

**EMPOWERING PEOPLE THROUGH VILLAGE COMMUNITY BANKS: A
CASE OF SIMANJIRO VICOBA GROUP POULTRY PROJECT IN
SOMBETINI WARD ARUSHA – TANZANIA**

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

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CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance by the Open University of Tanzania a dissertation titled; *Empowering People through Community Banks (VICOBA); A Case of Simanjiro VICOBA Group Poultry Project in Sombetini Ward Arusha-Tanzania* ” 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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.....
Date.

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DECLARATION

I, Tabu Milonge, do hereby declare that this dissertation of Community Economic Development report is my own work and that it has not been presented and will not be presented to any other University for a similar degree or any other degree award.

.....

Signature

.....

Date

DEDICATION

The work is dedicated to my family especially my beloved husband Mr. Yahya and my children Mohamed and Amiri for their strong support and humility during the entire period of my studies. Without forgetting, I also dedicate to my late parents who laid academic foundation to me and being encouraged to value higher education.

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ABSTRACT

The study was conducted in Arusha city in Sombetini Ward in focus of accessing how people are empowered through VICOBA with the aim of analyzing the procedures followed to fight the spread of poverty while extend the assistance to vulnerable group, also to determine factors in creating employment to vulnerable groups in the community and to determine the implication of the microfinance activities toward small community saving and credit group. Various research methods employed in this study such as cross-sectional research design while sampling procedure used purposive sampling, also in data collection methods, where observation, interview, questionnaire and focus group discussion were used. Furthermore collected data concerning community needs and other findings were analyzed through SPSS technique. The report describes on how village Community Banks address the economic empowerment initiatives to peri-urban and rural communities through provision of saving and credit services. Also the report describes the establishment of poultry keeping project implemented by Simanjiro VICOBA group members in Sombetini Ward. Therefore, it is recommended that, in order to move in the right direction of saving, credits and improving the livelihood of the poor and low earners, there should be the strong support from government, the Community Based Organisations themselves and other stakeholders. Also Microfinance Institutions should support these small credit schemes such as VICOBA so as to provide soft loans with simple interests in the aim of poverty reduction within the communities to improve their house hold income.

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LIST OF ABBREVIATIONS

ACC	Arusha Community Council
ADCM	Arusha District Council of Municipal
BOT	Bank of Tanzania
BRAC	Bangladesh Rural Advancement Committee
CAN	Community Needs Assessment
CBO	Community Base Organization
CDTI	Community Development of Tengeru Institute
CED	Community Economic Development
CSO	Community Structure Organization
DADO	District Agricultural Development Officer
DC	District Council
DLS	Development of Livestock Services
DMR	Diminishing Marginal Returns
FAO	Food and Agriculture Organization
FFI	Formal Financial Institution
FGD	Focus Group Discussion
GDP	Gross Domestic Product
IA	Impact Assessment
IFAD	International Food and Agriculture Development
IFAD	International Fund for Agricultural Development
IGA	Income Generating Activities
MFI	Micro Finance Institution

MMD	Mata Masu Dubara
MSE	Micro and Small Enterprise
MVPH	Most Vulnerable and Poor Household
NGO	Non-Governmental Organization
O&OD	Opportunities and Obstacles for Development
PIA	Participatory Impact Assessment
PRA	Participatory Rural Assessment
PRGF	Poverty Reduction and Growth Facility
PRIDE	Promotion of Rural Initiatives and Development Enterprise
PSAC	Poverty Structural Adjustment Credit
PTF	Presidential Trust Fund
SACA	Savings and Credits Association
SEDA	Small Enterprise Development Agency
SIDO	Small Industries Development Organization
SPSS	Statistical Package for Social Science
SVG	Simanjiro VICOBA Group
SWDC	Sombetini Ward Development Council
SWG	Special Women Group
SWOT	Strengths, Weaknesses, Opportunities, Threats
TASAF	Tanzania Social Action Fund
UNCDF	United Nations Capital Development Fund
UPGI	Urban Poverty Growth Incidence
VICOBA	Village Community Banks
WCRP	World Conference Religions and Peace

WEO	Ward Executive Officer
WFP	World Fund Program
WYDF	Women and Youth Development Fund

CHAPTER ONE

1.0 COMMUNITY NEEDS ASSESSMENT

1.1 Introduction/Background Information

The incidence of poverty in the Third World is higher among women and men. Pearson (1992) asserts that there is substantial evidence that people have consistently lost out in the development process in these countries. One reason for such a feature is that economic, social and cultural factors in the Third World have combined to produce a situation in which most development efforts have tended to discount the potential social and economic contribution of the people and so fail to mobilize them as a vital human resource (The South Commission, 1990).

Therefore, people can be empowered through various credit schemes which were formed such as VICOBA that will enable them to engage in various economic activities and bring the development in their communities. VICOBA approach with its origin from Niger under the name MMD (MATA MASU DUBARA) began in 2002 as a pilot project at Ukonga Mazizini and Kisarawe.

For decades, governments and donor agencies have been trying to establish viable financial systems to meet the production needs of the populations in the rural and peri-urban across Africa. Ndemanyiswa A. Mbise (2003) introducing VICOBA project, observed that in Tanzania (and Africa) many poor communities have since time immemorial been using a variety of indigenous micro financing facilities in order to meet the economic pressures of their lives. Traditional African models had long realized the power of economic unity. Traditional models have the advantage of

easiness to apply to communities, as it is already acceptable and practiced though not to modern economic standards.

Bank models have difficulty in being accepted as in most cases are complicated to the uneducated poor. Some of these natural and indigenous micro finance facilities include burial associations, rotational saving and credit, UPATU and lotteries in all its various forms. In the face of this poor track record for creating viable financial services, CARE Niger developed and implemented the Muta Masu Dubara (MMD) program, a self managed system of the purest form of financial intermediation (William J. Grant, 2002). The MMD model is the one which resembles VICOBA model.

The MMD is one of the best examples of completely decentralized financial organization which is really a movement rather than a single organization as it moves ahead with each group member. It provides them with desired savings and credit services and because it is self funded, managed by members, no leakage/outflow of funds, all benefits accrue to the group, then it enhances the members to respect the rules of the group which in turn make the repayment to some groups up to 100%. (Grant, J & Hugh, 2002).

Gabrielle Athmer (2003), through CGAP study on the alternative institutional approach in rural Africa using the MMD (CARE-Niger) and Ophavela (CARE-Mozambique) approach found that the two have proved successful in rural areas, with wide and deep outreach and considerable impact. The approach which is accepted by the target group, responds to poor clients' demand for savings and credit

services that enables them to manage risk. They also, besides the financial needs, also address the social components of poverty and strengthen the social capital of the client groups.

The approach is inherently bottom-up, the savings and credit groups are owned by its members and gain independence after a period of training. In Niger, an associative movement consisting of savings and credit groups is emerging that addresses broader developmental issues. Most importantly in Niger, the approach contributes to women's empowerment.

Tanzania introduced the Village Community Bank (VICOBA) approach so as to address economic empowerment initiative to the peri-urban communities through provision of saving and credit services. MFIs believe that one of the sources of conflict among social groups is poverty. The credit conditions are very 'soft' such that the interest rate charged in each month is used to re-capitalize their service while only 10% is charged by the financier per annum.

The economy of Sombetini ward is predominantly based on petty businesses, food vending, informal and formal employment and car minding. Moreover, the ward has undeveloped infrastructure, negligible capital investment and less effort put forth in social development thus contribute to Per capita income (GDP) average Tanzania shillings 210000/= (ADCC, 2013). In such a small income, it is only 28.3 percent of households that could meet their basic needs without incurring indebtedness. Moreover, the ownership of basic assets is very low to tune 10.5% (Hugh, 2002).

1.1.2 Surface Access to the Project Area

Sombetini ward is easily accessible by tarmac road transport that runs throughout the ward except some few areas which are under construction by the City Development Fund.

1.1.3 Population

The ward has a total population of 134,000 people of which 46800 are men and 60200 women with a Sex Ratio (SR) of 83.3 males per 100 females and 10,412 children (Tanzania National Census 2002).

1.1.4 Climate, Topography and Vegetation

The area is mostly semi arid with highland zones and flat rolling plains in the rift valley. There is a warm climate in the low altitude area and cool climate in the high altitude area. Average temperatures range from 20°C to 35°C. The area has a bimodal rainfall pattern with short rains between November and January and the long rains between March and May. The rainfall is erratic and not reliable. The lowlands and highlands receive 400mm and 900mm of rain respectively (ADCMC, 2012).

1.1.5 Administration Set-Up

The ward has five hamlets namely; Simanjiro, Osunyai, Olamuriaki, Kirika A and Kirika B which are led by the Ward Executive Officer (WEO) who is assisted by chairpersons. These are democratically elected by the villagers. Moreover, there are village government members who are also elected democratically by villagers and they are representatives of villagers in the village council. The ward has one Ward Executive Officer who is employed by the Arusha DC Municipal Council.

1.1.6 Economic Activities

The economy of Sombetini ward is predominantly based on cottage industries, with about 80 percent of households relying on petty business while 15 percent deals with fancy activities such as saloons, embroidery, poultry keeping, piggery, knitting and sewing, and matching businesses and 5 percent of formal employment. Moreover, the ward has undeveloped infrastructure, negligible capital investment and less effort put forth in social development thus contribute to Per capita income; (GDP) average Tanzania shillings 250,000/= (ADCM, 2012). In such a small income, it is only 28.3 percent of households that could meet their basic needs without incurring indebtedness. Moreover, the ownership of basic assets is very low.

1.2 Community Needs Assessment (CNA)

Needs assessment is a both a process and the phenomenon which is very important in the initial stages of community project formulation and preparation and analysis thereafter in the subsequent stages of project implementation. In the economic development process, needs are defined as the gap between what is the current situation or circumstances and what the community desire to achieve.

Therefore, needs assessment is a process of identifying and measuring gaps between the current situation and the desired situation, prioritizing the gaps and determine ways of bridging them. Development projects must have accurate, reliable and usable information that reflects the needs of a specific community. Needs should emerge directly from ideas articulated by the target population and other stakeholders in a community. Needs assessments conducted with the authentic participation of the entire community will strengthen the commitment and enthusiasm for a project. It

also assists to create community ownership of a project and it generates data to develop indicators for monitoring and evaluation. Community needs assessment was made by considering the main parameters which were critically examined and analyzed during the assessment namely: community structure, economic status, social services and facilities and ecological diversity. Community needs assessment is aimed at looking at what is working well and what is not working well that is community needs, opportunities, problems and likely solutions in community of Arusha DC Municipality and thus requires systematic interventions methodologies and strategies.

The community needs assessment provides the available resources and opportunity which can be utilized to solve the existing development challenges. The available resources and opportunities can be utilized to address the development challenges which were identified during the assessment. The researcher conducted focus group discussions with the community members and local leaders on the needs in their community; they agreed that the challenge of Urban Poverty Growth Incidence (UPGI) is growing due to social and economic factors including ultra poverty and alienated attitude leads into overwhelming the land carrying capacity hence Diminishing Marginal Returns (DMR) from land resources including crop production.

The community needs assessment in the community based on assessing the authentic needs of the people, opportunities available, the resources of the community, problems hindering their capacities for development and likely solutions. This part concentrates on the findings of the community needs assessment which was

conducted in Sombetini ward in the Arusha District Council Municipality. The assessment was done by employing cross-sectional design where both research methods that are qualitative and quantitative methods were used. During the participatory assessment, the community institutional, economic, social, health and environmental assessment was conducted where the participatory tools were effectively used to enhance community participation through discussion, observation and questionnaire.

Therefore, the researcher used Focus group discussion, transect walk, appreciative inquiry, conversational interviewing, resource mapping, livelihood map and survey questionnaire. All data which were collected by survey questionnaire were analyzed by using the SPSS software computer program. During focus group discussions the clarification required on issues raised was done right at the group. The Arusha DC Municipal Community is the group of community members in Arusha City who have dedicated their lives in support of the marginalized groups within the community including the Most Vulnerable and Poor Households (MVPs) in the ward of Sombetini. The main sources of income for the residents of the ward are business persons, zero grazers, food and vegetable vendors, car minders, employees, housekeepers, hoteliers, beverages maids, and drivers.

1.2.1 CNA Objectives

1.2.1.1 Overall Objective

To empower people through village community banks in Sombetini ward in poultry project.

1.2.1.2 Specific Objectives

- (i) To analyze the procedures followed to fight the spread of poverty and extend social assistance to women, widows and orphans in Sombetini community.
- (ii) To determine factors in creating employment for youths and poor people in the community.
- (iii) To determine the implication of microfinance activities towards small community savings and credit groups and organizations.

1.2.2 Research Questions

The aim of the survey was to identify sources of income in the village and skills required by the community members in order to improve their income. Based on this focus, the survey was conducted by looking at the following questions:

- (i) What are the income generating activities that household depend as their source of income in the village?
- (ii) What skills the villagers need in order to improve their income?
- (iii) What are the problems hindering the efforts of household toward improving their income?
- (iv) What are the procedures followed by VICOBA in establishing income generating activities?
- (v) What is the impact of VICOBA in the living standard of individuals?

1.2.3 CAN Research Methodology

The research methodology is described by Kothari (1990) as a systematic way of solving the research problem. It may be understood as a science of studying how

research is done scientifically and methodology used in data collection included; semi-structured interviews, interviews and survey methods. Statistical Package for Social Science (SPSS) 16.0 window was used to code and analyze data obtained from the survey. Peoples' responses to various questions were counted in order to arrive to a conclusion. The interview methodology was used to get data from various stakeholders involved in Sombetini VICOBA group community based organization. The survey method was used to collect data in order to seek their attitudes opinions and their behavior. Therefore, this part consists of four sub-parts; research design, sampling techniques, data collection techniques and data analysis methods.

1.2.3.1 CNA Research Design

Generally there are many types of research designs that serve for specific purposes and in this case since it is household survey, we selected cross-sectional design with a reason to describe the status of the household's income at that specific time. The researcher collected data at a single point in time to find out real problem facing families living at Sombetini ward. In order to achieve the research objectives this design is suitable and for the sake of effective utilization of the resources and the time the Researcher decided to employ this design as well as the methodology.

1.2.3.2 Sampling Techniques

Sampling techniques are techniques engaged in identifying a representative study population. There are various sampling techniques which include; purposive sampling, simple random sampling, cluster, systematic and stratified (Masoms and Ngaruko). The researcher used random to pick the sample which is a small part of something intended as a representative of the whole. Purposive sampling was used to

select five VICOBA groups in Sombetini ward. Ten members from each group were randomly selected and a sample size of a fifty (50) members. The officials and MFIs' experts were purposively selected. They included eight MFIs and two officials from the community development department and co-operative.

1.2.3.3 Data Collection Methods

Data collection is an important aspect of any type of research whereby it is used to acquire information from different levels being primary and secondary information. Primary data were collected from the community through various data collection tools such as interview, observation and focus group discussion and questionnaire (Masomo and Ngaruko, 2010). Therefore, participatory technique was used during data collection exercise; these techniques include observation, and structured interview and questionnaire.

(i) Observation

This technique was used to observe economic activities that VICOBA members are doing to earn the income. Intentionally, this was done purposely so as to know whether the income generated can support the family in all their daily requirements. It was decided to use this method of data collection so as to see the housing and general environment where these families live in. However, this method is useful as people may feel shy to explain issues that could be extracted just by observing the real situation.

(ii) Focus Group Discussion

This method of data collection was used to identify skills that household requires in order to improve their income. It was used to enable participants in Community Need

Assessment exercise to identify local available resources which can be used as an opportunity to the community and thereafter be used in solving prioritized socioeconomic problem. Participants were grouped into 6 groups each comprising of 10 individuals so as to avoid some of the participants feel inferior and hence to make each member participate effectively in the discussion, then questions were posed so as to stimulate discussion.

(iii) Structured Interview

In order to supplement the data collected through observation, a household survey was conducted through face-to-face interview using well-prepared questions. The questions were pre-tested before the actual exercise of data collection; the household involved during pre-testing the instrument was not involved during the actual exercise of data collection. However, this method was employed to ensure the views of the target group aired out while the researcher is there so as to clarify any issue as it may arise as far as the interview guide is concerned.

(iv) Questionnaires

A questionnaire is a primary data collection method used in this study. (Massimo and Ngaruko, 2010), argues that questionnaires often makes use of checklists and rating scale. These devices help to simply and quantify people's behavior and attitudes checklist that is a list of behaviors characteristics or other entities that the researcher is looking for. A questionnaire consists of a number of questions printed or typed in a definite order on a set of forms. Questionnaires can be structured or unstructured, that structured questionnaires are in the form of possible option list/ answers. All

questions and answers are specified and comments in the respondents' own words are held at a minimum (Kothari, 2009).

1.2.3.4 Data Analysis Methods

Data was analyzed by using a computer program known as Statistical Package for Social Sciences (SPSS) because the researcher knew coding processes and the package helped to save time and provide clear frequencies and percentage which supported the researcher to interpret correctly the collected information. Analyzed information was presented in tabular forms.

1.3 Community Need Assessment Findings

Through the participatory assessment using various tools was conducted under community assessment and the researcher with the respondents came out with various findings; The survey findings were presented in terms of head of household characteristics, sources of income for the household, skills required for the household to improve their income and problems hindering the effort of household toward improving their income.

From the study it was observed that the main economic activities of the community of Sombetini ward were horticulture, petty animal keeping, small poultry keeping, petty business and extraction of moram quarrying. The petty business which is practiced by the community of Sombetini are retail shops, charcoal burning, milling machine, food vendor, furniture making and vegetable selling. The following are the findings which were obtained;

1.3.1 Respondents Personal Particulars

1.3.1.1 Respondents by Sex

The study involved respondents of different sexes; female and males. The following figure shows the configuration of respondents in terms of sex: There were more women than men in the group. This was because women were the ones who were poorer and committed than men in Sombetini ward and therefore decided to join hands together to fight against poverty. The following table shows this reality:

Table 1: Sex of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	5	16.7	16.7	16.7
Female	25	83.3	83.3	100.0
Total	30	100.0	100.0	

Source: Sombetini Ward Tesearch Findings, (2013)

1.3.1.2 Age Distribution of Respondents

The respondent's age was between 18 years to 65 years, majority 66.7% are in middle age ranged from 31 – 45 years. This is because this group consists of people who are still energetic, creative and positive minded. This group was followed by 16.7% aged between 46 – 65 years, 16.7% aged between 18 – 30 years old.

Table 2: Age of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
18-30	5	16.7	16.7	16.7
31-45	20	66.7	66.7	83.3
46-65	5	16.7	16.7	100.0
Total	30	100.0	100.0	

Source: Sombetini Ward Tesearch Findings, (2013)

1.3.1.3 Level of Education

Table 3: Level of Education

	Frequency	Percent	Valid Percent	Cumulative Percent
Primary	5	16.7	16.7	16.7
Secondary	15	50.0	50.0	66.7
Higher education	8	26.7	26.7	93.3
Not educated	2	6.7	6.7	100.0
Total	30	100.0	100.0	

Source: Sombetini Ward Tesearch Findings, (2013)

1.3.1.4 Monthly Income of Respondents

Table 4: Monthly Income of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
0-200,000	13	43.3	43.3	43.3
250,000-400,000	14	46.7	46.7	90.0
450,000-600,000	3	10.0	10.0	100.0
Total	30	100.0	100.0	

Source: Sombetini Ward Tesearch Findings, (2013)

1.3.2 Economic Assessment

1.3.2.1 Loan Accessibility

The data summarized in table 5, as portrayed that it somehow simple to get when the clients meet the requirement needed by the credit institutions like VICOBA. It is vividly proved by the majority of respondents who admitted that many people have received loans from VICOBA business i.e. 70% of the respondents admitted that it is simple to access loan, while 30% of respondents responded that it is difficult to obtain loans for business and other activities due to lack collaterals which can be used to support the loan provided by micro financial institutions.

Table 5: Loan Accessibility

	Frequency	Percent	Valid Percent	Cumulative Percent
Difficult	9	30.0	30.0	30.0
Not difficult	21	70.0	70.0	100.0
Total	30	100.0	100.0	

Source: Sombetini Ward Research Findings, (2013)

1.3.2.2 Challenges Facing VICOBA

Table 6: Challenges Frequencies

		Responses		
		N	Percent	Percent of Cases
	Poor management	30	25.2%	100.0%
	Inadequate fund	29	24.4%	96.7%
	Low income	30	25.2%	100.0%
	Political influence	30	25.2%	100.0%
Total		119	100.0%	396.7%

Source: Sombetini Ward Tesearch Findings, (2013)

In the study there are several challenges facing VICOBA which are inadequate fund on VICOBA's operation which is 24.4%, and low income which is 25.2%. This shows that women and men are still not motivated to join the organization in that area which may be due to illiteracy level or high level of ignorance. 25.2% poor management, 25.2% are political influence (Table 6).

1.3.2.3 Benefits of being a Member of VICOBA

By being a member of VICOBA, 50% of the individuals have chosen savings and loans which show that most of the individuals are joining the organization so as to save their money and get loans. 23.3% expanding their production and 23.7% get business knowledge from the VICOBA.

Table 7: Benefits of being a Member of VICOBA

	Frequency	Percent	Valid Percent	Cumulative Percent
Saving and Loan	15	50	50	50
Business Knowledge	8	26.7	26.7	76.7
Expanding production	7	23.3	23.3	100.0
Total	30	100.0	100.0	

Source: Sombetini Ward Tesearch Findings, (2013)

1.3.2.4 Strategies Enforced by VICOBA Towards Empowering Women and Men

In the study it shows that 36.7% of the strategy which is enforced is to provide loans to its members in the community. 16.7% is the provision of infrastructure, 6.7% is the provision of education on VICOBA, 13.3% provide adequate regulation and supervision, 10% is providing employment opportunities and 16.7% is sensitizing the population on advantages of VICOBA (Table 8).

Table 8: Strategies Frequencies

		Responses		Percent of Cases
		N	Percent	
	provision of loan	29	37.6%	96.7%
	Provision of infrastructure	30	16.7%	100.0%
	Provide adequate regulation	30	13.3%	100.0%
	Sensitize the population on advantages of VICOBA	30	16.7%	100.0%
	Provision of education on VICOBA	31	6.7%	103.3%
	Employment opportunities	29	10%	96.7%
Total		179	100.0%	596.7%

Source: Sombetini Ward Tesearch Findings, (2013)

1.3.2.5 Public Services and Infrastructure in the Community

The researcher examined the adequacy of public services and infrastructure (Schools, police, fire station, sewer and health) in the Sombetini ward community during the survey. As it can be referred from table 9; the researcher found that the majority of the respondents (53%) declared that public services and infrastructure is not adequate enough while the rest of the respondents 46% admit that the public services and infrastructure were adequate enough within the community.

Table 9: Status of Public Services and Infrastructure in Sombetini Ward

	Frequency	Percent	Valid Percent	Cumulative Percent
Available	14	46.7	46.7	46.7
Not available	16	53.3	53.3	100.0
Total	30	100.0	100.0	

Source: Sombetini Ward Tesearch Findings, (2013)

1.3.2.6 Findings on Examining the Possibility of Establishing the Sustainable Economy

Project in the community through the focus group discussions and key informant's interview, the researcher requested the respondents to identify the potential, viable and sustainable economic activity/ project they think can improve their economic status. During this exercise the respondents were very active in analyzing each IGA basing on capital investment, availability of raw materials (inputs), knowledge experience and availability/reliability of the market. From this exercise the researcher came to learn what is supposed to be considered when planning the project. The study revealed that among the activities being undertaken the poultry keeping project

scored high rank compared to other activities. The table shows the scores as per activity (Table 10).

Table 10: Economic Frequencies

		Responses		Percent of Cases
		N	Percent	
	Horticulture activities	30	14.3%	100.0%
	Cattle keeping	30	14.3%	100.0%
	Poultry keeping	30	14.3%	100.0%
	Food vendor	30	14.3%	100.0%
	Education activities	30	14.3%	100.0%
	Agricultural activities	30	14.3%	100.0%
	Public toilet services	30	14.3%	100.0%
Total		210	100.0%	700.0%

Source: Sombetini Findings, (2013)

1.3.2.7 Availability of Public Services and Private Infrastructure

Form the respondents it shows that 62% of the members have agreed that there are services which are available in the community which they live in example roads, schools and dispensaries. 37% of the members have disagreed to the availability of public services and infrastructures in the community.

Table 11: Are Public Services and Infrastructure Available in the Community

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	18	62.1	62.1	62.1
No	11	37.9	37.9	100.0
Total	29	100.0	100.0	

Source: Sombetini Ward Findings, (2013)

1.3.2.8 Potentiality of Poultry Keeping Project in Income Generating

From the table below it has shown that 66.7% of the members have agreed that the poultry keeping project will be potential in income generation of its members which will increase their standard of living. 33.3% of the members have disagreed that the poultry project will not be helpful or potential to the income generation of the members in the community.

Table 12: Will Poultry Keeping Project be Potential in Income Generating to the Community Members?

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	20	66.7	66.7	66.7
No	10	33.3	33.3	100.0
Total	30	100.0	100.0	

Source: Sombetini Ward Findings (2013)

1.4 Community Needs Prioritization/ Leveling of Needs

1.4.1 Community Needs Prioritization

Through focus group discussion the researcher identified the Simanjiro VICOBA group members had a list of Income Generating Activities. The pair wise ranking technique was used to prioritize the identified needs so as to get a project area, and poultry keeping became the first proposed project to be performed. This was conducted in participatory manner using small stones to count the scores and the poultry keeping need was ranked as number one since it was highly scored compared to others.

Table 13: Community Needs Prioritization

	Horticulture activities	Cattle Keeping	Poultry keeping	Food vendor	Education activities	Agriculture activities	Public toilet services	Score	Ranking
Horticulture activities								7	2
Cattle keeping								5	3
Poultry keeping								8	1
Food vendor								4	4
Education activities								3	5
Agriculture activities								2	6
Public toilet services								1	7

Source; Sombetini Findings (2013)

1.5 Conclusion

Based on the findings, raised income was ranked as a root of all other needs. Due to this situation community members fail to invest more on other income generating activities. Low income hinders the community from saving as no surplus from their income; this situation makes difficult conditions for the community to pay the school requirements for their children. However, intervention to raised income will result into solution to other problems. With improved income the community will invest in agriculture, livestock, establishing micro business, building good houses, taking their children to school without depending on donors and hence poverty alleviation to the community concerned.

The pair wise ranking method was applied to rank the priority problems identified from the community, economic, health, and environmental assessments to get the community priority problem which ranked higher compared to the other problem identified as a critical problem which needs solution: Although Sombetini Ward seems to have high potential for business growth, its infrastructural and socioeconomic development is very low. The low level of socioeconomic development and limited infrastructure is far worse in some remote villages. Social services like health, education, and water, etc. are showing gradual improvement. However, basic marketing infrastructures are still lacking behind.

Therefore, it is important to develop these facilities in addressing any development program including food security. The proper management and utilization of the available natural resource potential is also indispensable to enhance agricultural productivity and achieve better standard of living.

Pictures during Community Needs Assessment findings



Figure 2: The MCED Student Tabu Milonge being introduced to Sombetini VICOBA Members by WEO Mr. Meshili

Source: Sombetini Ward Findings (2013)



Figure 3: The MCED Student Tabu Milonge Collecting Community Needs and Leveling them with Sombetini VICOBA Members

Source: Sombetini Ward Findings (2013)



Figure 4: The MFI Expert with MCED Student Tabu Milonge Sharing Views with Sombetini VICOPA Members and WEO Mr. Meshili

Source: Sombetini Ward Findings (2013)

CHAPTER TWO

2.0 PROBLEM IDENTIFICATION

2.1 Background to Research Problem

The goal of this chapter is to describe the systematic process by which the statement, target community, stakeholders, project goals and objectives were obtained. The participatory assessment used by the researcher in collaboration with Simanjiro VICOBA group members in Sombetini Ward, enabled to identify various problems and plans for solutions. Participatory is a point of entry between a facilitator and project beneficiary. Participatory assessment is important as it enables the target group to participate fully in identifying, designing, implementation and evaluation of the project activities. This makes people to have a sense of ownership towards implementation of the desired project activities (Kaufinan, 1992).

The conducted research revealed that there is a lack of knowledge on poultry value addition through small scale technologies and lack of business development skills. The problem emerged due to income poverty which is also a problem whereby about half of the residents in Sombetini ward community earn T.sh1500 per day. Generating income may be retained as an objective but may be reduced in importance depending on the priorities of the interventions argment (Hurley, 1990).

The activities initiated may not fulfill the needs of the recipients like poverty alleviation. Sometimes such interventions are undertaken without prior knowledge of the intended recipients. This has led to the following problems facing an income generation such as intravenous not prepared psychologically to start the IGAs, the

argents not having appropriate experience or skills, commercial viability of the IGAs not taken into consideration, knowledge of the participants to the interventions sometimes not used and lack institutional. Questions on how people spend the income generating and who bears the cost must be taken into serious when searching on credit schemes for empowering men and women for poverty alleviation (Hurley, Ibid 1990).

The research preparedness identified various contributing factors to income poverty in the community such as lack of knowledge and skills, lack of education, lack of entrepreneurship and market knowledge that will raise their ability in Income Generating Activities. Moreover, the factors facing poultry keepers are so many and some of them are unreliable market where suppliers may take their production, under utilization of veterinary services, lack of capital and pricing competition and lack of customers as there is a big competition among the poultry keepers. Therefore, the quality of productions is the aspects, which drives the poultry keepers in a vicious cycle of poverty.

Poultry keeping policy (2006) states that the low genetic potential of the poor people will lead to poor production because of not being much experienced in various projects including poultry production industry. Most of the chickens are not well kept that results to low production .In Tanzania, the consumption of white meat has gradually increased in recent years due to growing health awareness in masses ,so the increasing demand of white meat in the market has made poultry production to be profitable business enterprise, that lead the poultry keeping by the small farmers in Tanzania increasing especially in rural and urban areas although they lack

entrepreneurship training and lack of knowledge in chicken and egg production. This led the poultry keeping became the first problem to the Sombetini community members that needs effective attention in handling the project.

Moreover, the researcher had identified various opportunities within the community that will raise the IGAs such as accessible areas for chicken and egg selling, potential markets such as big hotels, academic institutions, a big and good environment area for poultry keeping, Arusha veterinary officers with extensive services and several training which together can help to improve the poultry industry in Sombetini community. Temba A et al (2012), stated that Agriculture and Poultry keeping sector grows at 3.4% and contribute 3.8% of the GD where as 40% comes from chicken meat and egg hatchery. Therefore, a case Simanjiro VICOBA group poultry keeping in Sombetini Ward should collaborate together to bring a huge desirable economic change in poultry production.

Due to Nationally representative data from across the developing World 41.9% of household earn their income from chicken production and egg hatchery (Davis et al, 2007). The National livestock and poultry (2006) MKUKUTA and TASAF took various strategies to support the community members and interventions effectively and efficiency to eradicate poverty through the improvement of Agriculture Poultry keeping and other sectors in Arusha city including Sombetini Ward.

2.2 Problem Statement

The income poverty is a major problem facing most of the poultry keepers in Sombetini ward community. Their poverty is a result of multi factors such as low

yield of poultry production, unstable poultry product prices, underutilization of the veterinary services, poor technology on poultry products processing and unreliable markets. The consequence of income poverty mostly includes the families unable to meet human basic needs. Seasonality poultry production is another challenge that during the wet season the production is very low compared to the dry season. The poultry plant being one of the key sectors, it has not fully utilized to address the problem of income poverty, although there are numerous opportunities to bring sustainable economic development of poultry keepers in Arusha city Sombetini area (Pin Quaedacker *et al.*, 2009).

Furthermore, the research conducted the studies in Arusha city with the aim of identifying the key social problems facing the community in Sombetini ward and suggest for solutions. The first study known as Opportunities and Obstacles for Development (O&OD) done in 2003 was meant to involve the community in identifying various problems, prioritizing and planning for solutions. Another study was known as Poverty Reduction Auditing of NSGRP (2004) meant to assess the performance in terms of income poverty that brings the status of social services and good governance.

Both studies were national wise conducted covering a lot of issues at one time and providing general recommendations to solve the identified problems which were left as an assignment to the communities although in nine years after the identified studies, there was some achievement as poverty eradication is concerned. Basing the fact, for a long time poultry keepers were not reflected or given priorities during O&OD and PRA exercise.

Despite the presence of various institutions and Non-governmental Organizations which deal with poverty alleviation and Arusha City Council authorities', a commitment to ensure a good standard of living, the number of income poverty individuals in Sombetini ward remain as high as 80 percent (ACC, 2010). To date in the ward's income poverty level remains vulnerable, a mythology, burden with unproductive workforce, heavily reliant on traditional inputs and lack of technical innovation.

In seasons when there is adequate rainfall, the ward is able to produce enough food to meet domestic requirements. A critical examination over the ten years reveals that the ward failed to meet aggregate ward food requirement from domestic production in two out of every five years. This represents a 40 percent of income poverty. Low income among households is anchored in the widespread reliance of households on subsistence businesses. Approximately 75 percent of the population depends on underdeveloped small scale businesses and reliance upon traditional knowledge and skills. It is also evident that more than 90 percent of the total population in the ward is prone to low level of income (ADC, 2010).

The institutions dealing with the improvement of poultry production including the Ministry of Agriculture, Food Security and Co-operative and Ministry of Industry, Trade and Marketing still fall short in attaining sustainability poultry production in Arusha city especially in Sombetini ward communities.

Therefore, the aim of this research is to generate empirical information that will help to understand the factors including socioeconomic parameters, behind the existing

situation. The probable causes of low level of income in the ward include; tradition income generating activities relying on traditional skills and knowledge, low level of education, poor agricultural input support systems, inadequate extension services, rudimentary technology, overgrazing, land degradation, inaccessibility to credit facilities by the rural population and lack of effective institutions.

The studies on O & OD/PRA show the knowledge gaps and help to identify the viable and reliable economic activities that can be undertaken and contribute to sustainable economic development. Thus the poultry processing is specific and practical to various members in the community and getting loans from Village Community Banks and other credit schemes is the best solution for building capacity of Sombetini Community members to practice Income Generating Activities (IGA).

2.3 Project Description

Empowering people through VICOBA enable community members access to soft loans that enhances the performance of income generating activities especially poultry production. The project is known as Simanjiro VICOBA group (SVG) a case of poultry keeping that will be sustainable economic development to poultry keepers at sombetini Ward. The project will be carried out at a Sombetini ward village in Arusha City Council. The location is very ideal because of its accessibility to potential market points such as Mbauda market area, health and educational institutions where the chicken production can easily be sold. The project will be surrounded by community members' houses with their various activities. The project will be implemented by the Simanjiro VICOBA group who are the host of the project under the supervision of a CBO / executive officer.

The appointed CBO agreed to establish a good farm yard for poultry keeping, also agreed to begin the arrangements in July 2013 and the project will end in May 2014. The CDTI stakeholder and the researcher promised to support the CBO some of the poultry keeping requirements such as; food and water equipments, and some trays for egg collection. Also the members will be trained and equipped with the knowledge of entrepreneurship skills such as; self commitment and motivation, risk taking, saving credit and marketing with technical skills.

2.3.1 The Target Community

The target community comes from the area where the CBOs are producing their products and services as it is a major group which is served by the project. These include the surrounding communities such as Ungalimited, Sokon I, Daraja mbili in Arusha city, hotels, supermarkets, government and non-governmental workers and local leaders who are influential, such as religious leaders and individuals including the Simanjiro VICOBA group who participate fully in poultry keeping activities.

The project targets to support Sombetini ward community whose members are beneficiaries to improve livelihoods and poverty eradication among poor households in the most sustainable way through identifying their social and economic needs. The identified needs will be addressed by using the available resources and opportunities.

The study has revealed that for the project to succeed and grow, the Simanjiro VICOBA group in the case of poultry keeping should be well committed and know how to motivate their customers by providing good poultry products and services. The CBOs staff will be under supervision of CBO committee members. The

production suppliers will be the secondary beneficiaries, and it will be their duty to make posters directing the customers where the poultry farm is allocated. The project will assure the role of CBOs sustaining by empowering members to get knowledge on poultry value addition through small scale processing technologies, access to the market so as to increase capital as well as improve the policies and producers used by the CBOs. Therefore, the total population of 19,223 of which 4,005 men, 4,806 women and 10,412 children from these surrounding communities has to benefit from this project and hence be able to attain their basic food needs. .

2.3.2 Stakeholders of the Project

Stakeholders, in the context of World Bank-supported activities, are those who are affected by the outcome negatively or positively-or those who can affect the outcome of proposed interventions. Therefore the community in collaboration with the researcher identified the key stakeholders who will play significant role in the community development poultry project. The Simanjiro VICOBA group in Sombetini ward is the major stakeholder in this project. The people are expected to perform the project activities in a more successful way and reinforcing the laws and regulations that are self-imposed for those who break them and thus infringe the sustainability of food security in the Ward. Moreover, the community members are the primary beneficiaries of the project.

The secondary stakeholder of the project is Arusha City Council. Arusha city is among the six districts forming Arusha region. The district plays the role to make the project successful, to enforce law and policy that are favorable to Sustainable Poultry Production Project (SPPP) and hence plans to address the problems.

Table 14: Roles and Opinions of Stakeholders on the Project

Name of stakeholder	Role played	Awareness on the project establishment	Opinion on the project goals	Opinion on the project design
CDTI	Conducting entrepreneurship training and provide advices for community development.	Facilitating CBOs with knowledge of community development.	Involved in project goal formulation and accepted	Accepted the project design and impact the knowledge
Arusha District Council	Project group registration	Consulted through its Community Development department and agreed	Accepted the project goal	Accepted the project design
Microfinance officer	Mobilize the VICOBA groups to take loans.	Agreed to participate in mobilizing them.	Accepted the project goals	Accepted the project design and how do they respond in these credit schemes.
Ward Village Executive officers	Operating with ward and village levels	Agreed to participate in community development and ensuring peace and security.	Accepted the project goals in supervising and coordinating ward and village development activities.	Accepted the project and how the participants collaborate with the office for community betterment and life improvement.
Community Based Organization	Beneficiary of the project, ready to contribute in terms of ideas, time, physical and man power	Participated from identifying their needs to the stage of project establishment (project arises from their own needs)	Involved in project goal formulation	Involved in formulating the project design
Open University (CED) Student and Supervisor	Coordination Facilitation	Initiator	Initiator	Initiator

Source: Researcher findings (2013)

Moreover, the district provides technical support and advice particularly in monitoring the effectiveness of the model. Administratively, Arusha city has three divisions namely; Elerai, Themi, and Suye which is subdivided into nineteen (19) Wards including Sombetini Ward.

Therefore the main stakeholders in this research include; Community Based Organization, Microfinance officers who support its members like VICOBA, Community Development (CDTI) and Veterinary officers with Arusha City council. This will contribute much to the success of the project analyzed. All these organizations play a great role in their area of operation to contribute to the target group sustainable development goals. The following is the summary of their roles and expectations in the group as they are detailed in Table 14.

2.3.2.1 Ward Village Executive Officers

These are employed governmental workers positioned at ward and village level responsible security and peace and supervising community development initiatives in a participatory manner. They also support various community based organizations with their jurisdiction in terms of delivery intended message to the beneficiaries. Their expectation is to see various community development initiatives undertaken and supported morally and materially to ensure the objectives are met thus improving the life standard of the community. The assumptions put forward by these stakeholders is that, if the community involved right away from the beginning in IA it has the capacity of changing their negative life to the positive one. Therefore, implementation, monitoring and consequently evaluation will bring the success of the project.

2.3.2.2 Arusha City Council

It has the responsibility of providing social services to its communities. These services are based on income from the government and internal generated services. It operates within the framework of the following instrument such as ;local government finance act no 9 of 1982(revised 2000).Public financial act no 6 of 2001 (revised2004) and public procurement act no 21 of 2004. In accomplishing these activities the municipal council delegates its services into departments being supervised by a city executive director who is appointed by the president of the United Republic of Tanzania.

2.3.2.3 The CDTI Officers

These are stakeholders in this project used as consultants. They mobilize men and women to form their groups, provide them some knowledge through entrepreneurship training so that they can engage themselves in IGA especially poultry keeping project. In doing so, they will raise their community development.

2.3.3 Project Goals in CED Terms

The project goal is based on poverty alleviation to the community members in Sombetini Ward and livelihood improvement at house hold level by conducting entrepreneurship training on poultry keeping project, also to contribute to the National policy of poverty eradication that compromises with millennium development goals. Therefore, the Simanjoro VICO BA group at Sombetini and other community members will be able to engage in IGA so as to improve their economic status and living standard. The poultry will start by serving few poultry keepers among the group members especially for those who will be trained concerning the

project. Due to the continuous training, the number of community members will be increased and let the number of poultry keepers to grow.

2.3.4 Project Objectives

Objective is a specific result that a person or system aim to achieve within a time frame with available resources. They are basic tools that underlie all planning and strategic activities. They serve as the basis for creating policy and evaluating performance.

2.3.4.1 General Objective

To provide training on poultry production hence improving the level of house hold and its welfare to the family by increasing their income values in Simanjiro VICOBA group in Sombetini area-Arusha.

2.3.4.2 Specific Objectives

- (i) To identify relevant economic activities for household on income improvement.
- (ii) To find out household skills required in order to improve their income.
- (iii) To identify problems associated with household income improvement.
- (iv) To ensure the poultry keepers access a reliable market for poultry products by 2015.
- (v) To collaborate with other development partners to seek advice and support successful project implementation.
- (vi) To develop capacity building for poultry keepers, Simanjiro VICOBACBOs, management staff, about the management and operation of project production and reliable market by 2015.

2.4 Host organization/CBO Profile

The Host Organization of the project is the Simanjiro VICOBA group which is located in Arusha city and operating their activities at Sombetini Ward Development Council (SWDC) under the jurisdiction of Ward Executive Officer (WEO). The assessment conducted was intended to help identify the gaps and capacities that finally were integrated in the project design.

The various factors which affect the agricultural sector especially poultry production had been described such as ;lack of knowledge and lack of entrepreneurship skills. Also the forces that affect the Institution development were described such as; external environment, inter-institution linkages, the role and responsibilities of the CED student during the implementation of the project.

2.4.1 Vision

The vision of the statement of the Simanjiro VICOBA group is to empower men and women through VICOBA in Generating various activities that will achieve sustainable economic development among the members by 2015. Also to make sure the community members are facilitated to take measures on positive changes towards social and economic advanced in poverty eradication.

2.4.2 Mission of Simanjiro VICOBA Group CBO

Simanjiro VICOBA group, a case of poultry keeping aims at improving the living standard of their group members by engaging themselves in various Income Generating Projects by using local resources wisely and sustainable through training and sharing knowledge also becoming a leading community in Sombetini ward that

provides the best products and services that will allow members to get access of human basic needs and live in peace.

2.4.3 Activities of the Group/ CBOs

Currently, Simanjiro VICOBA group has various activities such as; agricultural activities, food vendors, tailoring, hand cloth selling (mitumba) and small keeping poultry.

2.4.4 Organization Structure

For any project conducting effectively and efficiently, having good performance, there should be the delegation of activities. Therefore the CBO is having a strong leadership of five (5) people being a chairman, Vice chairman, Treasurer, one secretary, and general members. So the organization structure of the Simanjiro VICOBA group is as follows:

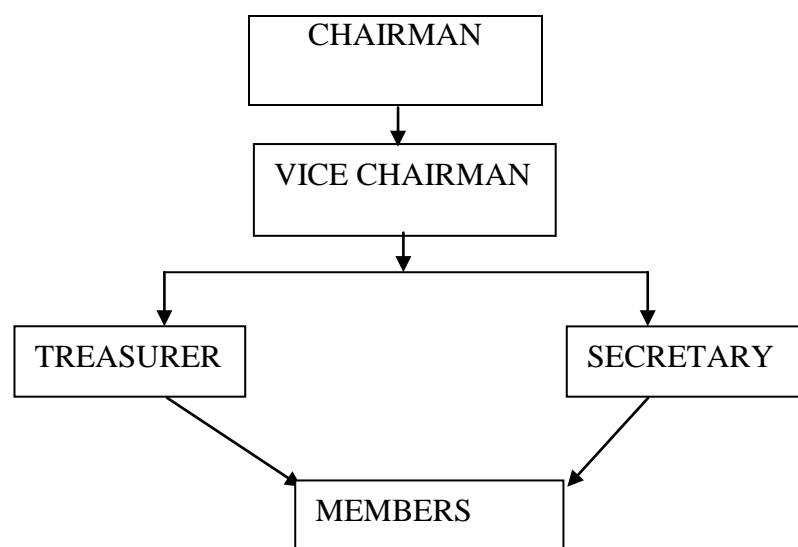


Figure 5: Organization Structure

Source: survey findings (2013)

2.4.5 SWOT Analysis of SIMANJIRO VICOBA Group in Sombetini Ward

Strengths, Weaknesses, Opportunities and Threats of Simanjiro VICOBA group in Sombetini ward were identified by the SWOT method where the sample participated fully as shown in Table 15.

Table 15: SWOT Analysis of Simanjiro VICOBA Group in Sombetini Ward

Strengths <ul style="list-style-type: none"> (i) Availability of community members who are ready to buy shares in their VICOBA credit scheme. (ii) Existence of income generating activities. (iii) 73.3% of target group knows how to read and write. (iv) Strong and committed leadership (v) Availability of important requirements for establishing income generating activities such as poultry keeping 	Opportunities <p>The CBO is situated in the tourist city and the members are trainable.</p> <p>The CBO can access technical assistance from other stakeholders. Such as MFIs.</p> <p>Easy accessibility of project area from and to ACC town.</p> <p>The CBO is situated near Arusha city.</p>
Weaknesses <p>Income generated from existing income generating activities is very low and some of the staff do not trained in their duties.</p> <p>Traditional and taboos of some ethnic groups may limit women from participating in project activities.</p>	Threats <ul style="list-style-type: none"> (i) Business competition from the big scale poultry holders and the nearby country. (ii) In the long run, challenges to face competition from other financial institution may arise.-There is a danger of employing people without any contract.

Source: survey findings (2013)

2.4.6 Roles of CED Student in the Project

CED Student report to the program manager and his roles include:

- (i) Making sure the project activities are implemented as they are planned.
- (ii) Making sure that financial record in every meeting is correctly done.
- (iii) Supervising VICOBA activities through collaborating with VICOBA committee.

- (iv) Assisting the VICOBA committee in preparing monthly, quarterly, semiannual and annual progressive and financial projects.
- (v) Coordinating and facilitating committee members and meetings.
- (vi) Preparing and presenting a progress report on the program in the evaluation meetings which involves all stakeholders.
- (vii) Any other assignment as given by the supervisor.
- (viii) To assist the CBOs maintain in monitoring and evaluation of the project.
- (ix) To organize capacity building training sessions to group leaders and members on poultry production value addition through small scale processing technology.

2.4.7 Roles of CBO in the Project

The roles of the organization in the project include:

- (i) Making sure that all material such as credit kit, log books, pass- books etc. is in place at a time they are needed.
- (ii) Making sure that transport is available whenever needed.
- (iii) Advise CED student on project program and participating in stakeholder meetings
- (iv) To find the conducive environment to conduct the training concerning the project and make sure the group members attend effectively.
- (v) To make sure the Simanjiro VICOBA group gets the knowledge of record keeping and entrepreneur skills.
- (vi) To advise the CED student to make sure the project is implemented, supervised, monitored and evaluated.

CHAPTER THREE

3.0 LITERATURE REVIEW

3.1 Introduction

The chapter reviews the authors who wrote on issues related to poultry project keeping industry and its production, reports of the findings from various projects related to poultry keeping and the policy that guides the operations of poultry keeping industry in Arusha city in Sombetini area.

The chapter discusses theoretical, empirical literature, policy review and the literature review summary. The literature review is a procedure that guides the writers to access both published or unpublished source of information in respect to study (Ngaiza *et al.*, 2003), theoretical reviews on the theory of microfinance as a strategy for poverty reduction will be narrated. In empirical review, the other work done by others will be discussed with their interest in the approach experiences and they're relevant to the community. Policy review will be analyzed as they impact the project. Therefore the current books, professional journals report from the poultry keeping farmers and personal experience were used in gathering the information.

Also the issues related to Village Community Banks (VICOBA) which is typically one of the microfinance institutions will be explained. The role of poultry in rural economy, community banks and their roles in resource mobilization in the rural areas will be discussed, There are also policy issues by various governments including the government of Tanzania and non-governmental organization such as IFAD, FAO,

WFP ,and World Bank on structural adjustment programs and poverty alleviation. Moreover the chapter tries to identify the knowledge gap in our society.

3.2 Theoretical Literature

3.2.1 Definition of Key Concepts

3.2.1.1 VICOBA

Are financial organizations structured in such that poor people, especially those who are in rural areas organized in groups and trained in various skills so as to build up their capacity to fight against poverty. VICOBA holds a strong belief that even poor people have the skills, capabilities and abilities which when unleashed and utilized effectively can help them to attain and improve their economic development and social welfare.

Therefore VICOBA is a grass root basing the lending model which focuses on fostering community participant ability, innovate and manage viable income generating activities. The participants are both owners and customers of this local bank. Model experts capacitate them with the group's leadership, bank operations and entrepreneurship skills (URT, 2009).The founder of village bank for the poor (Yunus. M, 2010) states that the village bank is in the business of encouraging entrepreneurship and self –reliance among the members. It is financially self-reliant that all of its funds come from their deposits that they save every week.

The scheme is flexible in its implementation as can accommodate other social and economic activities of the target communities such as the promotion of local markets and production of goods, rehabilitation of health facilities, environmental

conservation initiatives, strengthening education facilities and timely acquisition of scarce or expensive productive inputs or equipment for poor communities.

3.2.1.2 Microfinance

Microfinance is generally defined as the provision of a broad range of financial services such as -deposits, loan payment services, money transfers and insurance products –to the poor and low-income households for their microenterprises and small businesses to enable them to raise their income levels and improve their living standards (Bangko Sentral, *et al.*, 2002). Microfinance Institutions (MFIs) can be described as those institutions that offer loans and other financial services to Micro and Small Enterprises (MSEs). Loans are small and the conditions to access credit are usually not as stringent to those demanded by Formal Financial Institutions (FFIs) by (Jm, Lusuga, Kironde. 2002). An impact Assessment (IA) for microfinance is a research study that measures how the services of microfinance institutions (MFIs) impact the life of its clients in such a job creation, income, nutrition, education, health and gender equity. It is the primary tool to determine the effectiveness of microfinance as a development intervention (Simanowitz, 2002).

3.2.1.3 Poultry Production

Poultry production is one of the oldest activities ever practiced by mankind in this universe using traditional skills and knowledge transmitted from one generation to the next. It involves mostly keeping chicken, ducks, and doves. A more useful approach is to distinguish impact assessment which is concerned with welfare effects on clients from market research which aims primarily at improving business profitably (James, C 2001).

3.2.2 Description of Core Concepts

3.2.2.1 Empowering People

Empowering the people is a process of developing a sense of autonomy or independence so that people do not survive but can access and control resources to better their economic and social live. Empowerment is the decisions and actions of poor people themselves that will bring about sustainable improvements in their lives and livelihoods. Inequitable power relations exclude poor people from decision-making and prevent them from taking action.

Poor women and men need to gain and exert influence over the political, economic and social processes that determine and, all too often, constrain their livelihood opportunities. Sustainable poverty reduction needs poor people to be both the agents and beneficiaries of economic growth - to directly participate in, contribute to and benefit from growth processes (Andrew et al, 2008).

Poverty is the state of human beings not being able to meet the basics necessary for bare survival such as; balanced diet, shelter and clothing. Poverty may also refer to those living below a dollar per day (World Bank Definition). It characterized by malnutrition, diseases, high mortality rates, low life expectancy, illiteracy, poor sanitation, and lack of access to clean water among others. The definition incorporates problems of self- esteem, vulnerability to internal and external risks, exclusion from the development process and lack of social capital. This definition of poverty, capture the qualitative aspect of socio-economic well-being. The combination of quantitative and qualitative definitions of poverty are utilized to

identify who the poor are, the extent of their poverty, where they live and what they do for a living.

The poverty reduction strategy is to large extent an integral part of ongoing macro-economic and structural reforms that are being supported under the Poverty Reduction Growth (IMF) and the Poverty Structural Adjustment Credit (WORLD BANK). The main instruments in operationalizing the initiative are Poverty Reduction and Growth Facility (IMF), Programmatic Structural Adjustment Credit (World Bank) and PRSP.

Therefore strengthening poor peoples' organizations, providing them with more control over assets and promoting their influence in economic governance will improve the terms on which they engage in markets. This economic empowerment combined with political and social empowerment will make growth much more effective in reducing poverty (OECD, 2012). Microfinance program is expected to improve the welfare of the poor women and men by impacting the economically active poor. They would be helped to raise social welfare by promoting human capital investment.

Due to this, Microfinance is one of the ways that is used to empower people through community banks or non-governmental organizations such as; SACCOSS and other credit schemes (Meyer, 1998). This provides accessibility of finances cheaply to people with no collateral to borrow finances from commercial banks which charge high interest rates. Poor people can therefore start small poultry businesses. Supply side government policies such subsidies, grants or payments made to producers such

as farmers to reduce the cost of production hence increase output for example, the Tanzania KILIMO KWANZA policy which provides subsidized inputs to farmers in rural areas. Cheaper poultry feeds and equipments would increase production of poultry products raising incomes and hence reduction of poverty.

Investment in human capital through training and education to rural farmers. These include veterinary and agricultural extension policies in urban and rural areas to enable farmers efficiently manage their production activities. Skilled farmers are more efficient, wastes less and produce quality products. Development of infrastructure such as good road networks and communication, electricity would enable poultry farmers easily access the market as well as get cheaper supplies of inputs which would reduce costs and increase profitability. The framework contains both economic and social goals in respect of identifying priority sectors were the main areas of concentration may include.

Further more improvement in policy environment and market friendly. Institutional framework are key to scaling up growth and reducing poverty to a significant extent. However, the key to significant poverty in Tanzania is accelerated growth. Estimates of the responsiveness of poverty reduction in growth indicates that, such accelerated growth could lead to a reduction in the share of population living below the poverty line from around 50 percent currently to 30 percent by 2015. Achieving the target of accelerated growth will require significant efforts to enhance productivity and increase investment in both human and physical capital URT (2000).

A cohesive long term strategy for agriculture led growth in Tanzania involves at least sustained macro-economic stability, more effective research and extension, improved

infrastructure and developing a coherent institutional framework for supporting transformation of agriculture and rural development more broadly that led improvement of social services such as health and education. The fight and control of epidemics which largely affect the poor in rural areas depriving them of their incomes and decrease their productivity.

3.2.2.2 Resource Mobilization

It refers to the process of making resources accessible to people who previously could not get or utilize them to accomplish their social economic objectives .It involves processes of raising different type of support/resources or factor inputs in the form of money, training, technical assistance, equipments etc. The most important resource of an organization is its people themselves. (Barnard, 1938) stresses that motivating participants continue making contributions is one of the most important activities of management. Other resource mobilization includes; Fundraising and community banks.

Therefore communities can be empowered as economic actors, that is most livelihoods projects go beyond the traditional public goods focus of community driven development to address assets, employment and income for the poor. Community groups learn how to serve and to lend small amounts and collect repayments from group members to stimulate household economic activity. Individuals can take loans from the village that will prepare them for jobs. Due to this, the village organizations manage the village credit to finance local entrepreneurs. Thus, the financial activity and training help to build a bridge between groups and formal financial institutions.

3.2.2.3 Community Banks

They are depository and financial institutions which are locally owned and operated within a community .Resource mobilization and community banks means banks at local community level and understand the financial needs of families, farmers and business within the community. They work closely with them to avail finances, business planning and management skills, guidance and technical support to increase production incomes and profit with the main objective of economic empowerment to alleviating poverty.

For example a case of Mufindi Community Bank Ltd (MuCoBa) which was established in December 1998 under the Companies Ordinance (Cap 212) with registration No.35471. MuCoBa was given a license by the Bank of Tanzania (BOT) to conduct banking operations as a first Community Bank in Tanzania in May 1999 with license No. MFI A 00001. MuCoBa started its operations to the public in June 1999.Due to good experience of this fund, it was observed that having an institution would provide microfinance services to all residents in the district and be a paramount importance and hence the idea of forming MuCoBa (Barry .M, 2005).

Another case of community bank by (Begasha, 2011) is Soro Yiriwaso a Malian microfinance institution whose mission is to increase economic opportunities for poor Malians especially women by offering durable financial services. At the start of the study, Soro Yiriwaso did not offer financial services in any of the study village. Out of the main 200 study villages, SoroYiriwaso began operations in 90 randomly selected village .In these villages, officers promoted the prêt de champagne product, a group of agricultural loan offered to women who form an association specifically

for the purpose of receiving and managing the money. The loans averaged around 32,235 Franc CFA (65 USD, and were offered at the start of the planting season, to be repaid with interest after harvest.

3.2.2.4 Roles of Poultry Production in Rural Economy

Poultry production is feasible at village level, where only low cost technology is needed to improve production considerably. Low investments only are required to achieve quick economic change, land availability is not a constraint and village production is not friendly (Upton, 2004). The role of family poultry includes; poverty alleviation, food security and the promotion of gender equality in developing countries. The family poultry production represents an appropriate system to contribute to feeding the fast growing human populations and to provide income to poor small farmers especially poor people .It makes good use of locally available resources, requiring low inputs.

Though generally considered secondary to other agricultural activities by small-holder farmers, poultry production makes an important contribution to supply local populations with additional income and high quality protein. Poultry products can be sold or bartered to meet essential family needs such as medicine, clothes, and school fees. Village chickens are active in pest control and provide manure and mitigate the adverse economic impacts of HIV/AIDS in rural populations.

3.2.2.5 Cases of Poultry Production and Policies

Bangladesh is a good example of how poultry can have an impact on the empowerment to the poorest people and on poverty reduction (Nielsen, 1998).

During the 1980s the department of Livestock Services (DLS) and the Bangladesh Rural Advancement Committee (BRAC) developed a model for semi-scavenging poultry production based on men and women's groups. The main feature of the model is that the supply of inputs and services is turned into an income earning opportunity for poor people, carefully sequencing its components and ensuring appropriate linkages between various sectors.

The main components are the involvement of NGOs that have success with groups of very poor people, the provision by NGOs of micro-credit and training to help the groups establish small, semi- scavenging, egg laying units and special training for poultry workers, feed distributors and egg traders. The smallholder concept in Bangladesh is currently in the adaptation process to conditions in Malawi (Jensen and Gondwe, 2001).

A policy is a deliberate government action to influence the outcome of a macro or micro economic aspect of the economy. Policies on poultry production would involve laws and regulation by the government regarding production, control and monitoring of poultry and consumption of poultry products. May also involve policies such as support the existing low input production systems for improving productivity and income so as to improve the socioeconomic status of the majority of our livestock producers, most of which are women and small farmers.

The policy supports research and development initiatives on issues pertaining to livestock sector for improving production and productivity, bio security and profitability, that is:

- (i) It encourages the establishment and growth of self-supporting financially viable, medium and large commercial livestock production units capable of adopting latest technology including a facility for processing and value addition (Jensen, 2001).
- (ii) It improves the productivity of livestock and poultry by promoting and disseminating the technologies developed by the research system.

Furthermore to promote conservation of animal biodiversity, that is;

- (i) The conservation and genetic improvement of important indigenous breeds of livestock and poultry in the country.
- (ii) To increase availability of feed and fodder resource to meet the requirement of Livestock to attain optimal productivity.
- (iii) To strengthen overall animal health cover through prevention, control and eradication of various disease conditions and encourage or enable the dairy cooperatives to extend veterinary services to farmers.

To focus on production of quality livestock products as per the international standards for food safety, that is;

- (i) To encourage value addition of livestock products like milk and milk products, eggs, wool and meat & meat products etc.
- (ii) To expand capacity of milk handled by organized dairy sector including cooperatives, ensure transmission and application of improved technology and management practices to the doorstep of the farmers and the entrepreneurs.

- (iii) To create an enabling environment to attract investment for improving infrastructure and Support, livestock and poultry production, processing, value addition and marketing in the sector.

Livestock Research and Development. It concerned with improving the productivity and health of various species of livestock in a sustainable manner while reducing the negative effects on the environment, there is a need for greater focus on research and development particularly to address problems faced by farmers.

The efforts for basic and applied research is to generate new knowledge, technology, strategies and application procedures related to the various problems of the livestock sector and farmers. Better coordination and convergence in the research efforts of various Research and development Institutions including e.g. Tengeru and private sector R&D institutions will be necessary for optimum utilization of research resources and efforts. State Governments may consider to constitute state level coordination committees for this purpose.

The research and development activities would focus on various issues related to livestock genetics, breeding, feeding, management, therapeutics disease prevention, control and eradication, development of thermo stable vaccines biosecurity, environmental pollution and greenhouse gas emission, livestock product diversification and quality control, marketing and business management and extension strategies etc. Technology, modulated as per needs and suitability to various livestock production systems, plays an important role in improving efficiency and exploitation of production potential of that system.

Therefore, research for the development and adaptation of technology for various aspects of different production systems prevailing in the country would be promoted. The focus would be on developing areas and system specific low cost technologies using locally available resources and knowledge. Also efforts would be made to identify the skills necessary to be imparted to the farmers and entrepreneurs to facilitate dissemination and adoption of technologies developed through research efforts.

The research institution in the areas relating to livestock would take steps to identify such skills, develop the curriculum for short term modular training courses including criteria for evaluation and conduct training of trainers through which the trainings would be imparted to the farmers.

The research institutions would be actively associated with organizing an effective demonstration of the technologies developed for the benefit of farmers. Strengthening infrastructure and services. A fairly large infrastructure of veterinary institutions, vaccine and diagnostic production units, semen stations and artificial insemination breeding farms, feed and fodder production units etc. are owned by government. Some of these are not used optimally.

These facilities would be restructured and strengthened for effective utilization and for ensuring optimal services to the cooperatives, NGOs, farmers' organizations and other private organizations. The Tanzania vision 2025 is in line with the international development goal remains a point of references for current poverty reduction policy actions.

3.2.2.6 The Values of Microfinance

Strategies for poverty alleviation have been using microfinance services as one of the important tools for intervention. Anton Simanowitz (2002) argued that microfinance programs are one of the most important interventions to reduce poverty in developing countries. This has led in recent years, huge growth in the number and size of microfinance organizations, the volume of microfinance clients, and the provision of subsidized donor funding.

(Nitin Bhatt and Shui-Yan Tang, 2001) argued the good performance of programs like ACCION's Banco Sol in Bolivia, Bank Rakyat Indonesia's (BRI) Unit Desa program in Indonesia and the Grameen Bank in Bangladesh is evidence that it is possible for microfinance institutions to make small loans to large numbers of poor people in a sustainable manner. They continue to argue that the significant income and employment opportunities for the poor have been created through the evolution of micro-finance services created in developing countries. Poverty reduction is part of the mission of a large proportion of microfinance providers, and donor funding is allocated to microfinance on this basis.

However, the impact assessments of microfinance programs have shown limited performance to target and track the changes of the poor. (Anton Simanowitz, 2002) argued that some MFIs suggest that financial performance indicators are sufficient to indicate whether or not they are doing a good job. They believe that, if clients are willing to pay for a service (i.e., repayment rates are good), it can be assumed that they are happy to pay for the MFI's services because they perform well. But financial performance does not measure change in people's lives. Indebted clients may repay

loans even when their businesses fail and much hardship results. Therefore the Impact Assessment for a microfinance intervention is important to be taken into account with the appropriate methodological approach.

(Linda Mayoux, 2001) noted that existing impact assessments have made an important contribution to understanding some of the complex interactions between microfinance interventions and different dimensions of poverty reduction and empowerment. David Hulme (1997) pointed that the central issue in IA design is how to combine different methodological approaches so that a 'fit' is achieved between IA objectives, program context and the constraints of IA costs, human resources and timing.

In the microfinance literature on impact assessment, the consensus seems to be that multiple methods as opposed to a single method must be used tapping the breadth of quantitative approach and the depth of the qualitative approach. The methodological menu must be multi-method or pluralist David Hulme (1997) provided three main elements to a conceptual framework related to microfinance impact assessment:

A study by (Barnes, 1996) showed that assets are a particularly useful indicator of the impact because their level does not fluctuate as greatly as other economic indicators and is not simply based on an annual estimate. Among the social indicators include educational status, access to health services and nutritional levels. Others are the socio-political arena in an attempt to assess whether microfinance can promote empowerment measurement of individual control over resources, involvement in household and community decision-making, levels of participation in community activities, social networks and electoral participation.

3.2.2.7 The Value Chains in Poultry Production Development

The concept value chain has applied in poultry sector of the agricultural industry as an approach for assessing potential interventions from a development perspective (Perry, 2010). The value added is the action that helps to raise the value of products that enables to increase the profit margin. These product values help to capture the market at the right time and transport the products to the places where can earn more income. Value addition minimizes wastage and improves the quality of the product which realize better price (Keedere, 2006). Also it enables the small holders increase the purchasing power thus improve their standard of living.

Poultry sector is one of the effective segments of the agriculture industry in Pakistan. The sector generates employment and income for about 1.5 million people. Due to its additional value, it is able to provide its contribution in agriculture growth to 4.81% and livestock growth 9.84%. Poultry meat contributes 19% of the total meat production in the country and make the increasing demand of white meat in market be a profitable business enterprise (Omore, 2009).

3.2.2.8 Simanjiro VICOBA Group in Sombetini Ward

Simanjiro VICOBA group is found in Arusha city at Sombetini area and it started with 25 members but currently the members have increased up to 30. Their main group activities include; buying shares and taking loans, capacity building through training and managing group income generating activities which are; food and fruit vending, poultry keeping, shop keeping, saloons and cereals trafficking. Until July 2011 the group had a total of Tshs 10,000,000 shares and social services contribution as well as interests collected from members after accessing soft loans for business

initiatives. The group is the host of the poultry project which is conducted in Sombetini area as they have given the first priority activity to be carried into action by being supported with various stakeholders to raise viable and reliable economic development

However, it enables the community members to become eager in participating the entrepreneurship training fully in order to gain the knowledge concerning poultry keeping and availability of the market. Also (Hulme, 2011) stated that when Village Community Banks start its operations, the community members access these soft loans and invest into various income generating and social services mainly; education for the members children and health.

3.3 Empirical Literature Review

3.3.1 Poultry Farming and Financing

Poultry farming and financing has been done in many countries with support of international organizations and to lesser extent through community banks. Small-holder poultry has been a frequent sub-component of donor funded projects for example, in the International Fund for Agricultural Development (IFAD) loan projects poorer rural women (Nabeta, 1997; IFAD, 2003). The most common type of support provided has been credit for small-scale poultry enterprises where men and women are given a choice of loan projects through non-governmental organizations.

Frequently IFAD projects have also included other support activities such as the strengthening of animal health services, the training of beneficiaries in health and husbandry practices, and on –and off farm adaptive research on topics related to

poultry production. The traditional scavenging system has been more successful with the IFAD target group than new semi-intensive systems. In 2001, the food and Agriculture Organization (FAO) of the United Nations launched an initiative to facilitate and support the formulation and implementation of policies and institutional changes that have a positive impact on livestock dependent poor livelihoods.

In Ethiopia, rural poultry represents a significant part of the rural economy in particular and the national economy as a whole. Besides the provision of employment and easily disposable cash income for small-holder famers in the season from cropping, rural poultry integrates very well into other activities as it requires relatively little labour (Solomon *et al*, 2000).

Chicken meat is relatively cheap and affordable source of animal protein (Alemand Tadle, 1997) although are more expensive dishes at home and in restaurants. Marketing is an important aspect of any livestock and poultry production system .It provides the mechanism whereby producers exchange the products for cash which is used for acquiring goods and services which they do not produce themselves in order to satisfy a variety of needs ranging from food items, clothing, medication and schooling to the purchase of breeding stock and other production inputs and supplies.

Analysis of the marketing system for poultry production helps to determine the economic value and importance of local chicken. (Branckaert and Gueye, 1999) reported that an establishment of market structure for free-range chickens is a prerequisite for developing family poultry ,however the project may arise with some

constraints such as; heat stress which reaches over 40 degrees centigrade that is not suitable for poultry farming, Hot and humid weather reduce the growth and make poultry production to an economical level. Controlled environment poultry farms can overcome the critical summer situation when equipped with high mechanized system of automatic chain feeding and nipple drinking systems. This will make environment quite conducive for poultry production by getting continuous production.

3.3.2 Review on Microfinance Scheme

Linda. M (2001) in her research observed that Impact assessment in microfinance has received more attention than in any other area of enterprise development. It is now generally accepted that IA is a critical element in further improving micro-finance services and promoting innovation. Also she noted that existing impact assessments have made an important contribution to understanding some of the complex interactions between microfinance interventions, livelihoods and different dimensions of poverty reduction and empowerment.

However the research by (Maximambali, F. *et al.*, 1999) in three MFIs namely PRIDE -Tanzania, PTF and SEDA in Dar es salaam, Arusha and Kilimanjaro found that all have very rigid products, in which the responsibility of ensuring repayment and dealing with defaulters has been entirely shifted to the clients. In this way, the products are easily managed with modest administrative costs - making life comfortable to the MFIs, but a burden to the clients, and thus prompting dropout.

Impact assessment studies done by (Jonson and James, 2002) for FINCA-Malawi found that out of 26 clients interviewed, 7 (27%) judged that membership of FINCA

has improved their material situation but only 4 were still clients. The other 5 (19%) were not certain on whether they had a positive or negative effect on their situation. 14 (54%) reported that their material situation became worse when they were members. Also they concluded that apart from the repayment rate being high, many clients were stopping borrowing. The detailed comparison of continuing and departing clients showed that those who were able to remain with the program had a longer experience of business, more formal skills, and operated a more diversified set of businesses which were also better capitalized. Continuing clients also had a higher number of adults in their households and husbands who were more likely to be in professional employment or business.

FINCA started working in Tanzania in 1998 with a capital of US\$ 1 million injected from (USAE) Tanzania (I.M. L Kironde, 2002) with their Village Bank model; FINCA loans are only available to women with ongoing business. The five year implementation Report of Ilala Municipal Council (2004) revealed that, between year 2000 and 2004, FINCA Tanzania provided loans and trainings to 65 groups with total amount of TZS 46,844,827 in the municipality. Although the actual number have not yet been tracked it showed that many borrowers exited from the program due to high interest rates which is 4% per month (48% per annum) for group lending regardless of the balance in the subsequent months.

Therefore it is obvious that the repayment may not always mean that the clients benefit from the project model as others may decide to pay from other sources to get away from problems. Also the FINCA village bank model is not poor friendly it just help to promote the clients who already operate businesses and with adequate skills

and support. The independent Participatory Impact Assessment (PIA) conducted by Enterprising Solutions Global Consulting, LLC (2003) for the impact of funds provided by UNCDF to PRIDE Malawi which uses the modified Grameen Model revealed that clients were dissatisfied with the services.

The qualitative survey found that clients were dissatisfied with or neutral towards PRIDE Malawi. The qualitative research also sheds very little satisfaction. The level of dissatisfaction is higher among the ex-clients in comparison to current clients. Both groups appeared not satisfied with savings policies and loan product policies. The impact assessment concluded that PRIDE Malawi is not doing a good job in meeting clients' needs (Alemand . 1997).

The low satisfaction level no doubt contributes to PRIDE's high dropout rate. In this PIA, the main reasons for dropout are related to products including unfair loan policies and procedures, followed by problem with group lending and finally problems with saving policies or procedures. Other reasons include loan lengths being too short, individual loan rather than group lending, group guarantee and vulnerability of losing savings due to defaults. The PIA concluded that PRIDE Malawi reached the targeted poor in Malawi but there was little evidence to support that participation in PRIDE Malawi is associated with increased contributions to household incomes and enterprise profits and asset.

Although it was clear that clients were not satisfied with the service. A study by (Mpanju, 1999) found that even though PRIDE Tanzania has made efforts to finance small business enterprises through provision of loans, clients faced high interest rates

and also loans were insufficient relative to business capital needs. The study by (Mike. F, 1999) in microfinance services offered through SACCOS found that half of the institutions sampled, do not offer credits and those offering credits, condition require that the loan-seeker has some form of fixed assets as collateral. Corruption, and especially embezzlement, is a common problem. Those villages that did not have a SACCOS expressed a need for one, though most were wary of corruption.

The service that almost all looked for was credit, which they saw as being helpful to production, and to extent consumption. A study by (Kyaruzi, 1996) in a case study of the role of CRDB in financing Women Entrepreneurs in Tanzania, the case of special women's groups (SWG) in the Dar es Salaam region found that SWG had low impact in its objective of providing credit assistance. The broad reasons for insufficient impact outlined by the above study include:

- (i) The credit mechanism is not sustainable.
- (ii) Institutional capital of CRDB to administer the loan portfolio is extremely limited at least in the short-term.
- (iii) Ineffective loan portfolio management.

Shoo (2001), in her study on the role of small-scale enterprises on poverty alleviation found that the majority of low-income earners agreed that the income generated from their participation in micro-financing lending schemes was spent on educating their children, and sometimes themselves. Some of the income was used to get access to health services. Thomas (2001) concluded that one of the benefits of microfinance is that, lending increases more investment in housing and sanitation as a result of increased income to some borrowers.

Few studies in Tanzania have been carried out to gauge the impact of Micro-finance on poverty alleviation. However, a number of impact studies carried out on the activities of PRIDE in 1997, 1998, 1999 and 2000, showed that although the loan had improved the living standards of its clients through increased income generating activities, improved job opportunities and enhanced income, the need to have savings first, the high interest range. A number have been known to use other sources of income to service their loans (J.M. Kilonde, 2002). There have been observations for example that PRIDE is "harsh" with its borrowers some of whom opt out of the scheme (Chijoriga, 2000).

The study by (Makamba E, 2002) in Ilala district addressing the constraints of Women and Youth Development Fund (WYDF), found that because of certain dynamic element in its characteristics, WYDF has contributed significantly to the development through employment creation and resource utilization as well as income generation and distribution. However the effective development of WYDF has encountered constraints which limit its sustainability. The major constraint which hinders the impact of WYDF is inadequate funding, lack of knowledge of loan management to WYDF staff, late repayment rate and insufficient technical assistance to beneficiaries, political interference and lack wide impact.

3.3.3 The Review of VICOBA Scheme

Different scholars have discussed VICOBA scheme a member of microfinance as a tool for the poor and low income earners towards poverty reduction and development strategy at various levels. However many of them have a common consensus about problems facing the field of microfinance in the process of imparting the poor

community. Professor (Hulme, 1997) argued on the increasing importance of microfinance program and institutions in development strategies, however he noted that knowledge about their impacts is partial and contested.

VICOBA approach with its origin from Niger under the name MMD (MATA MASU DUBARA) began in 2002 as a pilot project at Ukonga Mazizini and Kisarawe. For decades, governments and donor agencies have been trying to establish viable financial systems to meet the production needs of the populations in the rural and per-urban across America. (Ndemanyswa

A. Mbise, 2003) introducing VICOBA scheme, observed that in Tanzania (and Africa) many poor communities have since time immemorial been using a variety of indigenous micro financing facilities in order to meet the economic pressures of their lives. Traditional African models had long realized the power of economic unity. Traditional models have the advantage of easiness to apply to communities, as it is already acceptable and practiced though not to modern economic standards.

Bank models have difficulty in being accepted as in most cases are complicated to the uneducated poor. Some of these natural and indigenous micro finance facilities include burial associations, rotational saving and credit, UPATU and lotteries in all its various forms. In the face of this poor track record for creating viable financial services, CARE Niger developed and implemented the Muta Masu Dubara (MMD) program, a self managed system of the purest form of financial intermediation (William J. Grant, 2002).

The MMD model is the one which resembles VICOBA model. The MMD is one of the best examples of completely decentralized financial organization which is really a movement rather than a single organization as it moves ahead with each group member. It provides them with desired savings and credit services and because it is self funded, managed by members, no leakage/outflow of funds, all benefits accrue to the group, then it enhance the members to respect the rules of the group which in turn make the repayment to some groups up to 100%. (W Grant, J & Allen C. Hugh, 2002).

Gabrielle, A (2003), through CGAP study on the alternative institutional approach in rural Africa using the MMD (CARE-Niger) and Ophavela (CARE-Mozambique) approach found that the two have proved successful in rural areas, with wide and deep outreach and considerable impact. The approach which is accepted by the target group, responds to poor clients' demand for savings and credit services that enables them to manage risk. They also, besides the financial needs, also address the social components of poverty and strengthen the social capital of the client groups. The approach is inherently bottom-up, the savings and credit groups are owned by its members and gain independence after a period of training. In Niger, an associative movement consisting of savings and credit groups is emerging that addresses broader developmental issues. Most importantly in Niger, the approach contributes to women's empowerment.

3.4 Policy Review

Policy review is about the regional and national policies that have designed to provide a framework of the topic. The focus is to review the past and current policies

and assess how they provide clear guidelines in promoting the community development, difficulties of men and women in agricultural activities.

3.4.1 Policy Statement

3.4.1.1 Poultry and Livestock Policy in 1996

Poultry and Livestock are the major agricultural activities in Tanzania. Both have one general goal in improving the well being of the people whose principal occupation and ways of life depends on agriculture. Most of these are small holders and poultry keepers who don't produce surplus. There are a number of objectives following the goals such as; improving the standard of living of the people in rural and urban areas who are poor through increased income generation from agriculture and poultry production with other related activities, market and market chain. The following are some of the important policy statements regarding poultry production and management:

- (i) To provide laws and regulations by the government regarding production, control and monitoring of poultry and consumption of poultry products.
- (ii) To improve the productivity of poultry and livestock by promoting and disseminating the technologies developed by the research system.
- (iii) To encourage establishment and growth of self-supporting financial viable, medium, and large commercial poultry production units capable of adopting latest technology including a facility for processing and value addition.
- (iv) The government to assist the private Sectors invest in our country and organize the communities by training them on how to produce good products. The government responsibility will be in the areas quality control advocating for

acquisition by private sectors of capital for packing products, transportation network and providing market information services,

According to the Agriculture and Poultry Policy, in the short and long term goal, Agriculture will continue to play a major role in the national economy. The policy deploys the need of reviewing and analyze its sector performance with the view to identify and remove constraints that prevent from making maximum contribution. The policy shows the key economies areas which are highly contributed by Agriculture that includes country Growth Domestic Product (GDP), export earning and employment in which agriculture sector accounts for 60% and 84% respectively.

3.4.1.2 Microfinance Finance Institutions Review (MFIs)

Legally, MFIs in Tanzania is not allowed to mobilize savings but many of the NGO-MFIs engage in the mobilization of "Savings" in the guise of "loan insurance funds". All provide loans to ongoing businesses and only very few provide start-up capital. None of them directly provide loans for other purposes such as consumption, education or health. Some provide credit to women only. In any case, some 77% of all the loans from NGO- MFIs are received by women (J.M.L Kilonde, 2002).

In order to put into microfinance operation, the need for having a guiding framework is essential. To this effect, in Tanzania the National Microfinance policy was established in the year 2000 in order to guide the establishment and operations of Micro finance institutions (The National Microfinance Policy in 2000). The national microfinance policy provided for commercial basis operations of microfinance institutions. The document further made it clear that those social based microfinance

institutions such as SACCOS, NGO's and other service providers were 'free to develop microfinance services on the basis of their own internal objectives, whether profit, poverty alleviation, self help or other motivations.

This broad framework for operating microfinance gives a positive approach to providing innovation in best practices and learning from the experience of other countries or institutions. It also provides the beneficiaries with a wide range of choice of microfinance products. Microfinance operations need registration, supervision and regulation. However according to the study by (B. Randhawa & J. Gallardo, 2003), in Tanzania microfinance operations fall into one of the following three categories of Microfinance providers:-

- (i) Regulated and Licensed which includes Commercial banks, regional cooperative banks and rural banks (community (banks).
- (ii) Registered and regulated providers which include SACCOS.
- (iii) Registered but unregulated and unsupervised providers of microfinance including financial NGOs, Savings and Credit Associations (SACAs).

Table 16: Small and Medium Enterprises in Tanzania

Category	Employees	Capital investment in Machinery (T.shs)
Micro enterprise	1-4	Up to 5 million
Small enterprise	5-49	Above 5 million -200 million
Medium enterprise	50-99	Above 200 million - 800 million
Large enterprise	Above 100	Above 800 million

Source: Small and Medium Enterprise Development Policy (2003)

Micro-finance institutions (MFIs) are basically intended to offer loans and other financial services to Micro and Small Enterprises (MSEs). According to The Tanzania Small and Medium Enterprise Development Policy of 2003 (the Ministry of Trade and industries, 2003), in Tanzania micro enterprises are defined in terms of number of people it employs and the capital invested as shown in the Table 16.

It is in the interest of this presentation to point out that many evaluations in and out of Tanzania have been done on the Grameen model with focus on MFIs performance rather than MSEs. Therefore this Impact assessment on VICOBA model shall also focus on the performance of MSEs through microfinance policies applied by the project. According to the National Micro-Finance policy among other things the importance of microfinance in Tanzania has increased due to the following reasons:

- (i) The majority of Tanzanians, whose incomes are very low, access to financial services offers the possibility of managing scarce household and enterprise resources more efficiently, protection against risks, provision for the future, and taking advantage of investment opportunity etc.
- (ii) Savings services from the MFIs benefits the low-income people.
- (iii) Credit services can perform as the same as savings and can help some enterprises and families to make some important investment.
- (iv) To reduce the increasing poverty which is prevalent in the rural and urban settings?
- (v) It addresses the financial needs of major sector of Tanzanian population.

The operation of microfinance in form of SACCOS is made under the Cooperative Societies Act, 2003 which became operational in February, 2004. The Act provides

for the formation, making a constitution, registration and operation of cooperative societies and in other matters incidental to or otherwise connected with those purposes. A credit society means a registered society whose principal objects are to encourage thrift among its members and to create a source of credit to its members at a fair and reasonable rate of interest.

The Registrar of cooperatives may register financial cooperatives, microfinance institutions, and cooperative banks whose primary activities are to mobilize savings and furnish secured and unsecured loans or credit to households, smallholder producers and market entrepreneur, micro-enterprises in rural and urban areas (Cooperative Societies Act 2003 section 22b).

3.4.1.3 Tanzania Development Vision by 2025

The vision is the realization of the country needs to develop itself in all areas in order to be an active participant as a nation in global development characterized with advanced technology, modern and efficient transportation and communication infrastructure with high productivity from various sectors. The development vision objectives include; achieving quality and good life of the people. That is having good governance and building, a strong and efficient economy that can compete globally.

The nation development vision deploys the intent of being people centered. It considers the nation development as fact in which wealth is created and distributed from inequalities and all forms of social and political relations which inhibits empowerment and effective democratic and popular participation of all social groups in the community. The government is committed to create the situation to foster

economic transformation from a low productivity agriculture economy to a semi-industrialized one, where will support service activities in the urban and rural areas.

By 2025 there should be a participatory poultry sector which will be the effective segment of agriculture in Tanzania. It will be operating productive commercially, practicing sustainable poultry which will provide better employment, enhancing standard of peoples living and mainstreaming gender increasing contribution national income while protecting the environment.

The Tanzania Development Vision foresees that by the year 2025, “Tanzania should have created a strong, diversified, resilient and competitive economy, which can effectively cope with the challenges of development and, which can also easily and confidently adapt to the changing market and technological conditions in the regional and global economy”. The challenge is therefore to mobilize human and other resources towards that goal (URT, 2002).

Economic Reform Programs implemented by the Tanzanian Government have been based on the philosophy that Tanzania is committed to a market economy whereby the private sector will take the lead in creating incomes, employment and growth. On the other hand, the State will be a producer of public goods, play a regulatory role to level the playing field and create conducive environment for the private sector to take the lead in driving economic growth. This philosophy is evident in almost all policy statements made since 1986 and in particular after 1996 (Mayoux, Linda, 2001).

URT (2002) contends that the private sector has started playing an ever increasing role in creating incomes and employment. Small and Medium Enterprises (SMEs) account for a large share of the enterprises active in Tanzania. In fact Small and Medium Enterprises are the emerging private sector and do form the base for private sector-led growth. SMEs, important as they are to the economy, have been facing a number of problems despite the on-going reform programs. (Linda, 2001).

This is due to a number of factors, one of which is a persistent culture that has not recognized the value to entrepreneurial initiative in improving the lives of the people. Other factors include complex, bureaucratic and costly legal, regulatory and administrative environment where SMSs are at a greater disadvantage than their counterparts that are larger in size. The high cost of compliance to regulations may discourage potential entrepreneurs from formally setting up their businesses, while driving some existing enterprises out of business and those working for them into unemployment (URT, 2002)

Also due to insufficient competition and inadequate information on the credit markets of Tanzania, banks are discouraged and not willing to lend to SMEs. Legislation and regulation on collateral exclude movable assets as mortgages, thereby putting smaller businesses that own more of these assets into a disadvantaged position vis-à-vis their larger business counterparts. SMEs have lower demand for business development services such as training, counseling, advising and consultancy due to cost considerations and lack of knowledge about the benefits of external services in improving competitiveness (Linda, 2001).

According to URT (2002 Strategies for implementing the SME development policy focus on three main areas, namely, the creation of an enabling business environment, developing financial and non-financial services and putting in place supportive institutional infrastructure. The SME Policy takes into account the special constraints and opportunities faced by this sector and aims at strengthening institutions which will address these constraints and maximize the exploitation of the opportunities.

3.5 Literature Review Summary

The literature above examined three types of literature reviews namely; theoretical, empirical and policy review. These aims together relevant information from wide reading text books, journals and the reports from various authors about the topic in order to clarify the problem statement. The study aimed to cover the knowledge gap when it comes to poultry farming and the use of community banks to mobilize resources, empower people to come out of poverty and how useful of microfinance in supporting the community banks. It is clear that such an area of study has not been previously undertaken. Therefore the gape intends to increase the number of poultry keepers and the market channels. Due to the value addition done in poultry production, It is assumed that the number of small holder of poultry keeping will be increasing according to the market demand.

The literature review also advocates to most of the writers and researchers who insisted on the significant need of microfinance as a key tool to those employed in informal sector for poverty reduction. However access to credit by itself is not enough to solve the problem of poverty through informal sector rather create a relief towards poverty alleviation. Now due to the fact that establishment of VICOBA

project envisaged the same goals and objective, it is important to assess the impact on whether there is significance change to the assisted groups and individuals towards income poverty eradication at the grassroots level. Also find out whether through this model the VICOBA project and project financed business may both operate sustainably.

It has been found that credit can enhance undertaking of informal sector activities but credit itself is not sufficient to create success of life to micro-business operators. This leads to the other impacts of microfinance through this project scheme, which may contribute to sustainable development of business for poverty reduction.

Moreover, the literature provides the empirical evidence of inadequate impact assessment conducted to microfinance models and accepted by the community to be the means for income poverty reduction in Tanzania, rather it has been clear that models like Grameen for PRIDE and FINCA are not poor friendly in terms of policies, methodologies, interest rates, types of training and products offered and assumption that repayment and access to credit service is the indication for success of the model. But the high exit rate due to difficult credit conditions from these program models evidence the weakness of that belief. Therefore the impact assessment for VICOBA project shall recommend whether it can be an alternative for the poor to solve the problems of high dropout rate and the unfavorable credit conditions experienced in Grameen model.

The Policy review also found that the Microfinance Policy Framework in Tanzania provides enough ground for microfinance actors to play. However both UYACODE

a promoter and WCRP a financier organization operate microfinance as one of their many programs and this creates a problem in case of expansion in the future. This leads to the need to assess the impact of increasing share capital and recommend whether it is important to establish a viable and independent project which may operate under the Microfinance Policy framework more sustainable as a Microfinance Institution or organization and or as Saving and Credit cooperative Society (SACCOS). This research study also intends to contribute to the impact assessment on microfinance by comparing different models which has not been done adequately in Tanzania.

Therefore, empowering people through Village Community Banks will be the most helpful to SIMANJIRO VICOBA group members in Sombetini Ward to engage in various activities for example poultry keeping project in the aim of raising their household income, although income was seen as a big problem in various communities. As income rises and economic condition improve, the demand for more varied foodstuff increases. In this regard, the poultry products will lend themselves extremely well to being presented in diverse form and raise the standard of living.

CHAPTER FOUR

4.0 PROJECT IMPLEMENTATION

4.1 Introduction

The project implementation is where the planned activities are put into action; however it is advised before the implementation the implementers should identify strengths and weaknesses, opportunities and threats of the project that will enable to recognize the direction of the project. The purpose of the project is to improve the quality of life of Sombetini community members. The overall objective of the project is to provide knowledge and skills on Poultry value addition through small scale processing. By the end of December 2013 project implementation will be participatory in nature involving target group, stakeholders as well as researcher. The project planning involved CNA and situational analysis of the CBO (SIMANJIRO VICOBA group) to identify capacity building gaps hence prepare an implementation plan to address the gaps which were identified. .

Moreover, the chapter describes in detail the actual project which is to be implemented and it shows the schedule and activities that had to be implemented. It covers project products, outputs, project planning implementation plan and time frame to accomplish the project. Therefore, the chapter portrays what have been done and what is supposed to be done due to the work plan and give the report what was accomplished. It also shows the commitment of various stakeholders and the researcher as they showed great interest to support the project implementation during the interview and focus group discussion. The poultry keeping project had been planned to start its operations on January 2014.

4.2 Products and Outputs

The expected outputs and products of the project were to have reliable and viable poultry products, effective market and trained community members in poultry handling, experiences and the entrepreneur skills to the people that will enable efficiency poultry production which will meet the market demand. During the preparation of the implementation plan, a list of output indicators describing project activities was also developed according to specific objectives. Such list of indicators was important in the process of measuring the desired success.

4.2.1 Project Product

The major product is livelihood improvement of the SIMANJIRO VICOBA group CBOs members of the Sombetini ward community. This is expected to be reached after realization of income from poultry products and other income generating activities. It is expected that the SIMANJIRO VICOBA group CBOs and others who could collaborate in the effects of the project will have improved shelters, good clothing ,good household ,increased purchasing power, good meals and saving to cater for other expenses like school fees, recreation and health care.

4.2.2 Project Output

It was expected that the following outputs could be realized upon implementation of activities.

- (i) Conducting the one day meeting to Sombetini group members about the project.
- (ii) Capacity building for CBO members and poultry keepers in the community.
- (iii) Improved profit margin

- (iv) Ensure sustainability of the project
- (v) To undertake the meeting with other development partners and material support to seek advice.
- (vi) To conduct a study tour to successful poultry keepers and processing projects

4.3 Project Planning

Project planning is the major component in the project development process. This section shows project implementation plan, inputs needed to accomplish activities, the staffing pattern of the CBO and project budget which will enable the project to be implemented.

4.3.1 Implementation Plan

The following is the project action plan which shows a summary of objectives and activities to be carried out, resources needed for each activity responsible person and time frame.

- (i) To educate 30 group members on how to prepare poultry products hygienically by August 2013.
- (ii) To train 30 poultry products producers, consumers, processors and marketers on the hygienic handling of chicken meat and eggs by May, 2013.
- (iii) To train 30 poultry products producers, consumers, processors and market on the importance of cold storage facilities in handling the packed chicken meat by October, 2013.
- (iv) To provide the knowledge on building capacity of VICOBA members on micro-enterprise by August 2013.

Table 17: Project Implementation

Objective	Activities	Resource/Input	Time Frame	Responsible Persons
To educate 30 members in the group of poultry keeping plant as one of value addition through small scale of poultry product processing technologies.	To conduct training on Poultry processing technology starting with small scale poultry keepers -Personal hygiene - Poultry processing - Poultry products hygiene.	-Transport -Funds -Stationeries -Training material -Consultancy cost	September to October. 2013	CED student consultants, CDTI TENERU officer.
To train 30 Poultry producers, processors and marketers on poultry product value addition by September 2013	To conduct training on Poultry value addition. -Poultry keeping acceptance& rejection criteria. -Transportation conditions -The chicken meat and egg quality for customers.	Transport Funds, Stationeries. Training materials. Consultancy cost.	September- October 2013	-CED students, -consultants, CDTI TENERU officer.
To train 30 poultry producers, processors and marketers on the importance of cold storage facilities in handling poultry products by- September 2013-to train 30 VICOBA members on entrepreneurship skills.	To conduct training on; Storage equipment and pre-cooling requirements. Processing aspects Marketing environment -also to conduct entrepreneurship training	Transport Funds Stationeries Training material Consultancy cost _Training material and consultancy	September- October 2013 – also training and consultancy for entrepreneurship training.	CED student consultants, CDTI TENERU

Source: Survey (2013)

Table 18: Logical Framework Matrix

Summary of objectives and Activities	Objectives Verifiable Indicators (OVI)	Means/Sources of Verification (MOVI)	Assumptions
Goal: To train target group on poultry value addition through small scale Processing technology.	Products with value addition was produced	CBO reports observations	Successful implementation of the project activities.
Specific objectives: -To educate 30 poultry producers on hygienic of poultry products by October 2013	30 people trained. Cleanliness of the poultry environment. Hygiene of the chickens and Personal hygiene in taking care of the slaughtered chickens.	Observation Interview	Consultants available. Fund available. Target group attended training. Active participation of target group.
-To train 30 poultry production producers, consumers, processors and marketers on hygienic handling of slaughtered chickens by October 2013	30 people trained. Skills on poultry handling Lack of following. The low rate of poultry production Skills and quality.	Survey/observations CBO reports	Consultants available. Fund available. Target group attended training. Active participation of target group.
-To train 30 poultry producers, consumers, processors and marketers on the importance of cold storage facilities in handling poultry products by October 2013	Number of people trained. The low rate of project production perishability Low rate of poultry production.	CBO reports Observations Interview	Consultants available. Fund available. Target group attended. Cooler machine available

<p>Expected outputs.</p> <p>Effective use of best practice for poultry processing and quality control.</p> <p>Hygiene and genuine poultry products.</p> <p>Increased quality of selling.</p> <p>Innovative, initiative attitudes.</p>	<p>High quality of poultry products supplied to customers.</p> <p>Increased sales turnover.</p> <p>Customer care improved.</p>	<p>Interview with group members.</p> <p>Interview with customer.</p> <p>CBO financial report.</p> <p>Observation and interview with customers.</p>	<p>Training objectives achieved</p> <p>Qualified staff employed</p> <p>Cold storage facilities purchased.</p>
<p>Activities.</p> <p>To train the target group of poultry value addition.</p> <p>To train the target group on poultry products hygiene.</p> <p>To train target group on better ways of poultry products preservations and supplying to customers.</p> <p>To conduct on marketing concepts such as Product, Price, Promotion and Place in relation to poultry marketing.</p> <p>To train target group on the basic principles and practice of entrepreneurship.</p>	<p>Inputs</p> <p>Training venue</p> <p>Consultants,</p> <p>Transport,</p> <p>Stationery,</p> <p>Food and refreshment.</p> <p>Training materials.</p> <p>Accommodations,</p> <p>Training manual,</p> <p>Funds,</p> <p>Consultant cost</p>	<p>Cash sales receipts.</p> <p>Receipt voucher.</p> <p>Delivery note.</p>	<p>Sufficient financial resources to hire consultants.</p> <p>Active participation in training of target group.</p> <p>Sufficient resources to meet training costs.</p>

Source: Survey (2013)

The project desired to implement a number of activities. These activities were geared towards accomplishing a number of project objectives previously set. The details on activities, inputs (resources) and out puts are described in the project logical framework.

4.3.2 Inputs Required for Accomplishing Project Objectives

The inputs required for accomplishing the above planned objectives and activities are shown in Table 19.

Table 19: Project Inputs

Inputs	Cost (Tshs)
Consultancy cost	200,000
Training costs	20,000
Training venue	-
Training materials/ manual	100,000
Transport for moving from one place to another	10,000
Total inputs (costs)	330,000

Source: Survey, (2013)

4.3.3 Staffing Pattern

The Manager and Book Keeper need training on business and financial management while poultry keepers and sellers need training in poultry production preservation. The table outlines staffing plan and training needs of the project staff and the job description of each staff had been prepared as indicated in Table 19.

Table 20: Staffing Plan and Training Needs

No	Position	Supervisory role	Training needs
1	Chairman	Top executive officer of the project. Overall supervisor of the project activities.	Leadership and management of the project. Financial management Business management Project planning and management Monitoring and Evaluation
2	Accountant	Keeps the book of accounts of the CBO. Prepare and present financial reports to the CBO general meetings.	Bookkeeping. Financial management Business management
3	Poultry product producers	Hygienic on poultry products and handling	Hygienic poultry products and storage
4	Poultry product sellers	Hygienic of poultry products handling and selling	Proper poultry products handling and storage
5	Quality controller	Oversee poultry product quality	Quality control and assurance

Source: From survey findings (2013)

4.3.4 Project Budget

The budgeted fund for project implementations was realized from different sources.

The internal source (the CBO) contribute 10% of the total project budgeted fund and through fund mobilization, the stake holder and CED student. The budget of this project covers several items used in various activities as detailed in Table 21.

Table 21: Project Budget

Activity	Budgets (Tshs)
Identification of training needs	50,000.00
Preparation of training materials/manual	100,000
Identification of training resources (Human and financial resources)	50,000.00
Acquiring training resources	70,000.00
Meeting with target group leaders to compromise and confirm training schedule.	50,000.00
Consultancy costs	500,000.00
Conducting training on poultry keeping processing and quality control	300,000.00
Conducting training on better ways of poultry production preservations	300,000.00
Conducting training on methods of improved ways of poultry keeping.	300,000.00
Conducting training on the concept of marketing and entrepreneurship.	300,000.00
Conducting training on simple of book keeping	300,000.00
Total budget	2,320,000

Source: Survey (2013)

4.4 Project Implementation

4.4.1 Project Implementation Report

Implementation process of the project was mainly based on planned activities. The process started with identifying the target group so as to train the right persons. Then training materials were prepared. This process was done in order to enable the target group to get the right training. This process was followed by preparing training manual make ready for training which is done by consultant, thereafter training

venues were prepared. This was followed by conducting training to the target group. Training sessions were held for CBO members, who are poultry producers. The accomplished tasks in respect of the implementation plan were:

- (i) Training on poultry value addition.
- (ii) Training on preparations of poultry products and its quality.
- (iii) Training on chicken hygiene and good poultry environment.
- (iv) Training on storage equipments & pre-cooling requirements.
- (v) Training on poultry acceptance & rejection criteria
- (vi) Training on poultry and marketing environments.

Then CBO was enlightened on plan of operation. The CBO learns to prepare the annual implementation plan. Trainings were conducted by the one consultant (Community Development officer) from CDTI-Tengeru. Training of this kind insisted to be conducted with the CBO members regularly, until they manage to handle chicken meat and eggs business operations without external back stopping. So far, the CBO members participated effectively for implemented and executed project at all stages of planning implementation, monitoring and evaluation. This was possible because of: Presence of the sense of project ownership. The members made the decision and exercised their power in CBO affairs through general meetings, which are convened monthly. This scenery attributes the sense of ownership to be high.

Transparency was another factor where members at any time have rights to ask and get financial affairs of the project. Also members have right to summon special general meetings when they feel that things are not going well for the project. This

situation leads the management to operate the project in open bases. Presence of members whom empowered by knowledge of participation self confidence, co-operation, responsibility and commitment. Also the CED student will be available because the CBO community is within her working area.

4.4.2 Project Implementation Gantt chart

A Gantt chart is graphical representation of the duration of tasks against the progression of time. A Gantt chart is a useful tool for planning and scheduling projects. A Gantt chart is helpful when monitoring projects progress. A Gantt chart is a type of bar chart that illustrates a project schedule. Gantt charts illustrate the start and finish dates of the terminal elements and summary elements of a project. Terminal elements and summary elements comprise the work breakdown structure of the project. Some Gantt charts also show the dependency relationship between activities.

Table 22: Project Implementation Gantt Chart

Activities	Implementation period												Resources Needed	Responsible Person	
	2013						2014								
	J	A	S	O	N	D	J	F	M	A	M				
Identification of the community														Stationery	CED students
Identifying the Ward officers requesting to conduct CAN														Funds	CED students
Conducting CAN														Funds Stationery Fuel	CED students Community Members
Identification of problem														Funds Stationery	CED students Community Members
Project formulation														Stationery	CED students Community Members
Writing CNA report														Stationery, funds	CED students
Identification of training needs														Funds Stationery	CED student and Target group
Identification of training resources														Funds Stationery	Facilitator CBO leaders
Mobilization of financial resources														Funds stationery	CED students CBO leaders
Preparation of training materials/ manual														Funds, stationery	CED students &Consultant
Identification of training venue														Stationery, funds	CED students & CBO leaders

Acquiring required training resources														Funds	CED student Trainers
Meeting with CBO leaders to compromise and confirm training schedule														Funds Stationery	CED student CBO leaders
Conducting training on poultry plant technology														Funds Training materials	CED student Trainers CBO leaders
Conducting training on poultry value addition through small scale processing technology														Funds Training materials	CED student Trainers
Conducting training on methods of improved ways of poultry production.														Funds Training materials	CED student Trainers
Conducting training on the concept of marketing and entrepreneurship														Funds Training materials	CED student Trainers.
Conducting training on simple Bookkeeping														Funds Training materials	CED students Trainers
Conducting monitoring and Evaluation														Funds Training materials	CED students CBO leaders
Writing project report														Funds Training materials	CED students

Source: Survey findings 2013

Below are pictures during implementation of the project



Figure 6: The MCED Student Tabu Milonge, MFI Officer, WEO and VICOBA Members Looking at the Progress of the Chicken Building

Source: Survey findings (2013)



Figure 7: One of the VICOBA Members Receiving the Chicken Feeders from the MCED Student Tabu Milonge

Source: Survey findings (2013)



Figure 8: The MCED student Tabu Milonge Sharing Views on how to Purchase Chickens' and other Equipments with Simanjiro VICOBA Members in Sombetini

Source: Survey findings (2013)

CHAPTER FIVE

5.0 PROJECT PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Introduction

This chapter describes in details the project participatory monitoring, evaluation and sustainability. Monitoring is the process of watching the progress of the project during the implementation a day to day activity and facilitates to make improvements so as to achieve the desired goal. Evaluation refers to the systematic investigation of merits or worth of an object. Monitoring and Evaluation are integrated as project management tool since monitoring sets benchmarks for evaluation. Monitoring and Evaluation gather the information needed to keep the project on schedule and predict problems as well as to formulate solutions, measure the progress and evaluate the program success. This part makes someone to understand the viability of the project whether it will sustain or not.

Therefore, the chapter discusses the importance of monitoring and evaluation and how monitoring and evaluation is achieved. It also indicates methods and tools, which were used in monitoring and evaluation process and the indicators used. On top of that, this chapter discussed in details the sustainability of the project and shows the strategies that project could be sustainable.

5.2 Participatory Monitoring

Monitoring involves the whole process of routine data gathering on project implementation. It is executed continuously throughout the project implementation

life. The project management gets feedback on the performance through weekly and monthly project monitoring reports, review of production and service delivery and Management Information Systems (MIS). Monitoring information is vital at all stages of project planning as they show the trend and measure the progress of project implementation.

5.2.1 Monitoring Information Systems

It is a system based on weekly recorded information pertaining to activities that were arranged in a specific period of time, that enable a project manager to plan, monitor, evaluate and performance of the project. The monitoring and information system (MIS) designed to establish the data based on relevant information of those arranged activities such as; project facilities required and available staff, training to the target group members, actual demand and supply, project customers, project stakeholders and actual implementation, number of people participated in project activities, information on fund and list of equipments. In obtaining all these information enable the project leaders to plan, monitor, evaluate and report project operations easily.

5.2.2 Participatory Monitoring Methods

Methods used for data collection in monitoring were; interview, questionnaire, direct observations and review of secondary data.

5.1.2.1 Interview

Interview method facilitated the collection of data on project performance during monitoring. The facilitator collected data from 30 respondents who were the key players of the project. The members of the CBO within the area of study were the

key players who participated fully in this exercise. Monitoring schedule was used as a guide in the monitoring.

5.1.2.2 Observations

The researcher in collaboration with CBO members and the stakeholders observed if all the activities are implemented as they are planned, thus the observation training and advocacy meeting carried out ,number of participants attended , purchased project equipments and arrangements for a project take off. This include recruitment of a project fulltime staff and their performance of their daily routine, identification of other poultry keepers who will be capable in poultry handling. Also necessary information to observe is about the customer care to both attendants and consumer's .During weekly meeting, observation was used to assess the way Simanjiro VICOBA group members buy their shares for their social services such as education and health contributions.

5.2.2.3 Review of Documents (Secondary Data)

Normally to get the relevance of information the study reviews various documentary sources related to poultry marketing within and outside of the CBO. A number of documentary sources used to accomplish monitoring process, which include; general meeting minutes, the books of accounts of the project, poultry value addition of the project, poultry product quality standards and financial report of the project.

5.2.3 Participatory Monitoring Plan

The table below indicates participatory plan as agreed by the team involved in the project operations.

Table 23: Participatory Monitoring Plan

Work plan activities	Monitoring objective	Objective verifiable indicators	Importance of monitoring	Responsible person	How gathering monitoring information	Planned delivery time
Identification of training needs	To know training needs of the target group	Conducted trainings. Target groups attended trainings	To know the gape and train what is real needed by the target group	CED student CBO member	Training needs assessment report	July 2013
Identification of human resources (human and financial resources)	To know and get right trainers and funds for training	Acquired resources.	To have valuable resources for implementation of the project.	CED students CBO members CBO leaders	Human finance resource report	July 2013
Preparation of training materials/training manual.	To get training manual to guide the training.	Developed training manual.	Having a tool of training	CED student. Consultancy from CDTI Tengeru.	Training report and manual	August 2013
Identification of training venue	To have venue for training	Acquire venue for training	To avoid inconveniences	CED students CBO members CBO leaders	Visiting training venue	August 2013
Acquiring required training resources	To acquire training materials	Acquired training materials	To be well organized before starting trainings	CED student	Training resources report	September 2013

Meeting with target group leaders to compromise and confirm training schedule	Acquitting group leaders and members the intention of trainings	Conducting group leaders meeting	To make training move smoothly and as planned.	CED students trainers	visiting the CBO leaders CBO leaders meeting minutes	September 2013
Conducting training on poultry value addition through small scale processing	To provide knowledge and skills to the target group	Number of participants attended trainings	Target group acquire knowledge and skills	CED student Trainers consultant	Training report Relevance of training materials	September 2013
Conducting training on better ways on proper way on how to run the poultry Industry	to provide knowledge and skills to the target group	Number of participants attended trainings	Target group acquire knowledge and skills	CED student Trainers Consultant	Training report Relevance of training materials	September 2013
Conducting training on methods of improved ways of poultry handling and quality control	To provide knowledge and skills to the target group	Number of participant attended trainings	Target group acquire knowledge and skills	CED student Trainers consultant	Training report Relevance of training materials	October 2013
Conducting training on the concept of marketing and entrepreneurship.	To provide knowledge and skills to the target group	Number of participant attended trainings	Target group acquire knowledge and skills	CED student Trainers Consultant	Training report Relevance of training materials	October 2013

Training on simple book keeping	To provide knowledge and skills to the target group	Number of participant attended training	target group acquire knowledge and skills	CED student Trainers Cooperative officer	Training report Relevance of training materials	October 2013
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Source: Survey findings (2013)

5.2.3.1 Monitoring Results

According to collected data by interview, poultry value addition through small scale processing technology had been working gradually at the project. The project established the new poultry establishing system as an entry point of addressing poultry handling and quality control. According to the results of interview, about 85% of poultry producers acknowledged by using recommended tools and 15% were using normal tools (plastics for meat package) for supplying their poultry products. Together with what listened from respondents, the facilitator managed to observe the poultry product producers (especially their language) when were selling the products at the CBO during monitoring procedure.

5.2.3.2 Community Turn up and Participation in Trainings

Generally, implementation of training, the researcher observed the turn up and participation in training that was good, the aggregate of 85% of the target group were attending trainings which were provided by the consultant from CDTI – Tengeru Mr. Kingu. Participation in trainings was good, due to the active participation of the majority participants through asking questions, providing their opinions and their experiences. (Survey, 2013).

On the other hand, the rate of community participation on implementation of project activities was raised from 60% in August 2013 to 95% in October 2013. According to that report, community participation in project implementation was determined by the contributions of every individual person in poultry products business operations as the project endeavor to facilitate growth and enhancement of that business.

5.2.3.4 The Member's Participation to the General Meeting

When visited the records of the CBO, the researcher examined the attendance reports and established that, the number of CBO members who were attending the general meetings were increasing (the outside group members). By the time of project intervention, six general meetings were convened for different purposes. The attendance of each meeting before and after the project interventions are presented in Table 24.

Table 24: Member's Participation to the General Meeting

Month/year	Number of CBO members	Attended members at the meeting	Percentage of members attended
July 2013	30	15	50%
August, 2012	30	19	63%
September 2013	30	21	70%
October, 2013	30	21	70%
November 2013	30	21	70%
December, 2013	30	25	83%

Source: CBO records, 2013

The Table 21 indicates the impact of project to the CBO members. Before the project intervention member's participation was around 50% at the last two meetings, but after the project intervention, members' participation raised to more than 80% (these include the Simanjoro VICOBA group and the surrounding members within the community). The increase of members' participation implies that the project had brought impact to the community and it is a flyway of project

sustainability. On the other hand, the general meetings of the CBO become systematic and convene regularly with specific agenda even though the members were convening monthly. Arrangements of the matters of the meeting and writing of minute were not systematic. But after project intervention arrangement of matters of the meeting and minutes changed to the better position.

5.2.3.5 The Books of Accounts of the Project

Apart from doing planned basic training, the project was trained on elementary book keeping. This was done in order to enable the project to keep its business transactions records properly and provide implementation report and hence provide final accounts.

5.2.3.6 Poultry Products Pricing

Poultry products (Chicken meat and eggs) prices at the market were determined by the force of demand and supply, and this was the prudent of pricing system which governed project operations. Under this system the researcher had to observe poultry products prices and its effects to the project. According to the observed results, poultry products prices normally fluctuates during dry season. This is because there is high poultry production from various small scale poultry keepers in such a way that led to the defeating market demand and thus the price was forced to fall down in order to match with market demand .Therefore, Price and demand relationship in rain season picks and dry seasons slack.

5.1.3.7 Revenue and Expenditure of the Project

The facilitator was keen enough in making follow up on what was coming in and going out to the project. The facilitator was frequently perusing the books of

accounts of the project in order to see receipts and payments of the project. The books of accounts and monthly incomes and expenditures of the project were kept and recorded by the bookkeeper. She was responsible to produce and submit monthly reports to the general meeting of the CBO. So the facilitator was responsible to monitor project documentations in such a way that monthly report has to be produced and submitted to the respective authorities at the right time and comply with the condition which is legally binding. The book-keeper produced and submitted project implementation reports to the general meeting of CBO.

On the other hand, project monthly income and expenditures were doing well at the period of the project implementation. Monthly project performance figures were the base of performance for the project process in monitoring.

5.3 Participatory Evaluation

Evaluation measures progress of project implementation against planned objectives. It reveals how the project died and learns from experience how implementation can be improved. Evaluation of the project is done periodically in the mid and at the end of the financial year of the project. The internal evaluation has to be done by project staff leaders, while donor(s), consultant or any other interested parties could carry out external evaluation.

However for the project, evaluation is agreed to be done in the following areas; progress of work plan, implementation of planned activities, achievements, objectives, efficiency and effectiveness and impact of the project. Therefore the project has decided to make a formative evaluation at the end of November 2013 and

summative evaluation at the end of February, 2014. Formative evaluation indicators provide data which lead to making decisions on modification, adjustment and improvement of project operations while summative evaluation indicators lead to make decision to continue or close the project. The income and outcome of the project were observed through changes in the community wellbeing, multiplication of the project effects and performance of the project.

5.3.1 Project Performance Indicators

The following are the summary of the performance indicators against project objectives as shown in the following Table 25.

Table 25: Performance Indicators Against Project Objectives

S/N	Objectives	Performance indicators
1.	To train 30 poultry keeping producers on July, 2013 poultry value addition through small scale processing technology	A. Number of CBO members trained. B. Good poultry hygiene C. Increase of poultry products sales turnover.
2.	To train 30 target group on hygienic handling of poultry products by October 2013	A. Number of target group trained. B. Good poultry products hygiene C. Increase of poultry products sales turnover.
3.	To train 30 poultry producers, consumers, processors and marketers on the importance of cold storage facilities in handling poultry services by August, 2013.	A. Number of target group trained. B. Some chicken meat spoiled due to shortage of power. C. Increase of products sales turnover. E. Availability of cold storage facilities.

Source: Survey (2013)

5.3.2 Participatory Evaluation Methods

Methods used to collect data in the evaluation were; focus group discussion, and secondary data. These methods were complimenting each other in the evaluation process.

5.3.2.1 Focus Group Discussions

The evaluation process was involving a focus group which had 10 persons those members selected from the population in respect with specific criteria. There were the small poultry keepers among the members and customers who were men and women with the age between 30-45 years old.

Table 26: Secondary Data

S/No	Project objectives	Performance indicators	Expected out comes	Actual outcomes
1	To train 30 poultry producers on poultry value addition through small scale poultry processing by October 2013	-Number of CBO members trained the poultry value product. -Good poultry product hygiene -Increase of poultry product sales turnover	-Increase of sales turnover. -Good handling and delivering hygiene poultry products to customers.	-Sales turnover was increasing gradually. -Competition of product pricing was gradually seen by the CBO.
2	To train target group for hygienic handling of poultry products by August 2013	-Number of target group trained -Good poultry products hygiene. -Increase of poultry products sales turn over.	-Increase of sales turnover -Decrease of poultry products perishability.	-Sales turnover was increasing gradually. -Decrease of poultry products perishability was gradually seen at the CBO.
3	To train 30 poultry producers, consumers, processors and marketers on the importance of cold storage facilities in handling poultry products by May 2013	-Number of target group training. -Increase of poultry product sales turnover -Availability of cold storage facilities.	-An increase of sales turnover -Decrease of poultry products perishability. -Good handling and delivering hygiene poultry products to customers -Cold storage facilities available	-Sales turnover was increasing gradually -Decrease of poultry product portability was gradually seen at the CBO. -A small refrigerator facility was available. -The cooler will be purchased in December, 2013

Source: Survey findings 2013

5.3.2.2 Secondary Data

It is the second criteria of all the members who were supposed to have stakes in the project. However, some questions were used to conduct evaluations in the focus group discussion. The evaluation was done by examining books and files of the project thoroughly as summarized in the following Table 26.

5.3.3 Project Evaluation Summary

5.3.3.1 Changes in Community Wellbeing

Results in assessing of community wellbeing after project implementation shows that 65% respondents out of 50 poultry keeping producers surrounding the community had their income increased by selling a lot of chicken meat and eggs per day. As a result 30% of respondents were able to buy iron sheets for their houses and 15% were able to pay school fees for their children.

5.3.3.2 Multiplication of the Project Effects

The host organization of the project is CBO whose members deliver services to the community of Arusha city. During trainings, the project involved the members and non-members of the CBO such as poultry customers and the vendors who were not members of the CB.O. So the acquired training and project business operation has influenced the replication of the activity project to the community thus multiplying its effects and in September, 2013 and more selling stations will be opened within Sombetini area.

5.3.3.3 Relevance of Trainings

The result of the interview revealed that, the community respondents were appreciative of the training. They recommended that community training on poultry

marketing and entrepreneurship skills should be part and parcel of the project. Through the results we can conclude that, the offered trainings were motivating factors for project development and sustainability and delivered skills were effective to the community economic development. The project was advised to prepare a 3 year strategic plan, which will entail and integrate the implementation of previous and new projects.

5.4.3.4 Project Performance

The performance as assessed based on poultry products showed an increase in sales. This observation was based on comparison between July –August, 2013 sales which was taken as a base year and September, 2013 – November 2013 sales the period of project intervention. On top of that, within the same year (2013), the project demonstrated a high discipline of expenditures and managed to get an actual profit. This situation certifies the effectiveness and efficiency of the project performance. The decrease of unreliable poultry production justifies the significance and validity of training provided to the community and the existence of the project. The low production of poultry products attracts and calls for project growth and sustainability.

5.4 Project Sustainability

Project sustainability refers to the capacity of the project to continue functioning and delivering intended services, by being supported with its own resources (in terms of human, material and financial) even when external sources of funds ends. However, the sustainability of this project is expected to be in place for the CBO members who were involved and participated effectively to identify, design and implementing the

project. So the provided training meets exactly the real and desired needs of the community for poultry products business operations in sustainable basis. Also the project will be sustainable since poultry sales turnover and profit margin increases, and the rate of poultry product' perishes ability caused by poor poultry handling decreases.

5.4.1 Financial Sustainability

The poultry keeping project had started with Tshs 100,000 as the starting capital. As it was proposed by the Simanjiro VICOBA group during the training that they will raise the fund from entering fee and monthly contributions due to loans refunded .Since the project is located in Arusha town, there is the possibility of reliable market. Therefore, having such qualifications, the project will be financially sustainable since it will be in business local markets .National and International levels. The support from various stakeholders will continue to support the project even after the completion of which it reduce the project expenses.

5.4.2 Business Competition

The project has local and outside business competitors. Local business competitors are poultry vendors (at the market) who sell their small poultry products direct to the community; they don't have business contact with the project. Poultry vendors provide horizontal competition for the project since they sell the same project at the same market. On the other hand there were outside competitors who sell chicken meat and eggs in Arusha city, example the Kenyan entrepreneurs who bring good products at low price of that kind and provide vertical competition for the project as they bring the quality products, which attract the customers at the market.

Therefore, in order to accommodate competition and challenges, the project as a business entity has to organize itself and prepare strategies to harmonize this situation. For sure this could work for CBO members, leaders and staff were empowered and trained on the technical aspect and better practice of poultry marketing, entrepreneurship and good governance of poultry business operations and training in hygienic handling of poultry products and quality control. On the other hand, effective business competition could be possible only when the project maintains effective poultry marketing. However to be effective and sustainable poultry marketing, there should be four interdependent variables as described below.

5.4.3 Skills in Poultry Marketing

Poultry marketing skills enable the project to have techniques, which enable to compete with other poultry marketing dealers and capture internal and external market. Also enables the project to run business in modern and improved ways of operation. By having marketing skills, the project will raise its business by using economic principles and improved marketing functions. Skills enable the CBO to trap and capture available internal and external opportunities, plan and speculate the future diligently. So, this is important to be in place to the CBO.

Due to this, entrepreneurship skill is important as it helps the CBO to manipulate its project business and capture existing opportunities. On top of that, entrepreneurship skills help them to make speculations and take care of risks for the future development of the CBO. It however helps the CBO to be creative, aggressive, optimistic, ambitious, and innovative for the better performance and faster development.

5.4.4 Product Promotion

Regardless to the size and level of the CBO, the market situation constantly influences the mode of operation of any business. Today for instance, the current market in Arusha city has a number of varieties of poultry products which is coming inside and outside of the country. The present competitions make the product to operate at embarrassing environment, so it needs to design the strategies that will lead the poultry business operations to be sustainable.

Product promotion is one of the strategies which it is important to consider. Product promotion is vital; it places in mind and makes the customers to be aware of the products. Also it makes the customers to know where and how to get the products. The project should not take for granted that customers automatically that would buy their products. They have to design promotion strategies for poultry marketing so that they can survive in the market. The market for poultry products is there and the poultry keeper's project has the opportunity of getting it, since the project drivers have knowledge and skills of marketing and entrepreneurship.

5.4.5 Institutional sustainability

The sustainability of the poultry keeping project in Arusha city at sombetini area were ready available towards project implementation .Materials required as inputs were produced by the beneficiaries themselves. Other material input in place once depreciate replacement is within the project capacity. Capacity building done by the poultry keepers on chicken diseases prevention will contribute to the increase of the poultry product production in future. Back to the information gathered through focus group discussion during the CAN exercise, it was revealed that despite the small

market and unreliable price, it is appreciated that they gain money to access basic needs.

The establishment of VICOBA scheme enables the poultry keepers and other community members to be engaged in other socioeconomic activities due to time saved from supplying to various supermarkets where more customers are found. Also training to CBO members and project staff on business management will contribute to project sustainability since they are sure of profit making and employment. The community participation in identifying, designing, planning implementation, is the key issue that creates a sense of ownership that leads to sustainability of the project.

CHAPTER SIX

6.0 CONCLUSION AND RECOMMENDATION

6.1 Introduction

This chapter summarizes the project work, it shows what have been done, what was intended to be done, the shortcoming and the success of the project. It gives a summary of Simanjoro VICOBA group a case of poultry keeping project at Sombetini area in Arusha city. It analyzes on the process that were carried from the project identification to the project implementation result. Therefore the chapter gives the information concerning Community Needs Assessment, problem identification, literature review, project implementation, participatory monitoring, evaluation and sustainability of the project.

However the chapter will vary a conclusion and recommendations which will enable researchers, policy makers, decision makers and other development partners in the poultry agricultural sector to get the necessary information about the project and come up with concrete suggestions and improvement. Also getting the information on how the committee members mobilize the community members to join VICOBA so that can access loans to invest into micro-business.

6.2 Conclusion

The poultry keeping project is directly supporting the Tanzanians Agricultural poultry policy, the National strategy for the growth and reduction of poverty. The community members in the Sombetini Ward with the assistance of CED student conducted Community Needs Assessment exercise which showed that there are

many opportunities and possibilities to support poultry keepers hence bring sustainable economic development. In the participatory Assessment, the findings indicated that inadequate knowledge of poultry handling, poultry products controlling led them to generate low income that results in the rate of poverty to be very high. The findings showed that about 65% of Sombetini households live below \$1 (about Tshs 1500) per day hence cannot meet the basic human needs.

The findings from Focus Group Discussion and interview show that there are many contributing factors to the poultry keepers project. These include; lack of capital, poor technology, knowledge and skills inadequate support from private sectors dealing with extension services and reliable market for poultry products.

6.3 Recommendations

Based on the importance of poultry value addition through small poultry keepers and quality control, it is therefore recommended that further training be conducted and widened to all stakeholders in various communities, ensure reliable market quality. Basing on literature review, CNA findings and problem identification, the CBO members still need to be empowered through more training on poultry handling so as to increase profit to the business.

The CBO members need more training in poultry marketing and entrepreneurship. Basing on observation and implementation of this project, it is recommended that CBO members need to be sensitized to attend monthly general meeting which has a final mandate for decision making. Basing on monitoring, evaluation and sustainability, the CBO needs to write a project proposal for finding construction of

modern poultry processing industry and soliciting external funds for acquiring various project requirements .Business management and book keeping training is also still needed so that members can effectively be exposed to how they can keep business transactions for profit realization.

The CBO members need to be innovative and initiatives in such a way that, they can solve the problem of internal capital funding through establishing savings and credit project. Savings and credit scheme could accommodate the problem of fund for purchasing required tools and equipments for poultry marketing and handling, transportation and storage. Also shows possible internal and external sources of capital to the CBO. The following strategies are suggested to be followed in Arusha city:

- (i) Arusha city council and other collaborating development partners such as NGOs, Civil Society Organizations (CSOs), and Donor agencies inside and outside the district should support the project interventions.
- (ii) Also the Arusha city council is required to provide knowledge and skills to the project dealers by providing training and technical advice.
- (iii) Donor agencies and credit institutions should consider supporting project operations by providing grants or advancing credit to the project. eg. Microfinance institutions.
- (iv) The sense of ownership, control, and commitment is to be emphasized and trained to the project owners.

- (v) Empowering the project members on the project leadership and management is necessary to be in place as the project operations will be managed in sustainable basis.
- (vi) Business operations of the project should move with time. The project should produce the right product at the right time to the right people. By doing so, the project will be sustainable in the market.
- (vii) The CBO should consider more about the poultry addition value and selling its quality product. This could be possible by establishing a good poultry industry which will produce its products.
- (viii) The CBO should struggle to mobilize internal and external funding to implement this project.
- (ix) The Simanjiro VICOBA group in Sombetini Ward should continue supporting VICOBA members particularly on training that the association may be in need as a result of new micro-business that need special skills.

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APPENDICES

Appendix 1: Respondent Personnel Particulars

Respondents no.....

District:_____Village_____Date_____

Respondent characteristics:

Choose the appropriate answer;

1.1 Sex..... (1) Male (2) Female ()

1.2 Age..... (1) 18 to 30 years (2) 31 to 45 years (3) 46 to 65
years ()

1.3 Level of respondents education.....

(1) Primary education

(2) Secondary education

(3) Higher education

(4) Not educated

(5) Informal education

1.4 What is the monthly income of people in the community in Tsh?

.....

(a) 0-200,000

(b) 250,000

(c) 400,000

(e) 450,000

Appendix 2: Economic Assessment

Put the letter in the provided space;

2.1 How is loan accessible to the community?

.....

(a) Difficult

(b) Not difficult

2.2 What are the challenges facing VICOBA?

.....

(a) Poor management

(b) In adequate fund

(c) Low income

(d) Political influence

2.3 What are the benefits of being a member of

VICOBA?.....

(a) Saving loan

(b) Business knowledge

(c) Expanding production

2.4 What are the strategies enforced by VICOBA towards empowering women and men ?.....

(a) Provision of loans

(b) Provision of infrastructure

(c) Provide adequate regulations

(d) Sensitize the population on advantages of VICOBA

(e) Employment opportunities

2.5 Are public services and infrastructure available in the community?

Yes ()

No ()

2.6 What findings were taken on examining the possibility of establishing the sustainable economy?

(a)

(b).....

(c).....

2.7 Will poultry keeping project be potential in income generating to the community members?

Yes ()

No ()

2.8 What are other potential economic projects in the community?

(a).....

(b).....

(c).....

(d).....

