na mtunza kumbukumbu watakuwa na wajibu wa kuandaa taarifa ya kila wiki na kuisoma kwenye Mkutano wa wanakikundi ambao utafanyika kila wiki. Katika taarifa hiyo ataleta mahesabu ya mauzo na gharama mbalimbali. Kwa ajili ya kuandaa taarifa atahitaji makaratasi ya Tshs. 2,000 kila baada ya miezi miwili. Hivyo mpangilio wa shughuli utakuwa na bajeti ifuatayo:

Bajeti ya mpangilio wa Shughuli

Mwezi	1	2	3	4	5	6	7	8	9	10	11	12	Jumla
Posho ya Meneja na Mtunza vitabu	0	0	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	400,000
Makaratas	0	0	6,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	24,000
Jumla	2000	2000	42,000	42,000	42,000	42,000	42,000	42,000	42,000	42,000	42,000	42,000	424,000

Mpango wa Fedha

Mpango wa fedha hujumuisha mipango yote tuliyozungumzia hapo nyuma. Kimsingi mpango wa fedha huitafsiri mipango ya hapo nyuma na kuiweka katika hali ya kifedha.

Kwa kuzingatia Mpango wa Biashara tunaoandaa, Mpango wa fedha una vipengele vifuatavyo:

- i) Bejeti ya mapato na matumizi kwa kipindi cha mwaka mzima
- ii) Bajeti ya mtiririko wa fedha kwa kipindi cha mwaka mzima
- iii) Bajeti ya mizania hapo mwisho wa mwaka

Bajeti ya Mapato na Matumizi

Hii huonyesha kama biashara imepata faida au hasara kwa kipindi cha mwaka mzima tangu umeanza biashara. Vipengele vinavyoingizwa katika bajeti hii ni:

- Bajeti ya mauzo ya mwaka mzima
- Toa gharama za uzalishaji
- Toa gharama mbalimbali ikiwa ni pamoja na:
 - Gharama za masoko
 - Gharama za mpangilio wa shughuli
 - Gharama mbalimbali kama zipo

Matokeo ya bajeti hii ni kujua kama tutapata faida au hasara katika kipindi hicho.

Kwa mwongozo huo, bajeti ya mapato na matumizi kwa kipinci cha mwka mzima itakuwa kama ifuatavyo:

Bajeti ya Mapato na Matumizi kwa Mwaka mzima unaoishia -----

Mapato:

Mauzo (angalia bajeti ya masoko)

2,362,500

Toa: Matumizi ya Uzalishaji:

Gharama za uzalishaji (Angalia bajeti ya uzalishaji)	<u>1,050,000</u>
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Faida ghafi	1,312,500
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Toa matumizi ya uendeshaji:

Gharama za masoko (bajeti ya gharama za masoko):

- | | |
|-----------------------|--------|
| • Usafirishaji bidhaa | 50,000 |
| • Matangazo | 30,000 |

Gharama za mpangilio wa shughuli (bajeti ya
mpangilio wa shughuli)

- | | |
|------------------------------|---------------|
| • Posho za Meneja na Mhasibu | 400,000 |
| • Makaratasi | <u>24,000</u> |

Jumla ya gharama za uendeshaji	<u>504,000</u>
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Faida halisi	<u>808,500</u>
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Kwa Mwaka unaoishia tarehe..... ..biashara itapata faida ya Tshs 808,500 kutokana
na shughuli zake

Mizania ya Mwisho wa Mwaka hapo Tarehe.....

Mali za Kudumu:

Shamba ekari 4	Tshs 250,000
Pampu ya Maji	300,000

Plau ya Ngombe	200,000
Mkokoteni	90,000
Banda la Kuuzia	100,000
Mizani	<u>50,000</u>
<i>Jumla ya Mali za Kudumu</i>	<i>990,000</i>

Mali za Muda Mfupi:

Mazao Shambani (yote yameuzwa)	0
Fedha Taslimu	<u>1,013,000</u>
<i>Jumla ya Mali zote</i>	<i><u>2,003,500</u></i>

Mali hizo Zimetoka wapi?:

Mtaji wa Kuanzia:

Mchango wa wanakikundi	550,000
Harambe ya Wasamaria	200,000
Msaada toka KWIECO	445,000
Faida iliyopatikana	<u>808,500</u>
<i>Jumla ya Vyanzo vya Mali zote</i>	<i>2,003,500</i>
