

**ESTABLISHMENT OF MOTORCYCLE RIDERS SAVINGS AND CREDIT
COOPERATIVE SOCIETY IN BUTIAMA WARD, MARA**

ANGELINE SYLVESTER LUBALA MABULA

**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIRMENTS FOR THE DEGREE OF MASTER OF ARTS IN
COMMUNITY ECONOMICS DEVELOPMENT OF THE OPEN
UNIVERSITY OF TANZANIA**

2014

CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance by the Open University of Tanzania a dissertation titled “*Establishment of Motorcycle Riders Savings and Credit Cooperative Society (SACCOS) in Butiama Ward, Mara*”, in partial fulfillment of the requirements for the Degree of Master of Arts in Community Economic Development of The Open University of Tanzania.

.....

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(Supervisor)

.....

Date

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DECLARATION

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.....

Signature

.....

Date

DEDICATION

This work is dedicated to my lovely entire family; Mum and Dad, Brothers and Sisters, My Husband Julius K. Mabula, Sons and Daughters; David, Dayana, Dorothy, Jacqueline, and Dionies “Mambo” This is because of being too occupied with field activities sometimes they missed my love and parental care for being away for research work. May the almighty heavenly God bless us all for the accomplished work?

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ABSTRACT

This project report concerns Establishment of Motor Cycle Rider SACCOs in Butiama District Mara region. The over role objective of this project was to increase the income level of house hold of the community in order to improve their livelihood, standard of living and eradicate poverty among its members. The problem has been caused by a number of factors including limited access to local capital financing, business training, and dependency syndrome. Cross sectional research design used in conducting the project. We used variety of research tools including questionnaires, focus group discussion, interviews and pair wise ranking matrix. Training was done to 55 members after negotiation with VETA to volunteer on training. We managed to secure motorcycle loan to 14 community members as a solution to self-employment to members repayable in one year time. Participatory approach was used to identify the key problem facing the community, how to implement the study in collaboration with the intended stakeholders. Participatory monitoring was also a key issue that mandated every member to be a watch dog to cooperatives activities. On sustainability point of view, it is assumed that Motorcycle riders Co operative will continue to work together with the District Council and the community members of the project in participation, owning the project as theirs in solving community income problems. Moreover the project in question is in line with the long-term policies of our government in improving the income for our communities. The project have already started, in near future could be expanded to other wards within the District in future as it has shown positive response.

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LIST OF ABBREVIATIONS

CBO	Community Based Organization
CDYSD	Community Development, Youth and Social Department
CED	Community Economics Development
CNA	Community Need Assessment
CRDB	Cooperative and Rural Development Bank
DCDO	District Community Development Officer
DED	District Executive Director
FBG	Farmers Business Group
FBO	Faith Based Organization
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome
MCED	Master of Community Economics Development
MDG	Millenniums Development Goal
MFI	Micro Finance Institution
MKUKUTA	Mkakati wa Kukuza Uchumi na Kupunguza Umaskni Tanzania
MUCCOBS	Moshi University Collage of Cooperative and Business Studies
NGO	Non-Governmental Organization
NMB Ltd	National Microfinance Bank Limited
NSGRP	National Strategy of Growth and Poverty Reduction
OCD	Officer Commanding of District
OUT	Open University of Tanzania
PRA	Participatory Rural Appraisal

RFSP	Rural Financial Service and Credit
ROSCAS	Rotating Savings and Credit Association
SACCOS	Savings and Credit Cooperative Societies
SCULT	Savings and Credit Union League of Tanganyika
SPSS	Statistical Package for Social Scientists
SUMATRA	Surface and Marine Transport Authority
SWOT	Strengths, Weakness, Opportunity and Threat
TPHC	Tanzania Population and Housing Census
VEO	Village Executive Officer
VETA	Vocational Education and Training Authority
WEO	Ward Executive Officer

CHAPTER ONE

1.0 PARTICIPATORY NEED ASSESSMENT

1.1 Introduction

This decade has been so famous in motorcycling business popularly known as Boda boda. It has helped the community leaving in both rural and urban areas for quick transport which can be trusted in all weather. Motorcycling is one of the most exciting forms of transportation. Part of the delight knows that you are totally responsible for every action taken from timing each shift to keeping a keen eye out for other motorists. To understand these responsibilities and get the most from experience, there is needs to intervene these as mostly involved in this business are the youth. Establishment of SACCOS could be the solution for improving economic status of motorcycle riders who mostly are the poor youth.

The community needs assessment tries to address the need for establishment of SACCOS for motorcycle riders. Kisima Imarisha-Kisima Youth Cooperative from Kenya, Iringa Hope Visit 2012, IHEMI SACCOS from Tanzania and Buyenge SACCOS in Uganda are good example of successful Bodaboda SACCOS.

1.2 The Need for Establishing a SACCOS

Besides of being a forms of business organized where by people agree to voluntarily associate on the basis equally for the promotion of their economic interest, it is a bridge to poor people who cannot get access to loan from banks due to lack of collaterals.

In April, 2013 the researcher got in contact with the Butiama bodaboda community through enquiry on the challenges facing this community in exercising their career. Beside other needs listed the community came up with a decision of establishing a savings and Credit Cooperative Organization (SACCOS) as a means through which the rural community could access financial services. The model is based on the premises that SACCOS are community based, members owned and independent with the aim to promoting the savings culture.

At present this group has no access to any microfinance institution that can provide them with small loans. Members have realized this challenge and opted to form their own SACCOS. Within the ward there is a community SACCOS known as Urafiki SACCOS, it has been there for more than 5 years yet they are not faring well due to non-existence on microfinance institution. Establishment of Bodaboda SACCOS could be a mile stone to open hand financial facilities to financial institutions to open branch in Butiama which could service available SACCOS.

1.2.1 Butiama Ward Community Profile

1.2.1.1 Historical Background Butiama Ward

Butiama is a historical town within Tanzania, located in the northern part of Tanzania. It is the birthplace of the late father of our nation Mwalimu Julius Kambarage Nyerere the first President of Tanzania. Butiama is one of the wards of the Butiama District which is a newly established district under the government notice number 287 of 2011. Formally it was under Musoma district, Butiama ward is among the 34 wards within Butiama District. It is also the local residential area of the

Wazanaki tribe which is believed to be the smallest tribe in the region. The Mwalimu Nyerere Museum Centre is also located in Butiama ward, Mwitongo hamlet. It is about 42 km from Musoma town. Several things have been named *Butiama* because of its significance to Tanzanian history.

According to the 2012 Tanzania National Census, the population number of Butiama ward is 19,217 of which Male are 9,225 (48%) and female 9,992 (52%) with an average of 6.1 house hold size (TPHS 2012).

1.2.2 Boundaries

Butiama is bordered with Masaba ward in the East, Muriaza ward in North East, Busegwe ward in the west, on the South borders with Kukilango ward and south west Butuguri ward. Butiama has two rain seasons September to December and February to May.

1.2.3 Community Understudy

Motorcycle riders Co-operative is based Butiama ward, is among the 34 wards in Butiama Districts, according to 2012 national census it has a total population of 19,217 of which men are 9,225 women 9,992 house hold size of 6.1 (TPHS 2012) The group has about 65 motorcycle rider all are men, and had agreed to join together and form a SACCOS. Mobilization of a group started early on April, 2013 by involving the local leaders, doing some enquiries on the problems facing the bodaboda business. This was done before the project was formally introduces to the motorcycle riders as my target group.

The groups targeted are economically active but untrained, that shows or demonstrated a willingness to be member of a SACCO's group and abide by its constitution, be trained, join SACCO's membership, save money and ready to pay back loan. The SACCOS have targeted some youth that participate in Bodaboda business. A total of 65 youth have been mobilized. Out of these only 45 agreed to undergo formal training which will be facilitated by driving school.

1.2.4 Access to Financial Services

The group is very unfortunate that they all have no access to any financial services due to non availability of financial facilities and most of the member groups they even do not know the procedure for acquiring loan from financial institution. The project had a challenge regarding accessibility of loans. The financial institution around the ward is FINCA and Urafiki SACCOS only, whereby its members mostly are groups of women.

1.3 Community Needs Assessment

Community needs assessment is a way of gathering information about a community's Opinions, needs, challenges, and assets used to determine which project(s) will meet the real needs of the community. In conducting the assessment, the committee will work with community leaders and members at large.

Butiama motorcyclist who lives within 25 kilometers radius, many of its members are youth, doing bodaboda business others are relatives who are involved in farming, pastoralist, vendors and hawkers business at the village centers. The business experiences difficulties in getting money for capital. They also have problems in

getting or securing money to buy motorcycles, they mostly used to borrow money from friends and pay back at a certain interest. Besides of difficulties in acquiring capital most of them are riding other peoples' motorcycles, and require to pay more than 5,000/= (five thousand shillings) daily to the owners of motorcycle. "We have to pay five thousands to the owners every day, our take home depends more on the generosity of the owner, otherwise we are supposed to work hard" said Mande Cosmas Butiama boda boda riders chairperson, even the questionnaires filled by Bodaboda members indicated the same.

1.3.1 Rationale for Conducting Community Needs Assessment

Butiama boda boda are vulnerable due to lack of capital and being slaves to motorcycle owners, In Butiama District there is no reputable financial institution which can be used, furthermore, the available microfinance institution conditions for accessing capital is real hard and focusing mostly to groups lending, specifically group of women only. Another big challenge is lack of entrepreneur's skill on how to run bodaboda business that makes their business operation more profitable, also security problems during operations.

They have never exposed to any chances of being empowered to exercise sense of ownership and control of property although this is the main and only reliable transport mostly in rural and urban areas and unforeseen engine of the economy in our country. Getting some skills for better operation of boda boda business is their dream but how to reach that dream again is another challenge. It has been very difficult in reaching to conclusion, due to the fact that, the group wanted to have their own SACCOs but where to start and who to organize was a challenge to them.

1.3.2 Objectives

The aim of conducting community needs assessment is to determine the impact of microfinance institution on community income for boda boda riders of Butiama ward, specifically the youth who are currently employed at a very low take home but they are real so anxious to employ themselves through motor cycle riding in relation to employment provisions. The researcher wants to know whether Butiama boda boda earn enough income for their live hood, source of income for capital and whether contributes anything to the country economy, employment welfare and road safety to motor cycle riders' and they have being fairly treated by the institution they belong.

1.3.3 Overall Objective

To gather some basic information that will be helpful on formulation of Motor Cycle Riders Cooperative project so as to lessen community problems.

1.3.4 Specific Objectives

- (i) To examine if sources of income of boda boda improve their well being
- (ii) To analyze information on the potential for establishing a Cooperative.
- (iii) To assess the challenges that community encounter in accessing capital.
- (iv) To identify the community needs on establishing a Cooperative.

1.3.5 Research on Community Need Assessment Questions

The Community Needs Assessment was conducted based on the research questions. About 18 questions were prepared and distributed to targeted community. The

distribution was done to 50 member of the target community out of which, 54 community members (Bodaboda riders) responded.

1.3.6 Research Questions

- (i) What are the main sources of income?
- (ii) What are the Challenges for getting microfinance facilities?
- (iii) What are the challenges/key problems in the community encountered in accessing Financial services from microfinance institutions?
- (iv) Is there need for establishing the motorcycle riders SACCOs?

1.3.7 Community Need Assessment Research Methodology

Community need assessment was done using a wide range of participatory methodology. Methods used includes focus group discussion, face to face interview, prepared questioners and pair wise ranking which compared the needs which were priorities' in a certain way using ranking wise rules.

The last method was used to ascertain which problem counts more than others (Table 1). Respondent were assured that the information used besides of being for academic purposes but could also be helpful for them, following the needs they enlisted. All were assured of secrecy on each information availed to the researcher, therefore no one's welfare will be endanger.

The following list forms the main needs felt by the community on study:

- (i) To have alternative source of income and finance (SACCOS) to obtain own working capital and have motor cycle of their own.

- (ii) To be trained for driving license, road safety and entrepreneurship
- (iii) Review of motorcycling rules to widen the area of business and assurance of proper and conducive business environment.

1.3.7.1 Research Design

Research design is the arrangement of condition for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure (Selltitz C., 1962). It is the conceptual structure within which research is conducted. It also constitutes the blueprint for the collection, measurement and analysis of data. Under this Community needs assessment, consideration was made on the nature of the problem to be studied, means of obtaining information, availability of focus group and famous motor cycle riders who are familiar with the problems encountered by the community under study. Exploratory design was used in order to get more realistic information of how these bodaboda group works and also justification of their earnings per day, challenges or problems they are going through and the resources available for interventions. By using exploratory design, both qualitative and quantitative data will be obtained. The emphasis was on the discovery of ideas and opinions.

1.3.7.2 Sampling Techniques

Butiama ward is subdivided into three villages and 21 hamlets located in rural area. This is a large area to undertake the community needs assessment. It is wise to have a sample size which is manageable in conducting assessment. Therefore, community needs assessment was conducted in 6 hamlets namely Mhunda, Mtuzu and Makore all from Butiama village. For Rwamkoma village, hamlets involved were Ikoronyo,

Rwisaka and Mangatika, while at Buturu village hamlets were Lunzati, Maranda and Kwigeko. From each hamlet, 10 people were involved in community needs assessment. Purposive sampling technique was applied to select a hamlet with many targeted population.

1.3.7.3 Data Collection Methods

A participatory methodology was applied in gathering the information relevant to the community. The methods used to collect the data include documentary review, focus group discussion, and observation. Furthermore, the Ward Executive Officer (WEO) and the Village Executive Offices (VEO) helped in gathering the information regarding the community through reviewing various documents and records within the office village profile. Another method used was development of structured questionnaires which were distributed to 54 members of targeted community for the purpose of collecting information asked in research questions.

Focus Group discussion and interview involved meeting with local leaders, community leaders and prominent community elders within the community area. The community needs assessment was aimed to work with community a member who does not differ with what is being designed as a project proposal Butiama motorcycle riders Cooperative.

1.3.7.4 Direct Interviews

Both formal and informal interviews were conducted. Formal interviews were done through designed questionnaires which were distributed to a community in study. Where the situation was not allowed, the use of informal interviews was inducted.

1.3.7.5 Observation

Bodaboda members are always in a hurry as such holding them, for some time is really a problem. This method helped to have an opportunity for visiting the parking area and observe what is happening on the sight.

1.3.7.6 Questionnaires

Questionnaires used to obtain quantitative data for the project design because it has been observed that, in considering the various project design options for systematically gathering information, the questionnaire has earned the right to be a continuing favorite, a frequent choice of researchers because of its flexibility, its time and cost efficiency and for its overall ability to get the job done (Ruane, 2005).

1.4 Data Analysis Methods

1.4.1 Introduction

Methodology is a way to systematically solve the research problem. It may be understood as a sense of studying how research is done scientifically. In it we study various steps that are generally adopted by a researcher in studying his research problem along with the logic behind them. It is necessary for the researcher to know not only the research methods but also the methodology (Kothari, 2000). The assessment was conducted to a group of 60 bada boda riders in Butiama ward out of these only 54 boda boda members responded to the questionnaires, the analysis was done based on their answers from the questionnaires.

The data collected were analyzed and presented using Statistical Package for social Scientists (SPSS). The information collected were summarized, where a total of 18

named A to R questions were listed in line with labels and value for each variable (Table 2). All the measurements were assigned to ordinal. Numbers/percentages of respondents were used to rank the qualitative information. The units of analysis involved individuals and groups. Pair wise ranking was used to rank the identified problems in the community (Table 1). For data collected through focus group discussion and observation were analyzed and presented using tabulation whereby percentages were used to rank the qualitative information.

1.5 Community Needs Assessment Findings

The community need assessment was done based on 18 community source of information gathered. This information includes age, marital status, main source of income and other sources of income, any other occupation besides boda boda business, whether they have bank account, barriers in accessing financial facilities, a need for establishing a SACCOS, challenges in getting boda boda facilities, barrier faced during boda boda operations, whether they are trained for motor cycle riding, area of operation in the village, and what are the key problems in their business sphere, thus getting first hand information of the respondent. Below is the analysis of community needs, the researcher picked some of the data in relation to objectives.

1.5.1 Demographic Characteristic of the Sample

From Tables 1, 2 and Figure 1 shows that, the assessment conducted revealed that about 80 percent of the population is living in the rural and remote areas and depend on boda boda as the means of transport. Also, the tables show that 48 respondents out 60 are living in villages of Butiama ward, and are under the age of between 18-25, whereby 87.6 percent are male.

Table 3 and 4 also shows that, most of the youth have chosen to do bodaboda business and are very happy with their endeavors’.

Table 1: Domicile

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Urban	12	20.0	20.0	20.0
Rural	48	80.0	80.0	100.0
Total	60	100.0	100.0	

Source: CNA findings (2013)

Table 2: Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Jobless	3	5.0	5.0	5.0
Peasant	2	3.3	3.3	8.3
Business	2	3.3	3.3	11.7
Motorbike rider	53	88.3	88.3	100.0
Total	60	100.0	100.0	

Source: CNA findings (2013)

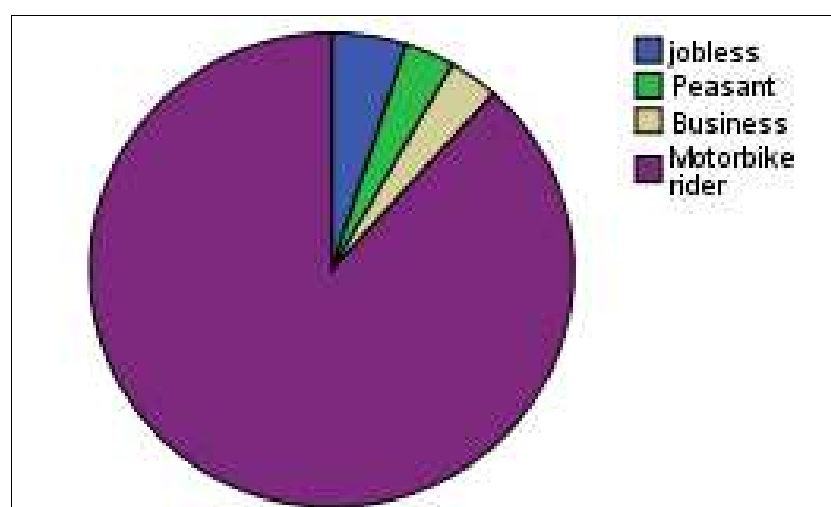


Figure 1: Occupation

Source: CNA findings (2013)

Table 3: Age of Community Members

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	39	65.0	65.0	65.0
	26-35	16	26.7	26.7	91.7
	36-45	5	8.3	8.3	100.0
	Total	60	100.0	100.0	

Source: CNA findings (2013)

The findings show that respondents under the age of 18-25 are the ones who mostly engaged on riding boda boda due to lack of employment in offices because of their level of education or environments which do not allow them to be employed on the white color jobs. Table 4 shows that 50% of the respondents their education level is primary education. This is half of the respondents interviewed during the assessment, in a connection to that, lack of adequate source of income (job) among Boda boda riders, 31 respondents out of 60 which 51.7 % have not married (See Tables 4 and 5).

Table 4: Education Level of Member Group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	None	6	10.0	10.0	10.0
	Primary	30	50.0	50.0	60.0
	Secondary	24	40.0	40.0	100.0
	Total	60	100.0	100.0	

Source: CNA findings (2013)

Table 5: Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	29	48.3	48.3	48.3
	No	31	51.7	51.7	100.0
	Total	60	100.0	100.0	

Source: CNA findings (2013)

1.5.2 Findings on Objective 1

To assess if sources of income of boda boda improve their well-being.

Table 6: Source of Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Motorbike riding	57	95.0	95.0	95.0
	Agriculture	2	3.3	3.3	98.3
	Livestock keeping	1	1.7	1.7	100.0
	Total	60	100.0	100.0	

Source: CNA findings (2013)

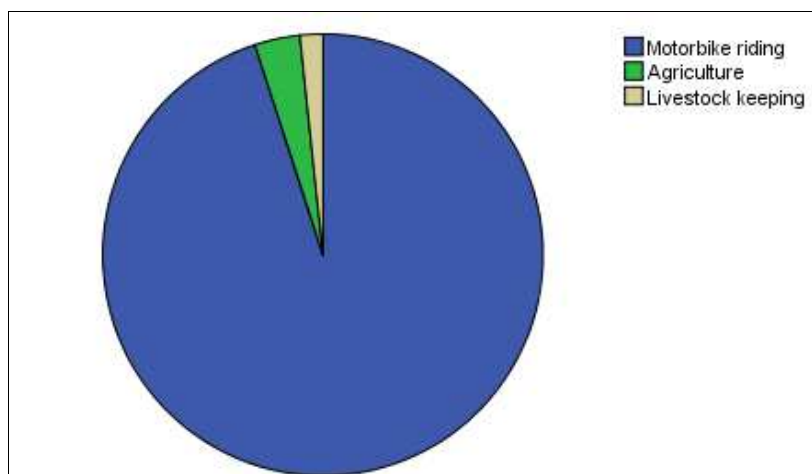


Figure 2: Source Income

Source: CNA findings (2013)

Table 7: Income Per Day

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Over 10,000	7	11.7	11.7	11.7
	over 5,000	41	68.3	68.3	80.0
	Below 5,000	12	20.0	20.0	100.0
	Total	60	100.0	100.0	

Source: CNA findings (2013)

About 95% of the community depends on bodaboda earning for their living, this can be justified from individual filled questioners'. In Butiama centre beside small shops around, bodaboda portray a big image as a source of income to many youth though dairy earning is around 5,000/= equal to 68.3% per day of the community earnings, next is agriculture about 3.3% and lastly livestock keeping with only 1.7%. This shows that large communities of youth depend more on motorcycle rider business. With this observation it is my believe that Butiama bodaboda SACCOS need to be more encouraged and supported to achieve their dream.

1.5.3 Findings on Objective 2

To seek information on the potential for establishing a SACCOS.

Table 8: Where they Get Money to Purchase Motorbikes

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Loan from a friend	36	60.0	60.0	60.0
Sold my assets	12	20.0	20.0	80.0
A loan from bank	1	1.7	1.7	81.7
Borrowed from the motorbikes distributor	11	18.3	18.3	100.0
Total	60	100.0	100.0	

Source: CNA findings (2013)

The community need loan to spearhead their business, it can be proved from the truth that due to non existence of financial institution in the area, only 1.7% accessed loan from bank, others they got from friend, sale of asset etc, this means that there is a need of establishing a SACCOS to support youth business especially bodaboda rider members, who have already paved the way among themselves. They have been giving loan through informal system so they need to officiate/formalize.

1.5.4 Findings on Objective 3

To assess the challenges that community encounter in accessing capital.

Table 9: Problem on Accessing Loan

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Difficult conditions	26	43.3	43.3	43.3
Huge interest	17	28.3	28.3	71.7
Short period for returns	7	11.7	11.7	83.3
Never asked for a loan	10	16.7	16.7	100.0
Total	60	100.0	100.0	

Source: CNA findings (2013)

The community has been facing difficulties in accessing loan especially conditions to be fulfilled before getting loan 43.3% said, huge interest 28.3%, short period for return 11.7%. And others they have never asked for loan. Another reason could be non-existence of financial institution within the locality, as a result people need to travel long distance (about 42km) looking for financial service. Difficult conditions, poor community and lack of cooperation among the community will continue hindering development, to overcome this challenges the community need to establish a cooperative.

1.5.5 Findings on Objective 4

To identify the community needs on having a SACCOS

Table 10: Awareness on SACCOS

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	48	80.0	80.0	80.0
No	12	20.0	20.0	100.0
Total	60	100.0	100.0	

Source: CNA findings (2013)

Table 11: A Need to Establish a SACCOS

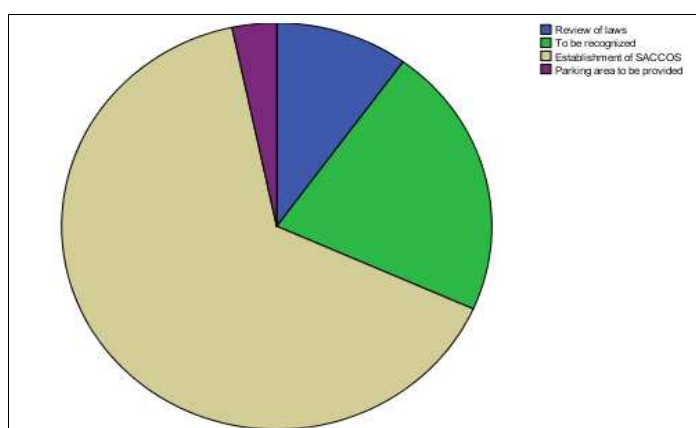
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	53	88.3	88.3	88.3
	No	7	11.7	11.7	100.0
	Total	60	100.0	100.0	

Source: CNA findings (2013)

Table 12: Advice

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Review of laws	6	10.0	10.0	10.0
	To be recognized	13	21.7	21.7	31.7
	Establishment of SACCOS	39	65.0	65.0	96.7
	Parking area to be provided	2	3.3	3.3	100.0
	Total	60	100.0	100.0	

Source: CNA findings (2013)

**Figure 3: Advice**

Source: CNA findings (2013)

From Table 9, 10 and 11 shows that, about 80% of member group are aware of SACCOS, 88.3% of them they need establishment and 65% advice other members to

establish their own. So there is a need for establishment of SACCOS which could enhance source of revenue to boda boda riders in Butiama.

1.5.6 Community Needs Prioritization

Sensitization meetings about the project were conducted, by involving the bodaboda leaders, local leaders, police and trade officer from the council. During the meeting the local leaders advised the motorcycle rider to develop a work plan and budget for the project. Group mobilization and training have been arranged and will be conducted by VETA.

More than 45 motorcycle riders were registered to undertake this training, which is already done on 27/5/2013 to 30/5/2013. This makes my project design to take charge after assisting the group to undergo driving training which was their first priority, followed by establishment of SACCOS. That also was the condition for them to start a SACCOS they wanted to fulfill first their first need which was training for getting driving license and road safety knowledge.

When doing some inquiry with the community, long lists were identified by the Butiama bodaboda group. Method used to determine the need of the community was a pair wise ranking quick to apply in ranking problems or challenges, projects, resources identified/mentioned by the community according to their weight or intensity. Ranking enabled community members to decide what the most important intervention to deal with first is. When valuable resources are involved, those with loudest voices who are often the most powerful tend to be heard and get their way.

Furthermore, each person has a natural bias toward own concerns and areas of interest. It is therefore important that when communities are making important decisions about resource use, a method for making these decisions is used that gives all involved a chance to have their views heard (Russell, 2008).

Among the needs mentioned by the group in its ascending order were; Need for driving license, having own Cooperative, Training for safety motor cycle riding, A provision for parking area, Good infrastructure, Uniforms, review of motorcycle law, Identification of Boda boda as a viable business, Security for the business and Police to stop harassments to Boda boda members.

1.5.7 Levelling of Needs

1.5.7.1 Ranking

Ranking simply means putting various alternatives in order of importance, value or preference. These techniques are simple and highly visual ways of discussing and investigating different alternatives. They are therefore often used in participatory exercises to facilitate discussion among stakeholders, or allow their participation in some decision about, problem faced, which are most pressing or more vital, technological options which shows different ways of doing things and prioritizing, that is dipping more on research and development.

Using matrices allows different aspects or different criteria of the different alternatives to be considered. This makes the technique a powerful addition to an analysis that emphasizes single criteria for assessing alternatives (ICRA guidelines 1/7).

Table 13: Pair Wise Ranking

	1. Driving license	2. Training on motorcycling	3. Establishment of SACCOS	4. Parking area	5. Road infrastructure	6. Revising the bodaboda laws	7. Uniform	8. Legal registration bodaboda rider	SCORE	RAN K
1 Driving license		1 Driving license	3 Establishment of SACCOS	1 Driving license	5 Road infrastructure	1 Driving license	1 Driving license	8 Legal registration bodaboda rider	7	4
2 Training on motorcycling	2 Training on motorcyclin g		3 Establishment of SACCOS	2 Training on motorcycling	2 Training on motorcycling	6 Revising the bodaboda laws	2 Training on motorcycling	8 Legal registration bodaboda rider	9	2
3 Establishment of SACCOS	3 Establishme nt of SACCOS	3 Establishment of SACCOS		3 Establishment of SACCOS	3 Establishment of SACCOS	3 Establishment of SACCOS	7 Uniform	8 Legal registration bodaboda rider	12	1
4 Parking area	1 Driving license	2 Training on motorcycling	3 Establishment of SACCOS		5 Road infrastructure	4 Parking area	7 Uniform	8 Legal registration bodaboda rider	4	5
5 Road infrastructure	1 Driving license	2 Training on motorcycling	3 Establishment of SACCOS	4 Parking area		6 Revising the bodaboda laws	5 Road infrastructure	5 Road infrastructure	4	5
6 Revising the bodaboda laws	6 Revising the bodaboda laws	2 Training on motorcycling	3 Establishment of SACCOS	6 Revising the bodaboda laws	6 Revising the bodaboda laws		6 Revising the bodaboda laws	6 Revising the bodaboda laws	8	3
7 Uniform	1 Driving license	2 Training on motorcycling	3 Establishment of SACCOS	4 Parking area	7 Uniform	6 Revising the bodaboda laws		8 Legal registration bodaboda rider	3	6
8 Legal registration bodaboda rider	8 Legal registration bodaboda rider	2 Training on motorcycling	3 Establishment of SACCOS	4 Parking area	8 Legal registration bodaboda rider	6 Revising the bodaboda laws	6 Revising the bodaboda laws		9	2

Source: CNA findings (2013)

1.5.7.2 Pictorial Presentations

The Figure 4 shows a group of bodaboda riders who attended one of the meetings while doing enquiry to the community need. From right at the center, is Mr. Wu Motorcycle Trader, Police Commander, Trade Officer from the District Council, myself, bodaboda chairperson, bodaboda secretary, and last is badaboda region chairperson from Mwanza Mr. Makoye Kayanda, how happened to be in Butiama during my enquiries/community need assessment within the community on subject.



Figure 4: Group of Bodaboda Riders Attended the Meeting

Source: CNA findings (2013)

1.5.8 Choice of Intervention/Project

After going through of the need assessment and analyzing all the priorities as per community desire, establishment of a Cooperative society is vital to this community as they do not have any access to financial facilities. The group compositions are youth mostly below forty and married. They have families so they real need to have assurance for progressive business.



Figure 5: Group of Bodaboda Riders Waiting Passengers

Source: CNA findings (2013)

Some of the Butiama Bodaboda member group waiting for passengers, at one of unofficial parking area in Butiama center, they just followed tree shade.

1.6 Conclusion

There is a lot of enthusiasm among the youth about the project as it will improve their livelihood. However a result of challenges faced, there was slow progress in the beginning as evidenced in the missed target. It is anticipated that Butiama bodaboda Cooperative will take off and speed up mobilization of group since the training for driving license and road safety have already done, as their prerequisite to establishment of a Cooperative society, other activities will pick up during the second half year. A lot needs were enlisted with proper reasoning, as such the community argued to speed up the process of establishing the Cooperative

CHAPTER TWO

2.0 PROBLEM IDENTIFICATION

2.1 Background to Research Problem

As it was mentioned in chapter one, I met Butiama bodaboda community when looking for a proper project to be executed, through enquiry with the view of getting informed on how they manage daily living and the challenges facing this community in their career. Beside other needs listed the community came up with a decision of establishing a savings and Credit Cooperative Organization as a means through which the rural community could access financial services.

The model is based on the premises that Cooperatives are community based, members owned and independent with the aim to promoting the savings culture. This chapter tries to explain the problem the community has and the way to overcome such challenges. At present the group has no access to any microfinance institution that can provide them with small loans. Members realized this challenge and opted to form own Cooperatives.

Within the ward there is a community SACCOS known as Urafiki SACCOS, it has been there for more than 5 years yet they are not faring well due to non-existence of a microfinance institution that could support the group. Establishment of Bodaboda cooperative could be a milestone to open financial facilities to financial institutions to open branch in Butiama which could service available SACCOS. It is within the same chapter where problem statement is made, followed by the description of the target community.

2.2 Problem Statement

Preparation of participatory need assessment was aimed at looking of the impact of microfinance on community income, through establishment of SACCOS to motorcycle riders in Butiama ward. The research revealed that, 62% of the total community its earnings depend much on motorcycle riding, 31.4% depend on agriculture, and 5.4% depend on petty trade, and this shows that the community live hood lies on motorcycle riding.

Preference to have SACCOS was determined by 97.1% of the total community in order to facilitate on financial matters. The project aimed to address challenges faced by the community in accessing microfinance services, and avoiding higher interest in getting loans through bank and other established financial services within the district. Milingwa, (2009) graduate on her paper Access to Local Financing; “The case of Mama Lishe Cooperative Society at Kirumba ward in Mwanza City”. He pointed out some of the solution on helping Mama Lishe access to financing was to establish a cooperative society, and he banked on gap between the richer and the poor, but that was for urban community where there is a lot of opportunities in getting support from different firms within the area. Motorcycle riders are seen as troublesome group, most of the organizations tend to ignore them, as a result always lag behind in all spheres.

This project is looking to breach the gap between the group and other groups whom has been getting support from different firms, and to set up a live example of active group within the society. Also the group will be doing security issues working hand in hand with police to stop malicious dealing by culprits which are threat to society.

All this can only be done if there is assurance of getting daily bread for the community involved; as such establishment of cooperative society for motorcycle riders could be a solution access to financing and widen their performance as daily workers hence are assured of financial service.

2.3 Project Description

Butiama ward is among the 34 wards within Butiama district, with a total population of about 19,217 People (Male 9,225 Female 9,992) according to 2012 nation census, the chosen community, Butiama Bodaboda group is located in south east of Butiama district. Butiama motorcycle riders can be reached at the centre of Butiama village the heart of Butiama ward.

The absence of financial and microfinance institutions in the area has coursed a lot of hardship. Bodaboda SACCOs could easy financial transactions to community members and open room for some other community to join hands, as we all believe that unity is power.

2.3.1 Target Community

The project targets the community in Butiama those dealing with motorcycle riding famous known as Bodaboda in Butiama ward. Bodaboda riders have decided to establish their own cooperative society to curb for finance service constraints in the district especially at Butiama centre. The community prepared its constitution where by all the requirements for one to adhere too are listed within. There will be equal right for participation in reaching decisions and access benefit through a distinct set of activities.

As the decision to establish Savings and Credit Cooperative Societies was reached by the majority members, it is our expectation that community members will be much participative in the project through their individual savings and monthly contribution. Each member will be allowed to enjoy credit facility; funds will be paid back with a small amount of interest. For proper usage of funds contributed by members a bank account will be opened. The regular savings and contribution to the cooperative will be deposited to the bank account. A proper procedure for borrowing will be set. Members will be able to save and borrow with a minimum limits as it will be agreed from time to time, either insurance benefits as it was approved by their peers and can obtain loan that could range between 100,000 to 1,000,000.

Thus it is expected that the community micro finance based institutions will be run smoothly as a result of better organization, customer care spirits improved financial management capacity, greater ability to access capital and plan for reputable and viable economic activities.

2.3.2 Stakeholders Analysis

The nature of the community in subject facilitates to have many stakeholders and other target groups who are expected to participate actively during the implementation of the project though for the time being the situation does not allow. The stakeholders considered in this study are all stakeholders concerned with provision of financial facilities, policy makers and implementers of youth development programmes. The major Stakeholders mostly are financial institution like NMB Ltd, CRDB Ltd, FINCA, PRIDE, Urafiki SACCO's etc. Others also include CBOs, FBOs, Government agencies, and Community development department, informal sectors,

Cooperatives and many more. Each of these stakeholders have different roll in this venture:

Table 14: Stakeholder Analysis Table

S/N	Stakeholder s group	Description role	Stakeholders concern	Stakeholders expectations
1.	Financial institutions	-Providing financial and financing support. -Providing education and technical assistance, training on business skills and skills development	Assurance of the usage of money disbursed are used only for objectives set	To have individuals, groups and institutions that are growing up and prospering in their doings
2.	Individuals	-Participation in the business endeavours, -Making proper follow-ups and making implementation of the project activities	-Imparted with skills and knowledge -Familiarization of the project objectives	-To get more experience and share with other stakeholder -Gain knowledge and skills
3.	NGO's, CBO's FBG's and FBO's	1. Capacity building in leadership and management skills 2. Provision of financial support during trainings 3. Provision of technical support 4. Community mobilization and sensitization. 5. Conduct training and material	- Assurance of project efficiency effectiveness and implementation of the project - Follow ups of the project progress -	- To increase credibility and visibility - To understand the community needs and priorities
4.	Government agencies	- Provide trainings and training materials - Provision and facilitation of soft loan - Facilitate linkage and liaison with other organizations and institutions	Ensure and facilitate smooth running of project activities Tracking the progress of the project	To establish networks with other stakeholders

Source: CNA findings (2013)

2.3.3 Project Goals in CED Terms

2.3.3.1 Goal

To increase financial ability of community members by providing them with soft loan from their own Sacco's and be able to create self employment.

2.3.3.2 Project Purpose

Is to have a strong and giant local SACCOs manned by youth that will enable to access credit facilities and financial services at a reduced rate of interest that is suited to the need of the community.

2.3.4 Project Objectives

Is to increase the income level of the community members in order to improve their livelihood, standard of living and eradicate poverty among its members. The poverty will be reduced through joint efforts among members and capacity building to man their business, economic empowerment and participation, income generating activities which could be done by Non Governmental Organizations and the Government through district council community department. The major business of this community is transportation which is the main transport to rural community, through this business community member collect savings and issuing micro credit to its members.

2.4 Host Organisation - Butiama District Council

2.4.1 Geographical Location and Administrative Boundaries

Butiama district council is one of the eight local government authorities in Mara region, others namely Rorya, Tarime, Serengeti, Bunda, Musoma rural and Musoma

municipal council. It is located at the north shore of Lake Victoria at 1°31 South and 34°16 east. It was established in 2012 by the local Government Act No.12 that was passed by the National assembly. It borders Mara River to the North East, Bunda to the South, Serengeti to the east, Rorya and Musoma urban to the North and Musoma Rural to the west. It has 2 divisions, 17 wards, 59 villages and 370 hamlets.

2.4.2 Administrative Area and Population

The district council has 2 division, 17 wards, 59 villages and 370 hamlets. The total area covers about 2,076 km² (207,686.9 Ha) the altitude is 100-500m above the sea level. Generally the landscape is characterised by bays, flat plains, gentle and broken slopes. According to year 2012 population and housing census the total population is 203,679 people of which 105,389 (51.8%) are female and 98,290 (48.2%) are male. The population growth rate is 2.5% while the density is 83 people per square kilometre.

2.4.3 Vision Statement

A community that is responsible for its own development, quality life, sustainable economic growth, quality social economic service and peace.

2.4.4 Mission statement

To build the capacity and empower the community and involve all stake holders in deciding, planning and implementing development initiatives through proper utilization of the available resources and by adhering to the principles of transparency and accountability.

2.4.5 Structure of Host Organization

THE CURRENT POLICY STRUCTURE

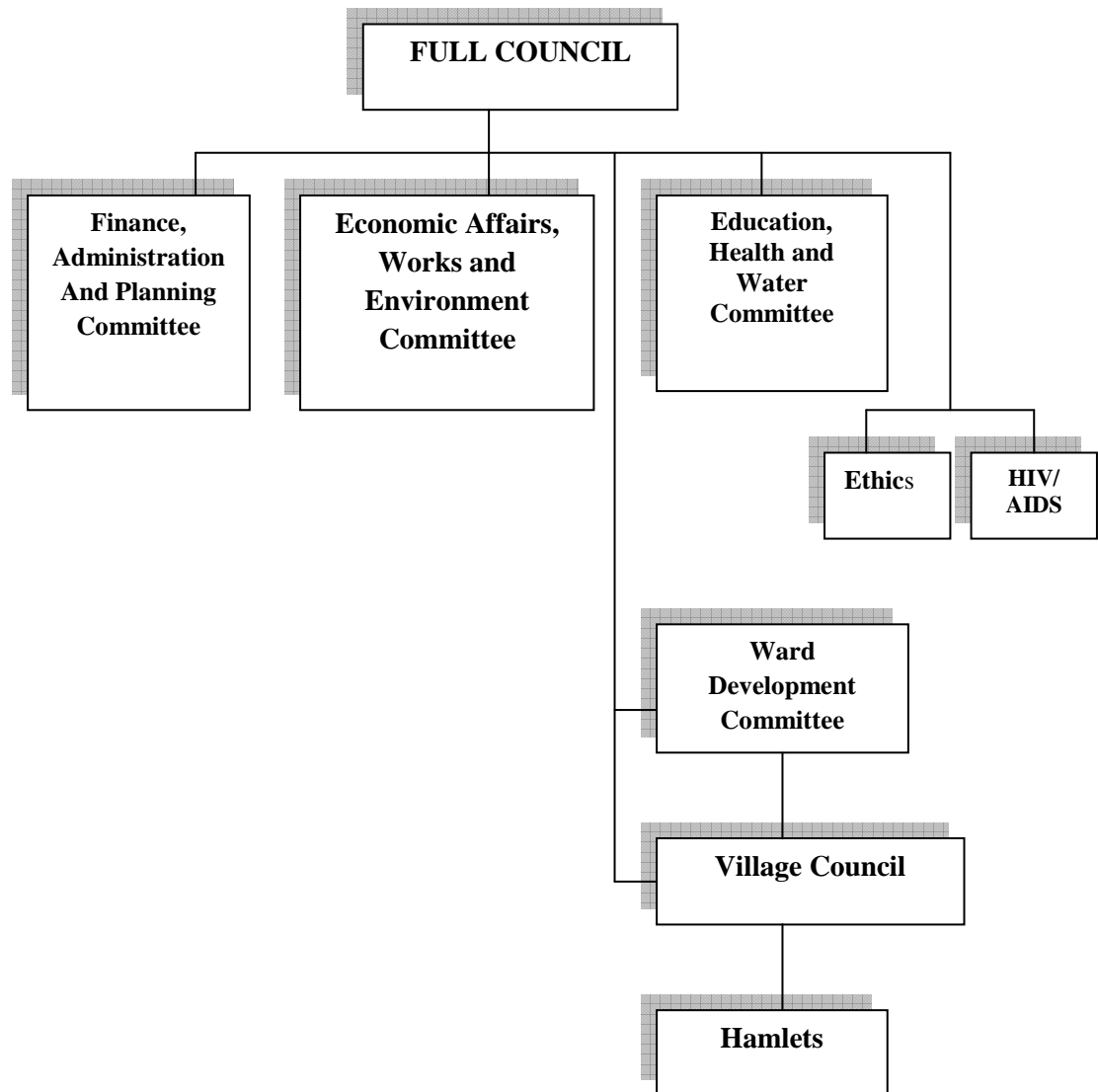


Figure 6: Policy Organization Structure

Source: CNA findings (2013)

Community Development, Youth and Social Welfare Department (CDYSD) were the host department within the Butiama District council. Below is the organization structure for the department followed by the organization structure of the District Council itself.

CDYSD ORGANIZATION CHART

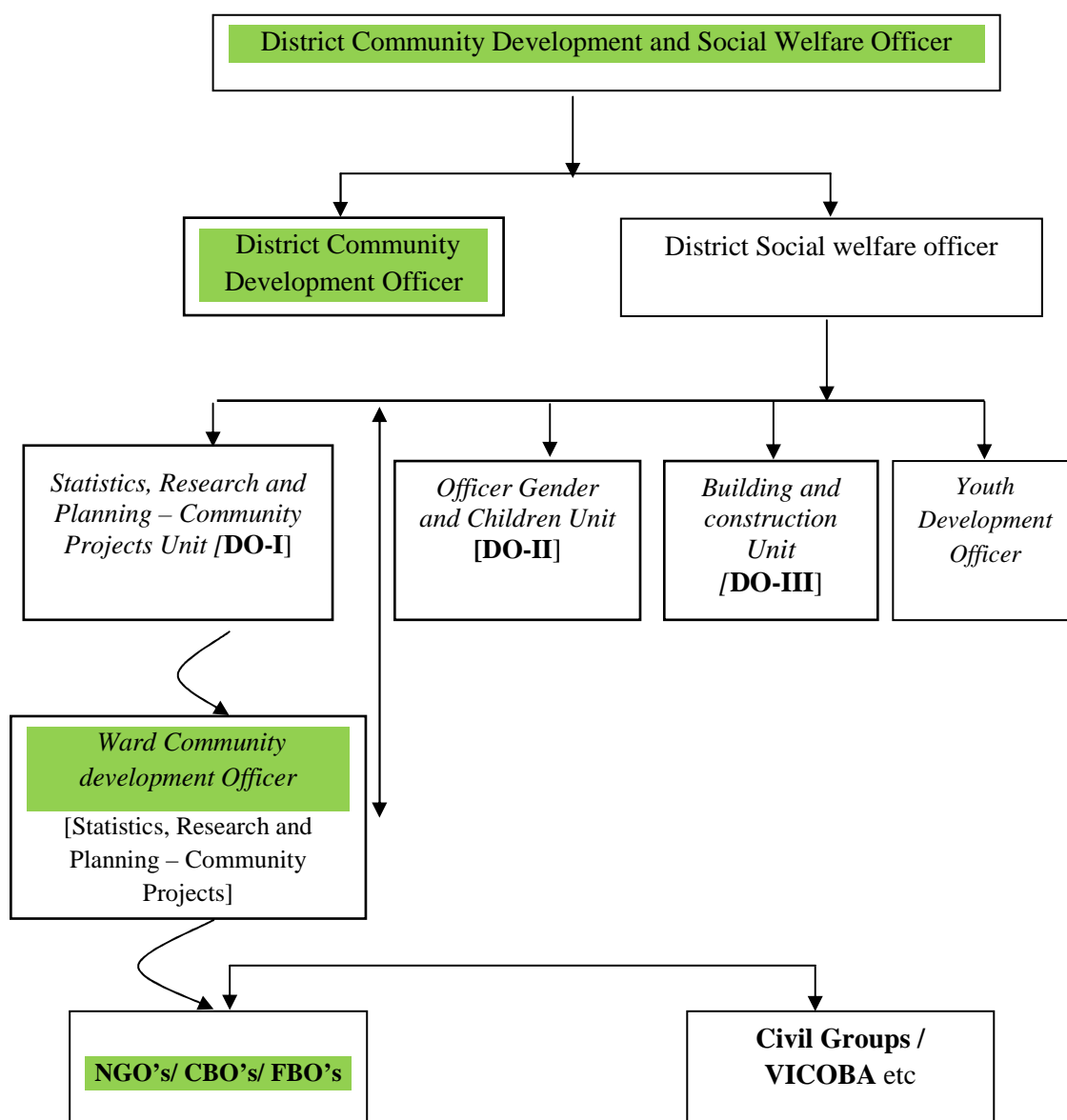


Figure 7: CDYSD Organization Structure

Source: CNA findings (2013)

THE CURRENT DISTRICT LEVEL ADMINSTRATIVE STRUCTURE

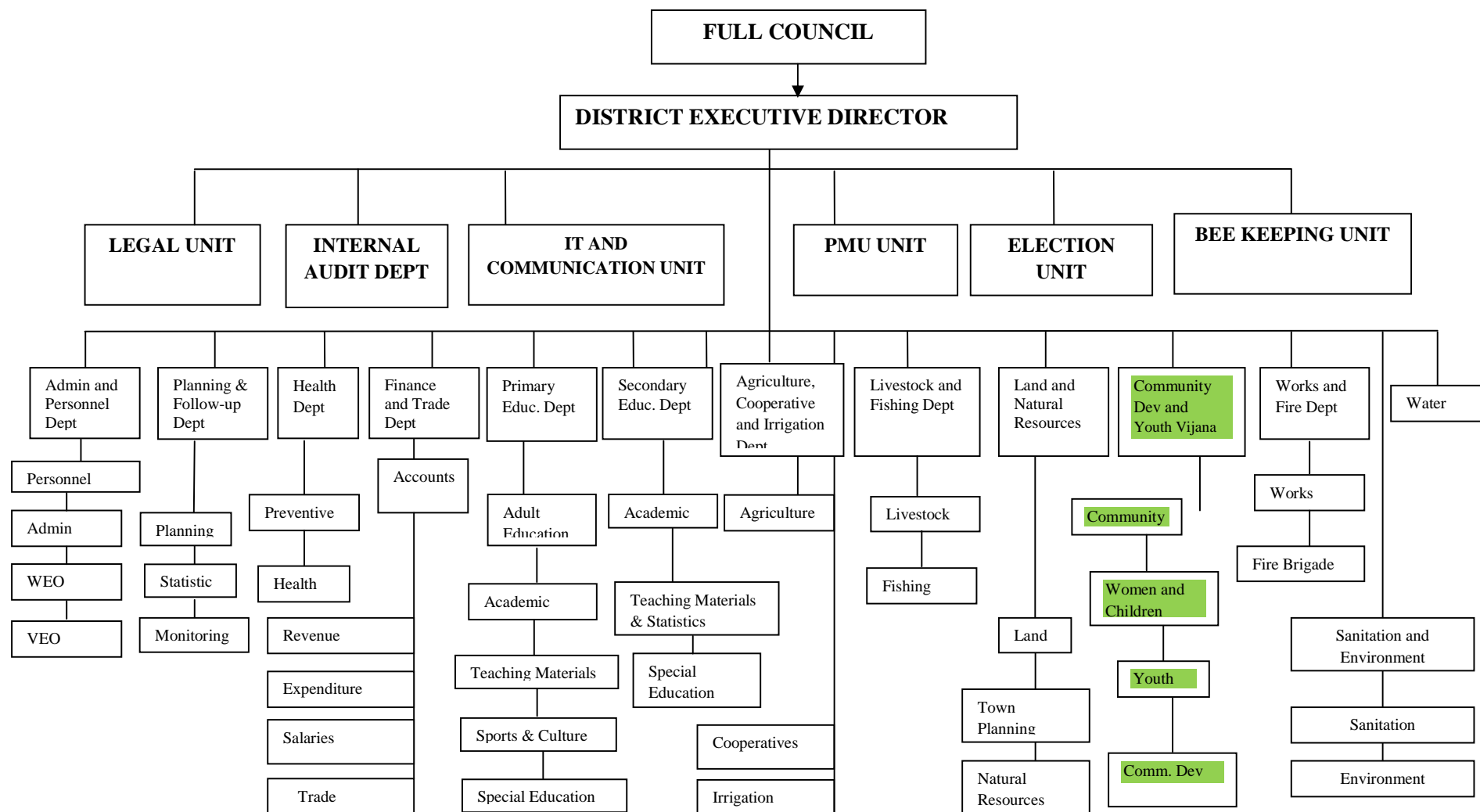


Figure 8: Butiama District Council Organization Structure

Source: CAN findings (2013)

The shaded boxes were the department works with throughout my project undertakings within the host organization.

2.4.6 SWOT Analysis

Like other local authorities in Tanzania, Butiama District Council is mandated to provide the service to the people in its area of jurisdiction. However, the performance to the end has depended on availability of resources be it physical, human, or financial, the following are the important SWOT analysis results:

Table 15: SWOT Analysis for the Host Organization

S/No	Strength	Weakness	Opportunities	Threats
1.	National supportive policies to facilitate implementation of council's interventions	Ineffective management information system and information communication technology.	Political stability and strong Government	Poor economic base for most of the community members
2.	Existence of various NGO's and other development partners who are willing to support councils initiatives	Non submission of reports on their activities until they are asked for	Widening coverage area that support marginalised people in remote areas.	Community tendency of dependence syndrome enhanced.
3.	Existence of government system that are spread out to the villages and hamlets.	Poor service delivery in some sector due to poor infrastructure	Community service delivery manned by local leaders.	Political influence for few people.
4.	Arable and fertile land to accommodate agriculture and animal husbandry	Low entrepreneurship skills among district residents	Availability of arable land for agriculture and livestock keeping	Un reliable weather conditions that lead to low productivity
5.	Presence of some qualified staff members with a long experience in local government	Poor data collection system to meet the council requirements	Presence of various development partners to support district activities	Insufficient involvements of stakeholders in council plans and activities.
6.	Lake Victoria reserves provide potential for conservation and biodiversity and source of fish			Rising in price for fishing inputs and machinery prevent the fishermen to afford the prices hence fail to apply and use input.

Source: CNA findings (2013)

CHAPTER THREE

3.0 LITERATURE REVIEW

3.1 Introduction

There has been widespread consensus that the origin of the micro-credit movement is attributed to the work of Muhammad Yunus' Grameen Bank which was founded more than twenty years ago in Bangladesh (Meade, 2001). It is however pointed out that today, micro-credit and micro enterprise programmers' can be found throughout South and Southeast Asia, many parts of Africa, Latin America, the United States of America and Western Europe (Meade, 2001).

This chapter focuses on reviewing the literature related to microfinance. It starts with a definition of a few key terms used in the study. The primary aim of this literature review is to analyze what has been researched in relation to the topic under study. This will provide profound insight into the topic and facilitate the interpretation of the findings. The source of this literature has been academic journals, the internet, newspapers and magazines, newsletters and reports of specific institution. In general savings and credit schemes have contributed much towards rural development and rural financial accessibility. This chapter also presents what other researchers and writers have written about how small savings and Credit schemes have contributed to rural, financial accessibility, development and the relationship between savings and credit schemes and financial accessibility.

3.2 Definition of Key Terms

There are some terms or words that will feature frequently in this research. The meanings of these words and terms have been compiled in order to easily understand

the contents of the research. The definitions are based on the researcher's understanding of how these words and terms have been used in the research. They include the following:

3.2.1 Microfinance

Microfinance is the term that has been used interchangeably with micro-credit. Microfinance refers to loans, savings, insurance, transfer services, micro-credit loans and other financial products targeted at low-income clients (United Nations, 2005). According to Menon (2005), microfinance or micro-credit is the extension of small loans to individuals who are too poor to qualify for traditional bank loans, as they have no assets to be offered as guarantee. Microfinance is the provision of financial services to low-income clients, including consumers and the self-employed, who traditionally lack access to banking and related services (Christen, Rosenberg and Jayadeva, 2003).

3.2.2 Microfinance Institution (MFI)

Microfinance institution is the term that has been used to mean institutions that provide microfinance services. Microfinance institutions also known as MFIs, offer financial services to underserved, impoverished communities and these services include savings accounts, insurance, health care and personal development (Brennan, 2008).

3.2.3 SACCOs

This term is used to refer to Savings and Credit Cooperative Organizations. A savings and credit cooperative society is a form of financial institution formal in

nature, owned, controlled, used and democratically governed by members themselves. Its purpose is to encourage savings among members and using the pooled funds, to make loans to its members at reasonable rates of interest and providing related financial services to enable members improve their economic and social conditions (Agriculture Support Programme, 2010).

3.3 Savings and Credit Schemes

A Savings scheme is a programme designed to encourage savings through small but regular deposits or automatic deduction from salaries or wages. Savings and credit scheme aims at poverty alleviation to poor and low income families. Savings and credit schemes are becoming a beacon of hope to the developing countries. These institutions grant loans to members at reasonable rates of interest in times of need. The lent money helps entrepreneurs in impoverished societies to start essential businesses in their communities (Guilford, 2007).

One process of micro lending that has been successful for people at both ends of the economic spectrum is a microfinance credit scheme. Socially conscious investors can go to Savings and credit schemes and invest whatever amount they want, and even choose the area where the money will go and what annual return they would like to earn on the money. Credit Schemes then distributes the investment to the micro lenders that service the chosen area or project. The money is lent to the impoverished entrepreneurs who use the money to start or finance businesses that enables them to rise up out of poverty. The entrepreneurs repay the loan with interest, and the original investor has helped raise someone out of poverty and earns a return on his investment at the same time (Guilford, 2007).

3.3.1 Types of Savings and Credit Schemes

According to Gudger (1998) Savings and Credit schemes can be classified as follows:

3.3.1.1 Funded and Unfunded Schemes

This classification relates to the funding of the scheme.

Funded Schemes are schemes whereby for them to operate there is a body which funds them and among such bodies includes the following:

- (a) The central bank of the country is the only financier of the fund.
- (b) Banking institutions participate in the fund.
- (c) Banking and non-banking institutions participate in the fund.

Unfunded Schemes are where the government finances the guarantees and pays whenever a loan defaults. On the other hand, commercial banks administrate the fund and decide if a loan is to be guaranteed or not. Nevertheless, banks have to share part of the risk.

3.3.1.2 Open and Targeted Schemes

This classification relates to the target group.

Open Schemes are normally created to grant access to credit for all groups; a credit scheme could be open or targeted (closed). If there is no special requirement for the target group, the scheme is said to be open.

Targeted (Closed) Schemes is introduced to support a particular target group, e.g. independent workers in a specific region. Nevertheless, not every member of the

target group will be automatically guaranteed, they also have to meet the criteria set by the fund. Not being part of the specific target group will exclude that borrower automatically from the fund.

3.3.1.3 Ex-ante and Ex-post Schemes

This classification relates to when the guarantee is issued.

Ex-ante Schemes are schemes whereby the borrower presents his/her project and financial proposal to the guarantor. If the guarantor agrees to guarantee this project, it issues a letter of guarantee favoring the borrower. The borrower then presents this document to the lender, which is a participating financial institution. Moreover, a guarantee does not mean that the lender will approve the loan automatically, even though the guarantor and the borrower will expect it so.

Ex-post Schemes, the lender evaluates the borrower and once the loan is approved, the latter applies to the guarantee. Since the guarantee may be turned down by the scheme, the borrower may find himself without access to credit.

3.4 The Role of Savings and Credit Schemes

According to Guilford (2007) credit facilities enable impoverished persons to start businesses, rebuild after natural disasters like floods and hurricanes, and to receive both short and long term loans to meet their financial needs and improve their overall quality of life.

According to Hanning (1997) MFI clients who attend business education and other co curricular activities provided by Savings and Credit Schemes save on sustainable basis compared to those who do not attend business education and other co curricular

activities. Ndora (1999) recommends that participants in Microfinance institutions should be encouraged to save in every training session in a bid to promote clients' saving.

According to him, business education and saving culture should be encouraged in every training session in a bid to promote clients' saving culture. Needham (1996) describes the need for education for developing participants' skills for transfer in the new and changing situations. It develops the creativity and potential for communication. He explains that the participants apply a range of skills and techniques to develop a variety of ideas in the creation of new and modified products.

3.5 Financial Accessibility

According to Anupam *et al.* (2004) Micro credit came into existence in the 1970s with programmes in Bangladesh and Brazil. This was based on solidarity group lending mechanism in which every member guaranteed repayment of the loan by members. Early pioneers include Grameen in Bangladesh, Accion in Latin America and the self-employed women's association in India.

3.5.1 Measures of Financial Accessibility

Commercial banks and other formal institutions fail to cater for the credit needs of smallholders, however, mainly due to their lending terms and conditions. It is generally the rules and regulations of the formal financial institutions that have created the myth that the poor are not bankable, and since they can't afford the required collateral, they are considered uncreditworthy (Adera, 1995).

Hence despite efforts to overcome the widespread lack of financial services, especially among smallholders in developing countries, and the expansion of credit in the rural areas of these countries, the majority still have only limited access to bank services to support their private initiatives.

3.6 How Microfinance Operates

The microfinance institutions have been found to have similar ways of operating in implementing their programmes. According to the study in Bangladesh quoted by Meade (2001), the credit is targeted to the land less or asset less borrowers, the moderately to extremely poor. The borrowers are placed into groups of 10 to 20 people which meet regularly with the loan officer of the micro-credit program.

It is further explained that these groups of borrowers substitute for collateral and take over the role of securing the loans disbursed. This is because each borrower in the group agrees to be held liable for the debts incurred by any member of the group. In the event that a borrower defaults, the other members of the group are required to make up the amount in default (Meade, 2001).

Menon (2005) also explains that the size of micro-credit is small, the borrower is usually battling against poverty, the repayment schedule simple and short and the activity for which the loan is taken is of a small nature.

3.7 Types of Microfinance

There are basically the formal and informal types of microfinance services provided by specific institutions. According to Goodland, Onumah, Amadi and Griffith

(1999), the formal sector comprises those institutions which are subjected to government and central bank regulation and include commercial banks and special agricultural financial organizations, savings and credit cooperative unions and finance programmes operated by NGOs.

It is also explained by Goodland *et al.* (1999), that the informal sector operates unofficially and escapes regulation and comprises a multitude of different institutions and activities that together play a significant role in Sub Saharan Africa. They include sophisticated but unregulated institutions (credit unions, indigenous banks, and pawn shops), money lenders, merchants, shopkeepers, pawnbrokers, loan brokers, landlords, friends and family, money guard, savings groups, rotating savings and credit associations, accumulated savings and credit associations and employers.

3.8 Policy Reviews

The government considers micro- finance system as an integral part of the financial sector that falls within the general framework of its financial sector reform policy statement of 1991. The over objective of this policy is therefore, to establish a basis for the evolution of an efficient and effective micro financial system in the country that serve the low- income segment of the society, and thereby contribute to economic growth and reduction of poverty by Establishing a framework within which micro- finance operations will expand.

Microfinance policy (2000) on the other hand, the National Strategy for Growth and Reduction of Poverty (NSGRP I & II) emphasizes well-being of the community through the activation of the three clusters as follows; Cluster I: Growth of the

economy and reduction in income poverty, Cluster II: Improvement of quality of life and social well –being, Cluster III: Governance and Accountability.

The overall objective of the National Microfinance Policy (2000) was to establish a basis for the evolution of an efficient and effective micro financial system of the countries that serve the low income segment of the society and thereby contribute to economic growth and reduction of poverty. This is based on the fact that the access to financial services by the low income earners gives them an opportunity of managing scarce household and enterprise resources more efficiently, protecting against risks and providing investment opportunities for economic returns (Kessy and Urio, 2006). Since the introduction of the National Microfinance Policy in (2000), microfinance industry in Tanzania has increased significantly, with many players entering the field and several institutions are now involved.

This policy was guided by a vision of achieving wide spread of microfinance throughout the country, made possible by institutions operating on commercial principles. The specific objective of microfinance include improving standard of living of the people engaged in microfinance industry through increased income generating from SACCOs, and to promote sustainable of SACCOs. The policy recognizes the SACCOs as one of the fast growing enterprises in microfinance industry. However, the policy highlights that, the development of SACCOs is limited due to insufficient or inadequate of financial.

Based on the overall objective of the National microfinance Policy to develop microfinance industry that contributes to the improvement of the well-being of the

people socially and economically which most important occupation and livelihood is based on microfinance. The policy covers the provision services to household, small holder farmers and small microenterprises' in rural areas as in the urban sector. Almost all household need to save to protect themselves against period of low income. There are various National development programs such as MKUKUTA, WDF, SELF and J.K BILIONS. All these programs were supporting the community members in form of groups to economic and social activities.

The government has introducing a new Cooperative Development Policy (2002), Cooperative Societies Act No.20 of 2003 and its regulations (2004) to help cooperative societies regain their importance in the economic living of the people. The policy provided the basis for the development of cooperative societies as members owned and organized institutions. The Act provided that the objective of cooperative societies was the promotion of economic and social interests of its members by means of common undertaking.

In recognizing the different needs, capacities and constraints faced by the low income earners, the government of Tanzania developed and adopted a comprehensive micro finance policy that articulates the roles of various institutions and key players in micro finance industry in Tanzania. The Savings and Credit Cooperative Societies are important providers of credit to low income earners, they are pooling together resource of people of limited means and create source of credit to them and reduce the gap of credit need for low income earners. Thus with this strategy saving and creditors through meetings, training and get together will have a chance to share and discuss problems, seek solutions by mobilizing own and outside

resources channel and clear information, give a sense of identity, shape behavior and enable people to use what they know with external support so as to carry out activities aimed at improving their lives.

3.8 Microfinance and the Millennium Development Goals

The Millennium Development Goals (MDGs) are globally adopted targets for reducing extreme poverty by 2015 and they address income poverty, hunger and disease, lack of education, infrastructure and shelter, gender exclusion and environmental degradation (United Nations, 2005c). It has been stated that while the MDGs do not formally set targets for financial sector access, low-income countries need microfinance to achieve the MDGs (United Nations, 2005c). This is because microfinance underpins the achievement of many MDGs and plays a key role in many MDG strategies. Microfinance fosters financially self-sufficient domestic private sectors and creates wealth for low-income people (United Nations, 2005c).

It has also been pointed out that the G8 leaders also support microfinance as an avenue of achieving the MDGs (United Nations, 2005c). This is evidenced by the high level conference on enhancing access to microfinance that took place in Paris on 20 June 2004, where they agreed that microfinance is a powerful tool to use in helping to reach the Millennium Goals and discussed how best to promote access to finance globally (United Nations, 2005c).

3.9 Empirical Literature

3.9.1 Empirical Literature from Tanzania

Development International Desjardins (2005) finds that Tanzania was the first country in Africa to have a National Associations of credit Union. This is the savings

and credit union league of Tanganyika (SCULT) Ltd. established and registered in 1964.

Tito (2005) finds that savings and credit cooperatives societies (SACCOs) sectors in Tanzania is still low and their formation being strong in Urban areas and cash crops growing areas. Areas producing food crops still experiencing low formation of savings and credit cooperatives societies (SACCOs).

Chao-Beroff *et al.* (2000), noted that loans granted by savings and credit cooperatives societies (SACCOs) in Tanzania were very few with further characterized by low level of diversified investments. The study carried out by Agrisystems (2003) finds that the rural financial services program (RFSP) established in 1999 in Tanzania, has targeted rural poor house holders in Tanzania which are farm house holders non-farm house holds, community based organizations (CBO), Rotating Savings and Credit Associations (ROSCAs) and Solidarity groups.

3.9.2 Empirical Studies from Outside Tanzania

In its study, Development International Desjardins (2005) finds that the motives behind the formation of savings and credit Cooperatives societies (SACCOs) depended on the premises and an approach to cooperatives challenges. These involved the involvement of the respective Africa countries to spear head the formation of savings and credit cooperatives societies (SACCOs) and the involvement of non-Africa promoters who provided either financial or consultative services to the formation of savings and credit cooperatives societies (SACCOs) in various Africa.

The study further finds that the autonomous SACCOs based on savings mobilization prior to granting loans are of recently, being established in Burkina Faso, Cameroon, Zaire (Democratic Republic of Congo), Rwanda, Benin and Ivory Coast in 1970, in Tanzania in 1938 (in Moshi Town).

The major comparative advantages of credit unions lie in their ability to service large number of depositors, and use these savings to provide a diversified range of loans to individual members. Other key strengths are their ability to sustainably achieve a large breadth of outreach, and also considerable depth as suggested by median savings deposit and loan size and its distribution in several countries such as Bolivia, Ecuador, Philippines, and Sri Lanka (Branch and Evans), 1999; Evans, 2001).

Duursma (2004) estimates that poverty affects eighty to ninety percent of the rural poor in East Africa: this assertion translates that more than sixty percent of the East African population lives in poverty prior to adding the proportion of the urban poor. The financial sector development in East Africa is still at an early stage, with many banks operating in the urban areas (Duursma 2004; Hussein and Makame, 2007a): the regional financial sector policies should be looked into so as to develop as its development will contribute to poverty reduction as suggested by Green and et al (2006); it is with that motivation that governments and other stakeholders deliberate initiatives attain financial development.

3.10 The Role of SACCOs in the Economy

- (i) Identifying gaps in the poverty reduction strategic programs where SACCOs plays as a major meaningful and beneficial to the stakeholders.

- (ii) SACCOs help in the capacity building among them in advocacy participation, improving literacy, information sharing etc.
- (iii) SACCOs help learning from best practices and up-scaling
- (iv) For the members/society involve in SACCO are responsible in making investments attracted.
- (v) Making or help in critical analysis of problems and identify the stockholders to involve and helps in strengthening policy advocacy role.

3.11 Significance of the SACCOs in Tanzania's Economy

The SACCOs operating in Tanzania are shielded or immune from the typical problems and constraints of SACCOs in other developed countries. Some countries and other International financial agencies assist SACCOs because of the crucial inheriting role they play in the economic growth and development. The assistance is usually in the form of facilities and supportive services commercial finance venture capital, information training and retraining.

In recognition of the crucial roles played by SACCOs with respect to economic growth and development, the country of Tanzania formulated various initiatives aimed at promoting the SACCOs, the President of the United Republic of Tanzania Honorable Dr. Jakaya Mrisho Kikwete offered Tanzanian shillings 21 billion for each Region since January 2007. The Government also forecasted on enhancing the financial opportunities for the SACCOs by giving support to some of commercial banks such as National Microfinance Banks and Cooperative and Rural Development Bank and other community Banks such as Mwanga.

Community Bank and Mafinga Community Bank which have been directed to provide loans to SACCOs by being given the credit guarantee scheme of Tanzanian shillings 12.1 billion. It is expected that the credit Guarantee scheme would enhance and facilitate easy access to credits by the SACCOs.

3.12 Problems of SACCOs in Tanzania

The fact that SACCOs have not made enough the desired impact on the Tanzanian economy in spite of all the efforts and support of succeeding administrations and government's gives a cause for concern; the following are some pointed out problems.

- (i) Lack of suitable training and leadership development in spite of the fact that training institutions abound in Tanzania, they rarely address the relevant needs of the SACCOs especially in the areas of accounting, Marketing, Administration, Human Resources. Essentially SACCOs are left most often on their own SACCOs except for the Moshi University College of Cooperatives and Business studies (MUCCOBS) which is the only University started to educate Sacco's subject from the previous year (2006).
- (ii) Lack of appropriate and adequate Managerial skills/knowledge with the attendant lack of strategic plan, business plan, succession plan, adequate organizational set up, transparent operational system etc.
- (iii) Lack of initiative and administrative framework or linkage to support and sustain SACCO's development which to a large extent is also a reflection of poor technological capacity or intellectual resource.

- (iv) Wide spread corruption, nepotism and harassment of SACCOs by some officers.
- (v) Lack of scientific and technological knowledge and know how i.e. the prevalence of poor intellectual capital resources which manifest as lack of technical skills in the form of technological and strategic capability.
- (vi) Lack of easy access to funding/credits, which can be traceable to the reluctance of banks to extend credit to them owing among others to poor and in adequate documentation of business proposals.
- (vii) Lack of appropriate and adequate collateral, high cost of administration and management of small loans as well as high interest rates.
- (viii) Bureaucratic bottlenecks and inefficiency in the administration of incentives and support facilities provided by the Government.
- (ix) Discrimination from banks which are averse to the risk of lending to SACCOs especially startups.
- (x) Lack of access to appropriate technology as well as near absence of research and Development.
- (xi) In adequate, inefficient and at times non-functional infrastructural facilities, which tend to escalate costs of operation as SACCOs are forced to resort to private provisioning of utilities such as road, water, telephone, electricity, communication and transport.
- (xii) Weakness in organization, marketing, information usage, processing and retrieval the information, personnel management accounting records etc.

arising from the dearth of such skills in most SACCOs due to inadequate educational and technical background on the part of SACCOs promoters and their staff.

- (xiii) Absence of long-term finance to fund capital assets and equipment under project finance for SACCOs.
- (xiv) The inability to penetrate and compete favorably in markets either because of poor quality of products, ignorance of markets strategies and networks or lack of appropriate mechanism and technology.
- (xv) Weak cooperatives which cannot meet the cost of hiring high caliber staff and also of training the members, elected leaders and employees.
- (xvi) Government department responsible for promoting SACCOs is weak and does not have the capacity to cope with the demand for support and supervisory services.
- (xvii) SACCOs have been misused by politicians who are decision makers while most of them are not conversant with SACCO's motives.

3.12.1 Lessons Learned from the Experience of SACCOs to Date

- (i) Poor infrastructure poses a challenge to the spread of rural financial services by NGOs in the country.
- (ii) The financial institutions that have utilized the knowledge and proximity of established institutions in the rural areas such as SACCOs have managed to enhance reach and loan recovery.

- (iii) Unlike banks that experience low loan repayment rates from peasant borrowers, SACCO's loans have lower default rates. Borrowers know that the loans come from savings of the community. Community pressure, access to information and close follow up all have been combined to enhance access to credit even without having to use conventional forms of collateral.
- (iv) Building competence in SACCOs through capacity building initiatives deserves priority to enable these institutions operate more efficiently and competitively. SACCOs and community banks will need assistance in acquiring technical and managerial competence and institutional capacity building.

3.13 The Prospects of SACCOs in Tanzanian Economy

The identified problems of SACCOs notwithstanding their enormous depth, breadth and intensity it is only fair and proper to acknowledge the fact that the government did not fold its arms to watch the SACCOs wallow in the gamut of problems. Doubtless, the government fully appreciates the opportunities SACCOs create for employment, their contributions to economic growth and development as well as the constraints and difficulties in their operating environment.

The Government of Tanzania acknowledges SACCOs as major means of ameliorating the poverty status of the majority of the population. In the rural sector SACCOs are seen as important institutions that will play a significant role in providing rural credit carrying out a host of other initiatives to bolster output and raise the quality and quantity of the products of their members.

The following are the future prospect of the SACCOs in Tanzania:

- (i) The cooperatives will widen their scope of operation by establishing SACCOs in various sectors of the economy for example energy, transport, communication, insurance, water fisheries, housing, trade etc.
- (ii) Encouraging and supporting through policies and affirmative action the participation of women in cooperatives (as active member's leaders, professional managers and employees).
- (iii) Conducting research, gathering and disseminating vital information to cooperatives in particular and to farmers generally, on internal and international markets.
- (iv) Establishing of a national cooperative bank that working in unison with the expanding savings and credit cooperatives (SACCOs) which will provide credit to cooperatives at favorable rates and help keep finance mobilized by cooperators within the cooperative movement.
- (v) Strengthening the capacity of the cooperative member through empowerment, education and training in respect of the member empowerment programme managed by the Moshi University College of Cooperatives and Business studies (MUCCOBs) which will play as a leading role.

3.14 The Role Played by the Government in Boosting the SACCOs

In several African countries-for example, Ghana, Guinea, Tanzania and Uganda-governments have in the past relied on state owned banks to extend rural credit and

micro finance services. In most cases, these banks have incurred large losses and have had to be restructured, recapitalized, privatized or liquidated. This experience of failed state-owned banks has led African governments to focus on Financial viable approaches to providing microfinance and on developing regulatory and supervision frameworks that are well adapted to supporting such an effort.

The role of the Government should consist of encouraging the emergence of development financial institutions of adequately meeting the needs of their clients or their members in the following particulars:

- (i) Authorizing the creation of financial institutions and verifying that they adequately meet, with fully safety, the needs of the people with regard to financial products and services.
- (ii) By the passage of laws that govern the activities of the financial institutions and recognize particularly the distinguishing features of the SACCOs. Including Cooperative societies Act of 2003 and Rules, Banking and financial institutions Act of 1991, National Microfinance policy of 2000, Bank of Tanzania Microfinance Regulations.

Also the government should take a lead in facilitating dialogue with cooperatives. The government to support education training and audit services, to develop infrastructures such as roads to mobilize and encourage population to join cooperatives indifferent activities, to provide the revolving funds where cooperatives are well established, to assist cooperatives to access regional markets for members to increase income and the government to provide tax and other incentives in areas which are not attractive to other private sector players.

The Cooperative is a complex organization requiring strict management and loan-collection practices and the development of special know-how particularly in the exercise of balancing the interests of savings members with those of borrowing members.

Lack of managerial discipline is fatal to it without fail. Deviant behavior may easily develop as has been shown by the failures of the first generations of mutual credit societies in certain countries, resulting in particular from a failure by members to assume their responsibility in paying back their loans.

If the SACCOs is not governed by adopted registration, it is likely that inadequate or perverse practices will develop that will undermine the ability to survive economically by its own means. It is ability to respect its economic and social mission and offer its full potential as an instrument of collective and progressive accumulation of local capital (hot money) appropriate for investments in the lasting development would be affected by it.

CHAPTER FOUR

4.0 PROJECT IMPLEMENTATION

4.1 Introduction

This chapter is focusing on presentation of the original plan, comparison of the planned activities, status of planned objectives and their relative activities in view of the established indicator of performance. It also shows the actual implementation of the project. This includes major tasks and activities which has been undertaken, resources to be used and needed as well as responsible personally in each activity planned. Accomplished will also be shown and what was not and the reasons for not begin done. The CNA has resulted to the formulation of Butiama Motor Cycle Riders Cooperative; to support the group in overcoming the major problem facing them. So this chapter provides a summary of what so far has been done in term of intended project objectives.

4.2 Project Implementation Background

Community needs assessment is the core source of implementation of the project which was carried out during the participatory assessment process. It embodied the understanding of the Establishment of Motor Cycle Riders Cooperative in Butiama ward certificate No. MAR 721 issued on 15th September, 2014, its vision and mission statements, ethics and values. The administrative structure of the Cooperative will also be stated. This will include the board members, cooperative chairperson, credit committee and members of the cooperative and the cooperative enterprises including books of accounts, income and expenditure account and the annual reports.

When the project started in April 2013, community members were stunting trying to do lobbying to some of community leaders and other stakeholder preparing strong and convincing request for financing supporting to meet their members' capital gaps. This in turn, led to making the group stagnant as they all depended on support from good Samaritans. Affected participation of the members in the group therefore, threatens the very existence of the group as a society.

A lot of challenges faced during the implementation plan. It has been revealed that, limited access to financing, poor member's leadership and lack of entrepreneurship skills were among of the main community challenges in the area.

Considering the above background, the implementation plan involved developing and finding viable means of making sure that, members have access to local financing and further carrying out training programs whose objective was to come up with solution of some issues revealed. Therefore the group needs to undertake capacity building sessions to empower member on income generating activities improvements and ultimately reducing income poverty to group members. Where training program needed, importance aspects have been considered in the project proposal so as to enable the group to achieve their objectives.

4.2.1 Implementation Strategies

As community members were so anxious to see their project take over, comprehensive project proposal is in progress in order to assist the members to have access to local financing for their economic undertakings. The project is aimed at improving the living standard of the poor who are characterized by low income, lack

of capita, poor nutrition status, low education attainment, lack of entrepreneurship skills and lack of participation in decision-making.

4.3 The Project Products and Outputs.

The intended project products and outputs for the first year are summarized as below:

4.3.1 Project Output

Planned activities are expected to be implemented more successful on partnership together with the host organization, CED student, community members, local leaders and other stakeholders especially CBOs and NGOs in their area of jurisdiction. Furthermore the expected budget that needed to accomplish the various planned activities can easily be manipulated in proper way to co-fund district relative actives and project activities without causing detainment to each other.

This will include resources like personal and even stationeries. On this approach a CED student will also have an opportunity to participate in district council activities especially those related to community.

Expected outputs achievement will include the following;

1. Community members capacity to plan, manage, implement, make follow up on monitoring and evaluation would be improved
2. Confidence in management of the cooperative in decision making with the view of expanding by recruiting more members
3. Cooperative Certificate of registration and election of the community leaders

4. Recruitment of cooperative employees
5. Accomplishment of the intended members meetings performed during the period of the project with the purpose of informing members on the development and performance of the establishment of the Cooperation.
6. Availability of dedicated people from Vocation Education Training Authority (VETA), Trade Officers of Butiama District, Traffic Officer and SUMATRA, who acted as volunteer for the betterment of the association at large.

4.3.2 Products

For the 19 months of the project since its inception the following has been accomplished or under way to completion:

- (i) Improved income and stand of living of community members and their families
- (ii) Managed to register their Cooperative from the regional Cooperative registrar, registration number MAR 721 of 15th September, 2014
- (iii) First election for Cooperative leaders done



Figure 9: Elected Leaders of Butiama Savings and Credit Cooperative Societies
Source: CNA findings (2013)

Sited front line are elected leaders of the group; from left Katonda Mishonson for secretariat committee, Alex James code of conduct leader, Mande Cosmas Cooperative chairperson, Robert Nyabukika Secretary, Andrew Joseph Treasure, Mtolela Mgaabo Depute secretary, behind some of the group members.

- (i) Acquire 14 motor cycle for loan, loaned from Chinese company *Tanzania – China Trade tourism Development ltd*, dealers in FEKON Motor cycle based in Mwanza region, at a cost of 2,400,000/= per peace. The borrower is supposed to repay 50,000/= every week for one year, hence self-employment. A total of Tshs. 33,300,000/= will be paid by both borrowers. To date 7 members paid their loans in full 100%.



Figure 10: The First Group of 14 Motorcycle Riders to Get Loan from Tanzania Chinese Trade and Tourism Company

Source: CNA findings (2013)

The first group of 14 Butiama Motorcycle riders community to acquire motorcycle loan from the Chinese Company, hence free from being employees now are self-employed.

- (i) Increased income for the members who managed to secure motorcycle loan, thus self-employed.
- (ii) Provision of volunteers in office to manage daily activities of the Cooperative
- (iii) Reduced poverty among the community family members.

All these focus on making sure that members will utilize the knowledge and benefit gained in their everyday life and on their business which in return will result to improved economic status and their living standards at their group levels. So from the initial stage, the project is intended to accomplish the following activities.

- (i) Members conducted preparatory meetings for formation of their Cooperative, financial accounts development and coherent proposal write up to financial institution to access financing which will be used as additional member's working capital and members to have access to credits for their businesses.
- (ii) Accomplish capacity building to members on how best they can manage business; these include training on financial related matters including conducting business training skills and getting exposed to elementary bookkeeping.
- (iii) Funds mobilization and development of small business enterprises development.
- (iv) Proper review and documentation of members shares, savings and credit files and regular review.
- (v) Members reviewed their constitution and to be able to prepare and develop comprehensive one.

So the major output at the end of this project is to see a community with access to local capital financing for their economic undertakings which can help them to improve their economic status at their household levels.

4.4 Project Planning

For successful project, the key to that success is proper project planning. Creation of a plan is a foremost activity to be undertaken.

4.4.1 Project Implementation Plan

In order to ensure smooth implementation of the project, a work plan is prepared indicating different activities to be carried out, the required resources, time frame and person responsible for each project objective. The project implementation of the project involved different stakeholders physically and others were consulted at their working places to get their views especially on technical aspects.

Among the major activities in project implementation were securing community participation, coordination of activities, monitoring and evaluation, Summary activities of planned and accomplish objectives and activities are summarized are below:

- (i) Conducted preparatory meetings, group formation, elected leaders
- (ii) Lodged request for registration to region registrar through district council co operative office, and the registration is already availed to them titled: *Butiama motorcycle rides co operative with registration no MAR 721 of 15th September, 2014.*

- (iii) Members trained on capacity building on their business and on how best they can Manage their business; these include training on financial related matters including conducting business training skills and getting exposed to elementary book keeping.
- (iv) Funds mobilization process and establishment of office for the community development
- (v) Proper review and documentation of member shares, savings and credit files and regular review.
- (vi) Members reviewed their first draft of constitution and participated in preparation and development of the same.



Figure 11: Some of the Group of Members who attended one of the Meetings to Review the Constitution, the Chairperson Mande Cosmas Extremely Right holding it

Source: CNA findings (2013)

4.3.2 Inputs

In the course of project implementation various inputs employed include human resources inputs from, financial resources inputs and materials input.

As the communities in question are mostly local youth and most of them are standard seven candidates, thus in order to accomplish the entire intended project objectives, a lot of negotiation and convincing had to be done. The following lists of inputs were required to be in place.

1. Members contribution fee as seed money to start up their SACCOs and draw up rules and regulation to be adhered to followed by preparation of community constitution
2. Conducting meeting in a polite way that will make all understand project and its benefit to them. Furthermore a need to have some funds which were supposed to carter for transport for the leaders and other intended members was vital and for venue hire if any.
3. Stationery for preliminary meetings and project write up preparation; these include pens, papers, notebooks and important data needed to accomplish necessary resolutions. Also money was required for printing and photocopying and reports preparation.
4. Financial resources were also required for advance payment for those who needed to borrow motor cycle from the Chinese company who was ready to give loan to group members.

4.4.3 Training

In the course of project implementation various inputs employed include human resources inputs from, financial resources inputs and materials input. Since the cooperative is at its early stage, training is mandatory to equip them with knowledge of business to be undertaken. The training conducted besides of business skills was also aimed to impart to participants with modern road accident-prevention skills, which will enable them to raise their level of competence in discharging their duties as motorcycle riders in their areas of operations.

Target participants were, Motorcycle riders (Bodaboda), public service officers as facilitators and transport officers. Since this cooperative nature of business is motor cycle riders, attached report from VETA Mara, give description of lessons told.

Learning outcome; We hope at the end of this course, all participants were expected to understand measures they need to take to prevent accidents; be able to drive more safely, know how to sort out minor problems in their motorcycles; handle customers more effectively; communicate more effectively with both internal and external customers; and raise their awareness of HIV/AIDS as well as other diseases.

Besides training from VETA, they also given skills on book keeping, business skills how to combat culprits as a way of helping police, this had helped them to clearly know how to keep their business records resulting from their businesses and keep peace within the area. The major aim of the training was to expose and equip members to some skills and knowledge on business terminologies, book keeping and accounting terms police strategies to combat cuprites procedures and to have some

elementary skills and knowledge on how to keep their business records and others which can help them to know if they really get profits or not and the likely reasons. All these can help them in their business endeavors, planning and for long term sustainability of the project.

4.4.5 Project Training Methods

Training methods used during the training course were a mix of methods including.

- (i) In house and site visit training
- (ii) Role play on how to encounter in case of bad clients
- (iii) Group discussion and
- (iv) One to one dialog
- (v) Shares experience on the knowledge of SACCOs from community members

4.4.6 The Project Training Manual

For the success of intended training to the members, there was a need to have a well prepared training manual which can also match with the training need required. Since the community is most of them are standard seven and some they didn't went to school, we found no need to have a well prepare training manual except using knowledge and skills of very experienced facilitators from government institutions.

4.4.7 The Training Output

Due to the need of establishing of SACCOs most Motor Cycle rider members and other community members who attended the training have benefited as follows:

- (i) Enriched skills and knowledge on managing their business and how to work with police.
- (ii) Being able to prepare their own SACCOS and simple community constitution, also arrangement has been done to allow them have a business skills on business accounting skills (Simple statements of affairs) for their businesses and are able to prepare financial reports and solve their elementary bookkeeping handicaps.

4.5 Staffing Pattern

In the near future there will be a project coordinator who will be coordinating activities of the project, as the project is still at its infant stage. Board of trustee and members will be working on a specified schedule of work. Future plan is to employ a project manager, project accountant community involved in this project.

The project coordinator will be in charge of the day to day activities. Treasure of the group will be in charge of daily accounting activities. All record keeping will be manned by the treasure of the community. The steering team members will be meeting every week to review the progress of project, later on permanent employee to be deployed once the progress of the project is in the right move.

However, the implementation to a great extent was and would be assisted by committee members, with assistance from cooperative department, sector institutions, group leadership comprise of the chairperson, vice chairperson Secretary and treasurer and ward extension staff.

4.6 The Project Budget

Table 16: Project Budget

S/N	Budget items	Estimated unit cost	Total amount
A	Salaries and Wages		
	2 Project volunteers	Tshs.35,000.00 per month per person * 2 *12	840,000.00
B	Transportation		
	Transportation	Tshs.1,500.00 per trip * 8days a month * 2* 12	288,000.00
C	Variable costs		
1	Printing and stationery	Tshs.15,000.00 per month * 12 months	180,000.00
2	Refreshments'	Tshs.25,000.00 per meeting* 12 months (Finance and loan committee)	300,000.00
3	Seed money	Tshs.4000.00 per month *12 * 48 members	2,304,000.00
4	Training fees	Tshs.10,000.00 * 48 members	480,000.00
Grand total			4,392,000.00

Source: CNA findings (2013)

4.7 Project Implementation Report

Lists of activities have been done to accomplish the stage which the project has reached. These can be summarized below

- (i) Preparatory meeting were conducted, community constitution prepared, contribution from individual members collected and basics fundamental financial ethics were told.
- (ii) Registration of community constitution was drawn by the members and a agreement was reached amicably, hence passed and already register with Reg. No MAR 721 of 15th September, 2014.

- (iii) Community members were trained on traffic rules, ways for reporting culprits, and ways of dissemination of information that will help police in combating wrong doings by people.
- (iv) Trained on how to operate an cooperative in a right manner, that adherence to the rules and code of conduct for cooperative societies Act No 20 of 2003.

4.7.1 Achievements

Community got the required training with respect to the nature of their business, with the help of different stake holders which include; Traffic police, Trade officer, Sumatra, Community development officer, VETA, Village executive officer (VEO) and MCED student.

Managed to borrow fourteen (14) Motor cycles from a Chinese company, this helped community members to have their own motor cycle hence self employment. Funds were mainly used for lending to the members and some to be channeled for development of the planned small enterprises in order to enable members' access local capital for their economic undertakings in order to fight poverty at their grass root level.

4.8 Project Implementation

Table 17: Planned and Accomplished Activities

PLANNED			ACCOMPLISHED		
Activities	Responsible	Resources needed	Output	Activities	Comments
To train and participate with community members to prepare their own CBO constitution	CBO, DCDO from DED office, CED student	Stationeries, pen, Flip chart, marker pen, Note books	Community members have managed to prepare first draft constitution	Members have attended training and done with the constitution preparation	Done
To submit final constitution draft to DED for endorsement	CBO, DCDO CED student, DPLO	Stationeries, photocopying	Draft constitution received by the officer in charge.	Reviewing the constitution if is in line with the required rules	In progress
To raise awareness on entrepreneurship skills and how to start a sustainable formation of SACCOs	MCED student and DCDO	Note books, Pen, Venue, Refreshments, Flip charts, and marker pen	Awareness creation	Common understanding on the planned activity	Done
To conduct training on establishment of SACCOs and entrepreneurship skills, and book keeping records.	DCDO, Cooperative Officer, DPLO, CED student	Stationeries, flip charts, note books, transport, venue, Facilitator personnel	Members acquired knowledge and understanding		Continuing process till June 2015
To raise awareness to CBO the importance and benefit of paying their dues timely bases (weekly, monthly	CBO, CED student, Cooperative officer	Stationeries, note books, venue, refreshments'	Monthly contribution, and entrance fee already fixed	Members continue to contribute, few defaulters are	In good progress

etc)				penalized	
To liaison with village leaders to provide area for parking and establishment of their own office	VEO CED student, WEO DCDO	Land, Time, Financial resources, support from other stake holders	Land for office in place, parking area not yet provided	Office already built	Some activity still in progress
To have doubled the members income by June, 2015	An increased number of members served by the SACCOS	Registering new members shares and issuance of new loans	Increase in cooperative liabilities assets and income	Strategic investing in less risky ventures	In progress toward completion
To have doubled members and be able to strengthen their cooperative society by the June, 2015	More members be recruited and have voice on their future business	Intensive training to be conducted on advantage of unit and working together with others institution to achieve one goal	Members are trained on and prepared for taking off	Members got phase one training on benefits of SACCOs and importance of adherence to government rules	Done

Source: CNA findings (2013)

4.9 Project implementation Gantt Chart

Table 18: Gantt chart

Activities	Time frame																Resources needed	Person responsible
	2013								2014									
	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	
Preliminary arrangement of community meetings and trainings																	Venue, Stationeries, Computers, Photocopying necessary for seminars	Chairperson of community group
Training of basics traffic rules, involvement on community security combating curpilts																	Meeting, Meals or refreshments, Transport, Financial resources	Facilitator from OCD office and Sumatra
Capacity building on establishment of SACCOs and entrepreneurship skills																		Facilitator from DED office, Cooperative officer and trade officer
Constitution review on first draft and submission to DED office																		Community members, CED student and important stake holders
Monitoring and evaluation for the whole period of the project																	Stationeries, computer,	Community members, DED and other stake holders

Source: CNA findings (2013)

4.10 Conclusion

In summary, the chapter had shown the details of the project implementation, including plan of implementing the activities, project outputs. Project planning, inputs and staffing pattern for the sustainability of the project. We have also included the project budget, implementation report and the Gantt chart was included in the project implementation part.

CHAPTER FIVE

5.0 PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Introduction

This chapter discusses project participatory monitoring, evaluation and sustainability. Monitoring is the process of looking the implementation of day to day activities and facilitates to make improvements so as to achieve the desired goal. Or is situations of analysis of ongoing activities whether planned activities has being going well as planned Evaluation is defined as systematic investigation of the worth or merits of an object. Or is an assessment as systematic and an objective as possible of a complete d project programme or policy, it's a design implementation and result. Monitoring and evaluation are linked together since monitoring sets benchmarks for evaluation. Thus monitoring and evaluation help to gather information needed to keep the project on schedule and predict problems as well as formulate solutions, measure progress and evaluate program success.

It is through this chapter that one can understand the life span of the project whether it will die or be sustained regardless of changes in external support funding sources or internal resources change in staff. Thus participatory monitoring and evaluation is an action of involving all stakeholders of the project from the beginning to an end. In so doing participants become aware of proceedings and once they overcome challenges they discuss and come with solutions and ultimately creates sense of ownership hence contribute to project sustainable. The chapter is divided into the following parts; monitoring information system, participatory monitoring methods,

participatory monitoring plan, participatory evaluation plan, performance indicator, participatory evaluation methods, project evaluation summary and project sustainability.

This section focuses on planning how to gather the information needed in keeping the project on schedule as it was planned, also being able anticipate problems and design solutions for them, measuring progress, and being able to evaluate project success. It also provides status of the project changes realized so far and the lessons learnt as well as how well the communities and other stakeholders plan for next steps to reach their intended project objectives. The chapter needs to review the project to ensure its capacity to function regardless of changes in internal and external funding sources, staffing and sustainability of the project.

5.2 Participatory Monitoring

Monitoring is a process that involves systematic process of gathering, collection, recoding and analysis of information as a project progress. It is aimed at improving the efficiency and effectiveness of a project organization. It is based on targets set and activities planned during the planning phases of the work. It helps to keep the work on track, and can let management know when things are going wrong. It involves paying attention to certain things and responding if those things change in unexpected manner. Also being able to assess as to why the changes took place in that way and work out on the most appropriate responses to the matter. So it is a system of collecting information and making use of the information to determine the progress of the planned work/activities.

5.2.1 The Role of Participatory Monitoring

The participatory monitoring is designed to meet specific needs of the project and that these needs can vary according to the nature of the project and aim of the participatory monitoring, also can vary according to organizational structures of stakeholders in the project. So, monitoring is an ongoing and continuous process that requires on to undergo data collection at some points thought the program cycle, including at the beginning to provide a baseline, and also can be used to determine changes if activities need adjustment during the process of intervention under to improve and attain the desired goal

5.2.2 Participatory Research Design for Monitoring

The cross sectional research design was used in the participatory monitoring exercise this was due to its reliability. This is the design mainly used in socio economic research which tends to minimize the like hood of biasness in the project.

5.2.3 Participatory Research Methodology-Monitoring

The main objective of the participatory monitoring during monitoring exercise was to collect data that was used to assess the progress of the project and take some appropriate measures if necessary.

So, in order to have timely, and relevant information that can be used to assess the desired changes if are taking place, there was a need to use appropriate methods for information- gathering/ collection. The research methods were used during the process of data collection were mainly participatory ones which enabled the community members (insiders) to contribute their views freely without being

influenced by others (outsiders) These methods includes the participatory Rural Appraisal (PRA) and Appreciative inquiry.

So, using these methods, data for monitoring were collected by using different tools such as interviews, record review on accounting and financial records, focused group discussion with members and observation, observing the physical current situation of the project. Data was also qualitatively analyzed and presented by using written reports and also presented to the stakeholders who participated in monitoring information collection.

5.2.4 Instruments Used

The data for monitoring were collected by using the following tools; Interviews, Review of record on accounting and financial records; Focused group discussion with members and Observation, observing the physical current situation of the project implementation of the activities in the community.

(a) Interview

The researcher gathered information by using this method to collect data at individual level especially from leaders and members, who benefited from the training.

The method was used to collect data at individual level especially from leaders and members, who benefited from the training. The method was good as the data collector was able to get the feelings and the ideas of the respondents directly and hence the need to write and document was omitted. However instead a monitoring

checklist was used during the interview, where respondents were asked to respond to some questions which were prepared specifically in order to get their general understanding on the progress of the project. Such as what actually the respondent knows about the project and what do he/ she know on the progress of the project and also it was a time to gather some important opinion and recommendation possible for improving the project.

(b) Focused Group Discussion

Focus group discussion was done using the checklist prepared by the researcher before the interview. The discussion was conducted with members and leaders of the organization aimed at understanding the progress of the activities aimed at achieving the project goal.

(c) Review of business record and reports

Record review was useful for determining the understanding of trainees, content and usefulness of the material offered during training and trainee's ability to understand the contents of the training. Attendance register helps monitoring team to monitor number of participant's attending each training session, while Quarterly reports assist stakeholders in understand what decision to be made in order to achieve the desire project goal.

(d) Observation

The observation method was due to check physically the current situation of the project. It was also easy for the data collector to visit some business premises for the project implementation to check what was going on as the exercise was done in a

participatory way, the method was used as a lesson to the leaders, as members were able to see, discuss and recommend actions to be taken where necessary and it was easy for members to reach consensus as every body was aware of what was going on. Observation method was used for the purpose of getting direct information about behavior of individual and groups. Also it enabled them to understand the strength and weakness of the training offered.

(e) Reason for Choosing the Instruments Used

The researcher used different tools in monitoring project activities.

For triangulation purpose it was important to use more than one tool which ensures reality of the information collected. Record review and quarterly reports assisted in reviewing the project regularly, to compare approved work plans with actual performance, and to take corrective measures up on necessary. Focus group discussion facilitated the monitoring team to have a clear picture of the group perception on how the activities were implemented.

5.2.5 Sampling

35 community members were involved in the monitoring exercise, whereby members were required to answer some questions which were prepared. Participants for focus group discussion were purposively selected in order to accommodate key informants like CBO leaders, Community Development Officer, project leader and ward official. This method was used because already the group was formed and caring on their business, so there were in good position to tell the author whether the implementation activities was in line with the predetermined goal or not.

5.2.6 Monitoring Indicators

Monitoring indicators may be quantitative or qualitative nature which can enable one to measure or assess the achievement of project objectives. The monitoring indicators for the success of the project objectives have been summarized as below;

- (i) Developments of business write ups for the purpose of seeking financing from various financing institutions, municipal council and NGOs.
- (ii) Conducted business training to the members with the aim of imparting them with business skills and elementary book keeping for their business.
- (iii) Development of business training manuals.
- (iv) Conducted credit meeting every week with the aim of reviewing the loan portfolio (quantity and quality).

5.3 Participatory Evaluation

Evaluation is a system process of collecting and analyzing information to assess the effectiveness of the project or programs in achieving its goals. The evaluation provides regular feedback that helps project implementers to analyze the consequence, outcomes and result from the action. It also helps to assess the relevance, scope and sustainability of the project.

Evaluation is a periodic assessment of the relevance and performance of the project. It can provide feedback to the project team on what it can do differently to accomplish its desired objectives. The evaluation of the project was very important in order to assess the project progress. Thus it focused on identifying project achievement, challenges and problems. There was a need to examine the performance of the project since its inception. The evaluation also aimed at

enhancing the best practices of the project. Evaluation was carried out as a continuous activity with the participation of all stakeholders of the project, most important beneficiaries. So, evaluation is objectively designed in order to assess the outcome and accomplishment of the project and hence evaluation performance indicators were to be determined.

5.3.1 Performance Indicators

Performance indicators are quantitative or qualitative criteria for success that enable to measure or assess the achievement of project objectives. There are two types of indicators that are used to measure input; output and impact of the project the following are the indicators that determine the success of the project.

5.3.1.1 Formative Evaluation

It is the evaluation which is primarily qualitative in nature, the formative evaluation was conducted through interviews, reviews of project reports, focused group discussion and observation. The respondents were asked about the project worthiness, training and topics covered in the training program, the effectiveness of the training material and other question to provide feedback for the ongoing improvement of the operation of the project. Project periodic reports were prepared that identify the major findings of the formative evaluation and how they have been used to improve the project operation.

5.3.1.2 Summative Evaluation

This type evaluation is quantitative in nature; it began with the establishment of baseline data at the beginning of the project and then the exercise of data collection

to be conducted at a prescribed interval. So, the data from the summative evaluation were focused on the overall goal of the project and its objectives.

The objective objectives of formative evaluation are:

- (i) Was to assess the project planned activities and what was the progress of the project.
- (ii) To air the extent of project implementation, and
- (iii) Also to enable us to determine the project improvement and corrections up on necessary in order to attain the project objectives.

5.3.2 Evaluation Research Question

- (i) That given the level of project implementation reached, can you say that we have done what we intended to do?
- (ii) What lessons can we draw from the project implementation?

5.3.3 Research Design

Cross sectional research design was used in the participatory evaluation exercise. This was important in order to assess the success the success of the project objectives.

5.3.4 Formative Evaluation Methods

The research methods which were used during the process of data collection were mainly participatory ones which enabled the community members (insiders) to contribute their views freely without being influenced by others (outsiders), the methods used was mainly participatory Rural Appraisal (PRA) method whereby it tools were used in information collection.

In the study formative evaluation was conducted so as to assess project achievements and constraints and challenges of the implementation of the activities in the project at the area.

5.3.5 Instruments used and Information Collection

The data for formative evaluation were collected by using the following tools; Review of project records, Focused group discussion with members and Observation, on physical current situation of the project implementation in the community.

5.3.5.1 Focused Group Discussion

Focus group discussion was done using the checklist prepared by the researchers before the interview. The discussion was conducted with members and leaders of the organization aimed at understanding the progress of the activities aimed at achieving the project goal.

5.3.5.1 Review of Project Record and Reports

Record review was useful for determining the understanding of trainees, content and usefulness of the material offered during training and trainee's ability to understand the contents of the training. Attendance register helps monitoring team to monitor number of participants attending each training session, while Quarterly reports assist stakeholders in understand what decision to be made in order to achieve the desire project goal.

5.3.5.2 Observation

The observation method was used to check physically the current situation of the project. It was also easy for the data collector to visit business premise for the project

implementation to check what was going on. As the exercise was done in a participatory way, the method was used as a lesson to the leaders, as members were able to see, discuss and recommended actions to be taken where necessary and it was easy for member to reach consensus as very body was aware of what was going on.

Observation methods were used for the purpose of getting direct information about behavior of individual and groups. Also it enables them to understand the strength and weakness of the training offered.

5.3.6 Data Analysis and Presentation of Findings

Data analysis was done after the review of all collected data basing on three formative evaluation questions. And because the whole process was participatory, so the analysis of the data was done outright on the discussion.

- (i) Respondents agreed that most of the project activities which we planned were done despite of the fact that some of the activities were not completed
- (ii) While summarizing evaluation discussions it also revealed that, the spirit of participation among members and other stakeholders in development endeavors is the cornerstone for our community based projects. As members in the community and local government officials and other stakeholders were involved in the evaluation process and key also confirmed the same. Hence communities have increased their trust to their leaders and that they believed that they had enough capacity to manage the project and attain the expected results of the project.
- (iii) And lastly, members were also required to gauge the progress of the project, if it has made substantial progress toward success or it has failed to implement

most of its intended activities, this was closed ended question which was included in the evaluation question.

5.4 Summative Evaluation

As it had been stated earlier, summative evaluation is qualitative in nature; it requires one to begin with the establishment of baseline data at the beginning of baseline data at the beginning of the project and then the exercise of data collection to be conducted at a prescribed interval. So, the data from the summative evaluation were focused on the overall goal of the project and its objectives.

5.4.1 The Research Questions

The questionnaire form had four close- ended questions, the content of the question were designed to evaluate the accomplishment and achievement of the planned activities.

These questions were as follows:

For objective no 1

- (i) What were the main sources of financing in your area?
 (1) Commercial banks, (2) Microfinance institution, (3) SACCOs,
 (4) Money lenders and (5) Family friends.
- (ii) What can you say on your household income per month?
 (Increased) or (decreased) and why?
- (iii) Have you been able to start any new business (Yes) or (No)

For objective no 2

- (i) Do you recruit new members to join your society? (Yes) or (No)

(ii) Have you ever received a loan from any financial institution (Yes) or (No)

(iii) What can you say on your cooperative income? (Increased) or (decreased)

For objective No 3

(i) Do you attend business training (Yes) or (No)

(ii) Do you use the knowledge and skills obtained training (Yes) or (No)

5.4.2 Research Methodology

The summative evaluation focused on concrete measurable CED outcomes that derive directly from the project. This includes process objective such as training, workshops, income increase and economic empowerment. However, it should be noted that the process of data collection was not a single day act but it was a continuous process through the program period. The collected data were compared with the baseline data collected before the startup of the project.

5.4.3 Participatory Tools used

The method used in summative evaluation was survey method whereby we were able to collect baseline data on selected indicators earlier in a project to see whether has had any impact. Also was done to assess the accomplishment and achieve of the planned activities. During summative evaluation process data was collected by using different tools. The instruments used based for evaluation were interviews and focused group discussion the instrument were used based on the fact that instruments were less expensive to administer and easy to compare the results and to analyze.

5.4.4 Sampling Size

About 50 Community members were involved in the interview where they were they to answer some questions which were prepared. Participants for focused group

discussion were purposively selected in order to accommodate key informants like CBO leaders, Community Development Officer, project leaders and ward Official. Data analysis was done after the review of all the collected data basing on ten summative evaluation questions. And because the whole process was participatory, so the analysis of the data obtained was through outright on the discussion and later data were further analyzed using spread sheets (Microsoft excel) in order to get the graphs, percentage and frequencies.

5.4.5 Validity and Reliability

Validity: The collected data were directly related to the summative evaluation of the capacity building activities. The questions were simple and clear to make it easier for respondents to understand and answer the question properly. Reliability: The questionnaires were designed in a way that it can easily evaluate the performance and the impact of the training and raising awareness. Beneficiary was people who participated in the training.

5.4.6 Final Evaluation

The final evaluation of the project will be conducted in December, 2014 where stakeholders will review the outcomes and the impact of the project in terms of its objectives, and determine to what extent the project goal has been achieved.

Performance Indicators:

- (i) Number of meeting conducted and proposal written and submitted.
- (ii) Number of training on business skills conducted.
- (iii) Number of constitution actually reviewed.
- (iv) Monitoring and evaluation was conducted during and after the project.

5.4.7 Project Achievement

Out of 44 community members who are involved direct with this project, 14 members got motorcycle loans from the Chinese company. This loan has given the members confidence and become free from working for others. They change from being employees and become self-employed.

5.4.7.1 Challenges

Repayment of loan is not friendly and cannot march with the need. The 50,000/= repayment every week is huge compared to the business volume they have. Though 14 bodaboda rider have enjoyed the credit facility, but they are not free until they pay full amount, there is no option for the group.

5.4.7.2 The Project Impact

- (i) Members are able to prepare some simple statement of affairs for their businesses.
- (ii) 14 members got motor cycle loan from a Chinese company from Mwanza

5.5 Project Sustainability

Project Sustainability is commonly known as a state whereby the project functions will totally depend on its own resources. However, it was very important to the Organization /SACCOs to develop its own definition of sustainability, the links between organization's own contexts, focus, and the state of affairs. As the project itself belongs to community members who voluntarily decided to start up this venture, it is obvious that it will sustain. This refers to how our project ensures its

capacity to function properly regardless of the changes in internal and or external factors such as funding sources.

Project sustainability in other hand can be defined as the capacity of a project to continue functioning, supported by its own resource human, material and financial even when external source of funding have ended.

5.5.1 Project Sustainability Elements

- (i) Increased number community members by new members joining the SACCOs
- (ii) Increased household income
- (iii) Managed to have their own motor cycle hence, self employment
- (iv) Community members testimony during and after the project

5.5.2 Strategies for Project Sustainability

5.5.2.1 Financial Sustainability

We expect community members will continue to contribute their monthly contribution of shillings 4,000/= per month as a source of income from within for the project. In other hand the cooperative society will proceed in looking funds from reliable sources especially from microfinance institutions, and from affordable sources, such as NGO's Grants, donors and from government source e.g. From development department within the district council.

It is also expected that new member will join the SACCOs by a little entrance fee amounting to 30,000/= per new member, beside of enhancing financial position this and will also act as a source of capital.

5.5.2.2 Institutional Sustainability

It is assumed that Butiama Motorcycle riders cooperative will continue to work together with District Council and the community members of the project in participation, owning the project as theirs in solving community income problems. Moreover the project in question is in line with the long-term policies of our government in improving the income for our communities.

(i) Political Sustainability

Tanzania has shown a very good conduct and peaceful atmosphere in political terms compared to our neighbors hence, it is our expectation that, Government policies on cooperative, NGOs, CBOs and SACCOS will continue to prosper and different levels of political leaders will continue to sensitive member in enhancing their economic groups which has proved to be reliable tools for the poor.

And that our projects to get strong support from local leaders and Government so the CBO will use the opportunity for build relationship with different people, regardless of their ideology to support the project income generating activities.

5.5.3 Sustainability Plan

The community through knowledge and skills acquired shall be able to carry on even after the project support. Furthermore there is a well- established research extension link in those areas that will project activities after the end of the project. The sustainability Plan also described how planning should make the project sustainable overtime, the step taken, and the expectations of sustainability for the future.

5.5.4 Sustainability Indicators

- (i) Incoming new cooperative members joining Bodaboda SACCOs
- (ii) Members free from being employed and become self employed
- (iii) Performance appraisal reports
- (iv) Community members testimony on their progress and change of living standards
- (v) Community members to maintain books of accounts such as income and expenditure account, Balance sheet and cash flow statement.

5.5.5 Conclusion

Sustainability is the capacity of a project to continue functioning, supported by its own sources, even when external sources of funding have ended. The project will continue to offer services to the community in a sustainable manner even after the completion of my study.

According to the nature and design of the project members has owned the project jointly with the community at large including the local government. The project strategy of creating awareness and enhancing capacity of stakeholders on poverty alleviation initiatives, participatory planning of interventions and by using local capital resources available will help to create sense of ownership.

CHAPTER SIX

6.0 CONCLUSION AND RECOMMENDATION

6.1 Conclusion

Butiama Ward Motor Cycle Riders SACCOs for long had problem of poor access to local financing, lack of working capital, poor business environment, inadequate entrepreneurship and training and contribute to low participation of poor people in economic endeavors, thus accelerating the low household income and widespread of poverty in the community.

The local leadership rarely involves members in making decision on their community priority matters and this may result to poor decision making as important community matters are left with the local leaders to decide on behalf of the community.

Despite of difficulties in defining poverty, we revealed that poverty is a social construct and hence it is very difficult to define poverty. And it is rather a state of deprivation to both social and economic aspects to the community members. It is even consist of a lack of basic securities, which include financial, but also education, housing, employment health care and other related aspects.

So, the monitoring results showed that to about 75% of the planned activities were properly done. About 80% Motor cycle riders members were trained on how to keep their business records and capacity building on business skills development on how to run their business profitably as well documented in the work plan. The business

trainings were effective as it helped members to have confidence on their businesses endeavors, this was done on April 2013 and number of business has increased.

To ensure sustainability of its activities, the project has been gained momentum and financial strength on the capacity building of CBO members, cooperative members and community members. Cooperative members will facilitate the learning process in the project and providing substantial support during the transition period of the project until it's able to stand in its own. Further, the project has been linked to the local authorities (ward) level to city level and it has been recognized and gained popularity in the public and the project has been promised further support from various institutions and NGOs.

It is further said that, for communities to get out of poverty is not like making void and simple statements to the public, it requires strong, systematic institutional frameworks that are consistent and with coherent action plans in place. As over a long period of time, a package of programmers has been underway to communities but poverty reduction has not been a resulted.

Also that, the government alone cannot succeed to alleviating poverty to our communities, therefore in order for the poor people to reduce poverty they should organize themselves, from strong economic groups, team work and solve their challenges in a participatory manner so as to pull together their resources outside the group. Apart from that, anti-poverty programs should use the community own resources and build on the talents and skills of the community members. Business development services that are provided to income- generating group an effective tool

for achieving member's common goal. Majority poor have no time to seek information on socio – economic and development issues to improve their living standard because they are busy fighting to survive. Due to lack of such relevant information, they remain ignorant, lose confidence, and are unable to venture in economic activities due to fear of failure.

They are therefore unable to cope with the rapidly changing socio-economic situations as they lack the necessary skills to establish viable income generating projects that would earn them more income and thus improve their standard of living. So breaking out the vicious circle of poverty entails more than business development services, credit, technique training and socio services. In order for the poor to be able to carry out their own initiative for change or improve their situation and that of their families including education and health. Poor's therefore need to be given necessary skills to enable them initiate and sustain changes.

6.2 Recommendations

This project is not the sole as there other projects that have been carried out on the poor communities with the aim of enabling them to have access to local financing and enable to participate in income generating activities for poverty reduction. The problem of poor access to local financing, is lack of working capital, poor business environment, inadequate entrepreneurship and training and contribute to low participation of poor people in economic endeavors, thus accelerating the low household income and widespread of poverty in the community.

To ensure sustainability of project activities, the cooperative members and community members at large are highly advised to keep on imparting and

disseminating the cooperative democratic culture and keep on facilitating the learning process in the project and providing substantial support during the transition period of the project until it's able to stand on its own. Furthermore, to continue on establishing strong linkages inside with the local authorities (ward) level to city level and it has been recognized and gained popularity in the public and the project has been promised further support from various institutions such as Banks, NGOs and Butiama District Council and outside borders for their prosperity.

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APPENDICES

Appendix 1: Power Point Presentation

ESTABLISHMENT OF MOTORCYCLE RIDERS SAVINGS AND CREDIT COOPERATIVE SOCIETY (SACCOS) IN BUTIAMA WARD, MARA

Presented by: Angeline S. Mabula
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HD/A/326/T.11

Table of Contents

- Abstract
- Community Needs Assessment (CNA)
- Problem identification
- Literature review
- Project Implementation
- Participatory Monitoring, Evaluation and Sustainability
- Project Recommendations and conclusion

Abstract

- The over role objective of this project was to increase the income level of house hold of the community in order to improve their livelihood, standard of living and eradicate poverty among its members.
- We managed to secure 14 motorcycle through to 14 community members as a solution to self employment repayable in one year time.
- Participatory monitoring was a key issue that mandated every member to be a watch dog to cooperatives activities.

Community profile

- Butiama ward is among the 34 wards within the District. It is also the local residential area of the Wazanaki tribe which is believed to be the smallest tribe in the region.
- According to year 2012 census the population is 19,217 of which Male are 9,225 (48%) and female 9,992 (52%) with an average of 6.1 house hold size. (TPHS 2012)
- Has a mean temperature ranging from between 23oc to 34oc in hot seasons and
- Two rain season between Feb to May an Sept to December

Group photo, motorcycle leader sited front line other members at the back



Community Needs Assessment (CNA)

- Research Background
- Participatory CNA
- Research Objectives
- Research design
- Sampling techniques
- Presentation of CNA findings and needs prioritization

Research Background

- The project is implemented in Butiama ward with community members dealing with motor cycle riders
- The Project is on going one
- Project identification started with CNA, identification of the problems, prioritization, and planning, session.
- The study provided both conclusion and recommendation.

Participatory CAN

- A process to identify and measure gaps between “what is” and “what should be” prioritize the gaps, and determine the way to bridge them
- CAN was done using a wide range of participatory methodology. Methods used includes focus group discussion, face to face interview, prepared questioners and pair wise ranking which compared the needs which were priorities’ in a certain way using ranking wise rules

Participatory CNA.....

Within the community that can be utilized at the various stages during the project cycle. Community member involved prior to project formulation to get the information for project design.

- The results of CNA were the basis of writing of the problem statement, many findings observed and prioritized to have the needy one
- CNA in project formulation used to gather information

Research Objectives

- Overall objective
- To gather some basic information that will be helpful on establishment of motor cycle riders co operative so as to lessen community problems.
- Specific objectives
- To examine if sources of income of boda boda improve their well being
- To analyze information on the potential for establishing a Cooperative
- To assess the challenges that community encounter in accessing capital
- To identify the community needs on establishing a Cooperative

Research Design

- The research was designed to establish problems/challenges facing the community
- Cross-sectional research design was used during survey (i.e. asking questions to a representative sample of the population at a single point in time where instruments like questionnaires, Interviews and direct observation were used)

Sampling Techniques

- The research used random sampling techniques which involved the motor cycle riders community
- Questionnaires were prepared and distributed to members in group and those not in group
- Purposive sampling were used to get the government and NGOs technical staff in the area

Data Collection Methods

Tools used were;

- Questionnaires,
- Observation
- Focus group discussion and,
- Records/documentary review.

Presentation of findings

Source of revenue: More than 95% of total community its earning depends on motorcycle riding.

- The SACCOs established still at its infant stage, members need capacity building to man the business
- About 3.3% depends on agriculture which is not the main business for the community. The remain 1.7% are involved on petty trade.

Source of Income

	Frequency	Percent	Valid Percent	Cumulative Percent
Motorbike riding	57	95.0	95.0	95.0
Agriculture	2	3.3	3.3	98.3
Livestock keeping	1	1.7	1.7	100.0
Total	60	100.0	100.0	

Challenge Encountered

- Most of the members are not self employed, they need to work hard and make sure they collect enough money for the master and savings for survival.
- None availability of microfinance institution hinder community getting loan
- About 20% of community members had no idea about SACCOs only 80% have knowledge on SACCOs
- Readiness to work with police to stop crime, most of them felt insecure on implementation of their business.
- Weekly contribution to the SACCOs is a challenge to some members. So they made it monthly instead

Community Needs Prioritization

- Training for driving license was their first priority followed by establishment of SACCOs
- More than 45% of motorcycle riders registered to undertake training, which was conducted on 27 - 29.5.2013
- They have been trained also on how to collaborate with police in combating crime
- 22.5% respondents said that they do not have facilities for honey processing and packaging.

This indicate that they needed to have their own SACCOs but training for safe drive was to be conducted first

How they Earn Income

- Transportation fare, customers mostly are local people and employees from different organizations including government institutions and fee from new community members
- Soft loan from SACCOs though is not full fledged

Earnings Per Day						Needs Prioritization									
	Income per day	Frequency	Percent	Valid Percent	Cumulative Percent	The needs were prioritized using pairwise ranking method and the result after attaining driving training were as follows in descending order;									
Valid	Over 10,000	7	11.7	11.7	11.7	<ul style="list-style-type: none"> Establishment of SACCOs Training on motorcycling Legal registration bodaboda rider Revising the bodaboda laws Parking area and road infrastructure 									
	over 5,000	41	68.3	68.3	80.0										
	Below 5,000	12	20.0	20.0	100.0										
	Total	60	100.0	100.0											
	1. Driving License	2. Training on Motorcycling	3. Establishment of Saccos	4. Parking Area	5. Road Infrastructure	6. Revising the Bodaboda Laws	7. Uniform	8. Legal registration bodaboda riders	Score	Rank					
1. Driving Licence		1. Driving License	3. Establishing Saccos	1. Driving License	5. Road Infrastructure	1. Driving License	1. Driving license	8. Legal registration bodaboda rider	7	4					
2. Training In Motorcycling	2. Training in Motorcycling		3. Establishing Saccos	2. Training in Motorcycling	2. Training In Motorcycling	6. Revising the Bodaboda Laws	2. Training in motorcycling	8. Legal registration bodaboda riders	9	12					
3. Establishing of Saccos	3. Establishing of Saccos	3. Establishing of Saccos		3. Establishing of Saccos	3. Establishing of Saccos	3. Establishing of Saccos	7. Uniform	8. Legal registration bodaboda riders	12	1					
4. Parking Area	1. Driving License	2. Training In Motorcycling	3. Establishing Of Saccos		5. Road Infrastructure	4. Parking Area	7. Uniform	8. Legal registration bodaboda riders	4	5					
5. Road Infrastructure	1. Driving License	2. Training in Motorcycling	3. Establishing of Saccos	4. Parking Area		6. Revising the Bodaboda Laws	5. Road infrastructure	5. Road infrastructure	4	5					
6. Revising The Bodaboda Laws	6. Revising the Bodaboda Laws	2. Training In Motorcycling	3. Establishing of Saccos	6. Revising the Bodaboda Laws	6. Revising the Bodaboda Laws		6. Revising the bodaboda laws	6. Revising the bodaboda laws	8	3					
7. Uniform	1. Driving License	2. Training In Motorcycling	3. Establishing of Saccos	4. Parking Area	7. Uniform	6. Revising The Bodaboda Laws		8. Legal registration bodaboda riders	3	6					
8. Legal Registration Bodaboda Riders	8. Legal Registration Bodaboda Riders	2. Training In Motorcycling	3. Establishing of Saccos	4. Parking Area	8. Legal Registration Bodaboda Riders	6. Revising the Bodaboda Laws	6. Revising the bodaboda laws		9	2					
Total															

Project Description

- The project is still at its infant in implementation, the project delayed to start due to bureaucrat in registration by officer in charge in the council
- It is located at Butiama ward, Butiama district, Mara region along the lake zone, just 42 km from the Musoma centre.

Project Description....

Project Goal: To increase financial ability of community members by providing with them soft loan from their own SACCOs and able to create self employment

General Objectives: To have a strong and giant local SACCOs manned by youth that will enable to access credit facilities and financial service at a reduced interest rate that suite their need.

Specific objectives: Strengthen Butiama motorcycle riders capacity in self reliance.

Literature Review

There has been widespread consensus that the origin of the micro-credit movement is attributed to the work of Muhammad Yunus' Grameen Bank which was founded more than twenty years ago in Bangladesh (Meade 2001:2). It is however pointed out that today, micro-credit and micro enterprise programmers' can be found throughout South and Southeast Asia, many parts of Africa, Latin America, the United States of America and Western Europe (Meade 2001:2).

Literature Review

- Microfinance refers to loans, savings, insurance, transfer services, micro-credit loans and other financial products targeted at low-income clients (United Nations. 2005a:1).
- Also refers as the provision of financial services to low-income clients, including consumers and the self-employed, who traditionally lack access to banking and related services (Christen, Rosenberg and Jayadeva 2004:2-3).
- A Savings scheme is a programme designed to encourage savings through small but regular deposits or automatic deduction from salaries or wages

Planned Activities

- Among the major activities in project implementation were securing community participation, coordination of activities, monitoring and evaluation, Summary activities of planned and accomplish objectives and activities are summarized are below;
- To conducted preparatory meetings, group formation, elected leaders
- To prepare members constitution, and lodged request for registration to region registrar. The registration is already availed to them titled *Butiama motorcycle rides co operative with registration no MAR 721 of 15th September, 2014*

Planned activities

- To train members on capacity building on their business and on how best they can Manage their business; these include training on financial related matters including conducting business training skills and getting exposed to elementary book keeping.
- Funds mobilization process and establishment of office for the community development

Implementation Report

- The following have been accomplished;
- All community members have been trained, and got driving license
- The group has managed to establish a SACCOs
- District Community Development Officer is working hand in hand with the group to orient them with business skills
- 14 community members secured motor cycle loan from Tanzania – China Trade and tourism company
- 44 community members trained on working together in resource mobilization, also have developed group constitution

The first motorcycle riders to acquire loan from Tanzania - Chinese trade and tourism co



Participatory Monitoring

- Monitoring is done in a participatory way involving group members as beneficiaries and other stakeholders like CED student, government and host organization.
- The group members collectively developed indicators to be used in tracking their progress.
- Some of these indicators are monitored and others will be evaluated as they take time to be realized

Participatory Monitoring

- The indicators which are monitored on daily and monthly basis are those at the activity and output levels
- The information revealed from monitoring is shared and documented for future use
- The indicators at the objective level will be evaluated as they measured impacts/outcomes of the project

Impact Evaluation

- The purpose of this evaluation is to assess a mature project's success in reaching its stated goals.
- The impact evaluation for this project will be done in March, 2015
- This type of evaluation will be for decision making

Project Sustainability

- Strong and committed leadership and the entire members creativity toward the objective of the project
- Participation of the beneficiaries of this project from identification, prioritization, planning monitoring and evaluation creates a sense of ownership among the group members
- Networking of the group with other stakeholders in the area like government and NGOs who are committed to support youth engagement.
- Availability of potential areas for parking
- Good returns compared to others who are employed

A team of motors cycle riders visited MCED student for clarification of some issues on how to get a government grant



Some of the Sacco's member who attended last meeting on constitutional review



Project Sustainability

- Incoming new cooperative members joining Bodaboda SACCOs
- Members free from being employed and become self employed
- Performance appraisal reports
- Community members testimony on their progress and change of living standards
- Community members to maintain books of accounts such as income and expenditure account, Balance sheet and cash flow statement

Project Sustainability

- The availability of community members who are trained and adherence to government policies
- Furthermore, it is assumed that Butiama Motorcycle riders SACCOs will continue to work together with the District Council, the community members and other stake holders of the project in participation, owning the project as theirs in solving community income problems.
- The project in question is in line with the long-term policies of our government in improving the income for our communities.

Conclusion

- It can be done if we all pull together as it has been proved by project within a short period.
- Members managed to secure motorcycle loan thus free from exploitation, and need to sustain according to their constitution requirement.
- It can therefore be concluded that Motor Cycle Riders are active community members which can change community standard of living if their work is valued in both urban and rural area.

Recommendations

- To ensure sustainability of project activities, the cooperative members and community members at large are highly advised to keep on imparting and disseminating the cooperative democratic culture and keep on facilitating the learning process in the project and providing substantial support during the transition period of the project until it's able to stand on its own

Recommendations

- Different stakeholders like government and private sector should work together in supporting initiatives by this community
- Different policies and programmes geared in supporting youth engagements to self reliance

Group photo MCED student with Butiama Motorcycle Riders SACCOs members



The end

Together we can, lets join hands to save the vulnerable group, we need them and they need us

Asante kwa kunisikiliza

Appendix 2: Motorcycle Riders Questioner

Butiama Motorcycle Riders SACCOs participated well in filling the questioner, which helped to understand the priority need for the community for development of project. All forms filled remained secret and no names were required to appear in those questioners.

DODOSO WAENDESHA PIKIPIKI MAARUFU KAMA BODA BODA,

ZUNGUSHIA JIBU SAHIHI/ Cycle the right answer

1. Umri /Age : Miaka 18 – 25, Miaka 26 – 35, Miaka 36 – 45, Zaidi ya 45
2. Jinsi/Sex: Male /Mme Female/ Mke
3. Je umeoa au umeolewa /Marital status: (i) Ndiyo/Yes, (ii) Hapana/Hapana
4. Una watoto wangapi/How many children do you have?
1- 2, 3- 5, 6 - 8, Zaidi ya 8
5. Unaishi wapi/Where do you?: Mjini/Urban, Kijijini/Rural
6. Elimu yako/Education: Sijasoma/Illiterate, EYM/Primary school, EYS/Secondary, Chuo/Collage
7. Unafanya kazi gani/Kind of employment:
Sifanyikazi/Unemployed,Mkulima/Peasant
Mfanyabiashara/Businessman, Mwendesha pikipiki/Motor cycle rider
8. Ulishawahi kupata mafunzo ya kuendesha pikipiki/ Trained for motorcycle?
(i) Ndiyo /Yes, (ii) Hapana/No
9. Je una leseni halali ya kuendesha pikipiki/ Do you have a driving licence?
(i) Ndiyo /Yes, (ii) Hapana/No

10. Je mna eneo maalumu mnalopaki pikipiki/Do you have a special parking area?
 - (i) Ndiyo/Yes, (ii) Hapana /No
11. Wapi ulipata pesa ya kununua Pikipiki/ Where did you get money to by motorcycle? Nilikopa kwa rafiki yangu/Loan from friend, Niliuza mali zangu/Sold personal belongings, Nilichukua mkopo Benki /acquired loan from bank, Nilikopa kwa muuzaji wa pikipiki/Gotoan from motorcycle dealer
12. Je unapata kiasi gani kwa siku /What is your are daily income
 - (i) Zaidi ya/More than sh 20,000/=
 - (ii) Zaidi ya/More than sh 10,000/=
 - (iii) Zaidi ya/More than sh 5,000/=,
 - (iv) Chini ya Below sh 5,000/=
13. Wapi unatunzia pesa zako /Where do you researve your income
 - (i) Natunza mwenyewe/I keep it myself,
 - (ii) Napeleka Benki/ Bank,
 - (iii) Natunziwa na rafiki yangu/ My friend,
 - (iv) Natunziwa na jamaa yangu/My relative
14. Nini chanzo chako cha mapato/What is your source of income?
 - (i) Kazi ya bodaboda/Motorcycle rider,
 - (ii) Kilimo/Agriculture,
 - (iii) Ufugaji/Pastrolazim
 - (iv) Biashara ndigondogo/Petty trade
15. Je kuna matatizo gani katika kupata mkopo katika taasisi za fedha

- (i) Masharti magumu ya mikopo/
 - (ii) Riba kubwa/High interest rate,
 - (iii) Muda mfupi wa urejeshaji/ Short period for repayment,
 - (iv) Sijawahi kukopa/Have never asked for
16. Je, unafahamu lolote kuhusu SACCOS?
- (i) Ndiyo/Yes, (ii) Hapana/No
17. Je, wewe ni Mwanachama wa SACCOS yoyote? /Are you a Sacco's member?
- (i) Ndiyo/Yes, (ii) Hapana /No
18. Je ungependa kuwa na SACCOS yao?/Do you want to have SACCOS
- (i) Ndiyo/Yes (ii) Hapana /No
19. Unaelewa nini kuhusu Polisi jamii na ulinzi shirikishi/What do you understand about community Police and participatory security?
- (i) Ulinzi wa watu na mali zao,
 - (ii) Kila mwananchi ana wajibu wa kulinda na kujilinda,
 - (iii) Kusaidiana na Polisi katika ulinzi wa wananchi,
 - (iv) Kukomesha ujambazi kwa kujilinda wenyewe
20. Uko tayari kusaidiana na Polisi kukomesha uhalifu/ Are you ready to work with police?
- (i) Ndiyo /Yes, (ii) Hapana /No
21. Changamoto gani unazokabiliana nazo katika kazi yako/ What challenges do you face on you work?
- (i) Barabara mbaya/Bad infrustracture,
 - (ii) Usalama wetu siyo mzuri tunavamiwa sana/Insecurity,

- (iii) Polisi wa barabarani wanatunyanyasa sana/Harrasment from traffic police,
 - (iv) Hatuna mitaji/Lack of capital
22. Unashauri nini kifanyike kuboresha kazi yako / What is your comment to impro your career?
- (i) Sheria ziangaliwe mpya/ Review of laws,
 - (ii) Tutambuliwe kama biashara zingine/ To be recognized officialy,
 - (iii) Tuwe na mfuko wetu wa kukopeshana/ Should have our own SACCOs,
 - (iv) Tutengewe maeneo yakuegesha/Provision for parking area

“ Asante kwa ushirikiano ”

Appendix 3: Analysis of Response from the Target Community

	1/A	2/B	3/C	4/D	5/E	6/F	7/G	8/H	9/I	10/J	11/K	12/L	13/M	14/N	15/O	16/P	17/Q	18/R
1.	4	1	3	1	2	2	4	4	3	1	3	1	2	1	3	1	3	2
2.	2	2	1	1	2	2	2	3	1	1	2	2	2	1	4	1	3	4
3.	4	1	-	1	2	2	2	3	1	2	4	2	2	1	3	1	1	4
4.	3	1	2	1	2	2	2	3	1	1	4	1	1	1	1	1	2	3
5.	1	1	2	1	2	2	2	2	2	2	1	1	2	1	3	1	1	4
6.	3	1	2	1	2	2	2	3	1	2	4	2	2	1	1	1	3	3
7.	2	1	2	1	2	2	2	3	1	1	3	2	2	1	3	1	2	2
8.	2	1	1	1	2	2	2	3	1	1	2	2	2	1	3	1	1	2
9.	3	1	1	1	2	1	1	4	1	4	4	1	1	1	2	1	4	1
10.	4	1	4	1	2	2	2	4	1	2	3	2	2	1	1	1	3	2
11.	1	1	1	1	2	2	2	4	1	1	4	2	2	1	3	1	3	2
12.	1	1	2	1	1	2	2	3	1	1	4	2	2	1	3	1	3	2
13.	2	1	2	1	2	2	2	3	1	1	4	2	2	1	2	1	4	2
14.	1	2	2	1	1	2	2	3	1	1	4	2	2	1	4	1	4	3
15.	2	1	1	1	1	1	1	2	1	1	2	1	1	1	3	1	4	3
16.	3	1	2	1	2	2	2	3	1	2	4	2	2	1	2	1	3	3
17.	2	1	2	1	2	2	2	2	1	2	2	2	2	1	3	1	4	2
18.	2	1	2	1	1	1	1	3	1	2	4	2	2	1	2	1	4	3
19.	3	1	2	1	2	2	2	3	1	1	1	1	2	1	2	1	2	2
20.	1	1	1	1	2	2	2	3	1	1	2	2	2	2	3	1	1	2
21.	2	1	3	1	2	2	2	4	1	2	4	2	2	1	3	1	3	1
22.	2	1	2	1	1	1	1	3	1	1	2	1	2	1	2	1	4	2
23.	2	1	2	1	2	2	2	3	1	2	1	1	1	1	2	1	2	2
24.	3	1	3	1	1	1	2	2	1	2	2	2	2	1	2	1	4	3
25.	3	1	2	1	2	2	2	3	1	1	2	1	1	1	2	1	1	2
26.	2	1	1	1	2	2	2	3	1	2	4	2	2	1	3	1	1	4
27.	2	1	1	1	2	2	2	2	1	4	4	1	2	1	3	1	3	3
28.	4	1	3	1	2	2	2	2	1	1	2	1	2	1	3	1	3	3
29.	2	1	2	1	2	2	2	2	1	1	2	1	1	1	2	1	1	2
30.	2	1	2	2	2	2	2	3	4	4	1	2	2	1	1	1	2	3
31.	2	2	1	1	2	2	2	3	1	1	2	2	2	1	2	1	1	2
32.	1	2	1	1	2	2	1	3	3	1	2	2	2	1	2	1	1	4
33.	2	1	2	1	2	2	2	3	1	1	4	2	2	1	2	1	4	2
34.	2	1	2	1	2	2	2	2	1	2	4	2	2	1	2	1	4	2
35.	1	1	1	1	1	2	1	3	1	1	4	2	2	1	3	1	1	2
36.	1	1	2	1	2	3	4	1	1	2	1	1	2	1	1	1	2	3
37.	2	2	2	1	2	3	4	2	1	2	1	1	1	1	4	1	4	4
38.	2	1	2	1	2	2	4	1	2	2	1	2	4	2	3	1	1	2
39.	1	1	2	5	2	2	4	1	2	2	1	2	4	1	2	1	4	3
40.	1	2	2	5	1	3	4	1	1	2	1	1	1	1	3	1	4	2
41.	2	1	1	2	1	3	3	1	1	1	1	1	1	2	2	2	2	2
42.	3	1	2	5	2	2	4	1	2	2	1	1	1	1	3	1	4	3
43.	1	1	1	1	2	2	4	1	1	2	1	1	1	1	3	1	4	3
44.	1	1	1	1	2	2	4	1	1	2	1	1	1	1	3	1	4	3
45.	1	1	1	1	2	2	4	1	1	2	1	1	1	1	3	1	4	3
46.	1	1	1	1	2	2	4	1	1	2	1	1	1	1	3	1	4	3
47.	1	1	1	1	2	2	4	1	1	2	1	1	1	1	3	1	4	3
48.	1	1	1	1	2	2	4	1	1	2	1	1	1	1	3	1	4	3
49.	1	1	1	1	2	2	4	1	1	2	1	1	1	1	3	1	4	3
50.	1	1	1	1	2	2	4	1	1	2	1	1	1	1	3	1	4	3
51.	1	1	1	1	2	2	4	1	1	2	1	1	1	1	3	1	4	3

52.	1	1	1	1	2	2	4	1	1	2	1	1	1	1	3	1	4	3
53.	1	1	1	1	2	2	4	1	1	2	1	1	1	1	3	1	4	3
54.	1	1	1	1	2	2	4	1	1	2	1	1	1	1	3	1	4	3
55.	1	1	1	1	2	2	4	1	1	2	1	1	1	1	3	1	4	3
56.	1	1	1	1	2	2	4	1	1	2	1	1	1	1	3	1	4	3
57.	1	1	1	1	2	2	4	1	1	2	1	1	1	1	3	1	4	3
58.	1	1	1	1	2	2	4	1	1	2	1	1	1	1	3	1	4	3
59.	1	1	1	1	2	2	4	1	1	2	1	1	1	1	3	1	4	3
60.	1	1	1	1	1	3	4	1	1	2	1	1	1	1	3	1	4	3

Key:

- (i) Alphabet stands for questionnaire
- (ii) Serial numbers; stands for respondent

Appendix 4: Short Course Report on Motorcycle Riding Training Held on 27th to 29th May, 2013

VOCATIONAL EDUCATION AND TRAINING AUTHORITY

MARA VOCATIONAL TRAINING CENTRE



**SHORT COURSE REPORT ON MOTORCYCLE RIDING HELD AT
BUTIAMA DISTRICT FROM 27TH MAY 2013 TO 29TH MAY 2013**

Prepared by:

David Louis

Entrepreneurship and Short course Coordinator

INTRODUCTION

Background

The Vocational Education and Training Authority (VETA) is a body corporate established by the Vocational Education and Training Act No. 1 of 1994. Mara VTC is among of the Vocational Education and Training Collage in Tanzania. As other VTCs, the Quality assurance is maintained. The Competence Based Education and Training (CBET) have a built-in quality assurance mechanism.

VETA Mara driving school is belongs to Vocational Education and Training (VETA), which is compliant with the Motor Vehicle driving school (Licensing) Act, 1965 (No. 14 OF 1965) Road Safety and Traffic Act and still on progress to be licensed by the Traffic Head Quarter. It comprises a team of well-qualified and experienced drivers trainers, mechanics and instructor with experience training and qualification obtained from the National Institute of Transport (NIT) and other institute

VETA Mara offers professional driver in PSV/drivers/motorcycle rider training services to individuals, companies and organizations, as well as conducting road safety campaigns to the public. MARA VTC also works with stakeholder organizations and relevant government institutions to set and implement standards for pre-driver education, educating drivers, supervising trainers, mechanics and carrying out theory and practical driving/riding tests, and motor order testing and examining, and assessment in order to improve driver etiquette to reduce on road accidents and fleet management costs for individuals and organizations.

This short report is for three days training in Motorcycle riding of participants from Butiama district. The objective of preparing this report is to account for the training implementation and the how it was organized. This report also will give the topic learned for those days.

Main Body

Following the shortfalls sighted with the Road Safety and driving, the District Commissioner Madame Angelina Mabula, organized a training for one group at Butiama centre that they can get a training and be good drivers as they are offering service of transport to the Community.

The District Commissioner, Madame Angeline Mabula, communicated with the VETA Mara Principal to ask for the favour of offering training to Motorcycle Riders at Butiama centre as the participants were also willing to have such training. And this training was to be done at Butiama District Hall without any contribution of the Hall. By good will the VETA Mara Principle accepted and the training commenced on 27th May 2013 and end up on 29th May 2013. The commence date started with 34 participants and the second day the number increased to 50 participants till the day of closing the training.

COURSE OBJECTIVE

To impart to participants modern road accident-prevention skills, this will enable them to raise their level of competence in discharging their duties as drivers in their respective organizations or Areas.

TARGET PARTICIPANTS

Motorcycle drivers (Bodaboda), Government officials as facilitator

KEY TOPICS

- 1 KNOW YOUR MOTORCYCLE
- 2 MOTORCYCLE SAFETY GEARS
- 3 RIDING TECHNIQUES
- 4 DEFENSIVE RIDING
- 5 RIDING IN GROUPS
- 6 ROAD TRAFIC LAWS AND REGULATION
- 7 ROAD SIGNS AND MARKING
- 8 HEALTH AND SAFETY

LEARNING OUTCOME

We hope at the end of this course, all participants were expected to understand measures they need to take to prevent accidents; be able to drive more safely, know how to sort out minor problems in their motorcycles; handle customers more effectively; communicate more effectively with both internal and external customers; and raise their awareness of HIV/AIDS as well as other diseases.

Conclusion

More thanks for the District Commissioner of Butiama, Madame Angeline Mabula for having this idea and organize training through VETA Mara to the Motorcycles Riders (Bobaboda). The issuing of the Certificate was on 22nd June and it was fantastic to have different officials guest and Mr. Faraji Abdu Abdallah from Mwanza who come to share experience on organizing groups like this.

We hope all who participated in this training are now working with minimum supervision of their self and understandings of what they are suppose to do.

David Louis Benedict.

Psalm.118:8. It is better to trust in the LORD

Phil.4:4. Rejoice in the Lord always: and again I say, Rejoice

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Appendix 5: Training timetable for Motorcycle Riders in Butiama Held on 27th May to 29th May, 2013

S/N	TAREHE	SIKU	MUDA	SOMO	MHUSIKA
1	27/05/2013	JUMATATU	Saa 3:00 - 3:10 Asb	• Ufunguzi (Opening)	MCED Student
			Saa 3:10 – 3:20 Asb	• Umhimu wa Mafunzo	Mratibu Mafunzo VETA
			Saa 3:20 – 4:00 Asb	• Ijue Pikipiki yako	Mwl. VETA
			Saa 4:00 – 4:15 Asb	• Mapumziko	Wote
			Saa 4:15 – 4:45 Asb	• Vifaa yva Usalama vya Pikipiki	Mwl. VETA
			Saa 5:45 – 5:30 Asb	• Mbinu za uendeshaji Pikipiki	Mwl. VETA
			Saa 5:45 – 5:30 Asb	• Nadharia ya Udereva wa Kujihami	Mwl. VETA
2	28/05/2013	JUMANNE	Saa 3:00 - 4:00 Asb	• Uendeshaji pikipiki katika kundi	Mwl. VETA
			Saa 4:00 – 5:00 Asb	• Alama za Barabarani na Michoro	Mwl. VETA
			Saa 5:00 – 5:30 Asb	• Afya na Uendeshaji salama kiafya	Mtaalam REDCROSS
3	29/05/2013	JUMATANO	Saa 3:00 - 4:00 Asb	• Sheria za Usalama Barabarani	Afisa Polisi (Afande D. Magere)
			Saa 4:00 – 5:00 Asb	• Taratibu za uendesahaji Pikipiki kisheria na Vituo pendekezwa	SUMATRA (Mr. Rogers)
			Saa 5:00 – 5:30 Asb	• Kupata mrejesho wa mafunzo	Mwl. VETA

NB: Ratiba hii itazingatia hitaji maalumu la mafunzo na endapo pataonekana kuna kitu cha ziada kinaweza kuongelewa kwa kuzingatia kundi husika na kazi wanazofanya, zoezi litaendelea bila kuathili mafunzo.

Appendix 6: A List of Motorcycle Riders SACCO's Members

UMOJA WA WAENDESHA PIKIPIKI BUTIAMA

Butiama

BOX 13 BUTIAMA

KITUO CHA BUTIAMA Msimini

NA	JINA LA MWANACHAMA	NO. YA LESENI	NO YA PIKIPIKI	MITAA	KATA	WILAYA
1.	MANDE COSMAS MICHAEL	4001629066	T.23.4 CMH	Butiama/Mazanda	Butiama	Butiama
2.	ROBERT NYABUKIKA RUATA			Mutundu	Butiama	Butiama
3.	ANDREW JOSEPH WANJABE	400164910	T.728 CUE	Mwizu	Butiama	Butiama
4.	HAMISI WARIJIA BUTIICU	4001628752		Kitamba	Butiama	Butiama
5.	ALEX JAMES IGENIBE	4001629016	T.419 CSC	Malcorre	Butiama	Butiama
6.	PETRO SANISON NYABINDE	4001629098		Ikoroikomro	Butiama	Butiama
7.	KATONDA MISHON NYAMAMBOZA	4001629028		Butiama	Butiama	Butiama
8.	HAMIS LINDA SINDU	4001628768		Malcorre	Butiama	Butiama
9.	PAUL ISSANA DANIEL	4001628806		Ikoroikomro	Butiama	Butiama
10.	NALE GEORGE KUSULEU	4001628618		Mutundu	Butiama	Butiama
11.	SABDA LUCAS MASANZA			Muhumba	Butiama	Butiama
12.	KAFUMA PAUL LUCAS	4001628872	T.115. CDB	Ikoroikomro	Butiama	Butiama
13.	STEPHANO MAHEMBA PAUL	4001486185		Ikoroikomro	Butiama	Butiama
14.	MLENDI WARIJIA IICORD	4001628999	T.356 CUE	Mwizu	Butiama	Butiama
15.	WATANDA NYAMAZELE WATANDA	4001628761	T.322. CUE	Ikoroikomro	Butiama	Butiama
16.	MAFAMBARO BIREBBI KIKYU	4001633226		Ikoroikomro	Butiama	Butiama
17.	AMOS KYABATI NYARUBAZI	4001628745	T.516 CMH	Ikoroikomro	Butiama	Butiama
18.	ALDY MASATI KIMODDI			Kitamba	Butiama	Butiama
	MAJINA YA VIONGOZI WA KITUO	NO YA SIMU	CHEO			
	MANDE COSMAS MICHAEL	0957420698	M/KITI	Butiama/Mazanda	Butiama	Butiama
	ROBERT NYABUKIKA RUATA	0958161730	KATIBU	Butiama/Mwizu	Butiama	Butiama
	ANDREW JOSEPH WANJABE	0768437161	M/HAZINA	Butiama/Mwizu	Butiama	Butiama



UMOJA WA WAENDESHA PIKIPIKI BUTIAMA

TANZANIA /
Butiama

BOX 13 BUTIAMA

KITUO CHA BUTIAMA MGINI

NA	JINA LA MWANACHAMA	NO. YA LESENI	NO YA PIKIPIKI	MTAA	KATA	WILAYA
1.	MANDE COSMAS MICHAEL	4001629066	T.23.4 CMH	Butiama/MARANDA	Butiama	Butiama
2.	ROBERT NYABUKIKA RUABA			Muhundu	Butiama	Butiama
3.	ANDREW JOSEPH WANJARE	400164910	T.728 CMH	Mtuzu	Butiama	Butiama
4.	HANISI WATIDRA BUTIICU	4001628762		Kitamba	Butiama	Butiama
5.	ALEY SAMBES ILEMBE	4001629016	T.419 CSC	Macone	Butiama	Butiama
6.	PETRO SAMSON NYANLONDE	4001629698		Korokomoyo	Butiama	Butiama
7.	KATONDA MISTON NYAWAMBORA	4001629028		Butasha	Butiama	Butiama
8.	HANIS IGINZA SIMU	4001628768		Macone	Butiama	Butiama
9.	PAUL ISSANA DANIEL	4001628806		Korokomoyo	Butiama	Butiama
10.	NATE THEODORE RUGURU	4001628618		Muhundu	Butiama	Butiama
11.	SHIDA LUCAS MASANZA			Muhundu	Butiama	Butiama
12.	KAFUMA PAUL LUCAS	4001628832	T.115. CDB	Korokomoyo	Butiama	Butiama
13.	STEPHANO MAHEMBA PAUL	4001486185		Korokomoyo	Butiama	Butiama
14.	MILENDI WATIDRA IICORD	4001628999	T.356 CMH	Mtuzu	Butiama	Butiama
15.	WATANDA NYAMAZELLE WATANDA	4001628761	T.322. CME	Korokomoyo	Butiama	Butiama
16.	MATAMBARO BIRAHU KILIRO	4001633226		Korokomoyo	Butiama	Butiama
17.	AMOS KYALAHITI NYARUBAZI	4001628748	T.516 CMH	Korokomoyo	Butiama	Butiama
18.	ALY MASATI KIMODDI			Kitamba	Butiama	Butiama
	MAJINA YA VIONGOZI WA KITUO	NO YA SIMU	CHEO			
	MANDE COSMAS MICHAEL	0957420698	M/KITI	Butiama/MARANDA	Butiama	Butiama
	ROBERT NYABUKIKA RUABA	095161732	KATIBU	Butiama/Mtuzu	Butiama	Butiama
	ANDREW JOSEPH WANJARE	0768437161	M/HAZINA	Butiama/Mtuzu	Butiama	Butiama





UMOJA WA WAENDESHA PIKI PIKI BUTIAMA

BOX 13 BUTIAMA

KITUO CHA BUTIAMA MGENI

NA	JINA LA MWANACHAMA	NO. YA LESENI	NO YA PIKIPIKI	MTAA	KATA	WILAYA
1.	EDWARD IBRAHIMU NEANZA	4401437248			BUTIAMA	BUTIAMA
2.	KASAZA JOSEPH KOKIBWASI				BUTIAMA	BUTIAMA
3.	ISSA HABIGE NYAMWANDA				BUTIAMA	BUTIAMA
4.	DEUS NYAKIABA NYAKIABA				BUTIAMA	BUTIAMA
5.	MUNA MBIZA BUTIAMA				BUTIAMA	BUTIAMA
6.	MUTHUMI RICHARD MUTHUMI		55464	BUTASYA	BUTIAMA	BUTIAMA
7.						
8.						
9.						
10.						
11.						
12.						
13.						
14.						
15.						
16.						
17.						
18.						
	MAJINA YA VIONGOZI WA KITUO	NO YA SIMU	CHEO			
	MWANDU COENAS MICHAEL	075742 0678	M/KITI	BUTUZA/MWANDA	BUTIAMA	BUTIAMA
	ROBERT NYABUKIWA RUOTA	0758161 230	KATIBU	BUTUZA/MTUTUZA	BUTIAMA	BUTIAMA
	ANDREW JOSEPH WANUWARE	0768437161	M/HAZINA	BUTIAMA/MTUTUZA	BUTIAMA	BUTIAMA



Appendix 7: Butiama Motorcycle Riders Constitution

KATIBA YA CHAMA CHA USHIRIKA WA AKIBA NA MIKOPO

CHA

UMOJA WA WAENDESHA PIKIPIKI

KATA YA BUTIAMA

BUTIAMA WARD MOTORCYCLE RIDERS

SAVING AND CREDIT

CO-OPERATIVE SOCIETY LIMITED

P.O. BOX 13,

BUTIAMA.

MASHARTI YA BUTIAMA WARD MOTORCYCLE RIDERS SAVING AND CREDIT-CO-OPERATIVE SOCIETY LIMITED

SEHEMU YA KWANZA

1. JINA NA ANUANI

- (a) Jina la chama ni UMOJA WA WAENDESHA PIKIPIKI KATA YA BUTIAMA SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED.
- (b) Anuani ya chama ni S.L.P 13 BUTIAMA
- (c) Tarehe ya kuandikishwa
- (d) Namba ya kuandikishwa
- (e) Idadi ya wanachama waliofanya maombi ni 47
- (f) Eneo la shughuli za chama zitakuwa HALMASHAURI YA WILAYA YA BUTIAMA
- (g) Mfungamano wa wanachama (Common bond) wanawake na wanaume kuanzia miaka 15
- (h) Makao makuu ya chama yatakuwa Butiama.
- (i) Mwaka wa fedha wa chama utanza 1 Januari na kuisha 31 Desemba.

SEHEMU YA PILI

2. MADHUMUNI

Madhumuni ya chama hiki cha ushirika wa akiba na mikopo cha umoja wa waendesha pikipiki kata ya Butiama ni kuinua hali ya kiuchumi na kijamii ya wanachama wake kwa kufuata kanuni na taratibu za vyama vya ushirika ili kufanikisha madhumuni ya ushirika wa Akiba na mikopo utafanya yafuatayo:-

- (a) Kuhamisha wanachama wake kujenga tabia ya kujiwekea akiba mara kwa mara.
- (b) Kupokea na kutunza akiba na amana za wanachama kwa njia rahisi na salama.
- (c) Kutafuta vyanzo vya fedha ili kujenga na kuimarisha mtaji kwa njia ya kutoa mikopo kwa wanachama kwa masharti na riba nafuu.
- (d) Kuwaelimisha wanachama kujijengea tabia ya kukopa kwa busara na kutumia vizuri mikopo kwa ajili ya kuinua hali zao maisha kiuchumi na kijamii.
- (e) Kutoa elimu ya ushirika kwa wanachama na wasio wanachama.
- (f) Kuanzisha na kuendeleza shughuli zozote za kiuchumi kwa manufaa ya wanachama kama itakavyokubaliwa na mkutano mkuu na kuidhinishwa na Mrajisi wa vyama vya ushirika.

- (g) Kuelimisha jamii juu ya haki na usawa wa kijinsia, uwajibikaji na uwekezaji wa mitaji hususan katika maendeleo ya wanawake na watoto.

SEHEMU YA TATU

3. UANACHAMA

Mtu yeyote anaweza kuwa mwanachama kutokana na sifa zifuatazo

Mwanakikundi asiyepungua miaka 15

- (a) Awe na shughuli yoyote halali katika eneo la chama na inavyokubaliana na kufuata masharti haya.
- (b) Awe tayari kushiriki kikamilifu katika shughuli zote za chama.
- (c) Awe amelipa kiingilio, kununua hisa, kujiwekea akiba na amana
- (d) Mwombaji akikubaliwa kujiunga na chama atalipa kiingilio cha shilingi elfu ishirini (20,000/=) na kununua hisa tano (5) ambapo hisa moja ni sawa na shilingi elfu kumi (10,000/=) na jumla ya hisa zilizobaki zikamilishwe ndani ya miezi sita na atajiwekea akiba isiyopungua shilingi elfu tano (5,000/=) kila mwezi na amana kadri ya uwezo wake. Uanachama unaweza kuwa wa mtu binafsi, kikundi, Taasisi, shirika lenye sia ya kujiunga na chama hiki kwa mujibu wa sheria ya vyama vya ushirika, kanuni ya vtyama vya ushirika pamoja na masharti haya.

4. FOMU YA MAOMBI YA UANACHAMA

- (a) Maombi ya uanachama yatafanywa kwa kujaza fomu na kupitishwa na bodi na baada kuidhinishwa na mkutano mkuu.
- (b) Fomu ya maombi itakuwa na maelezo ambayo yatatiwa saina na mwombaji na kudhibitisha kuwa anayosoma masharti haya na anakubali kuyafuata.

5. KUKUBALIWA UANACHAMA

- (a) Mtu binafsi, kikundi, Taasisi, shirika litakalokuwa limetimiza masharti Na 3 na 4 ya kuomba uanachama kwa kujaza fomu iliyoandaliwa na chama anaweza/linaweza kufikiliwa na kukubaliwa kuwa mwanachama.
- (b) Ombi litajadiliwa na Bodi kwa uthibitisho na kutoa pendekezo.
- (c) Pendekezo la Bodi litapelekwa mbele ya mkutano mkuu kwa uthibitisho na maamuzi.

- (d) Waombaji wote wanayo haki ya kuhudhuria mkutano huo na kusikilizwa na wajumbe wa mkutano. Uamuzi wa mkutano mkuu utakuwa wa mwisho.

6. KUJIUNGA NA CHAMA

KUKUBALIWA/KUKATALIWA UANACHAMA

- (a) Mwombaji atakapokubaliwa na Bodi atatakiwa kulipa kiingilio na hisa na baada ya kupokelewa na mkutano mkuu atatakiwa kutia saini yake au kuweka dole gumba katika daftari la wanachama mbele ya wajumbe wawili wa bodi na atapewa kitambulisho cha uanachama. Kama kitambulisho hicho kitapotea mwanachama atapewa kitambulisho kingine baada ya kulipa shilingi elfu moja (1,000/=)/
- (b) Meneja/katibu wa chama ataandika barua na kuelezea sababu za kukataliwa uanachamas na kurudisha kiingilio na hisa zote zilizopokelewa toka kwa waombaji waliokataliwa uanachama atakayehudhuria mkutano mkuu ambapo mkutano utatoa uamuzi wa mwisho.

7. KUMILIKI HISA

Mwanachama aliyekamilisha kulipa hisa zake zote atapewa hati ya kumiliki hisa.

8. KUTEUA MRITHI

Mwanachama atamteua mrithi wake ambaye atakuwa na haki ya kulipwa faida zozote za chama. Mrithi yeyote hatakuwa mwanachama moja kwa moja isipokuwa baada ya kutuma maombi na kukubaliwa na chama kulingana na sharti Na. 4 na 5. Mwanachama atakuwa na haki ya kubadilisha jina la mrithi. Kila uteuzi wa mrithi utatandikiwa katika daftari la wanachama na utatiwa saini na mwanachama.

9. UKOMO WA MWANACHAMA

Uanachama utakoma kwa:

- (a) Kujiuzuru baada ya kutoa taarifa ya maandishi kwa Bodi ya chama muda utakao pongwa.
- (b) Kufukuzwa na wanachama katika mkutano mkuu kwa idadi ya wanachama wasiopungua theluthi mbili 2 ya walioudhuria, na kupiga kura baada ya kupewa nafasi ya kujitetea.
- (c) Kutenda kosa lolote ambalo limetajwa katika sheria na kaninu za vyama vya ushirika.
- (d) Kuchukua hisa zote chamani.
- (e) Kutoshiriki katika shughuli za chama kwa muda utakaopangwa na chama.
- (f) Kuhama katika eneo la shughuli za chama
- (g) Kifo.

Mwanachama aliyejiuzuru au kufukuzwa atalipowa haki zake baada ya kuthibitika kwa haki hizo katika kipindi kisichozidi miezi mitatu kuanzia siku ya kukoma uanachama.

- (a) Mwanachama anaweza kusimamishwa na bodi ya chama kutokana na:-
- Sababu zilizotajwa katika kanuni ya 26 (1) ya kanuni ya vyama vya ushirika 2004
 - Kushindwa kurejesha mkopo (default) kwa muda uliopangwa bila sababu yeyote iliyokubalika.
 - Kushindwa kuweka akiba mara kwa mara kama ilivyoielezwa katika masharti ya chama na sera ya akiba na mikopo.
- (b) Mwanachama aliyejizulu/kufukuzwa anaweza kukubaliwa na kupokelewa tena kujiunga na chama baada ya kutuma maombi kwaw kufuata masharti haya na baada ya kulipa madeni yote aliyokuwa anadai wakati anakoma uanachama.

10 HAKI NA WAJIBU WA MWANACHAMA

Haki za mwanachama:

- (a) Kushiriki kikamilifu katika shughuli za chama na kuhudhuria mikutano yote anayohusika/inayomhusu.
- (b) Kushiriki katika kutoa maoni/uamuzi juu ya mambo mbalimbali katika mikutano mikuu.
- (c) Kupiga kura chini ya msingi wa mtu mmoja kura moja.
- (d) Kuchagua au kuchaguliwa katika uongozi wa chama.
- (e) Kuwa na haki sawa kuhusu mali ya chama na kudhibiti ipasavyo matumizi yake.
- (f) Kupatiwa huduma zote ztahili zinazotolewa na chama.
- (g) Kupatiwa nakala ya masharti na nakala zsa nyaraka za taarifa mbalimbali za maendelo katika mikutano mikuu ya chama na kutazama mizania, mihutasi ya mikutano mikuu na nakala za mraji wakati wa saa za kazi.
- (h) Kuitisha mikutano ya wanachama kwa mujibu wa kanuni na masharti haya
- (i) Kupatiwa mkopo kulingana na masharti na sera ya akiba na mikopo ya chama
- (j) Kupewa kitabu cha akiba na Amana (Passbook) na cheti cha kumiliki hisa.
- (k) Kusaidiwa katika uandaaji wa mchanganuo wa mradi anaaombea mkopo.
- (l) Kuwa mdhamini wa mkopo wa mwanachama mwingine.

Wajibu wa mwanachama

- (a) Kulipa kiingilio na hisa na kuweka akiba ya chama.
- (b) Kufuata masharti ya chama, maamuzi ya mkutano mkuu, sheria na kanuni za vyama vya ushirika.

- (c) Kufuata sera ya mkopo.
- (d) Kurejesha mkopo kwa wakati uliopangwa.
- (e) Kutoa michango mbalimbali katika kuendeleza chama.
- (f) Kubeba dhamana endapo janga lolote litatokea
- (g) Kuwa mwaminifu na kuonyesha ushirikiano katika kutekeleza shughuli za chama
- (h) Kulipa mkopo aliokudhamini endapo mdhaminiwa/mkopaji atashindwa kulipa mkopo wake.
- (i) Kushawishi wasio wanachama kujiunga na chama.
- (j) Kuhudhuria semina na mafunzo yanayotolewa na chama.

Ili mwanachama aweze kudai kutimizwa haki zake chamani atatakiwaw kuwa ametimiza wajibu wake kwa mujibu wa masharti haya.

11. MWANACHAMA ALIYETHIBITISHWA KUWA ANA KICHAA

Stahili za mwanachama aliyethibitishwa kuwa na kichaa zitashughlikiwa kama ifuatayo:-

- (a) Kulipa mikopo na gharama zingine ambazo mwanachama anadaiwa chamani.
- (b) Kulipwa kwa mrithi wake kama inavyooneshwa katika daftari la wanachama

12. DHIMA YA MWANACHAMA

Dhima ya mwanachama kwaw mwanachama haitazidi kiwango cha has zake chamani.

13. WATENDAJI WA CHANA (WAFANYAKAZI)

Mwanachama mwenye ujuzi unaotakiwa katika kutekeleza kazi za chama anaweza kuajiriwa kama:

- (a) Mhasibu
- (b) Meneja/katibu
- (c) Afisa mikopo.

SEHEMU YA NNE**FEDHA NA MALI YA CHAMA****14. FEDHA ZA CHAMA**

Fedha za chama zitokanazo na:

- (a) Viingilio na michango mbalimbali
- (b) Riba juu ya mikopo.
- (c) Mikopo kutoka benki na asasi nyingine za fedha.
- (d) Misaada na ruzuku
- (e) Ziada halisi ya chama
- (f) Fedha za akiba ya hazina na malimbikizo
- (g) Asilimia kumi (10%) ya faida au riba juu ya akiba zote kwa kila mwaka
- (h) Mapato mengine (Extraordinary income).

15. MALI ZA CHAMA

Mali za chama zitakuwa:

- (a) Fedha taslimu na fedha benki
- (b) Uwekezaji katika taasisi za kibiashara.
- (c) Vifaa, samani na zana zote za chama.
- (d) Majengo na mali zingine za chama.

16. MTAJI WA CHAMA

Mtaji utatokana na:

- (a) Akiba za wawnachama
- (b) Akiba na amana za wanachama
- (c) Mapato halisi ya chama
- (d) Akiba ya lazima na malimbikizo mengine
- (e) Viingilio, michango maalum, ruzuku na misaada.
- (f) Mauzo ya passbook.

20. UKOMO WA MADENI

- (a) Mkutano mkuu utaamua kiwango cha juu cha ukomo wa madeni ya chama ktakachokopeshwa kwa kusingatia sheria ya vyama vya ushirika.
- (b) Chama hiki kinaweza kukopa baada ya idhini ya Mraji wa vyama vya ushirika
 - (i) Kiasi kisichozidi (1/4) ya jumla ya hisa, akiba pamoja na amana zote kwa uamuzi
 - (ii) Kiasi zaidi kinaweza kukopwa baada ya kupata uamuzi wa wanachama ambao wataafiki pendekezo lililofanywa na robo tatu (3/4) ya wajumbe wa bodi ya uongozi lakini kiasi kitakacholipwa kisizidi nusu ya rasilimali ya chama (capital).
 - (iii) MAKISIO YA MAPATO NA MATUMIZI
Kila mwaka chama kitatengeneza na kupata maksio yaliyoidhinishwa na mraji wa vyama vya ushirika miezi miwili kabla ya kuanza mwaka mpya wa biashara.

TARATIBU ZA AKIBA AMANA NA MIKOPO

21. TARATIBU ZA AKIBA

- (i) Kila mwanachama atatakiwa kujiwekea akiba isiyopungua shilingi 5,000/= kila mwezi kwa ajili ya kukidhi mahitaji yake ya baadaye. Akiba pia itatumika kama dhamana na ni mojawapo ya kigezo cha kupata mkopo kwa mwanachama. Mwanachama atakopeshwa si zaidi ya mara tatu (ya akiba aliyojiwekea).
- (ii) Mwanachama hataruhusiwa kuchukua/kupunguza akiba yake isipokuwa anakoma kuwa mwanachama au kwa kibali cha maandishi kilichotolewa mja Mraji wa vyamas vya ushirika.
- (iii) Mwanachama anayetaka kupunguza akiba yake anaweza kutakiwa na bodi ya ushirika kutoa taarifa ya siku 90 kwaw maandishi. Mwanachama aliye na mkopo au aliyedhamini mkopo wa mwawnachama mwenzake hataruhusiwa kupunguza akiba zake chini zaidi ya madeni yake chamani.
- (iv) Kila mwanachama waw kitabu cha akiba (pass book) ambacho kitafganywa maingizo ya akiba na amana na kuonyesha taida na salio.
- (v) Akiba za mwawnachama zitatumizwa sehemu ya usalama na sehemu kubwa zitawekwa benki.
- (vi) Kitabu ni mali ya mwanachama atatakiwa kukionyesha wawakati wowote anapoweka au kuchukua fedha. Endapo atakipoteza atatakiwa kutoa taarifa chamani na atapatiwa kingine kwa kulipa shilingi 1,000/=.

22. TARATIBU ZA AMANA

- (i) Kila mwanachama anatakiwa kujiwekea amana mara kwa mara kwa kdadri ya uwezo wake.
- (ii) Amana hazitatozwa riba ya utunzaji.
- (iii) Amana zitalipwa faida kulingana na sera ya amana ya chama.
- (iv) Amana zinaweza kutumiwa kuombea mkopo wa mwanachama.
- (v) Qamana ni fedha inayoweza kuchukuliwa wakati wowote kulingana na mahitaji ya mwanachama/mteja.
- (vi) Kila mwanachama /mteja atapewa kitabu cha pas book atatakiwa kukionyesha wakati anapoweka au kuchukua fedha na kama atakipoteza atatakiwa kutoa taarifa chamani na atapatiwa kitabu kingine kwa kulipia shilingi 1,000/=.
- (vii) Faida juu ya amana zitalipwaw kwa kiwango kitakachopitishwaq na mkutano mkuu.
- (viii) Amana za wanachama zizitunzwa kwa ajili ya usalama.

23. TARATIBU ZA MIKOPO

Mikopo itatolewa kwa mwanachama kadri ya mahitaji yake kwa kufuata taratibu zifuatazo:

- (i) Chama kitatoa mikopo kwa wanachama wote waliokamilisha hisa tano zenye thamani ya shilingi 50,000/= mwanachama mpya ataruhusiwa kukopa baada ya kutimiza muda wa miezi mitatu (3) tangu alipokaa chamani.
- (ii) Mikopo itakayotolewa na chama ni kwa ajili ya:
 - (a) Kilimo
 - (b) Biashara
 - (c) Elimu
 - (d) Dhamana ya mazao hifadhi/kusindika vifaa
 - (e) Dharura.
- (iii) Fomu maalum ya maombi ya mkopo itajazwa na kila mwombaji na kuiwasilisha kwa karani/meneja na italipiwa kulingana na kiwango kitakachoamriwa na Mkutano mkuu.
- (iv) Kila mwanachama atatakiwa kuonyesha kitabu chake cha akiba (Pass book) wakati waw kuomba mkopo ambacho kitafanyiwa maingizo ya mkopo aliouchukua na Riba, marejesho (Repayments) na kuoonyesha salio.
- (v) Maombi yote ya mkopo yataidhinishwa na kamati ya mkopo.

- (vi) Kwa mujibu wa sheria ya vyama vya ushirika na kanuni zilizowekwa, pamoja na masharti na maazimio yanayotolewa na mkutano mkuu, kamati ya mkopo itafikilia dhamana kwa kila mkopo kama inatosha na masharti yakakayotumika katika ulipaji ikiwa fedha za kuwakopesha waombaji wa mikopo hazitoshi na kama kuna sababu za maombi wa mikopo midogo midogo yatafikiliwa kwanza. Dhamana zitaoneshwa katika fomu ya maombi ya mikopo na hati ya ahadi (Loan agreement form).
- (vii) Mwombaji ni lazima adhaminiwe na wanachama wengine wawili (2) wadhamini watatakiwaw kusimamia urejeshaji wa mkopo wa waliyemdhamini kuanzia wiki ya kwanza au mwezi wa kwanza wa marejesho yake.
- (viii) Baada ya mkopo kuidhinishwa, mkopaji atajaza fomu ya mkataba (Loan agreement form) ambayo itatiwa saini na wadhamini hao wawili. Fomu hii itaoneshwa masharti ya mkopo na mpango wa malipo.
- (ix) Faida juu ya mkopo itatolewa kulingana na itakavyokuwa imeamriwa/imeidhiniwa na mkutano mkuu wa mwaka
- (x) Mkopo hautatolewa kwaw mwanachama yeyote Yule zaidi ya mara tatu (3) ya akiba zake alizojiwekea chamani isipokuwa anaweza kutumia amana zake endapo akiba hazitoshi kuomba mkopo na hataruhusiwa kuichukua amana hiyo hadi awe amerejesha mkopo husika.
- (xi) Mali inayoondeshwa itakayowekwa dhamana na mkopaji itakuwa chini ya chama mpaka hapo mkopo wote utakapokuwa umelipwa.
- (xii) Kamati ya usimamizi itasimamisha utoajo wa mikopo chamani iwapo:-
 - (a) Mikopo mibaya inazidi asilimia 5% ya jumla ya mikopo iliyotolewa.
 - (b) Bodi haijatoa taarifa ya fedha na takwimu (financial and statistic report) nadni ya muda unaotakiwaw kwa mujibu wa kanuni za vyama vya ushirika na masharti haya.
- (xiii) Riba itakayotolewa juu ya mikopo itakuwa 10%
- (xiv) Adhabu itakayotozwa juu ya mikopo iliyocheleweshwa atakuwa 20%.

23. TARATIBU ZA HAKIBA, AMANA, NA MIKOPO.

Taratibu za akiba, amana na mikopo zitaainishwa katika sera ya akiba na mikopo kwaw kuzingaia masharti ya chama. Mwanachama anaatakiwa kutunza kitabu chake na hairuhusiwa kufanya mwenyewe maingizo ya akiba, amana, mikopo riba wala

saliuo la hesabu zake. Endapo atafanya maingizo yoyote ya hesabu zakwe mwenyewe atachukuliwa hatua za kisheria kulingana na taratibu na masharti ya chama.

24. HESABU ZA CHAMA

- (i) Chama kitafuata mfumo wa uhasibu ulioidhinishwa na Mrajis wa vyama vya ushirika katika kutunza vitabu vya hesabu na kumbukumbu zingine.
- (ii) Fedha za chama hiki zitahifadhiwa benki.
- (iii) Chama kupitia bodi yake ya uongozi kitamruhusu karani/Meneja aweke fedha taslimu kiasi kisichozidi shilingi 250,000/= kwa jili ya matumizi madogo madogo, karani/Meneja atapaswa kuhifadhi fedha zinazoidi kiasi hicho kwa kuzipekleka benki siku hiyo hiyo au siku ya piki baada ya kupokelewa. Malipo yote ya kawaida na hundi au taslimu.
- (iv) Chama kinaweza kuanzisha akiba ya amana endapo mahitaji ya mikopo kwa wanachama yakitosheleza.

SEHEMU YA TANO

MGAO WA ZIADA

Ziada itakayopatikana kutokana na shughuli za chama itagawanywa kulingana na kanuni za vyama vya ushirika Na 67 na pia kwa uamuzi wa mkutano kuzingatia kifungu cha 79 na sheria ya vyama vya ushirika ya mwaka 2003 kama ifuatayo:-

- (a) 15% itawekwa kukombolea hisa
- (b) 20% itawekwa katika fungu la akiba ya lazima kwa ajili ya kukiendeleza chama
- (c) 15% itawekwa kukabiliana nba madeni mabaya ya mashaka
- (d) 50% zitatumika kama itakavyoamuliwa mna mkutano mkuu

SEHEMU YA SITA

USIMAMIZI NA UONGOZI

MIKUTANO MIKUU YA WANACHAMA

Mikutano mikuu ya wanachama ndiyo itakayokuwaw na mamlaka ya juu katika kuongoza na kusimamia shughuli zote za maendeleo ya chama. Madaraka ya juu ya chama yatakuwa mikononi mwa wanachama walioudhuria na kupiga kura katika

mikutano mikuu hiyo itakuwa ni: mkutano mkuu wa mwaka, mkutano mkuu wa kawaida na mkutano mkuu maalum.

MKUTANO MKUU WA MWAKA

Mkutano mkuu wa mwaka utafanyika muda wowote ndani ya miezi sita baada ya kufunga mwaka uliotangulia na mwaka wa fedha wa chama.

Mambo yatakayofanyika katika mkutano mkuu w mwaka ni pamoja na:-

- (a) Kusoma na kuthibitisha mambo ya mkutano uliopita
- (b) Kupokea na kujadili wanachama wapya, wanachama waliojitokeza au kufukuzwa au kuachishwa uanachama
- (c) Kupokea na kujadili taarifa ya mwaka ya hesabu za chama pamoja na taarifa zilizoelezwa katika kanuni 29 (1) ya kanuni za vyama vya ushirika ya mwaka 2004.
- (d) Kupokea na kujadili hesabu zilizokaguliwa, Taarifa ya ukaguzi wa menejimenti pamoja na taarifa ya ukaguzi ya Mrajis
- (e) Kupokea na kujadili taarifa ya mwenyekiti, kamati ya mikopo kamati ya usimamizi na Katibu/Meneja.
- (f) Kujadili namna ya kugawa ziada kwa mujibu wa sheria ya vyama vya ushiriki ya mwaka 2003.
- (g) Kuidhinisha na kutathimini mpango mkakati na mpango biashara wa chama cha program ya utekelezaji.
- (h) Kuweka kiwango cha michango
- (i) Kuteua mkaguzi wan je kwa ajili ya ukaguzi wa hesabu za chama kwa mwaka unaofuata.
- (j) Kujadili na kupitisha kiwango cha zawadi (Honoraria) kwa bodi na watumishi waliojitolea kadri itakavyoonekana inafaa.
- (k) Kujadili na kuidhinisha maksio ya mapato na matumizi ya chama kwa mwaka unaofuata.
- (l) Kujadili na kuweka ukomo wa madeni ya chama kwa mwaka unaofuata.
- (m) Kujadili na kuidhinisha mipango ya uwekezaji ya chama
- (n) Kujadili na kuazimia rufaa za wanachama.

Kuweka kiwango cha riba ya mikopo na faida juu ya akiba na amana kujadili mambo mengine yote yahasuyo maendeleo ya chama.

MKUTANO MKUU WA KAWAIDA

Mkutano mkuu wa kawaida utafanyika angalau mara moja kwa mwaka mambo yatakayozungumzwa katika mikutano mikuu ya kawaida ni pamoja na:-

- (i) Kusoma na kuthibitisha mambo ya mkutano uliopita
- (ii) Kujadili na kuidhinisha ununuzi au uuzaji wa mali ya chama inayohamishika na isiyohamishika inayozidi shlingi million moja (1,000,000/=.
- (iii) Kufanya marekebisho ya masharti inapoonekana kuwa kuna haja ya kufanya hivyo.
- (iv) Kuidhinisha idadi ya wajumbe wa bodi
- (v) Kutafakari namna ya kuitekeleza sera ya ushirika
- (vi) Kujadili na kuidhinisha mikataba.
- (vii) Kuthibitisha wanachama wapya na kuchukua hatua za kinidhamu kwaw wanachama wawkorofi
- (viii) Kuchagua/kuwaondoa na au kuwafukuza wajumbe wa bodi na kamati ya usimamizi
- (ix) Kuchagua wajumbe wa kukiwakilisha chama katika vyama na Taasisi nyingine zinazohusika na maendeleo ya chama
- (x) kujadili na kupitisha utaratibu wa kazi na kutathimini shughuli za utendaji ili kuleta ufanisi.
- (xi) Kujadili mambo mengine yanayohusu maendeleo ya chama.

MKUTANO MKUU MAALUM

Kutakuwepo na mkutano mkuu maalum wakati wowote unapohitaji na unweza kuitishwa:

- (a) mraji wa vyama vya ushirika au Afisa yeyote aliyeidhinishwa naye mkutano huo utaongozwa na mraji mwenyew au Mwakilishi wake na ataelekeza mambo yatayojadiliwa.
- (b) Kwa maombi ya maandishi ya wanachama wasiopungua theluthi moja (1/3) ya wanachama wote. Maombi ya wanachama hao ni lazima yaeleze jambo litakalozungumzwa na yaweke saina au alama ya dole gumba na waombaji. Nakala ya maombi hayo itapelekwa kwa Afisa ushirika wa Wilaya, Mraji msaidizi wa mkoa. Mkutano mkuu utakaoitishwa na wanachama utakuwa na agenda moja tu.

Bodi ya chama kwa mujibu w kifungu cha 61 (5) (b) cha sheria ya vyama vya ushirika, 2003.

MATANGAZO YA MKUTANO MKUU

Matangazo ya mikutano mikuu lazima yabandikwe katika Ofisi ya chama na kwenye mbao za matangazo. Vilevile zinaweza kutumika taratibu za kutangaza na kuitisha mikutano zinazokubalika katika sehemu hii. Tangazo hilo lazima lioneshe wazi wazi

tarehe, muda na mahali pa kufanyia mkutano pamoja na mambo yatakayozungumzwa,

Muda wa matangazo ya mikutano mkuu utakuwa:

- (i) Kwa mkutano mkuu wa mwaka na mkutano mkuu wa kawaida siyo chini ya siku 21
- (ii) Kwa mkutano mkuu maaalum siyo chini ya siku 7.

MAHUDHURIO

- (i) Mahudhurio ya mikutano mkuu yote itakuwa si chini ya nusu ya wana chama wote au wanachama 100 ikichukuliwa idadi yoyote iliyo ndogo.
- (ii) Ikiwa katika mkutano mkuu wa mwaka au katika mkutano mkuu wa kawaida mahudhurio hayajitimia baada ya kupita muda wa kusubiri uliopangwa kuanza mkutano, mwenyekiti ataahirisha mkutano huo kwaw muda wa siku saba na utakapoitishwa tena, mambo yatakayozungumzwa yatakuwa ni yale ya mkutano ulioharishwa, iwapo katika mkutano huo mahudhurio yahatoshi tena baada ya kupita muda wa kusubiri uliopagwa kuanza mkutano, mkutano huo utafutwa na taarifa kupelekwa kwa Mrajis.
- (iii) Mkutano mkuu maalum utakaoitishwa na Mrajis au mwakilishi wake utafanyika hata kama akidi haijitimia na maazimio yatakayopitishwa katika mkutano huo yataukuwa halali.
- (iv) Mwenyekiti wa chama ataongoza mikutano yote mkuu isipokuwa mkutano mkuu maalum utakaoitishwa na Mrajis ambapo Mrajis au mtu atakayemteua atakuwa Mwenyekiti. Mwenyekiti kama hayopo makamu mwenyekiti ataongoza mkutano. Iwapo wote wawili hawapo baada ya muda wa kusubiri uliopangwa kuanza mkutano kupita ama hawataki kuongoza mkutano huo mwanachama yeyote kati ya waliohudhulia atachaguliwa kuwa mwenyekiti wa muda na ataongoza mkutano huo tu.

32. KUPIGA KURA

Mwanachama yeyote ambaye ametimiza masharti ya uanachama kama ilivyo katika masharti haya atakuwa na kura moja katika mikutano ya chama na hakuna kura ya uwakilishi.

- (a) Ipigaji kura katika masuala ya uchaguzi itabidi kufanyika kwa kura ya siri

- (b) Maazimio ya mkutano yatafanywa kwa kupiga kura ya kunyoosha mikono isiyopungua kama kura ya siri itahitajika na wanachama wasioupungua watatu.
- (c) Katika mkutano mkuu maamuzi ya wengi yatachukuliwa na endapo kuta zitalingana jambo hilo litaahirishwa au kufutwa.

Maamuzi ya maazimio yote yatakubaliwa katika mkutano mkuu na mkutano wa bodi yataandikwa katika kitabu kinachohusika na mambo ya mikutano ambayo baaada ya kuthibithishwa katika mkutano unaofuatwa yatatiwa saini na mwenyekiti wa mkutano pamoja na katibu/meneja na nakala zake kutumwa kwa Mrajis.

SEHEMU YA SABA

SIFA ZA WAJUMBE WA BODI NA KAMATI YA USIMAMIZI

Mjumbe wa bodi/kamati ya usimamizi awe na sifa zifuatazo:-

- (a) Awe na elimu ya kutosha kumwezesha kusimamia gshughuli za chama, kwa kamati ya usimamizi angalau mjumbe mmoja awe na uelewa wa utunzaji wa vitabu vya mahesabu au uhasibu au ukaguzi na au uongozi/usimamaizi wa fedha.
- (b) Awe mwadilifu na mwaminifu
- (c) Awe na uwezo wa kuongoza
- (d) Awe na amelipa hisa zote chamani kwa mujibu wa masharti haya.
- (e) Awe hajawai kupoteza sifa za uongozi katika ngazi yoyote ya chama cha ushirika.
- (f) Awe hajawai kuwa mjumbe wa bodi iliyoshindwa kusimamia vizuri shughuli ya chama na kupata hasara.
- (g) Awe anashiriki kikamilifu katika shughuli zote za chama.
- (h) Awe hajawai kusababisha hasara katika chama chochote cha ushirika
- (i) Asiwe na deni alilolipata nje ya utaratibu
- (j) Asiwe na tabia ya kutolipa madeni.

SEHEMU YA NANE

BODI YA CHAMA

35. BODI YA CHAMA

- (i) Bodi ya chama itakuwa na wajumbe tisa (9) akiwemo Mwenyekiti na Makamu wake watakaochaguliwa na mkutano mkuu.
- (ii) Wajumbe wa bodi ya chama watakaochaguliwa kwa kuzingatia kifungu cha 63 cha sheria ya vyama vya ushirika Na. 20 ya mwaka 2003 pamoja na kanuni 39,42 na 43 za kanuni za vyama vya ushirika za mwaka 2004.
- (iii) Bodi ya chama itaoongoza chama kwa kipindi cha miaka tisa, kwa wale wajumbe wa bodi ambaop watachaguliwa katika mkutano wa uchaguzi wa kwanza tangu kuandikishwa chama, theluthi moja (1/3) itaondoka baada ya miaka mitatu (3) kwa kipigiwa kura kwenye mkutano mkuu. Nusu (1/2) ya wajumbe waliobaki wataondoka mwaka wa sita (6) baadaya ya kupigiwa kura ya kuondoka na theluthi moja (1/3) inayobaki itajiuzulu katika mwaka wa tisa. Wajumbe watakaopigiwa kura ya kutoka hawataruhusiwa kugombea tena mpaka baada ya kipindi cha miaka mitatu kupita. Kila baada ya kipindi cha miaka mitatu mitatu watachaguliwa wajumbe wapya wa bodi kujaza nafasi za wajumbe walioondolewa. Aidha, Mwenyekiti na makamu wake watachaguliwa pia kama wajumbe wengine wa Bodi.

VIKAO VYA BODI

Vikao vya Bodi vitafanyika mara moja kwa mwezi. Mwenyekiti wa chama ataongoza vikao vyote vya Bodi. Endapo hatakuwepo makamu Mwenyekiti ataongoza kikao. Iwapo wote wawili hawatakuwepo katika saa iliyopangwa au hawapendi kushiriki katika kikao hicho mjumbe wa Bodi mwingine yeyote kati ya waliohudhuria atachaguliwa kuwe Mwenyekiti wa muda na ataongoza kikao hicho tu.

36. UKOMO WA MJUMBE WA BODI

Mjumbe wa bodi ya chama atakoma kuwa mjumbe:

- (a) Kwa sababu zozote zilizomo katika kanuni ya 49 ya kanuni za vyama vya ushirika, 2004
- (b) Kwa kushindwa kuhudhulia mikutano ya Bodi mitatu mfululizo bila sababu za msingi.

37. TARATIBU ZA VIKAO VYA BODI

- (i) Vikao vya bodi vitaitishwa na mwenyekiti wa chama kwa kushauriana na Meneja /Katibu.
- (ii) Kila mjumbe wa Bodi atakuwa na kuta moja, iwapo kura zitalingana, mwenyekiti atakuwa na kura ya ziada.
- (iii) Mambo yote yaliyozungumzwa yataandikwa ndani ya kitabu cha mambo ya vikao vya bodi na kuwekewaw saina na Mwenyekiti na meneja/katibu.

38. BODI YA CHAMA

Bodi ya chama itakuwa na uwezo wa kusimamia chama kwa mujibu wa sheria ya vyama vya ushirika Na 20 ya mwaka 2003 na kanuni ya vyama vya ushirika ya mwaka 2004 kwa matakwa ya maharti haya.

KAZI ZA BODI

Bodi ya chama itakuwa na wajibu na kazi zifuatazo:-

- (i) Kusimamia shughuli zote za uchumi za chama na kuhakikisha kikamilifu maazimio na maelekezo ya mkutano mkuu.
- (ii) Kutekeleza kikamilifu maazimio na maelekezo ya mkutano mkuu
- (iii) Kutunza hesabu za chama kwa usahihi na ukweli
- (iv) Kuweka kwa usahihi daftari la wanachama na kumbu kumbu za mihitasari ya mikutano mkuu na vikao vya bodi
- (v) Kuhakikisha kuwa lakiri ya chama inakuwepo na inatumika ipasavyo.
- (vi) Kuchukua uamuzi ikingojea uthibitisho wa mkutano mkuu juu ya kupokelewa wanachama wapys, kujiuzulu wanachama, kusimamia kwaw wajumbewa bodi, kutoa mapendekezo ya kuwafuta uanachama wakopaji wakorofi.
- (vii) Kubuni na kutayarisha sera na kanuni za uendeshaji chama zinazohusu fedha, biashara, utawala, mikopo, bohari n.k ili kufanikisha madhumuni ya chama

- (viii) Kuwasilisha kwenye mkutano mkuu wa wanachama tarifa ya hali ya uchumi na maendeleo ya chama pamoja na hesabu ya mapato na matumizi, mizania iliyohibitishwa kwa mwaka uliopita na maksio ya mapato na matumizi kwa mwaka unaofuata.
- (ix) Kupokea na kujadili taarifa za kamati ya mikopo na kamati ya usimamizi.
- (x) Kupitia na kujadili maombi ya mikopo kutoka kwa wajumbe wa bodi, wajumbe wa kamati ya mikopo na wajumbe wa kamati ya usimamizi.
- (xi) Kuteua mwanachama atakayeshika nafasi iliyoachwa wazi katika kamati ya mikopo. Aliyeteuliwa atashika nafasi iliyoachwa wazi mpaka mkutano mkuu mwingine unaofuata ambapo nafasi iliyoachwa wazi itajazwa kwa kupigiwa kura au kwa uthibitisho.
- (xii) Kumwezesha mtu aliyeidhinishwa kukjagua vitabu vya chama na kuhakikisha kuwa hatua zinachukuliwan kutokana na taarifa ya ukaguzi.
- (xiii) Kuhakikisha kuwa wanachama wanafuata na kuzingatia masharti haya, taratibu na mikataba mbalimbli
- (xiv) Kufungua akaunti benki na kuhakikisha kuwa fedha zote za chama zinatunzwa katika benki
- (xv) Kutafakari namna ya ya kutekeleza sera ya maendeleo ya ushirika.
- (xvi) Kuandaa mpango mkakati wa biashara wa chama.
- (xvii) Kuhakikisha kwamba chama kinawasilishwa katika mashtaka yoyote.
- (xviii) Kuhakikisha kuwa mali, bidhaa, vifaa na nyaraka/hati za chama zinahifadhiwa vizuri kwa usalama.
- (xix) Kuteua wajumbe watakao tia saina kwenye akaunti na hundi za chama
- (xx) Kuajiri na kuteua watumishi wenye sifa za kutosha kutenda shughuli za chama akiwemo Meneja/Katibu wa chama au watumishi wengine kutoka miongoni mwa wanachama au nje ya wanachama ambao wataendesha shughuli za kila siku za chama.
- (xxi) Kuingia mikataba mbalimbli kwa niaba ya chama
- (xxii) Kuhakikisha kuwa wakopaji wanalipa madeni yao kama walivyoahidi na kuwachukulia hatua za kisheria wakopaji wasio waaminifu na kupendekeza kwa mkutano mabadiliko au viwango vya riba au masharti ya ulipaji mikopo na au mgawanyo wa mikopo (Amortization).

- (xxiii) Kuandaa marekebisho ya masharti ya chama pale itakapobidi na kuwasilisha kwenye mkutano mkuu
- (xxiv) Kuandikisha mikataba yote ya kibiashara kwa Mrajis wa vyama vya ushirika.
- (xxv) Kuchunguza mara kwa mara shughuli za chama kwa kumtaka meneja? Katibu atoe taarifa ya matokeo ya uendeshaaji wa shughuli za chama
- (xxvi) Kutayarisha/kuchapisha hati za kumiliki hisa kwa sjili ya wanachama
- (xxvii) Kuandaa mipango ya uwekezaji
- (xxviii) Kufanya mambo mengine eyote ambayo yataonekana ni lazima kaktika kutimiza sheria, kanuni na masharti ya chama kwa ujumla,

39. wajumbe wa bodi watatkiwa kupata semina/mafunzo ya elimu ya ushirika juu ya uongozi wa vyama vya ushirika yatakayoandaliwaw na chama

40. KAZI ZA MWENYEKITI

Mwenyekiti atakuwa na kazi zifuatazo:-

- (a) Kuongoza mikutano mikuu yote isipokuwa mkutano mkuu maalum ulioitishwa na Mrajis
- (b) Kuongoza vikao vyote vya bodi ya chama
- (c) Kuitisha mikutano mikuu yote ya bodi kufuatana na masharti hay
- (d) Kuweka saina kumb kumb za mikutano mikuu na vikao vya bodi ambayo ameiongoza.
- (e) Kuweka saina kwa niaba ya chama kumbukumb zote ikiwa ni pamoja na zinazohitajika kuwekwa lakiri na au muhuri wa chama
- (f) Kuwa msemaji mkuu wa chama, kama haitaamriwa vinginevyo nabodi au mkutano mkuu wa chama.

41. KAZI ZA MAKAMU KMWENYEKITI

Makamu mwenyekiti atafanya kazi zote za mwenyekiti wakati Mwenyekiti hayupo au kwa kuagizwa na Mwenyekiti.

42. MENEJA/KATIBU

Chama kitawajibika kuajiri Meneja/Katibu iwapo hali ya fedha haitoruhusu na kuna mwanachama mwenye ujuzi, atachaguliwa na atafanya kazio za Meneja/Katibu na atawajibika kwa Bodi ya chama can atakuwa na wajibuy na kaszi zifuatazo:-

KAZI ZA MENEJA/KATIBU

- (a) Kuweka mahali pa usalama na kwa usahihi fedha, vitabu nyaraka, hati na mali ya chama
- (b) Kufanya mawasiliano yote kwa niaba ya chama
- (c) Kupokea na kulipa fedha kwa niaba ya chama
- (d) Kutayarisha/kuandaa mipango ya maendeleo ya muda mrefu na mfupi pamoja na makisio ya mapato na matumizi
- (e) Kuishauri bodi katika shughuli za kifedha, kibiashara, kiutaalamu na kiuongozi.
- (f) Kuweka saini kwa niaba ya chama kumbukumbu zote ikiwa ni pamoja na zinazohitajika kuwekwa lakiri na au mhuri wa chama
- (g) Kuishauri bodi kuhusu upatikanaji wa uajiri na uendelezaji watumishi
- (h) Kuajiri watumishi wa chama wa ngazi ya chini.
- (i) Kusimamia na kuratibu mipango yote ya uchumi ya chama
- (j) Kutayarisha taarifa za mwezi, robo, nusu na mwaka mzima
- (k) Kuweka kwa usahihi daftari la wanachama na kumbukumbu nyingine
- (l) Kuwa katibu wa vikao vya bodi na mikutano mikuu na kuandika kumbukumbu za mikutano hiyo na kuzitia saini.
- (m) Kuhifadhi nakala za masharti haya, kanuni, na sheria ya vyama vya ushiriki ya mwaka 2003 na nyaraka hizi ziwe wazi kukaguliwa na wwanachama wawnapohitaji
- (n) Kuandaa hesabu za mwaka na kuziwasilisha kwa bodi
- (o) Kusimamia uendeshaji wa kazi za chama za fkila siku, kutayarisha mambo yote ya mikutano kwa mujibu wa masharti haya.
- (p) Kutoa taarifa bodi dhamana inayofaa kwa mkopo utakaoombwa na chama

- (q) Kuhakikisha kuwa chama kina fedha za kutosha kwa jili ya mikopo, kupunguza amana, akiba na gharama za uendeshaaji
- (r) Kufanya kazi nyingine zote ambazo atapewa/.ataagizwa na bodi

43. KAMATI YA USIMAMAZI

Kamati ya usimamaizi itachaguliwa na mkutano mkuu na itakuwa na wajumbe wasiozidi watatu ambao sio wajumbe waw bodi au wawjumbe wa kamati ya mikopop au wajiriwa wa chama

- (a) Wajumbe wa kamati ya usimamizi watakaa madarakani kwa kipindi kimoja cha miaka mitatu na hawatachaguliwa tena hadi i[pite miaka mitatu mingine.
- (b) Kamati ya usimamizi itachagua Mwenyekiti na katibu miongoni mwa. Katibu atatumiza kumbukumbu zote pamoja na zile za hatua zinazochukuliwa na kamati

44. KAZI ZA KAMATI YA USIMAMIZI

Kamati itafanya kazi zifuatazo:-

- (i) Kusimamia fedha na mali zote za chama kwa niaba ya wanachama
- (ii) Kuamuru kufanyika angalau mara moja kwa kila baada ya uchunguzi wa shughuli za chama pamoja na ukaguzi wa vitabu, na itatengeneza au itaamuru utengenezaji wa taarifa itakayotolewa kwa bodi ya chama kwa maandishi na itakagua au itaamuru ukaguzi wa mwaka ufanyike na taarifa yake itolewe kwa maandishi katika mkutano mkuu wa mwaka unaofuata.
- (iii) Kufuatilia maendeleo ya miradi mikubwa ya wanachama ambayo imepatiwa mikopo na chama mpaka wahusika watakapomaliza marejesho.
- (iv) Kutayarisha taarifa ya maandishi juu ya hali ya fedha na hudumja zitolewazo kwa wanachama kwa bodi na mkutano mkuu na nakala kwa fisa wa Wilaya na Mkoa kila baada ya miezi mitatu ya mwaka wa fedha wa chama.
- (v) Kutafuta ufumbuzi wa udhaifu wa uongozi na kushauri mkutano mkuu ipasavyo.

45. KAMATI YA MIKOPO

Kamati ya mikopo itachaguliwa na mkutano mkuu au mkutano utakasimu madaraka ya uchaguzi wa kamati hii kwa wajumbe wabodi. Wajumbe w kamati hii watakuwa

watatu na watatoka miongoni mwa wajumbe wa bodi. Theluthi moja (1/3) itachaguliwa kila baada ya miaka mitatu baada ya atheluthi (1/3) ya wajumbe wa kamati hii kujiuzuru.

46. KAZI ZA KAMATI YA MIKOPO

Kamati ya mikopo itafanya kazi zifuatazo:-

- (a) Kupokea maombi yote ya mikopo na kuchunguza dhamana ilyotolewa kama iko sawa kwa jili ya kuipitisha au kuikataa.
- (b) Kufuatilia matumizi bora ya mkopo na kuhakikisha kwamba wakopaji wanatumia fedha kwa miradi waliyoombea mikopo hiyo. Kutoa taarifa juu ya mikopo kwa wanachama kwenye mkutano mkuu.
- (c) Kuchunguza tabia na hali ya uwezo wa kifedha wa kila mwombaji wa mikopo ili kuhakikisha uwezo wa kulipa deni kwa ukamilifu katika muda uliopangwa.

47. kamati ya mikopo itakutana angalau mara moja kwa mwezi na pindi itakapohitajika. Kamati itateua mwenyekiti na katibu miongoni mwao.

SEHEMU YA TISA

KUFUTWA KWA CHAMA

(a) Chama kinaweza kufutwa:

- (i) Kwa amri ya Mrajis wa vyama vya Ushirika
- (ii) Kwa maombi ya wanachama wasiopungua robo tatu (3/4) ya wanachama wote

(b) Kufutwa kwa chama kutafuata utaratibu kama ulivyowekwa katika ushirika Na 20 ya m lazima dhidi ya waswaka 2003.

SEHEMU YA KUMI

49, MENGINEYO

Wajumbe wa Bodi, watendaji wakuu na watumishi wa chama hiki watatunza siri kuhusu kumbukumbu zote za maisha ya mwanachama binafsi, isipokuwa masuala

ya utoaji na ukusanyaji wa mikopo ambapo Bodi inaweza kuchukua hatua zozote za lazima dhidi ya wakopaji wasiokuwa waaminifu.

- (a) Migogoro yote kuhusiana na shughuli za chama kati ya mwawnachama na mwanachama au kati ya mwanachama na bodi au mtumishi wa chama au kati ya chama na chama kingine, itapelekwa kwa Mraji wa vyama vya ushirika. Migogoro huo unaweza kupelekwa na bodi ya chama au kwa azimio la mkutano mkuu au mwanachama anayehusika.
- (b) Endapo kutatokea ubishi au shaka kuhusu tafsiri ya masharti haya, suala hilo lipelekwe kwa Mraji wa vyama vya ushirika.

51. (a) chama kinaweza kuungana na chama/vyama/shirika/kampuni na kuanzisha miradi ya pamoja ya ushirika

(b) chama kinaweza kuungana na vyama vingine na kuunda chama kikuu

52. Chama kitajiwekea Bima ya mali na fedha kwa ajili ya kulinda mali ya chama


53. Mihtasari na huyndi zote za chama zitatiwa saina na wajumbe wa bodi pamoja na meneja/katibu wa chama kulingana na utaratibu uliowekwa na chama.

54. Masharti haya yanaweza kubadilishwa/kurekebisha kwa kufuata taratibu zilizowekwa na sheria ya vyama vya ushirika Na 20 ya mwaka 2003 na kanuni za vyama vya ushirika, 2004 na hayatakuwa halali mpaka yatakapoidhinishwa na Mraji.

Appendix 8: Certificate of Registration No MAR 721 of 15th September, 2014

Co-op. Form No.3

*Certified True copy of original
10/10/2014*



THE UNITED REPUBLIC OF TANZANIA

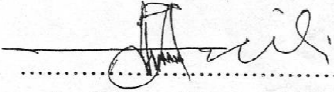
Certificate of Registration

No..... MAR 721

I, Juma Mokili Juma.....hereby certify
that..... **Butiama Motorcycle rides Co-Operative**
society/Union/Apex/Federation Limited, is this day registered under the
provisions of Section 27 of the Co-operative Societies Act No. 20 of 2003.

This certificate is issued subject to the following specific
conditions:

Given under my hand this..... 15th.....
day of..... September..... 20 24.....


.....
Registrar of Co-operative Societies
Dist. Registrar of Co-operative Societies

GP-Dodoma

