

**CAPACITY BUILDING IN ENTREPRENEURSHIP FOR WOMEN LIVING
WITH HIV IN NYAMAGANA MUNICIPALITY: A CASE STUDY OF SAUTI
YA KUINUA WANAWAKE (SUKWA)**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF
REQUIREMENTS FOR DEGREE OF MASTERS IN COMMUNITY
ECONOMIC DEVELOPMENT (MCED) OF THE OPEN UNIVERSITY OF
TANZANIA**

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CERTIFICATION

I, the undersigned certifies that I have read and hereby recommend for the acceptance by the Open University of Tanzania a dissertation titled: “*Capacity Building in Entrepreneurship for Women Living with HIV in Nyamagana Municipality: A Case Study of Sauti ya Kuinua Wanawake (SUKWA)*”, in partial fulfillment of the requirements for the award of the degree of Master in Community Economic Development (MCED) of the Open University of Tanzania.

.....
Dr. Felician Mutasa

.....
Date

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DECLARATION

I, Charles Mwombeki do hereby declare that, this dissertation is my own original work and that it has not and will not be presented to any other institution for the award of a degree or other similar awards.

.....

Signature

.....

Date

DEDICATION

This dissertation is dedicated to my most beloved and honoured parents the late Medard Blandes and the late Caroline Blandes who taught me respect for the people and the value of education.

ACKNOWLEDGEMENTS

On the completion of this dissertation I first and foremost wish to express my deep appreciation and heartfelt gratitude for the intellectual guidance and most valuable comments of my supervisor Dr. Felician Mutasa. It was a privilege to be supervised by such a distinguished and committed scholar.

I also wish to thank my faithful and loving wife Domitina Mwombeki for her unwavering support and encouragement throughout my studies.

Last but not least I wish to express my appreciation to all the members of SUKWA and the women of the project, their commitment to others is an example to many.

ABSTRACT

The community which was the subject of the current dissertation consists of women living with HIV in Nyamagana Municipality in Mwanza City who are also involved in Home Based Care. They finance their families as well as their activities in the Health Care Sector through a variety of small scale enterprises. The CNA was conducted between 22.02.2013 to 20.05.2013 in Nyamagana Municipality. The sample was obtained through purposive sampling, dimensional sampling and simple random sampling. Semi structured questionnaires were used together with FGDs and in depth interviews with relevant stakeholders. The researcher also used observation as a data gathering method. The CNA established the fact that women were in need of training in business skills, marketing skills and they also needed to expand their capital. Despite having attended various trainings both individually and in groups the women failed to make their businesses profitable. Referring to the principles of Paulo Freire and Julius Nyerere the researcher developed a training concept based on self-reliance and the respect for the knowledge of the participants. The project participants were trained in accordance with this new concept. The training was based on the experiences of the women in their own businesses and theoretical training was alternated with practical implementation periods whereby the women implemented what they had learned under the supervision of their trainer and their peers. All women managed to improve their business records, expand their markets and increase their capital during the project in a sustainable manner. The project has shown that a new way of training is needed that takes the daily experiences of the participants into account and allows for a direct implementation of the acquired skills in the existing business environment of the respective participants.

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LIST OF ABBREVIATIONS AND ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
ARVs	Antiretroviral Drugs
CBO	Community Based Organisation
FBO	Faith Based Organisation
HBC	Home Based Care (refers also to the one who provides HBC)
HIV	Human Immunodeficiency Virus
IGAs	Income Generating Activities
ILFS	Integrated Labour Force Survey
ILTC	International Languages Training Centre
NBS	National Bureau of Statistics
NGO	Non-Governmental Organisation
SACCOS	Savings and Credit Cooperative Society
SIDO	Small Industries Development Organisation
SME	Small and Medium-sized Enterprises
VICOBA	Village Community Banks

CHAPTER ONE

1.0 PARTICIPATORY NEEDS ASSESSMENT

1.1 Introduction

Since the first cases of HIV/AIDS were identified in the early 80s of the 20th century, the infection with HIV has deeply transformed the lives of millions of people in Africa South of the Sahara. In Tanzania, Mwanza Region is one of the regions hardest hit by the infection. Regions mostly affected are Kagera, Iringa and Mbeya with a prevalence range of 15% to 20%, Dar es Salaam, Rukwa, Shinyanga and Mwanza with a prevalence range of 10% to 15% while Ruvuma, Kilimanjaro and Mtwara are in the prevalence range of 5% to 10% (HIV/AIDS in Tanzania pp 3-4).

By 2011 the number of people living with HIV in Tanzania was estimated to have reached 1,600,000 among them women aged 15 and above amounted to 760,000 (UNAIDS 2013). Therefore about 59% of those infected with the virus are women:

“Fifty-nine percent of people living with HIV/AIDS in sub-Saharan Africa are women and girls. These women also have the least access to education, the fewest resources to prevent HIV or treat AIDS, and economically, the most to lose, for poverty also has a female face. When it comes to HIV/AIDS in Africa, women are more vulnerable biologically, socially, and economically” (Browning, 2011).

Women are doubly marginalized by HIV, not only do they have to live with the virus; in addition to that they are widows, who remain with the responsibility of taking care of small children and other dependents. Worse still they are often dispossessed of all their property by the relatives of the deceased husbands and also shunned by their own families of origin:

“But Christine was not only faced with stigma in the hospital, even among her relatives and extended family who chased her and her 5 children away as soon as they found out about it”.

(Ngapemba, Abel, 2005, translation by researcher). In order to overcome the economic challenges faced once a woman is left to fend for herself and her children the women turn to the informal sector:

“For both the main and secondary activity, the overriding reasons for male and female engagement in the informal sector are the inability to find other work and the need for families to get additional income. A larger proportion of females than males consider the need for families to get additional income as an important reason to be involved in the informal sector (NBS, 2007; ILFS, 2006)”.

Informal sector activities contain a wide range of income generating activities, such as food processing, tailoring, trade in traditional medicine, production of jewelry etc:

“Where the informal sector activity is the main activity, the wholesale and retail trade employs 57.5% of the people. ... For both the main and secondary activity, the most common occupation is service and shop sales workers (55.2% and 52.8%), followed by craft and related workers (22.6% and 25.1%) and elementary occupations (15.7% and 10.3%). Service and shop sales and elementary occupations account for a larger proportion of female than male workers in both main and secondary activity” (NBS, 2007; ILFS, 2006)”.

And indeed a lot of effort has been put into training women in food processing, dress making, traditional arts production and other forms of entrepreneurship. FBOs, NGOs and the government have all been involved in opening up income generating activities to women living with HIV/Aids and to those living in difficult circumstances. Still it appears that those income generating activities do not generate adequate income. The International Languages Training Centre, a learning institution in Mwanza, has been running a special language and literacy training project for

women living with HIV and for women who take care of those infected, since November 2010. Even though more than 90% of these women are involved in income generating activities like food processing, medicine production, petty trading and/or tailoring many could not fully participate in the project due to the inability to afford an average of 2000 TZShs a week for transport. Despite all efforts, trainings, long working hours and repeated loans from different sources the majority of those involved in income generating projects seem to be unable to make their “income generating activities” actually generate income:

“We do mark time (CAN findings Nyamagana, 2013). You get ahead, you backslide, you get ahead, you backslide like that and when you backslide you REALLY backslide (CAN findings Nyamagana, 2013)”.

While over the years a lot of effort has been put in teaching production skills, providing capital through SACCOS; VICOBA, and grants it becomes more and more obvious that the time has come to find out why the so called income generating projects are not generating sufficient income and how they can be made to generate income. Madi 2007 and Kadozo 2009 have analysed income generating projects in South Africa, they mention marketing and capital related issues among the major challenges. Still the answers are not conclusive and as Madi states in his conclusion more detailed studies are needed to find out what exactly needs to be done to make income generating projects actually generate income (Madi, 2007).

The researcher holds the premise that the key to success lies in the empowerment of those running the projects especially in the areas of business planning and marketing. Networking may be the key to overcoming some of the most pressing problems both in the area of marketing as well as in capital acquisition. Since women living with

HIV are the most vulnerable and marginalized among those involved in the informal sector any approach that will help them to improve the output of their businesses is also going to be effective for those entrepreneurs who face less challenging circumstances to start with. Therefore the CNA is a condition sine qua non to find out what have been the hurdles towards the successful running of income generating activities and what needs to be done.

1.2 Community Profile

Among those who depend on income generating projects exists a special tightly-knit community that even though invisible to the majority of Tanzanians is of uttermost importance in upholding and stabilizing our society in the context of the HIV/AIDS pandemic. The credit for bringing this community out of obscurity goes to the groundbreaking study of Browning 2011. This community consists of women living with HIV living in Nyamagana municipality, Mwanza region.

Nyamagana municipality is situated in South Eastern Mwanza. The total population according to the 2012 census is 363,452 people of whom 177,812 are male and 185,640 are female (Population Distribution by Age and Sex, 2013 Vol. II P.353). The average household size is 4-5 people per home unit. The district is subdivided into 10 wards. Means of income within the district depend on the level of education and location of the individual. Major industries are fish and plastic processing, cotton processing, textile industries but they employ only about 30 000 (8%) of the residents of Nyamagana.

The food crops produced in the area include maize, rice, cassava, sweet potatoes. Vegetables like spinach, tomatoes, onions are grown. Cash crops like cotton, peanuts

are grown also fruits like bananas, mangoes, avocados, cucumbers, papaws and oranges are produced. Most females involved in Home Based Care (HBC) for women living with HIV, operating in Nyamagana belong to the low income spectrum. They operate as entrepreneurs in the field of food processing, medicine production and trading, used clothes trading, tailoring and hair dressing. Traditional art production is often combined with other tasks like hair dressing, food processing or medicine production.

Most HBCs who are also small scale entrepreneurs are stuck in the lowest income range due to lack of time, expertise and capital. Some micro financial institutions operating in the area are Finca, Brac and Pride, Mwanza SACCOS and FSA Mkolani SACCOS but they are not accessible to the lowest income range entrepreneurs who depend on their capital from friends and relatives or VICOBA. The community of women living with HIV does not only face the usual challenges of dispossession, stigma, segregation, poverty and deprivation but also carry an added burden: they are the backbone of home based care (HBC).

They go from house to house to look for patients. They provide training for those about to start antiretroviral therapy. They provide pretest and posttest counseling. They are community activists. They pass on their knowledge of herbal medication to combat side effects of ARVs and opportunistic diseases. They are constantly trying to improve their knowledge in the medical field regardless of the fact that some of them have not even completed primary school. They not only take care of their own children but some of them even run small scale entrepreneurship. Many provide a home to Aids orphans. They are as a group indispensable to the society and they are

all struggling with income generating activities. The CNA will try to find out what have been the hurdles towards the successful running of income generating activities of these women and what needs to be done to make them successful.

1.3 Community Needs Assessment

In order to identify the needs of the community outlined above a CNA was conducted. This chapter shall serve to outline the needs assessment, its objectives, CNA questions and other important details such as sampling and assessment methods as well as the overall research setup.

1.3.1 CNA Objectives

1.3.1.1 General Objective

The CNA general objective aims at identifying a way to build capacity in entrepreneurship for women living with HIV in Nyamagana municipality.

1.3.1.2 Specific Objectives

- (i) To assess levels of skills in entrepreneurship that the women living with HIV in Nyamagana municipality have.
- (ii) To assess the market opportunities that these women have.
- (iii) To identify a solution to capital related challenges that these women face.

1.3.2 CNA Questions

- (i) What levels of knowledge in entrepreneurship the women living with HIV in Nyamagana municipality have?

- (ii) How can market opportunities be created or expanded for products produced by these women?
- (iii) How can capital related challenges be overcome?

1.3.3 Research Design

Research design refers to the scheme outline or plan that is used to generate answers to research problems (Orodho, 2003). The researcher used case study and both qualitative and quantitative methods in data collection. The findings were obtained through CNA to get the core need of women living with HIV in their entrepreneurial activities.

1.3.3.1 Research Methodology

The researcher set a research design whereby an area of study and the targeted population were selected in order to find out the needs or challenges that women living with HIV face.

1.3.3.2 Area of the Study

The study area refers to the scope of the study where the research takes place. The researcher decided to select Nyamagana municipality as a study area. The researcher chose the area because the women who in this case are the community that the researcher wants to work with live in Nyamagana municipality. Also the area is reachable to the researcher due to the fact that the researcher lives and works in Nyamagana municipality thus it is easy and less costly for the researcher to collect data at the same time attending to his other responsibilities.

1.3.3.3 Targeted Population

Population refers to the entire group of people, events or things of interest that the researcher wishes to investigate. Population forms a basis from which the sample or subjects for the study is drawn (Bryman, 2008). The researcher used the women living with HIV who are entrepreneurs who live in Nyamagana municipality, Mwanza region.

1.3.4 Sample and Sampling Techniques

1.3.4.1 Sample Size

The term refers to the number of items to be selected from the universe to constitute a sample. The targeted group must be of an optimum size, which should neither be excessively large nor too small (Kothari, C. R., 2004). The researcher in this CNA used the sample size of 30 people. The sample size chosen was the most adequate for studying a marginalized community which does not easily open up to outsiders due to longstanding experiences of stigmatization.

1.3.4.2 Sampling Techniques

The sample was chosen by using purposive, dimensional and simple random sampling techniques.

1.3.4.2.1 Purposive Sampling

The researcher uses his or her own judgment about which respondents to choose and picks only those who best meet the purposes of the study. The advantage of purposive sampling is that the researcher can use his or her research skill and prior knowledge which best meet the purposes of the study (Bailey, 1994).

The researcher chose five stakeholders who are deeply involved with the community and three street leaders where the community (women living with HIV) are actively engaged in entrepreneurial activities. Since the community belongs to a marginalized part of the society (people living with HIV) it was necessary to choose individuals who are trusted by the community in question to obtain detailed information.

It was also important that the respondents chosen should be familiar with the researcher. That way they trusted him and felt free to reveal confidential information. The members of the community have often been misused by people who tried to benefit through them. As a result they do not freely open up to outsiders. Therefore the researcher had to choose knowledgeable individuals who knew and trusted him, and who in turn were trusted by the community concerned in order to be fully informed.

1.3.4.2.2 Dimensional Sampling

Dimensional sampling is basically a multidimensional form of quota sampling. The idea is to specify all dimensions (variables) of interest in the population and then to make sure that every combination of these dimensions is represented by at least one case (Bailey, 1994).

As a result of the interviews four dimensions were developed in relation to income generating activities of the women. Dimensional sampling provided the opportunity to find respondents with relevant characteristics whose experiences could best represent the larger whole. Dimensional sampling is especially relevant to the study of vulnerable and marginalized communities. It allows the researcher to find

respondents with all the necessary characteristics who are willing to cooperate with him. Table 1 shows dimensions of income generating activities.

Table 1: Dimensions of Income Generating Activities

Income below subsistence level:	The entrepreneur needs other sources of income to survive
Unstable subsistence income	The entrepreneurship provides income haphazardly, periods of good income alternate with periods of low income or no income at all
Subsistence level	Provides a stable minimal income just for survival
Above subsistence income level	The entrepreneur can pay her basic needs and improve her standard of living, falls short of developing and stabilizing her business

Source: CNA findings Nyamagana, (2013)

1.3.4.2.3 Random Sampling

In a random sample each person in the universe has an equal opportunity of being chosen for the sample and every collection of persons of the same size has an equal probability of becoming the actual sample (Bailey, 1994). On the basis of the information received from the stakeholders in combination with the observation of the researcher, dimensional sampling was employed to women living with HIV who are involved in income generating activities. Out of 75 women living with HIV, 22 women were randomly selected. Random sampling was used to choose the actual respondents in order to avoid any bias. Random sampling served to objectify the choice from a universe that had been obtained via dimensional sampling.

1.3.5 Data Collection Method

Refers to the process of generating information that has been systematically, observed, recorded, organized, categorized or defined in such a way that logical process and inferences may occur, Dawson C., (2000). The researcher used secondary data tool and primary data tools to get information.

1.3.5.1 Secondary Data

The data from readable sources like textbooks, encyclopedias, journals, newspapers, internet, such information can substitute or supplement primary data. The researcher read some books and also got some information from the internet.

1.3.5.2 Primary Data

Data collected directly from first-hand experience. Primary data can be collected by using such methods like direct observation, interview, questionnaire and FGDs. The researcher employed this method so as to obtain data from the women living with HIV, stakeholders and street leaders in Nyamagana municipality.

1.3.5.3 Research Instruments

These are tools that the researcher used in order to collect information concerning the problem. It includes methods like questionnaires which are the list of questions either open ended or close ended being given to people to be answered over a certain period of time. The researcher in this CNA used instruments like questionnaires with mostly closed ended questions, interviews and FGDs to get information.

1.3.5.3.1 Questionnaire Tool

The researcher employed both closed and open ended questionnaire. The closed questions helped to obtain basic data that could easily be quantified while the open

ended questions provided a deeper insight into the matter at stake. The total of twenty two (22) questionnaires were distributed to women living with HIV dealing with IGAs.

1.3.5.3.2 Interview

The researcher used semi structured interview to interview eight respondents including five (5) stakeholders and three (3) street leaders. Semi structured interviews allow both for comparability of data and exploration of unknown areas. They allow the respondents to share their experiences freely.

1.3.5.3.3 FGDs

Three focus group discussions were conducted each focus group contained 10 members and all participants were selected and involved in the FGDs to get more information. Considering the sensitive matter to be discussed (the nature of individual businesses) bigger focus groups would have impaired the free participation of the group members.

1.4 Data Analysis and Presentation

Data analysis and presentation is a preparation of factual information for dissemination or further treatment including compiling, verifying, ordering, classifying and interpreting. Kumar R., (2005). The data was systematically organized. The researcher used both qualitative and quantitative research paradigms to analyze the data gathered. The qualitative data have been analyzed focusing especially on the FGDs and the quantitative data have been analyzed using the

Statistical Package for Social Scientists (SPSS) and some charts and tables have been presented.

1.4.1 Data Analysis Methods

From the questionnaire the answers were compiled and analyzed by using SPSS software while FGDs and interviews were supplementary to the questionnaire data after SPSS analysis. The data analyzed by using SPSS is presented by using tables and the ones obtained through interviews and FGDs will be presented by reporting what was said and/or agreed during the interviews and FGDs.

1.4.2 Social Demographic Characteristics and Findings Results

1.4.2.1 Social Demographic Characteristics

Table 2: Categories of CAN Participants

Categories of Respondents	Frequency	Percent	Valid Percent	Cumulative Percent
Women living with HIV	22	73.3	73.3	73.3
Street leaders	3	10.0	10.0	83.3
Stakeholders	5	16.7	16.7	100.0
Total	30	100.0	100.0	

Source: CNA findings Nyamagana (2013)

Table 2 shows that out of 30 participants, 22 (73.3%) are women living with HIV, 5 (16.7%) are stakeholders and 3 (10%) are street leaders.

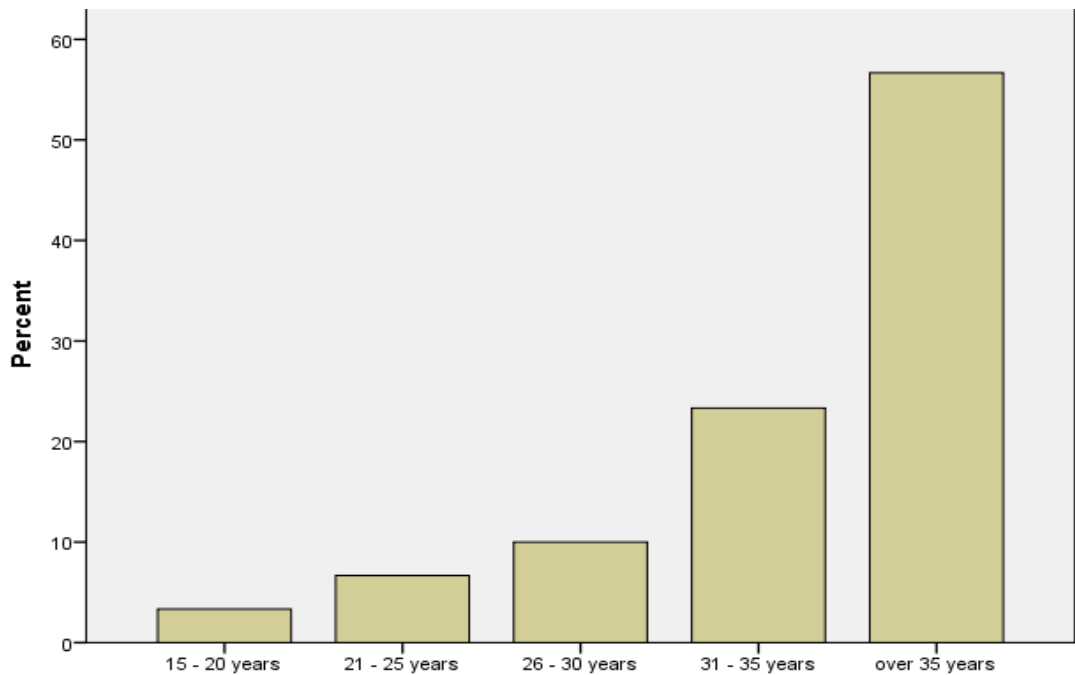


Figure 1: Age of Respondents

Source: CNA findings Nyamagana (2013)

Figure 1 shows that out 30 respondents, 17(56.7%) are aged above 35 years, 7(23.3%) are aged between 31 – 35 years, 3(10%) are aged between 26 – 30 years, 2(6.7%) are aged between 21 – 25 years and 1(3.3%) is aged between 15 – 20 years.

Table 3: Gender of Respondent

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

Source: CNA findings Nyamagana (2013)

Table 3 shows that out of 30 respondents, 25(83.3%) are female and 5(16.7%) are male.

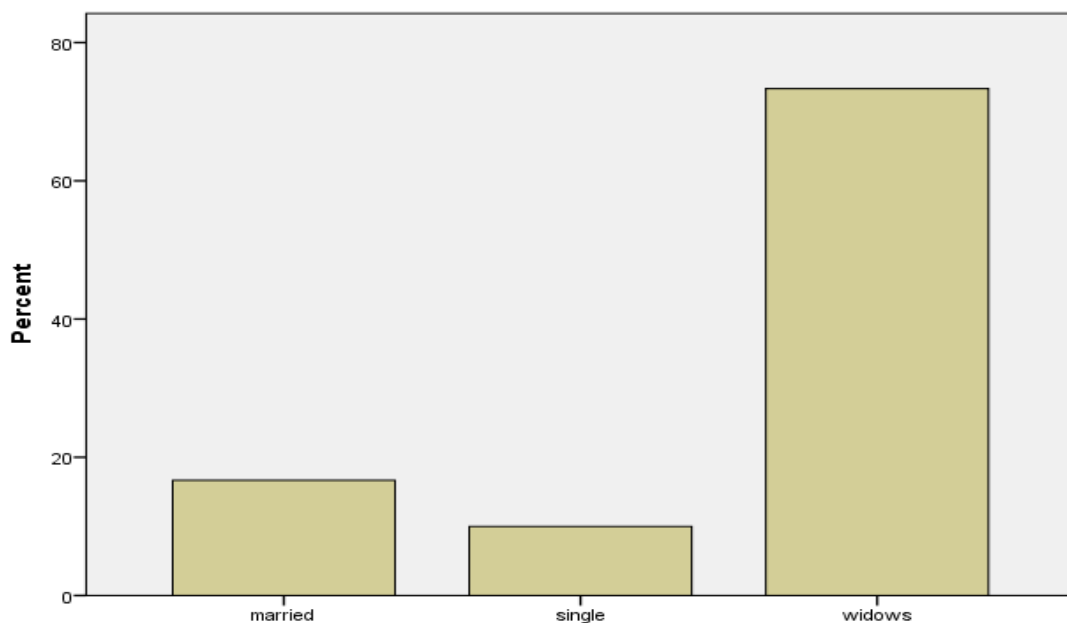


Figure 2: Marital Status of Respondents

Source: CNA findings Nyamagana (2013)

Figure 2 shows that out of 30 respondents, 22(73.3%) are widows, 5(16.7) are married and 3(10%) are single.

Table 4: Education Level of Respondents

Education levels of respondents		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No education	7	23.3	23.3	23.3
	Primary education	20	66.7	66.7	90.0
	Secondary education	3	10.0	10.0	100.0
	Total	30	100.0	100.0	

Source: CNA findings Nyamagana (2013)

Table 4 shows that out of 30 respondents, 20(66.7%) are primary school leavers, 7(23.3%) never attended school and 3(10%) are secondary school leavers.

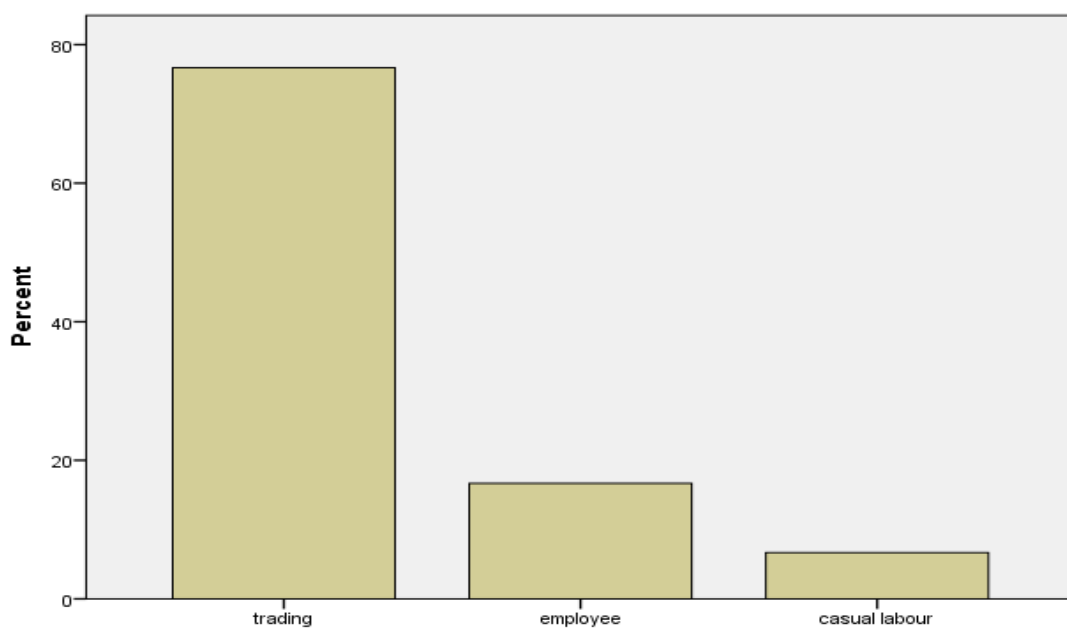


Figure 3: Economic Activities of Respondents

Source: CNA findings Nyamagana (2013)

Figure 3 shows that out of 30 respondents, 23(76.7%) are involved in entrepreneurship, 5(16.7%) are employees and 2(6.7%) are involved in casual labour.

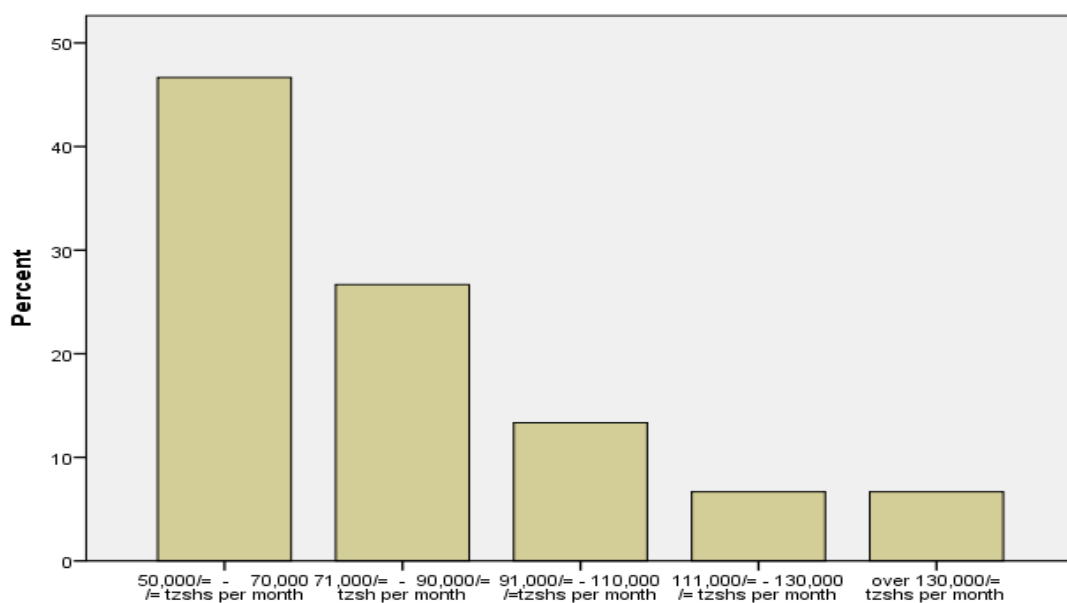


Figure 4: Income Ranges of Respondents

Source: CNA findings Nyamagana (2013)

Figure 4 shows that out 30 respondents, 14(46.7%) have monthly income ranging between 50,000/= - 70,000/= Tshs, 8(26.7%) have income ranging between 71,000/= - 90,000/= Tshs, 4(13.3%) have income ranging between 91,000/= - 110,000/= Tshs, 2(6.7%) have monthly income ranging between 111,000/= - 130,000/= Tshs and 2(6.7%) have monthly income of over 130,000/= Tshs.

1.4.2.2 Findings Results from the Objectives

CNA Objective one: to identify the levels of skills

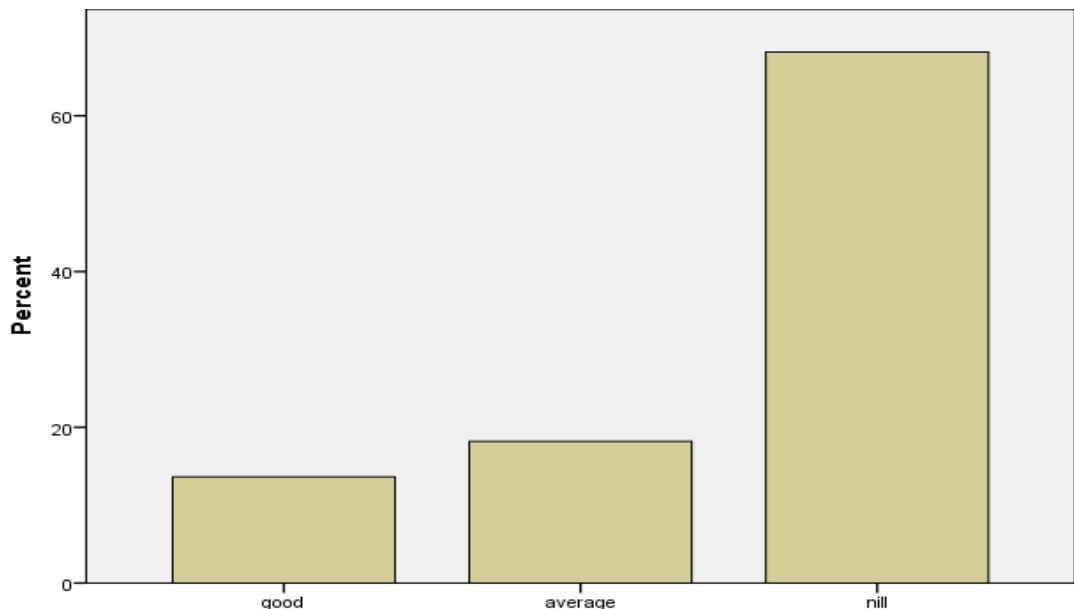


Figure 5: Levels of Skills in Entrepreneurship of Respondents

Source: CNA findings Nyamagana (2013)

Figure 5 shows that out of 22 respondents, 15(68.2%) do not have any knowledge on business management, 4(18.2%) have an average level of knowledge on business management and 3(13.6%) have good knowledge on business management. Under the FGDs the three major problems became apparent that were later on translated by the FGD participants into a need for basic training:

- (i) Business entity issues
- (ii) Inability to calculate prices
- (iii) Lack of long term planning

- (a) Business entity issues

When a participant was asked by another why she had not been able to buy necessary equipment out of her income over the years she replied:

“Now listen it doesn’t mean I was careless but you know how it is the children need school fees and then I was also sick and of course first you have to work and pay school fees (CAN findings Nyamagana, 2013)”.

Another participant then brought up the problem of mixing business funds and private funds, insisting that one must get a salary out of ones business:

“You must pay yourself a salary, every day you take one thousand for your use, then another for family use and another or others you keep it for business(CAN findings Nyamagana, 2013)”.

Other members also related how expenses like school fees, treatment costs, family problems and other issues had repeatedly driven their businesses into bankruptcy so they had to start from scratch.

“that s how it is something happens and you need money or something happens and you cant work and then you start again from the beginning” (CNA findings Nyamagana, 2013)”.

- (b) Inability to calculate prices

Other participants reported pricing issues, one said she often lowered the price for long term customers because she felt embarrassed to explain to them about rising costs, she felt obliged to give a discount to her customers regardless of the consequences for her profit.

“you see I feel shy this one is my client she brings me work sooner or later I must charge her a bit less and I can’t just tell them the lining has gone up so pay more, what will they think about me? (CAN findings Nyamagana, 2013)”.

(c) Lack of long term planning

With the exception of few participants the majority of the members had no long term vision regarding how their businesses might develop, so no provision was made for necessary investments just as tailoring tools or packaging tools. When capital needs arise they are dealt with on the spur of the moment. The lack of long term planning also affects the ability to repay loans (CAN findings Nyamagana, 2013).

1.4.2.3 Issues Related to Marketing

The main problems mentioned under this section can all be understood to be due to a Lack of customer care. Two groups reported that customers can be slow to pay because of how they are being handled. Customer care was said to be a source of some debtors turning into bad debtors (CNA findings Nyamagana, 2013). Three FGD participants gave witness that supermarket owners always paid them their money promptly.

“You know the problem is competition others bring their goods and take the money later so they tell you: I pay you once we have sold your things like I do with the others who bring me things, so if you don’t talk to them nicely you may go so many times before you get your money? (CNA findings Nyamagana, 2013)”.

Members gave many examples to show how good language can indeed lure customers and all agreed that they must learn the right way to talk to customers in order to solve the problem of not being paid on time. All interviewees agreed that the entrepreneurs lack adequate entrepreneurship skills and suggested that they need

entrepreneurship skills in order to improve their businesses. However they differed in the kind of skills the entrepreneurs need. Some said training in business skills and others said training in making various materials for selling.

CNA objective two: To identify the market opportunities that these women have.

Table 5: Market Opportunities of Products of Respondents

Market opportunities of products of respondents		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very good	3	13.6	13.6	13.6
	good	4	18.2	18.2	31.8
	average	5	22.7	22.7	54.5
	Not good	10	45.5	45.5	100.0
	Total	22	100.0	100.0	

Source: CNA findings Nyamagana, (2013)

Table 5 shows that out of 22 respondents 10(45.5) admitted that their market opportunities are not good, 5(22.7%) their market opportunities are average, 4(18.2%) have good market opportunities and 3(13.6) have very good market opportunities. From the FGDs it was agreed almost by all participants that the reliable way to assure market opportunities is for entrepreneurs to market one another's products together with their own by so doing they can increase their marketing scope.

Under the interview all eight interviewees agreed that accessing market is one of the challenges facing the women living with HIV entrepreneurs and they proposed cooperation as a mitigation effort to expand market.

CNA objective three: To identify a solution to capital related challenges that these women face.

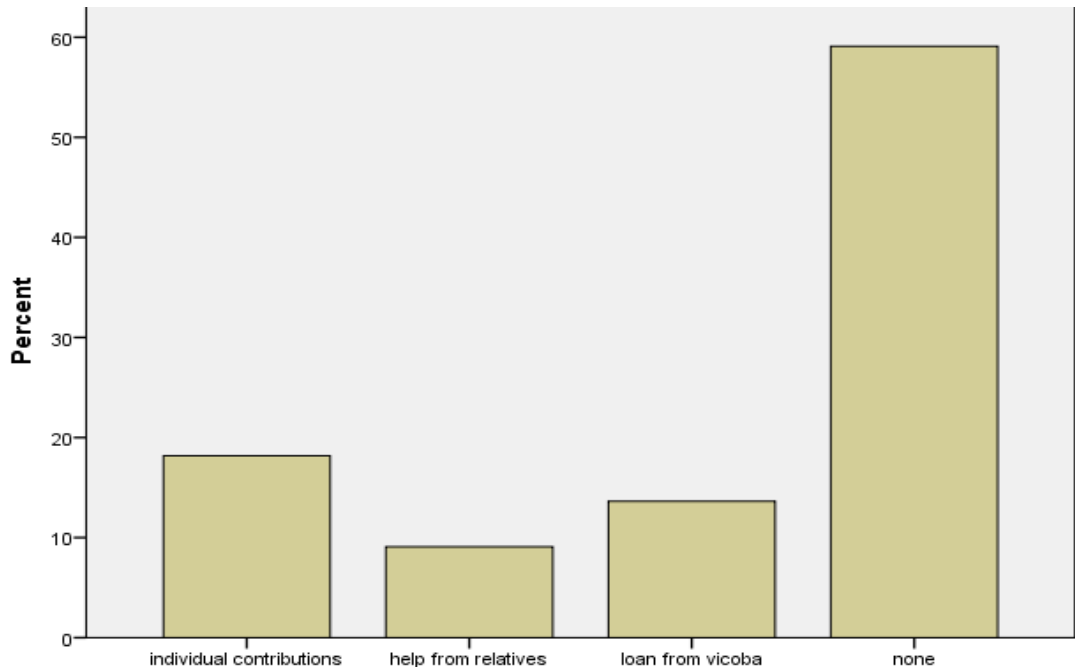


Figure 6: Sources of Capital of Respondents

Source: CNA findings Nyamagana (2013)

Figure 6 shows that out of 22 respondents, 13(59.1%) don't have any source of capital, 4(18.2%) depend on individual contributions, 3(13.6%) depend on relatives' help and 2(9.1%) get loan from vicoba.

During the FGDs the participants gave varied reports on what they know about sources of capital for the women entrepreneurs. However the majority of participants agreed that many entrepreneurs do not have specific source of capital. They need reliable source of capital. The interviewees all agreed that the source of capital for women living with HIV entrepreneurs is not reliable. So they need a source of capital.

Table 6: Solution to Capital Related Challenges

Solution to the Capital Related Challenges		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Initiate revolving fund	17	77.3	77.3	77.3
	Get loan from VICOBA and SACOS	3	13.6	13.6	90.9
	Fund raising campaign	1	4.5	4.5	95.5
	Grants from donors	1	4.5	4.5	100.0
	Total	22	100.0	100.0	

Source: CNA findings Nyamagana (2013)

Table 6 shows that out 22 respondents, 17(77.3%) proposed to initiate revolving fund as a solution to capital challenge 3(13.6%) proposed getting loan from Vicoba and saccos, 1(4.5%) proposed fund raising campaign and 1(4.5%) proposed grants from donors. Under FGDs Many members mentioned capital as precondition to solve the problem of packaging and additional equipment for tailoring businesses as well as food processing and local medicine businesses. It was proposed by one group that the women start their own fund which would help them to cater for their capital needs. The interviewees unanimously suggested revolving fund as they said is a reliable source of capital for these entrepreneurs. In general the FGDs showed five needs as shown in the Table 4.7.

Table 7: Shows Needs of the Community as shown by FGDs

Felt needs	Group 1	Group 2	Group3
Packaging	√	-	√
Availability of raw materials	√	√	-
Capital	√	√	√
Knowledge about business	√	√	√
Marketing skills	√	√	√

Source: CNA findings Nyamagana (2013)

In the Table 7, group 1 mentioned packaging, availability of raw materials, capital, knowledge about business and marketing skills as needs of entrepreneurs, group 2 mentioned availability of raw materials, capital, knowledge about business and marketing skills as the needs, group 3 mentioned packaging, capital, knowledge about business and marketing skills as the needs.

1.5 Community Needs Prioritization

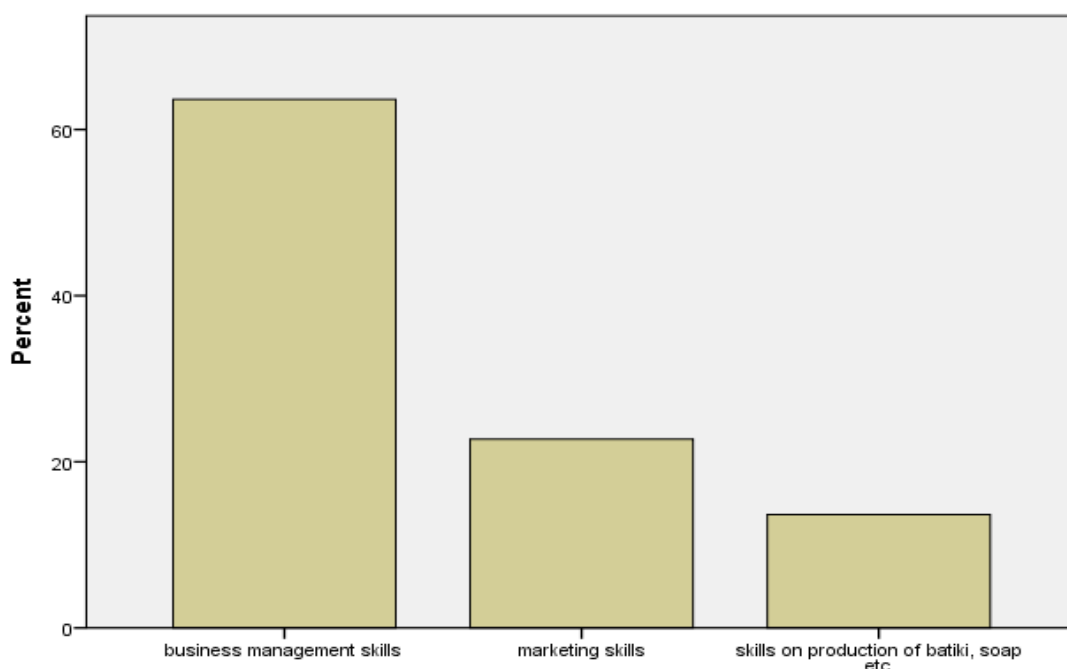


Figure 7: Entrepreneurship Skills Needed

Source: CNA findings Nyamagana (2013)

Figure 7 shows that out 22 respondents, 14(63.6%) need some training on business management skills, 5(22.7%) need training on marketing skills and 3(13.6%) need training on production of batik, soap etc. During the interviews the main issues which were observed by all interviewees, were extracted. The main points that appeared in all interviews were then transformed into an FGD guide. The discourse

of the FGDs were screened for felt needs and real needs. It should be emphasized here that in the course of the discourse the members themselves began to separate the real needs from the felt needs, which finally led to the prioritization of needs. In his analysis the researcher paid attention to:

1. Needs mentioned by more than one group when reporting what they discussed.
2. Needs that when mentioned by one participant/group triggered anecdotal contributions by others to emphasize the point made by the one who first mentioned the need.
3. Needs that were recognized by the members as being the source of a bigger problem described by the current speaker

As the discussion proceeded the participants identified a number of needs that solve the needs that the women are facing. As a result they came up with a list of real needs that they want to tackle in a specific order so that by the time they have saved up funds for mutual assistance, they would be in a position to use those funds to the maximum advantage.

“The entrepreneurs must get knowledge as to how to plan and run a business and also how to talk to customers once they have this they will improve their small businesses (CAN findings Nyamagana, 2013)”.

“The starting point must be for entrepreneurs teaching one another because some know some thing or the other and the expert (the researcher) will help them (facilitate), and they must check (monitor) the progress each of them makes then they will make it (CNA findings Nyamagana, 2013)”.

So at the end of the CNA the FGDs participants gave voice to a different prioritization referring to the real needs:

Table 8: Shows the Real Needs

Priority	Main need	Specific need
1. Training	Business skills	- basic accounting skills - calculation of prices - business plan
2. Training	Marketing skills	-communication with corporate customers (supermarkets/restaurants) - communication with individual customers -customer care
3. Cooperation	Expanding markets	Open new markets for one another through cooperation
4. Cooperation	Obtaining capital	For financing investment as required by individual businesses

Source: CNA findings Nyamagana (2013)

Table 8 shows that priority 1 is training on business skills whereby basic accounting skills, setting of prices and business plan will be addressed. The second priority is training on marketing skills whereby members will be trained on how to communicate with corporate customers as well as individual customers. The third priority is cooperation whereby members will cooperate in order to expand the markets of their products each member markets the business of another.

The fourth priority is cooperation whereby through cooperation members will develop a revolving fund and support each other capital wise. The enthusiasm of the groups was best expressed by Ms Joan:

“Is there any reason why we shouldn’t have our own supermarket where we sell all our things? (CAN findings Nyamagana, 2013)”.

1.6 Conclusion

The CNA proved beyond any doubt and indeed helped to identify the same main issue that faces women living with HIV in Nyamagana municipality, Mwanza City as two FGD presenters said:

“You know everyone is expecting handouts I sometimes tell them: Listen you don’t have Malaria not even one ring, you don’t have diabetes, you don’t have BP why do you ask for money everyday? you should do something. We even had to stop the Vicoba among our support groups, it just didn’t work. We have tried all kinds of income generating activities but sooner or later they collapse... (Group presenter/ CAN/ Nyamagana, 2013)”.

“You see most got used to hand outs because in the beginning many years ago NGOs gave everything for free, food, clothes, school fees. And those of us who work somehow our projects failed to prosper so the others say: You see Joyce is working but she is also not any better of than us! If only we can make our projects work by working, others will also be motivated to do something for themselves! (Group presenter CNA Nyamagana, 2013)”.

The CNA has helped to identify the main areas of short comings, mainly in the field of entrepreneurship skills and marketing skills. Most trainings provided in the past were unrelated to the women’s activities, they were too abstract and therefore the trainees failed to implement what they learnt. Based on what has been found out from the CNA the researcher proposes that a project be established to build capacity of the women on how to improve their entrepreneurial activities. The project should look to it that:

1. The women shall be facilitated to train one another, each one contributing her experience under the facilitation of the researcher to improve the levels of knowledge in entrepreneurship, particularly in business management skills.
2. The researcher shall devise training sessions on marketing skills and encourage women to market each other’s goods, in order to access new markets thus expanding market opportunities.

3. The women shall create and manage a common fund aimed at developing their individual businesses under the facilitation and guidance of the researcher thus overcoming the lack of accessibility to capital.
4. The women shall inspect each other's businesses and devise a way to monitor to what extent each of them implements what she has learnt, how she has accessed new markets and how she uses the capital she has got from the revolving fund under the facilitation and supervision of the researcher.

The CNA has indeed been an eye opener to the researcher but more importantly to the entrepreneurs themselves as to what are actually the needs that their entrepreneurship need in order to generate adequate income and be sustainable. It has been made clear by the CNA that it is not only an issue of running business but what business, where, when and how to run it for what markets and how to access finance for its development. Hopefully the project that develops from this CNA will turn the entrepreneurship of the women living with HIV in Nyamagana municipality into sustainable businesses that other entrepreneurs will beg to emulate.

CHAPTER TWO

2.0 PROBLEM IDENTIFICATION

2.1 Background to the Research Problem

As it has been shown in the introduction many women living with HIV/Aids in Africa South of the Sahara depend on the informal sector for income generation. Despite initiatives and trainings conducted by FBOs and NGOs in the field of income generation the projects started, fail to provide a sustainable livelihood (Kadozo, 2009. Madi, 2007). Economic insecurity further increases the risk of spreading the infection as women struggle to make ends meet and in the process are forced into high risk patterns of behaviour. (Browning, 2011; Dean, 2013).

The economic insecurity which affects the informal sector in general, has an even more serious effect on the women who work as HBCs. The Tanzanian government depends on the HBCs to reach the HIV/AIDS victims and bring them to the clinics, to provide them with counseling services and practical care, while at the same time collecting vital data for the government. Despite the importance of their services for the national health care sector the HBCs are not employed.

Therefore an HBC depends on her business not only to provide her with a livelihood for herself and her dependants but also to provide her with the financial means of helping others:

“There was this woman I knew her problem but she refused to listen. Then I found her one day she was so sick, her relatives did not want to touch her, so what can I do? Am I not a human being? I carried her to the hospital and now I am the one to bring her food, who else will do it? No one I say....(CAN findings Nyamagana, 2013)”.

As a result of the CNA conducted by the researcher it was revealed that the women who live with HIV/AIDS and provide valuable services to the community in Nyamagana municipality, Mwanza region, are no exception to the rule. In spite of having participated in various trainings they lack business skills and marketing skills. As a result they fail to extend their access to capital and/or once accessed to manage it, in a profitable manner. Since trainings have been offered to the women who participated in the CNA on previous occasions (CNA findings Nyamagana, 2013) the issue here is not only a lack of knowledge per se but rather the fact that the knowledge is forgotten faster than learnt or at least it does not translate into action.

The women need to acquire business skills which they can immediately apply to their projects. They need to improve their marketing skills “on the job” rather than via abstract trainings or demonstrations and they need to learn how to manage their capital in a practical hands on manner. The researcher aims to provide them with such an opportunity via his project.

2.2 Statement of the Problem

Without business skills such as basic accounting skills, knowing how to calculate prices and how to make a business plan, income generating businesses cannot provide a sustainable livelihood. Despite various initiatives to help women living with HIV/AIDS in general and those working as HBCs specifically establish income generating projects, their businesses fail to flourish (Browning, 2011; Dean, 2013; Kadozo, 2009; Madi, 2007). The focus of previous projects has been primarily on the kind of business to be established, such as the raising of pigs, beekeeping, jewellery making, the making of Batics etc on one side and abstract trainings on the other side.

These approaches have not succeeded in making businesses sustainable. Therefore there is a need for capacity building in entrepreneurship for women living with HIV in Nyamagana municipality. This training must be directly linked to and applicable to the businesses on which the women depend for their livelihoods.

2.3 Project Description

The project is known by the name of entrepreneurship training Project. The project is located in Isamilo ward, Nyamagana municipality, Mwanza region. While involving income generating activities of group members in various locations of the municipality, the center where meetings take place is situated on the premises of the International Languages Training Centre, Machemba Road/Mviringo street Isamilo ward of which the researcher is the Managing Director.

2.3.1 Target Community

The target community of the project are the women living with HIV in Nyamagana municipality, Mwanza region, who work as entrepreneurs to provide for themselves and their families. The project aims at targeting especially those among them who are also involved as HBCs. The project aims at building their capacity in entrepreneurship and to enhance their business skills, so as to be able to make their businesses sustainable and profitable. Mshikamano shop is open to any woman of the target group who wants to market her goods there, provided that she is ready to join the project and participate in training as well. The idea of “on the job” capacity building is at the core of project on training in entrepreneurial skills for women living with HIV.

2.3.2 Stakeholders

The stakeholders of the project are the leadership and members of SUKWA (Sauti ya kuinua Wanawake) which is the host CBO of the project, other stake holders are individual female entrepreneurs living with HIV in Nyamagana municipality, Mwanza Region. The members of project on training in entrepreneurial skills for women living with HIV pass on their knowledge to other groups which they have started. These groups are formed by youth of both genders who live with HIV but also by youth living under difficult circumstances.

Hence the youth of Nyamagana also have a stake in the success of project on training in entrepreneurial skills for women living with HIV. Likewise the project is also important for other entrepreneurs in the municipality who might be inspired by the success of mshikamano shop. Last but not least all organisations involved in starting income generating projects for HBCs (e.g. tear fund) shall stand to benefit from the experiences of the project as conducted by the researcher.

2.3.3 Project Goals in CED Terms

2.3.3.1 Overall Goal

By the end of the project each group member shall have increased the monthly income from their project by not less than 50%.

2.3.3.2 Specific Goals

- (i) By the end of the project each member shall apply professional business skills, such as keeping account books on a daily basis.

(ii) By the end of the project each member shall have increased their number of customers by not less than 50 % as a result of improved marketing skills.

(iii) By the end of the project each member shall have increased her capital by not less than 50 % as a result of their investment in the mshikamano revolving fund.

2.2.4 Project Objectives

2.2.4.1 Overall Objective

(i) by the end of the project each member shall have increased the scope of her products via an increase in sales, an expansion of markets and a diversification of products.

2.2.4.2 Specific Objectives

(i) By the end of the project each member shall keep account books and sales registers.

(ii) By the end of the project each member shall calculate prices by considering production costs and marketing as well as distribution costs.

(iii) By the end of the project each member shall have been able to write a business plan for her project.

(iv) By the end of the project each member shall have obtained at least one corporate customer.

(v) By the end of the project each member shall have increased customers by not less than 30%.

- (vi) By the end of the project each member shall have won customers in an area inside or outside Nyamagana municipality that she did not access prior to joining project on training in entrepreneurial skills for women living with HIV.

Due to the high commitment of the project members and their economic history which is well known to the host CBO the researcher is convinced that there is an 80% chance of achieving the project goals and objectives as stated above.

2.4 The Host Organisation/CBO Profile

In 2010 ILTC under the leadership of the researcher decided to start a scholarship program for women living with HIV in Mwanza city and Tanzania in general to improve their literacy skills, English language proficiency as well as computer skills. The women living with HIV who were beneficiaries of the program decided to form their own CBO under the name of *SUKWA- SAUTI YA KUINUA WANAWAKE/A VOICE THAT UPLIFTS WOMEN*. Thus SUKWA was started in November 2010. It was started by 18 women living with HIV who were students of ILTC. The head quarter of the CBO is at ILTC centre, Isamilo ward, Nyamagana district, Mwanza city. The main objective was to create solidarity which would empower the women academically, socially but most importantly economically. In their constitution (Appendix 6) the founder members express their motivation with the following words:

“If we are serious about overcoming HIV/Aids we must uplift women and make sure their voices are heard inside and outside the country. Women must be empowered to communicate with all stakeholders both nationwide and internationally. Women know how they got infected and what needs to be done to protect others from suffering a similar fate. They understand the importance of overcoming lack of initiative, a dependent mind set and

poverty. This Community Based Organization (CBO) is a union of women who are educated by the INTERNATIONAL LANGUAGES TRAINING CENTRE (iltc) Mwanza. They decided to unite so that their voices may be heard and to help them succeed in their studies. They want to share their skills in order to uplift one another socially and economically, so that they will be able to help one another, other women and the society in general (Constitution SUKWA, 2011)”.

2.4.1 Activities of the CBO

The CBO has been able to help its members in their studies at iltc by forming study groups, they have been able to cooperate with one another and ensure the attendance of one another during classroom sessions. As one of their support activities they were able to organize local donations for those who had problems in financing the fare to go to school every school day (see 1.0 above). They have been able to provide HIV/AIDS education to both Tanzanian students and students from all over the world whom they met with at iltc.

The CBO also provides an important network to inform its members about available seminars and training opportunities in Nyamagana municipality, as well as in other parts of the country. The leadership of the CBO has also designated members to cooperate with foreign researchers (e.g. Maria Schoeller, from Würzburg, Germany, Kevin Dean from England and others) in order to help to create more realistic to the ground research approaches.

One of the most significant activities of the CBO relates to constant creative campaigning against people who try to sell fake medicines of HIV/AIDS. Even though the CBO was able to motivate its members to start small businesses (see Objectives of SUKWA Appendix 6, SUKWA 2011), it failed to enable its members

to make their businesses profitable. As a result of this problem, the leadership and members of the CBO when approached by the researcher to run the CNA readily accepted and whole heartedly accepted the idea of starting and running project on training in entrepreneurial skills for women living with HIV.

2.4.2 The Structure of the CBO

Any beneficiary of the iltc scholarship program for women living with HIV/Aids automatically becomes a member of the CBO. The leadership consists of a chairlady and assistant chairlady, a secretary and assistant secretary, an officer of finance and five board members. Leaders are elected for three years, and may be reelected. Retired leaders continue to function as advisers to the current leadership.

2.4.3 SWOT Analysis

The SWOT analysis shown below was conducted by the researcher in cooperation with the leadership and members of the CBO in May 2010. The SWOT analysis indicates that the members of the CBO are faced with economic insecurity, due to the financial burden incurred during HBC activities. They have not yet succeeded as entrepreneurs and at the same time they have to depend on their own sources for funding their HBC activities. Hence the members of the CBO are in need of capacity building in the area of entrepreneurship.

2.4.4 The Role of the CBO in the Project

The CBO shall be encouraged by the researcher to see project on training in entrepreneurial skills for women living with HIV/AIDS as their own project.

Table 9: Swot Analysis Sukwa 2013

SWOT ANALYSIS	Positive	Negative
INTERNAL	Strength <ul style="list-style-type: none"> ✓ highly motivated and experienced members ✓ positive attitude towards a condition of living with HIV/AIDS ✓ wide range of experience in HBC related activities ✓ members linked to all national and many international organisations involved in combating HIV/AIDS ✓ members linked to foreign and national researchers ✓ creative in the fight against false treatment ✓ creative in the fight against new infections ✓ supportive of its members ✓ forum for information exchange allows quick reaction to relevant events/opportunities 	Weakness <ul style="list-style-type: none"> ✓ low average income of members ✓ lack of entrepreneurship skills ✓ high dependency on external funding for economic activities ✓ lack of funds for campaigning ✓ over-involvement of members in a wide range of HBC related activities ✓ recurrent health issues of the members
EXTERNAL	Opportunity <ul style="list-style-type: none"> ✓ increased readiness among a younger generation of researchers to cooperate with the grass root level in combating HIV/AIDS ✓ international networking opportunities available via iltc ✓ supportive government policies ✓ increased exposure to information due to the availability of opportunities to acquire literacy skills, foreign language skills, IT skills and entrepreneurship skills. 	Threat <ul style="list-style-type: none"> ✓ stigma ✓ corruption among government agents involved in dispersing funds ✓ false treatment offers ✓ decrease in donor funding for ARVs ✓ lack of reimbursement for HBC activities ✓ economic situation: inflation, dependence on self employment

Source: CNA findings Nyamagana (2013)

The leadership and members of SUKWA participated fully in the CNA. SUKWA was involved in proposing the members of project on training in entrepreneurial skills for women living with HIV/AIDS on the basis of their long term involvement in entrepreneurial activities, and their commitment to their economic advancement. SUKWA is also involved in connecting group members to youth groups to which project members can pass on their newly acquired entrepreneurial skills.

2.4.5 The Role of the Facilitator in the Project

The researcher who is the facilitator of the project organized the first meeting of the group and guided the members to forming the group and setting the rules under which the group shall operate. He set the training manual for the ongoing training and facilitates the training. He makes sure that what has been taught is immediately implemented in the daily work of the members. He has organized the space for the women to run a common shop. It is the duty of the facilitator to encourage all members to bring their goods to be sold in the *mshikamano shop*, and to help them monitor their sales.

The facilitator is close to the members in order to help them monitor their own progress and to solve whichever problems they face during the learning and implementation process. He makes sure that the learning and implementation process remains focused and on track. At the same time the facilitator aims at being seen not only as a facilitator but as a regular member of the group.

CHAPTER THREE

3.0 LITERATURE REVIEW

3.1 Introduction

In the first part of this chapter the researcher shall present the theoretical literature that has informed his approach in establishing project on training in entrepreneurial skills for women living with HIV. After that in the chapter relating to the empirical literature the researcher shall look at similar projects and efforts to uplift small scale businesses, the researcher shall strive to establish the gap of knowledge that inspired him to establish his project.

Last but not least the researcher shall present some of the policies relevant to capacity building for entrepreneurs in Nyamagana municipality. The purpose of this chapter is to situate the current work in the context of similar work done previously by other scholars.

3.2 Theoretical Literature

The work of the researcher has been informed and guided by the work of two outstanding educational philosophers and their groundbreaking work: Paulo Freire the Brazilian philosopher of education and the late Julius Kambarage Nyerere, founding president of the United Republic of Tanzania. Since the project of the researcher deals with development in a Southern nation it seemed only logical to look for theoretical guidance from philosophers of development who developed their philosophy in the context of liberation and development of the Southern Nations.

3.2.1 The Philosophy of Paulo Freire and its Importance for Project on Training in Entrepreneurial Skills for Women Living with HIV/AIDS

In order to show the importance of the work of Paulo Freire for the problem of income generating projects that do not actually generate income the researcher wants to present four key concepts of Freire's philosophy in relation to their importance for the project of the researcher. Those concepts are: the culture of silence, praxis, banker's concept of education and its antithesis problem posing education (Freire, 1970).

Freire focuses in his ground breaking work *The pedagogy of the oppressed* on the marginalized. His concept of oppression is structural in the sense that it focuses on structures that push people to the periphery of the society and keep them there. Browning 2011 states that HIV/AIDS in Africa has a "female face". Their position of economic, social and cultural dependency makes women to be more susceptible to catching the virus and once infected stigma isolates them further and more often than not deprives them of their livelihood as they are chased from their homes and dispossessed of their inheritance (see Chapter 1).

Women living with HIV/AIDS are marginalized and/or oppressed in the terminology of Freire. Freire states that those who are pushed to the periphery of the society are submerged in a *culture of silence*. It is interesting to note that the concept of culture of silence is actually reflected in the constitution of SUKWA, where it is referred to as a "dependent mindset". (SUKWA 2011) Even though the women have surely never heard of Freire and his philosophy they relate to their situation in a manner that illustrates the concept of a culture of silence. The marginalized internalize the

perception that mainstream society forms of them. They begin to consider themselves as helpless, futureless, powerless, stupid, unable to learn, dependent etc because that is how the society, how their friends and relatives look at them. As a result they lose their voice. They no longer articulate nor understand their own situation and because they cannot name it (Freire, 1970), they cannot overcome it. Freire states that the culture of silence can only be overcome by praxis. Praxis according to Freire means the constant interaction between reflection and action:

$$PRAXIS = REFLECTION + ACTION$$

Let it be remembered at this point that the researcher was first inspired to this project by the paradox that the women who won scholarships at his institute were unable to earn enough from their businesses to afford 2000TSH a week for transport, regardless of the number of entrepreneurship trainings they had attended! They could retain enough knowledge to qualify for a “Certificate of attendance” but not enough to transform their businesses. Freire states clearly that those who are submerged in a culture of silence relapse into a state of ignorance no matter how often or how long you train them. (Freire, 1970) This experience then enhances their own perception of being stupid. It enhances self-stigmatization.

The marginalized internalize the perception that society has of them. But why can they not learn? According to Freire they fail to learn because the learning process in itself is devoid of praxis. Freire differentiates between two approaches to learning the bankers concept of education and problem posing education. While the first is devoid of praxis the later is based on it. The bankers concept of education is based on

the assumption that the learner is an empty vessel into which knowledge is to be deposited. The learner receives and stores the knowledge and is able to reproduce it, when required. The information stored has no connection to the daily life of the student. It remains abstract and isolated from his/her experiences.

As a result the women learn about a business not about their business. They learn about marketing a product not their product etc. Their own experiences and empirical knowledge is not accessed or processed, the information is safely stored away with no connection to their daily lives and faster forgotten than learned. The problem posing education takes a completely different approach. It is based on the ongoing dialogue between the leader and the people and among the people about their situation. Dialogue is the encounter between men, mediated by the world, in order to name the world. (Freire, 1970).

As they engage in dialogue about their situation, they reflect upon it and rename it in different terms. It no longer appears dominate and unchangeable. An *untested feasibility* appears that allows the marginalized to transform the situation through creative action. In the words of Paulo Freire:

“Whereas the banking method directly or indirectly reinforces men’s fatalistic perception of their situation, the problem posing method presents this very situation to them as a problem. As the situation becomes the object of their cognition, the naïve or magical perception which produces their fatalism gives way to a perception which is able to perceive itself as it perceives reality, and can thus be critically objective about that reality. A deepened consciousness of their situation leads people to apprehend that situation as a historical reality susceptible of transformation. Resignation gives way to the drive for transformation and inquiry, over which men feel themselves to be in control (Freire, 1970)”.

During the CNA conducted by the researcher one participant was asked why she was unable to buy necessary equipment to improve her tailoring business after she had mentioned donations to buy equipment as one of her primary needs. Her answer was:

“Why do you even ask? It is because of being overcome by responsibilities school fees then I was also sick there is nothing you can do, don’t talk as if you don’t know what life is like”.

To that another member of the FGD replied:

“That is nonsense it is just your lack of carefulness and planning (CNA findings Nyamagana, 2013)”.

On hearing this the CNA participant’s focus shifted and she began to advocate that what she really needed was not a donation but the ability to make a good viable business plan. The situation had been renamed and in the process a course of action became visible. So what is the role of the leader in problem posing education? Freire replaces the teacher by the hitherto unknown idea of a facilitator. (Freire, 1970) The facilitator helps the people to engage in dialogue which systematically demystifies their situation. He helps them to engage in systematic action and reflection in praxis which helps them to leave their current situation behind in order to enter into a prosperous independent life. This is the approach to capacity building that the researcher takes in his project (see 2.4.5 above), because only praxis can bring about successful capacity building.

3.1.2 The Philosophy of Julius Kambarage Nyerere and its Importance for Project on Training in Entrepreneurial Skills for Women Living with HIV

Just as Freire, Nyerere also emphasized that the people must be at the centre of development. They must be enabled to become the masters of their own economic

advancement. Nyerere firmly believed that education for development must enable people to take charge of their own destiny:

“The education provided must therefore encourage the development in each citizen of three things: an enquiring mind; an ability to learn from what others do, rejecting or adapting it to his own needs; and a basic confidence in his own position as a free and equal member of the society, who values others and is valued by them for what he does and not for what he obtains”.

People’s dignity must always be at the centre of development, even if that means accepting a slow down in economic progress:

“..... there are more important things in life than the amassing of riches, and that if the pursuit of wealth clashes with things like human dignity and social equality, the latter will be given priority ‘for the purpose of all social, economic and political activity must be man’ (Nyerere, 1968d)”.

The researcher is guided by those principles in setting up project on training in entrepreneurial skills for women living with HIV. Building capacity by helping the members to analyze their own project, following up every training session, every lecture with practical implementation and reflection upon the same is a slow process because a capacity building syllabus that could be “rushed through” in two weeks is spread out over several months.

On the other hand preserving the human dignity of the members by taking their experiences into account and making them the centre of an ongoing dialogue for development and promoting social equality by treating the leader as a group member as well as a leader, makes the learning process much more effective. Nyerere (1968b, 1968c, 1968d among others) has therefore never failed to emphasize the practical

aspect of learning. He has also directly addressed one of the most prominent manifestations of the dependent mindset that interferes with the economic aspirations of the target community of project on training in entrepreneurial skills for women living with HIV which is the reliance on donations for economic development:

“Everybody wants development; but not everybody understands and accepts the basic requirements for development. The biggest requirement is hard work..... Between money and people it is obvious that the people and their hard work are the foundation of development, and money is one of the fruits of that hard work (Arusha Declaration, 1967)”.

Nyerere in fact foretold what would happen if people are getting used to handouts, they will lose their independence and their ability to take life into their own hands.

“Even if there was a nation, or nations, prepared to give us all the money we need for our development, it would be improper for us to accept such assistance without asking ourselves how this would affect our independence and our very survival as a nation (Arusha Declaration, 1967)”.

During the early phase of the HIV/AIDS epidemic many NGO s provided food aid, financial assistance and other handouts to people living with the virus. While this policy, respectively the provision of food aid, was often crucial to survival prior to the availability of ARVs, it has contributed greatly to an “I am sick I cant work you must help me” attitude which has greatly impaired the ability of the target group to develop successful businesses by themselves independently.

As they gave way to passivity, depression and hopelessness set in and ended many precious lives prematurely leaving countless orphans behind. As Nyerere stated throughout his public life there is no such thing as free aid. The strings attached to being given money for “free” increases the risk of infection and re-infection among women living with HIV/AIDS (Browning 2011).

Kassam Yussuf (2004), sums up the development philosophy of the late Mwalimu Nyerere in the following words:

“In a nutshell, development in the United Republic of Tanzania was conceived in terms of a more equitable distribution of wealth and the absence of exploitation rather than in terms of the gross national product alone. Development is not confined exclusively to increasing economic production and productivity, but includes all-round development of the people in terms of their education, health, nutrition, housing, child care and the like, and, above all, the achievement of a particular quality of life which is people-centered”.

The researcher wishes to implement the philosophy of education as developed by Mwalimu Nyerere in the set-up of the project on training in entrepreneurial skills for women living with HIV. The project is built on the foundation of learning and hard work, in the process of which, the members will build their capacity for improving their businesses. They will generate their own funds. It is the role of the researcher to guide them in that process while respecting their personal dignity and competence. This is done according to the principles of Julius Nyerere.

3.3 Empirical Literature Review

The latest work that the researcher used on women living with HIV/AIDS in Mwanza has been done by Browning 2011 and Dean 2013 (Unpublished PhD thesis). While Browning 2011 analyses the situation of women in the context of patriarchy and the church from the perspective of a feminist theologian, Dean takes a materialistic approach in analyzing the relation between migration and infection in Kisesa, Mwanza. In regard to the focus of this dissertation on capacity building for entrepreneurs living with HIV both Browning and Dean establish the economic vulnerability of women which increases their risk of infection and re-infection:

“Because women have less education, fewer resources and are economically dependent on men, when they need to make money, they

have few resources at their disposal. Even those who want to start a small business – such as selling vegetables at the market – often lack the small capital needed to get the business started. As a result, some women turn to sex work or participate in other forms of transactional sex. Some of the women in this study said that they had sex with someone in order to pay their children's school fees, or had entered a sexual relationship because it provided economic security. These decisions were motivated by survival (Browning, 2011)".

Dean 2013 specifically mentions previous studies which have shown the prominence of sexual relations as a substitute for capital in the fish trade. While both Dean 2013 and Browning 2011 agree that women's economic position increases their risk of contracting the virus, they do not specifically focus on the problems that cause the enterprises that the women embark on to be financially unstable. Kadozo, Nothondo, June 2009 and Madi, Thabelo Victor December 2007 in their respective studies look at the problems encountered by income generating businesses, still their results while agreeing on problems of obtaining capital are still inconclusive. Let it be remembered at this point that the real problem faced is not only the lack of business skills, but rather the ineffectiveness of capacity building in influencing the actual behaviour of small scale entrepreneurs.

Trainings conducted by Sido in 2012 included trainings on food production, batik production, soap and candle making. These trainings were attended by 5 members of project on training in entrepreneurial skills for women living with HIV. A business training conducted by BBNET SOLUTIONS in conjunction with Mount Meru University was conducted in Mwanza on 16.08.2013. This training was attended by 2 members of the project. Despite the professional and attractive training the members of project on training in entrepreneurial skills for women living with HIV were unable to implement what they had learnt in their businesses.

3.4 Policy Review

There are a number of national policies which are relevant to women living with HIV/AIDS who are working as entrepreneurs in the informal sector. Table 10 summarizes the general and specific relevance of national policies to the improvement of the businesses of the target group:

Table 10: Policy Review Table by Researcher

Name of Policy	Source	General Relevance	Specific Relevance
National Strategy for Gender development	Ministry of Community Development and Children	Empowerment of women and equal opportunities	2.1.6.3+4 refers to microfinance, entrepreneurship training and access to markets
Policy on women in development in Tanzania	Ministry of Community Development, Women Affairs and Children March 1992	Improvement of situation of women in all sectors of the society	Chapter 3 39+40 access to credit and women's financial institutions
Community Development Policy	Ministry of Community Development 1996	Encourages group formation for development	17 c encourage income generating activities b developing the informal sector provision of credit opportunities
National Policy on HIV/AIDS	Prime Minister's Office 2001	1.2 acknowledges relationship between HIV infection and poverty	
National Microfinance Policy	Ministry of Finance 2000	Deals with the need for and regulation of micro finance institutions	
Small and Medium Enterprises Development Policy	Ministry of Industry and Trade 2002	Categories of 7.SMEs importance of SME	2.3.1 further policies relevant to SMEs 2.3.2.1 side 2.3.2.2 training opportunities 2.4 constraints 5.3.2 provision of business training 5.3.5 improve access to markets 5.4 access to finance

Source: CNA findings Nyamagana (2013)

The National Strategy for Gender development, The Policy on women in development in Tanzania and the Community Development Policy all mention the importance of financing opportunities but only the latter also states a need for capacity building. The National Policy on HIV/AIDS mentions an interrelation between risk of infection and poverty, stating the need of poverty eradication in order to successfully combat HIV/AIDS without going into any details. The National Microfinance Policy details efforts to provide financing opportunities to small scale businesses.

The most relevant policy to projects like the one undertaken by the researcher is the Small and Medium Enterprises Development Policy. It categorizes SMEs and states relevant policies. (2.4.2). It gives detailed information about SIDO the government organisation for the development of small industries as well as about other training opportunities (2.4.2.1 + 2.4.2.2). The policy provides a concise analysis of the problems faced by SMEs which shall be quoted here:

“29 Generally, SMEs are confronted with unique problems including heavy costs of compliance resulting from their size. Other constraints include insufficient working premises and limited access to finance. In addition, Business Development Services, namely services related to entrepreneurship, business training, marketing, technology development and information are underdeveloped and not readily available. On the other hand, SME operators lack information as well as appreciation for such services and can hardly afford to pay for the services. As a result, operators of the sector have rather low skills. Also, there is no umbrella association for SMEs. At the same time, the institutions and associations supporting SMEs are weak, fragmented and uncoordinated partly due to lack of clear guidance and policy for the development of the sector”.

Among the proposed remedies appear the needs established by the researcher during the CNA:

- (i) Provision of business training
- (ii) Improve access to markets
- (iii) Access to finance

It should be noted here that the needs are presented in the policy in the exact same order in which they were prioritized during the CNA process. This raises some fundamental questions:

If a wide range of policies have stated the relevance of credit access and training opportunities over the years and if the SME policy of 11 years ago state all the relevant needs, why are so many businesses still not successful? The answer goes back to what has inspired the creation of project on training in entrepreneurial skills for women living with HIV:

Yes the problems are known and the policies are in place but they have not yet been implemented in a way helpful to the target group. The main issue is not so much anymore what is to be done but rather how to do it. The project of the researcher hopes to show the way.

3.5 Summary of Literature Review

As it can be seen from the literature review above, the most recent studies on women and HIV reveal the economic vulnerability of women as a source of infection and/or re-infection. The Literature also shows the problem of making SMEs profitable. The findings of these studies confirm the findings of the CNA: that there is a need for business training, marketing skills and access to capital. The same needs are recognized by the relevant policies. Despite of the widespread knowledge of these needs and despite of their being addressed in policies for almost a decade now, and

regardless of the number of trainings attended, women living with HIV in Nyamagana are still in need of capacity building.

The researcher has applied the educational philosophy of Paulo Freire to understand the obvious contradiction between scientific knowledge, actual training efforts and political will on the one hand and the lack of capacity that enslaves the target community to poverty on the other. When analysed in the light of Freire's philosophy it appears that the problem is not so much the lack of training options but rather how the training is done. By considering the educational philosophy for development of Julius Kambarage Nyerere the researcher reaches the conclusion that training can only be successful if it is directly linked to and applicable to the businesses on which the women depend for their livelihoods. The Literature shows that up to now no one has focused on how to conduct capacity building for women living with HIV in Nyamagana municipality. The project on training in entrepreneurial skills for women living with HIV shall fill this gap and by doing so it shall open the way for successful capacity building for HBC in other parts of Mwanza and the nation as a whole.

CHAPTER FOUR

4.0 PROJECT IMPLEMENTATION

4.1 Introduction

In this chapter the implementation of the project on training in Entrepreneurial skills for women living with HIV shall be presented. First the outputs which are derived from the specific objectives of the project are presented. In a second step the project plan is given and finally the implementation report is presented. The project was derived on the basis of six specific objectives such as: to enable project members to keep account books and sales registers, to enable group members to calculate the prices for their products adequately, to enable project members to develop a business plan, to enable members to obtain corporate customers and increase the number of their individual customers as well as to access new markets. Likewise the group members should increase their capital base via the use of a revolving fund.

4.2 Project Plan

In this subsection I shall present the logical framework that was developed to plan the project in an efficient manner. Details shall be presented in regard to the required inputs, the manpower involved and the required budget.

4.2.1 Implementation Plan

The implementation plan includes the goal, the purpose and the outputs of the project, in line with the required activities and inputs. Information on means of verification and responsible personnel has also been included in the logical framework.

Table 11: Implementation Plan by Researcher

Project Summary	Objectively Verifiable Indicators	Means or source of verification	Person responsible	Important assumptions	Timeframe
Goal: To build the capacity of female entrepreneurs living with HIV	increase of income that entrepreneurs derive from their businesses	Reports on groups development Financial Records of entrepreneurs	MCED Student Chairlady SUKWA Group members		June 2013-January 2014
Purpose: Improve the business skills of HBCs in Nyamagana Municipality	1). 22 group members meet criteria for loan from MFI by January 2013 2). each group member shall have increased their customers by not less than 50 % 3). Each group member shall have increased their capital through involvement in revolving fund	1. financial profiles of group member's businesses 2. Business development plans 3. customer lists of each member 4. group accounts	MCED student group treasurer group members	1. Trainer well understood 2. Regular attendance	June 2013-January 2014
Outputs: 1 22 group members trained on business and marketing skills 2. 22 group members trained on proper pricing procedures 3. 22 group members have developed a business plan 4. 22 group members have obtained corporate customers and increased private customers 5. 22 group members have	1 HBC keep financial income and expenditure records 2. prices cover production, marketing, distribution costs 3. group members diversify products and improve product presentation 4. increase of private customers by 30% per business/+ 1 corporate customer per business	1. account books and sales registers 2. records indicate profits from sales 3. list of items marketed, appearance of products 4. customer records	MCED student group members	1. Trainer well understood 2. All members attend all training sessions 3. All members contribute regularly to the revolving fund	by January 2014

<p>expanded their marketing stop</p> <p>6. 22 group members have increased their capital</p> <p>7. 22 group members have begun to train their own groups</p>	<p>5. group members have customers in new areas</p> <p>6. 22 group members have taken loans and repaid them via the revolving fund</p> <p>7. 22 new groups founded</p>	<p>5. list of areas where products are marketed</p> <p>6. financial records</p> <p>7. training records</p>			
<p>Activities:</p> <p>Objective 1</p> <p>1. carry out planning session with stakeholders/facilitators</p>	<p>Input:</p> <p>1. Meeting venue</p> <p>2. Stationeries</p> <p>3. secretarial allowance</p> <p>4 phone credit to follow up on attendance</p>	<p>1. Minutes of the meeting</p>	<p>MCED student</p>	<p>all invited will attend</p>	<p>May 2013</p>
<p>Objective 2</p> <p>1 purchase stationeries</p> <p>2 prepare refreshments</p> <p>3 remind group members by phone</p> <p>4 conduct training</p> <p>5. follow up on implementation of training</p>	<p>1. Training group members on pricing</p> <p>2. past experience of group members</p> <p>3. skills imparted by trainer</p> <p>4. venue</p> <p>5. stationeries</p> <p>6. drinks</p> <p>7. training handouts</p>	<p>1. training schedule</p> <p>2. signed list of attendance</p> <p>3. trainers notes</p> <p>4. handouts</p> <p>5. refreshment receipts</p> <p>6. minutes</p>	<p>MCED student group members</p>	<p>1.all will attend</p> <p>2. all will implement what they have been taught</p>	<p>1st week of June training</p> <p>3rd week of June- 2nd week of July implementation</p>
<p>Objective 3</p> <p>1 purchase stationeries</p> <p>2 prepare refreshments</p> <p>3 remind group members by phone</p> <p>4 conduct training</p> <p>5. follow up on implementation of training</p>	<p>1. Training group members on business plans</p> <p>2. past experience of group members</p> <p>3. skills imparted by trainer</p> <p>4. venue</p> <p>5. stationeries</p> <p>6. drinks</p>	<p>1. training schedule</p> <p>2. signed list of attendance</p> <p>3. trainers notes</p> <p>4. handouts</p> <p>5. refreshment receipts</p> <p>6. minutes</p>	<p>MCED student group members</p>	<p>1.all will attend</p> <p>2. all will implement what they have been taught</p>	<p>3rd week of July training</p> <p>3rd week of July- 3rd week of August implementation</p>

	7. training handouts				
Objective 4 + 5 1 purchase stationeries 2 prepare refreshments 3 remind group members by phone 4 conduct training 5. follow up on implementation of training 6. flyers for advertisement	1.Training group members on customer care/marketing strategies 2. past experience of group members 3. skills imparted by trainer 4. venue 5. stationeries 6. drinks 7. training handouts	1. training schedule 2. signed list of attendance 3. trainers notes 4. handouts 5. refreshment receipts 6. minutes 7. marketing flyers	MCED student group members	1.all will attend 2. all will implement what they have been taught 3. all will actively market one another's products	3 rd week of August/3rd week of September training 3 rd week of August – 4 th week of January implementation
Objective 6 1 purchase stationeries 2 prepare refreshments 3 remind group members by phone 4 conduct training 5. follow up on implementation of training 6. prepare financial records	1 training group on the running of a revolving fund 2. past experience of group members 3. skills imparted by trainer 4. venue 5. stationeries 6. drinks 7. record book	1. training schedule 2. signed list of attendance 3. trainers notes 4. handouts 5. refreshment receipts 6. financial records	MCED student group treasurer	1. all members contribute to fund 2. all members take loans 3. all loans are repaid according to schedule	1 st week of June training- implementation 1st week of June- 4 th week of January
Objective 7 1 purchase stationeries 2 prepare refreshments 3 remind group members by phone 4 conduct training 5. follow up on implementation of training	1.Training group members on teaching skills 2. past experience of group members 3. skills imparted by trainer 4. venue 5. stationeries 6. drinks 7. training handouts	1. training schedule 2. signed list of attendance 3. trainers notes 4. handouts 5. refreshment receipts 6. minutes	MCED student group members	1.all will attend 2. all will implement what they have been taught	1 st week of January 1 st week of January – 4 th week of January

Source: CNA findings Nyamagana (2013)

The project on training in Entrepreneurial skills for women living with HIV was developed by the researcher (MCED student) as a result of the CNA. The need for training was agreed upon by all the participants. Hence the researcher developed a training program that aimed at empowering the women in regard to proper pricing, development of a business plan, and improved marketing. The training in regard to marketing fell in two subsections: customer care and marketing strategies.

Due to the heavy workload of the HBCs, who are involved in their businesses as well as in home based care the trainer proposed to the group to meet twice a month. On every first and third Saturday of the month meetings took place from 10 am to 2 pm. It was a condition that only those could join the group who in turn were ready to supervise other groups (youth and women) involved in income generating.

The training sessions always opened with a brainstorming in which the women related their past experiences with the topic at hand. This was done in line with the principles of Paulo Freire as explained in chapter 3 above. From there the trainer (MCED student) proceeded with his instructions. Every session of instruction was followed by a period of implementation whereby the participants were to apply what they had learned to their individual businesses.

4.2.2 Inputs

The inputs required for the project can be subdivided into two major categories: material and immaterial inputs. While the material inputs can be understood as the infrastructure of the project, the immaterial input is what lies at the heart of the success of the training.

4.2.2.1 Material Inputs

Here I have two subsections: stationeries and refreshments on one hand and financial input on the other hand.

4.2.2.1.1 Stationeries and Refreshments

The following stationary was required:

plain paper for : handouts, flyers (marketing), pens, notebooks and chalk

In addition to that drinks and bites were given as a refreshment during each session, since the training took long hours and proper nutrition is basic to the health of the participants.

4.2.2.1.2 Financial Input

A typing allowance had to be paid to the secretary who prepared the flyers and typed the minutes. Funds were needed to buy phone credit to remind the members of each meeting well in advance and one day prior to each session. There was also the need for the MCED student to have a standby fund in case any of the participants would not be able to afford to pay for transport. This allowance was paid occasionally on request since it was imperative to the project idea that participants should show their commitment to the project by providing for their own transport.

4.2.2.2 Immaterial Inputs

4.2.2.2.1 Skills

The Oxford Advanced Learners Dictionary (2006) defines skills as “the ability to do something well”. The major skills to be imparted to the participants by the trainer (MCED Student) during the training are communication skills in regard to customer

care. During the CNA it was noted that some members were able to make their customers foot their bills on time while others were constantly chasing their clients in order to be paid.

During the training all participants were to learn how to communicate with their customers in order to ensure prompt payment for their goods and services, while at the same time motivating their clients to frequently purchase their goods. Successful communication in the context of business transactions not only relates to the language used in dealing with customers but also to the appearance of the seller, as well as to such basic components as punctuality and quality of goods. The trainer therefore aimed at imparting complex communication skills to the participants.

4.2.2.2.2 Education

In addition to teaching specific skills the training aimed at imparting education for self-reliance, in line with the philosophy of the late Mwalimu Nyerere. The goal was to enable the participants to become efficient entrepreneurs. That means their businesses are supposed to be profitable. The term *education* is defined as a “process of teaching, training and learning” by the Oxford Advanced Learners Dictionary (2006).

This definition clearly shows that effective education must have a practical component. Effective teaching does not end with the presentation of material, it must contain an element of praxis (Freire, 1973), whereby the learned material is put into practice and the results are reflected upon. Therefore each teaching session conducted by the trainer is followed by an implementation period whereby the

participants practice what has been taught in the context of their own businesses and reflect upon the results, under the guidance of their trainer.

4.2.2.2.3 Formation of a Professional Attitude

One of the most important aspects that the trainer has to address is the need for the development of a professional attitude. The entrepreneurs must learn to differentiate between business capital and private means, they must begin to develop and adhere to long term plans. And last but not least they must differentiate between private and business relations. To refer back to the CNA; they must know that it is detrimental to the development of their business if they give discounts to people or exclude them from an increase in prices simply because they have been their customers for a long time. So the trainer must ensure at every step of the training that the participants develop a professional attitude towards their businesses.

4.2.3 Staffing Pattern

In this section we shall look at the various personnel involved in the project and their responsibilities.

4.2.3.1 The MCED Student

The MCED student is crucial to the planning and implementation of the project. First of all he plans and conducts the CNA as a researcher and facilitator. In cooperation with other stakeholders, he develops a project on the basis of the CNA. He provides the venue for the CNA as well as for the ongoing training on the premises of his institute. The MCED student functions not only as the facilitator but also as the trainer for all the training sessions of the projects. He conducts the training making

use of the expertise of the participants according to the principles of the teaching methodology developed by Paulo Freire. He makes sure the training material is available to the participants when needed, and he supervises the implementation following each teaching session in cooperation with the group members. He advises the members on any specific problem faced during the implementation period and ensures their proper attendance.

4.2.3.2 Chairlady of the CBO “SUKWA “

The chairlady of SUKWA proposes HBCs, who are longtime entrepreneurs, to be included in the project. In cooperation with the trainer (MCED student) she recruits project members and invites them to join the project. She also becomes elected to be the project secretary and in that capacity she is responsible for writing the minutes of the training sessions. In cooperation with the trainer she has to ensure that everyone attends the meetings as required.

4.2.3.3 Treasurer of the Project

The treasurer is chosen by the group members. Under the supervision of the trainer she keeps the accounts of the revolving fund and reminds those who take a loan to repay on time so that other group members can take turns borrowing funds for their businesses.

4.2.3.4 Project participants

Under the supervision of the trainer all participants are to attend the trainings timely and to participate fully in implementing what has been taught in their respective businesses.

4.2.4 Project Budget

The project budget shows the items for which costs had to be met:

Table 12: Budget by Researcher

S/N	Description	Unit	quantity	nr of meetings	Price/unit inTSH	Total TSH
Community Needs Assessment						
1.	Stationeries (Paper, printing, photocopying)	Sum Total			50 000,00,-	50 000,-
2.	Questionnaire forms distribution and collection for analysis	Person	1		25 000,00,-	25 000,-
3.	Transport Cost	Sum Total	1		40 000,00,-	40 000,-
4.	Report writing / printing and binding	Piece	4		25 000,00,-	100 000,-
	Sub Total					215 000,-
Women Entrepreneurship training						
	Stationeries					
5.	Notebook	piece	28		1 500,-	42 000,-
6.	Ball Pen	piece	44		200,-	8 800,-
7.	Photocopying paper	ream	2		12 000,-	24 000,-
8.	chalk	box	2		2 000,-	4 000,-
9.	phone credit to remind participants	sum total		14	5 000,-	70 000,-
10.	various cards	pack	3		5 000,-	15 000,-
11.	stand by transport allowance	sum total			50 000,-	50 000,-
	Sub Total					243 800,-
Refreshments						
12.	soft drinks – bites -CNA	Person	32		1 500,-	48 000,-
13.	drinking water CNA	bottle	50		1 200,-	60 000,-
14.	Drinking water Project	bottle	30	13	700,-	273 000,-
15.	soda/bites Training	person	25	13	1 500,-	487 500,-
	Sub Total					868 500,-
	Grand Total of Budget					1 327 300,-

Source: CNA findings Nyamagana (2013)

The high refreshment budget is explained by the fact that all group members are HIV positive, many of them on medication. Therefore they cannot be expected to sit through long training sessions without some kind of nutritional input. Since the venue was in the institute of which the MCED student is the managing director, no rental cost was required.

4.3 Project Implementation Report

4.3.1 Introduction

The process leading to the creation and implementation of the project began in December 2012 with the identification of the target community. The researcher became aware of the economic plight of the women who work as HBCs. Financing their volunteer work put a huge economic burden on them since their small businesses did not generate enough income and were often on the brink of collapse. Most women had already undergone various trainings without being able to improve their businesses.

The researcher conducted a CNA between 22.02.13-20.05.13, while at the same time researching the literature. As a result he came to the conclusion that the women needed training with direct relevance to their very own projects that would take their experience into account. In cooperation with the chairlady of SUKWA 22 potential participants were chosen to participate first in the CNA and then in the project. These participants were HBCs who in turn would help other groups, both women and youth, to develop their businesses by applying the same training methodology that they would be exposed to during the training.

4.3.2 Project Background

The CNA identified a number of issues to be addressed such as the keeping of proper business records and the ability to set prices that take production, marketing and distribution costs into account. There was a necessity to write a business plan for the respective projects and the members of the target group needed to improve their skills in marketing and customer care. At the same time access to capital was an important issue for everyone involved in the CNA.

The training was supposed to address all these issues in a practical way that would take note of the needs of the individual participants. The MCED student who was trusted by the participants who had known him through the activities of the CBO SUKWA would conduct the training. An atmosphere of mutual trust and understanding is a sine qua non if the participants are to discuss the state of their businesses freely with the trainer and among themselves.

4.3.3 Training Venue and Attendance

The training was conducted on the venue of the International Languages Training Centre Mviringo Street in the Municipality of Nyamagana, Isamilo Ward. The venue was well known to all the participants and allowed for all the conveniences of a Training Centre. In order to ensure the necessary privacy for the training the participants agreed to the proposal of the trainer (MCED student) to hold the meetings on Saturday mornings when no other classes are in session.

The participants accepted the idea of the trainer to hold meetings twice a month. Meetings were scheduled for every first and 3rd Saturday of the month. This was easy

to remember and allowed for enough time to implement what had been learned between sessions. Training sessions were to run between 10 am and 2 pm on the respective days. In the beginning meetings started late due to the late arrival of some of the participants. The situation changed when, in the second month of the project, a fine was imposed for late coming.

4.3.4 Facilitation of the Training

The training was done in line with the principles of both Freire and Nyerere. At the beginning the trainer would welcome the participants and ask them to discuss why the current topic was of importance to their business. They were asked to share their experiences and give examples of their problems. For example in regard to pricing one participant mentioned that she always made a loss because of not including transport costs in her prices. She had heard that this had to be done but did not know how (Training 1.06.13) After the preliminary discussion the trainer would explain the proper procedure by taking one business run by a group member as an example.

Participants were encouraged to contribute their own experiences and ask questions throughout the presentation which was done in form of an interactive lecture. In a next step a “homework” was given to ensure that all participants would implement what they had learned in their projects immediately. In the next meeting the implementation of the respective tasks would be presented to the group. For this purpose the members were split into work groups of 4-5 members, to allow for detailed discussions. Each group met in a separate classroom for these sessions. The group discussions were monitored by the trainer who moved from group to group and gave advice and further instruction where needed. The last 45 minutes of every

meeting, whether related to implementation or training, were used to discuss issues of the revolving fund.

4.3.5 Topics and Primary Implementation Monitoring Periods

As has been said above the training was supposed to focus on the implementation on what has been taught in the businesses of the participant. Therefore every training session which focused on a specific topic was followed by a primary implementation period. Naturally the participants are expected to continue to apply their knowledge indefinitely. The primary implementation period refers to the time when the newly learned skills are first implemented. Here the trainer gives specific homework and monitoring groups are formed to which the participants have to present the results of the implementation tasks that they were given.

Table 13: Training Sessions and Implementation Periods by Researcher

Topic	Training Session	Primary Implementation Period	Implementation monitoring sessions
pricing	1.06.2013	1 st week of June- 1 st week of July	15.06.2013 + 6.07.13
writing of a business plan	20.07.13	3 rd week of July- 3 rd week of August	3.07.13
customer care+ marketing strategies	17.08.13 +21.09.13	3rd week of August – 4 th week of January	07.09.13 2.11.13 5.10.13 16.11.13 19.10.13 14.12.13
revolving fund	1.06.13	1 st week of June- 4 th week of January	monitored at the end of every meeting
leading other groups	4.01.14	1 st week of January to 4 th week of January	18.01.14

Source: CNA findings Nyamagana (2013)

The trainer then helps each participant to improve on her performance until the new techniques become routine and a new topic is taught. The members of the different groups are free to contact one another and the trainer for advice between sessions as well. Table 12 shows the times of the training session and implementation periods.

Let me use the topic of “pricing” as an example. The topic was taught on 1.06.13 taking the example of the business of one participant. At the end of the session the following homework was given to the students:

1. Find out the current prices for the raw materials required for your business
2. In case prices of raw materials fluctuate choose a specific time every week/season to check on changes in prices
3. Bring a model price calculation for your product

During the first monitoring sessions mistakes were corrected and group members who had not completed their tasks were given a warning. As a new, additional homework, participants were told to choose times for adjusting prices. During the second monitoring session the emphasis was on sustainable implementation of proper pricing in each business.

The next topic to be taught after pricing was the writing of a business plan. Since this is a rather technical process the scheduled implementation period was short with only one monitoring session. It was helpful that the participants went to work immediately on their individual business plans while the training was still fresh in their minds. The training in relation to marketing was subdivided in two parts: Customer Care and Marketing strategies. The trainer used role plays to exemplify successful and

unsuccessful communication between customers and clients. The participants had to make a commitment to use the learned strategies with their clients in the coming weeks. During the following evaluation session the participants presented their experiences again using role plays in small groups. Then the other group members proposed improvements under the guidance of the trainer.

The second training session on customer care/marketing strategies referred to marketing strategies and market research. During the following group sessions on implementation the participants came up with the idea that in addition to advertising the products of other group members among their clientele it would be helpful to have a certain place, where they could market all their goods together. The trainer encouraged that idea and provided the participants with a shop venue on the premises of his institute. The goods sold at the shop are the products which the members of the group produce or in which they trade. These products include handicraft items such as shoes, baskets, bags, clothing and jewelry but also herbal medicine, sorghum flour, and other products such as drinks, phone credit, sweets, pens and pencils, snacks etc.

The way of keeping a revolving fund was taught early in the project and the supervision of the implementation was an ongoing exercise. The trainer observed that all participants had been involved or were currently involved in similar schemes. The main emphasis of the training was on punctuality in serving loans and most of all developing a discipline of using funds for investment rather than spending purposes. The last topic to be taught refers to a summary as to how the participants can pass on their knowledge and experience to others.

4.3.6 Challenges

The participants were eager to learn and ready to listen to and follow the instructions of the trainer. The splitting up of the main group into small groups of 4-5 members proved very helpful since all participants got the chance to present their assignments and have them evaluated. The challenges were situated in the area of building professionalism. It was not always easy for members to arrive in time for the training, even though the situation improved after a fine was set for late comers. It was difficult for the participants to develop discipline in using their money. Separating private funds from business funds was difficult for everyone especially in times of economic need.

The trainer had to explain the connection between mixing up of funds and bankruptcy several times throughout the training. In any case the trainer observed that as the individual businesses became more profitable it also became easier to respect the business funds. As more income was generated the temptation to use capital for taking care of daily needs decreased.

4.3.7 Training Evaluation

All participants benefited from the training. 80% considered the writing of the business plan the most difficult exercise. 15% found pricing to be difficult and 5% found it difficult to adapt to professional ways of marketing. Those who did not think the writing of the business plan was difficult had undergone theoretical training before, once they were shown that what they had learnt in the abstract during previous trainings could be applied to their own business, they found the exercise less difficult. 100% of the participants liked the revolving fund but 20% found it hard

to comply with the condition that the fund was to be used for business purposes only. 100% managed to improve customer care and 100% managed to gain new customers. The establishment of a common shop contributed greatly to the extension of customers since the shop is frequented by people from all over Mwanza. 100% of the participants got involved in guiding other groups of varying sizes. 100% of the participants appreciated that the trainer took time to help them to apply each training topic to their respective businesses.

4.3.8 Conclusion

22 female HBCs living with HIV were trained on various aspects of entrepreneurship in order to make their business profitable. They were trained to keep proper business records, such as account books and sales registers. They have been trained to set their prices considering production, marketing as well as distribution costs. 22 participants have written their individual business plans. They have improved customer care and extended the number of their customers by at least 30 %. 22 participants have joined in opening a common shop on the venue of the training which is open to customers 6 days a week. 1 participant has managed to open her own shop. 22 group members have participated in the revolving fund. 22 participants have begun to supervise other groups involved in entrepreneurial activities. The total budget of the training including CNA was 1 302 300,-.

All participants had problems regarding timely and regular attendance due to health issues and their workload as HBCs. Regardless of that all managed to keep up with the syllabus of the training due to their personal commitment, the encouragement and follow up by the trainer, and the long term concept of the training itself.

4.4 Project Implementation Gantt Chart

Table 14: Project Implementation Gantt Chart

[illegible]

18.	Training on customer care																
19.	Implementation customer care																
20.	Training marketing strategies																
21.	Implementation marketing strategies																
22.	training revolving fund																
23.	implementation revolving fund																
24.	training on group supervision																
25.	Implementation of group supervision																
26.	Report writing																

Source: CNA findings Nyamagana (2013)

* The participants having catering businesses took turns replying refreshment

Table 14 shows the entire timeframe of the project activities from CNA to project implementation. In order to speed up the process the MCED student took one month leave from all other duties in May to master the transition from CNA to project in a timely manner. As can be seen the activities regarding the stabilization and expansion of markets demanded the longest practical implementation period consisting of ongoing training and supervision. The training regarding the revolving fund was an ongoing activity.

CHAPTER FIVE

5.0 PROJECT PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Introduction

The purpose of chapter five is to present the monitoring and evaluation methods used as well as to discuss the sustainability of the project. Monitoring refers to the process of checking the progress of the project in relation to the set time frame. Evaluation refers to the project output in regard to the project objectives. Sustainability refers to the continuation of the project after the withdrawal of the trainer (MCED student). Participatory monitoring and evaluation methods have been used in order to ensure that the perception of the participants is reflected in the monitoring and evaluation results.

5.2 Participatory Monitoring

The implementation of any project must be monitored in order to keep the project on track and to enable its timely completion. Monitoring is needed to make adjustments where necessary in order to fulfill the objectives as required. It is necessary to involve the participants in the monitoring process in order to ensure sustainability. The project is monitored every step of the way but it also contains *primary implementation periods* for each objective.

These periods can be seen as explicitly geared towards monitoring. They represent *praxis* in the sense of Freire (1973). At the beginning of the project the participants form monitoring groups; during the implementation period the groups meet under the

supervision of the trainer to supervise the homework activities of the members. These activities are geared towards the implementation of what has been learnt.

5.2.1 Participatory Monitoring Methods

During each training session participants began with a brainstorming session regarding the topic at hand. The trainer taught the session using interactive lecture methods which allowed for the participation of the participants in the presentation by using question and answer methods. By asking the participants questions during the lectures the trainer ensured that everyone followed his explanations well. Participants were free to ask questions whenever they felt they had not understood clearly. During the *practical implementation sessions* participants discussed one another's homework and the problems they encountered while doing it. Whenever a group member had a question regarding a certain point of implementation that question was answered by the group members before the trainer intervened. By doing so the trainer gained an impression of the level of understanding of the group as a whole. During these sessions the trainer moved between monitoring groups. In the case of customer care, role plays were used not only to show accurate methods of communication during the training session but also for monitoring purposes.

5.2.2 Participatory Monitoring Plan

The participatory monitoring plan indicates the activities, monitoring methods, performance indicators and means of verification:

Table 15: Participatory Monitoring Plan Activities

Objective 1 : to enable group members to keep account books and sales registers			
Objective/Activities	Monitoring Method	Performance Indicator	Means of verification
1. Attendance of training initial meeting	Document review	Attendance list	Minutes of training session
2. participants form permanent monitoring groups	Document review	group member lists	Minutes of training session
3. participants keep sales registers and account books	Observation	Attendance list of meetings during primary Implementation	Minutes of group sessions, participants sales registers/account books
Objective 2 : to enable group members to set accurate prices			
Objective/Activities	Monitoring Method	Performance Indicator	Means of verification
1. Attendance of training	Document Review	Attendance list, training schedule, handouts	Minutes of training session
2. participant set accurate prices	Observation	Attendance list of meetings during primary Implementation	Minutes of group sessions, participants price calculation notes
Objective 3: enable participants to develop a business plan			
Objective/Activities	Monitoring Method	Performance Indicator	Means of verification
1. Attendance of training	Document review	Attendance list, training schedule, handouts	Minutes of training session
2 participants write individual business plans	Observation	Attendance list of meetings during primary Implementation	Minutes of group sessions, participants individual business plans
Objective 4: to enable group members to obtain a corporate customer			
Objective/Activities	Monitoring Method	Performance Indicator	Means of verification
1. Attendance of training	Document Review	Attendance list, training schedule, role play instructions	Minutes of training session
2. participants add a new client	Observation	Attendance list of meetings during primary	Minutes of group sessions,

	role play	Implementation	participants sales records, role plays
3. participants opt for a joint shop	Observation	Attendance list of meetings during primary Implementation	Minutes of group sessions
4. participants establish joint shop under supervision of trainer	Observation	Attendance list of meetings during primary Implementation	Minutes of group sessions, shop on the premises of iltc
Objective 5: to enable participants to increase individual customers by at least 30%			
Objective/Activities	Monitoring Method	Performance Indicator	Means of verification
1. Attendance of training	Document review	Attendance list, training schedule, handouts	Minutes of training session
2. participants add new clients after using improved communication skills	Observation	Attendance list of meetings during primary Implementation	Minutes of group sessions, participants sales records
Objective 6 : to enable participants to access new markets			
Objective/Activities	Monitoring Method	Performance Indicator	Means of verification
1. Attendance of training	Document review	Attendance list, training schedule handouts	Minutes of training session
2. participants begin to market goods for one another among their respective clientele	Observation	Attendance list of meetings during primary Implementation	Minutes of group sessions, participants sales records
Objective 7: to enable group members to participate in a revolving fund in an effective manner			
Objective/Activities	Monitoring Method	Performance Indicator	Means of verification
1. Attendance of training	Document Review	Attendance list	Minutes of training session
2. members pay contributions	Observation	Members are contributing	amount of money collected during each meeting
3. members take loans	Observation	loan records	number of members who took loans
4. members repay timely	Observation	repayment dates	amount of money returned/amount of interest paid

Source: CNA findings Nyamagana (2013)

Table 15 Participatory Monitoring Plan Activities 3+4 under Objective 4 were the result of the initiative taken by the participants during the primary implementation period. The initiative was encouraged by the trainer and implemented under his guidance.

5.3 Participatory Project Evaluation

In the participatory evaluation 7 objectives were evaluated:

Objective 1: to enable participants to keep account books and sales registers

Objective 2: to enable participants to set prices accurately

Objective 3: to enable participants to develop a business plan

Objective 4: to enable participants to obtain a corporate customer

Objective 5: to enable group members to increase individual customers by at least 30%

Objective 6: to enable group members to access new markets

Objective 7: to enable participants to participate in the revolving fund

5.2.1 Performance Indicators

Table 16: Performance Indicators

Objectives/Activities	Performance Indicator
Objective 1: to enable participants to keep account books and sales registers	
Activities	
1. Motivate group members to attend	Contact list of participants
2. Attendance of the training	List of Attending participants
3. Attendance of primary implementation sessions	List of training activities
4. members are able to keep account books and sales registers	records of training activities account books/sales registers
Objectives/Activities:	Performance Indicator
Objective 2: to enable group members to set accurate prices	
Activities	

1. Motivate group members to attend	Contact list of participants
2. Attendance of the training	List of attending participants
3. Attendance of primary implementation sessions	List of training activities /homework
4. members are able to calculate prices accurately	records of training activities prices used by participants in their businesses
Objectives/Activities:	Performance Indicator
Objective 3: to enable members to develop a business plan	
1. Motivate group members to attend	Contact list of participants
2. Attendance of the training	List of attending participants/ model business plan
3. Attendance of primary implementation session	List of training activities
4. members are able to write a business plan for their business	records of training activities, business plans
Objectives/Activities:	Performance Indicator
Objective 4: to enable group members to obtain a corporate customer	
Activities:	
1. Motivate group members to attend	Contact list of participants
2. Attendance of the training	List of attending participants
3. Attendance of primary implementation sessions	List of training activities /homework
4. decision to run a joint shop	minutes of group discussions
5. members run a joint shop	ilte women's shop
6. members are able to negotiate with corporate customers	records of training activities
Objectives/Activities:	Performance Indicator
Objective 5+6: to enable group members to increase individual customers by at least 30% and to access new markets	
Activities:	
1. Motivate group members to attend	Contact list of participants
2. Attendance of the training	List of attending participants
3. Attendance of primary implementation sessions	List of training activities /role play
4. members are able to access new customers	records of training activities/sales registers
Objectives/Activities:	Performance Indicator
Objective 7: to enable group members to participate in the revolving fund	
1. Motivate group members to attend	Contact list of participants
2. Attendance of the training	List of attending participants
3. members contribute during each session	financial records
4. members take loans	records of loans given
5. members repay loans timely	repayment plans

Source: CNA findings Nyamagana (2013)

5.3.2 Participatory Evaluation Methods

The trainer (MCED student) used observation of the proceedings to evaluate the project output, specifically during the primary implementation periods. In addition to that the trainer requested the participants to fill self-evaluation questionnaires. Table 17 shows the results in the participatory evaluation process.

Table 17: Participatory Evaluation Methods

Objective 1	To enable group members to keep account books and sales registers			
Outcome	Do you keep account books and sales registers regularly?			
	Yes	I do so occasionally	No	I am not sure how to do it
Output 1 22 members keep account books+ sales registers	100%	0%	0%	0%
Objective 2	to enable group members to set accurate prices			
Outcome	Do you reset your prices considering production, marketing and distribution costs?			
	Yes	I do so occasionally	No	I am not sure how to include all costs
Output 2: group members have reset their prices considering Production, marketing and distribution costs	95%	5%		
Objective 3	to enable members to develop a business plan			
Outcome	Did you develop a business plan during the training?			
	Yes I am using it	Yes but I don't use it	No	I am still working on it
Output 3: 22 group members have written a business plan for their specific	85%	10%	-	5%

business				
Objective 4	to enable group members to obtain a corporate customer			
Outcome a	Since the beginning of the training did you add a corporate customer?			
	Yes more than 1	Yes I added 1	I am still negotiating with one	No I have not added any
Output 4a: 22 group members have obtained a corporate customer	20%	30%	30%	20%
Outcome b	Do you sell your goods via the common shop?			
	Yes my sales via the shop are very good	Yes my sales via the shop are good	Yes my sales via the shop are average	I do not have my goods in the shop
Output 4b:sales of participants goods via common shop	50%	40%	10%	0%
Objective 5	to enable group members to increase individual customers by at least 30%			
Outcome	Since you joined the project did you increase your individual customers?			
	Yes by more than 30%	Yes by 30%	Yes by less than 30%	I did not experience any increase
Output 5 22 group members have increased individual customers by at least 30%	25%	45%	30%	0%
Objective 6	to enable group members to access new markets?			
Outcome	Since you joined the project were you able to access new markets?			
	Yes, I am selling in different parts of town	Yes , I am selling to different groups of people	No, there is no change	I can't tell
Output 6: 22 group members have accessed new markets	90%	10%	0%	0%
Objective 7	to enable group members to participate in the revolving fund			
Outcome a	have you paid all required contributions?			

	Yes	more than 2/3	less than 2/3	I did not contribute
Output 7 a all group members paid contributions	100%	0%	0%	0%
Outcome b	did you take a loan from the fund?			
	Yes more than once	Yes, one time	I have not taken a loan yet	I am not intending to take a loan
Output 7b 22 group members took loans	40%	55%	5%	
Outcome c	if you took a loan, did you complete repaying it?			
	Yes, I always repaid	No not every time	Yes after getting extension of payment	My time of repayment is not up yet
Output 7c all loans are repaid on time	85%		10%	5%

Source: CNA findings Nyamagana (2013)

The training involved business skills, marketing skills, and the proper running of a revolving fund. The results regarding business skills were very good indeed. 100% of the participants keep the required records and 95% adjust their prices regularly and 5% occasionally. The occasional adjustments are done by those whose products are less subject to fluctuation of costs in raw materials such as jewelry making and medicine production. 95% of the participants completed their business plan.

The fact that 10% of the participants completed the plan but don't actually refer to it shows that it is still necessary to stress the practical importance of having a business plan. The participant who did not yet complete the plan was absent during the respective training session and was not too eager in following up the assignment.

Again here the problem is that the importance of the plan needs to be stressed again to encourage the participant to complete the task. The outcome regarding marketing skills is also good even though it is more diverse than the results on the side of business skills. 50% managed to increase corporate customers (shops/supermarkets) the main obstacle being packaging standards. Proper labeling is also an issue especially with supermarkets.

As a result the women opted for opening their own common shop, which allowed 100% of them to increase their sales. The difference in the evaluation of the shop related sales (very good 50%, good 40% and average 10%) is mainly due to the kinds of goods sold. Tailoring products and shoes have a lower turn over than e.g. food products, stationary or jewelery. 100% increased their individual customers, even though 30% did not reach the targeted increase by 30% of the original number of customers.

So there is a need to constantly improve communication skills regarding individual customers. Two participants who did not meet the target fell behind in production due to added workload as HBCs. All participants accessed new markets, mainly since the women began to market one another's products. A few accessed new markets due to diversification of their products.

As for the revolving fund everyone contributed as required. And the one participant who hasn't as yet taken a loan is still waiting for the fund to increase in size since she wishes to borrow a larger amount for the purchase of packaging material. The financial discipline in the group is very good due to the combination of the guidance of the trainer with peer group supervision.

Table 18: Project Evaluation Summary

narrative summary of goal related activities	performance indicator	means of verification	assumptions	time frame
Goal 1: by the end of the project each member shall apply professional business skills				
Output 1+2+3: keeping of account books and sales records, adequate pricing, development of business plan				
group has undergone training and passed through a supervised primary implementation period	group members are able to implement training in their businesses	attendance lists training records monitoring group minutes account books.sales records pricing records business plans	participants attend all training sessions and participate fully in home work activities	June-August 2013
Goal 2: by the end of the project each member shall have increased their number of customers by not less than 50 %as a result of improved marketing skills				
Output 4+5+6 : increase in corporate and individual customers and access of new markets				
group has undergone training and passed through a supervised primary implementation period	group members are able to implement training in their businesses and win new customers	attendance lists training records monitoring group minutes sales records	participants attend all training sessions and participate fully in home work activities participants do not fall behind in production	August 2013-March14*
group has agreed upon running a joint shop	group members bring goods to the shop	group minutes sales records	members participant constantly in the shop	August 2013-March 2014*
Goal 3: by the end of the project each member shall have increased her capital by not less than 50% as a result of her investment in the revolving fund				
Output 7: full participation in fund				
all members benefit from the revolving fund	all members contribute	contribution records	all members comply with their responsibilities	June 2013-March 2014*
	all members take loans	loan lists		
	all members repay timely	repayment schedules		

Source: CNA findings Nyamagana (2013)

* March 2014 marks the period when the MCED student expects to hand in the written report the activities are expected to be sustainable beyond this period

5.3.3 Project Evaluation Summary

Table 18 shows the project evaluation summary. It contains the goals with corresponding outputs, a summarized version of the performance indicators and means of verification as well as the assumptions and the timeframe. The training period of the project ends in January 2014 while the practical implementation periods are extended up to the end of writing the project report. Still in practice the implementation is expected to continue indefinitely as the participants continue to apply what they learnt to their projects.

5.4 Project Sustainability

In the final part of chapter five I want to take a closer look at the aspect of project sustainability as related to the project on training in Entrepreneurial skills for women living with HIV. I want to discuss three aspects of sustainability: financial sustainability, project sustainability and organisational sustainability.

5.4.1 Financial Sustainability

This refers mainly to the future fate of the revolving fund. So far all project members have been faithful in contributing to the fund as well as in repaying the loans they took. Since each loan comes with an interest rate of 5% the fund keeps on growing. Table 19 shows a summary of the funds generated, loaned, repaid and re-loaned. The members were supposed to pay 10 000 a month as their contribution. In December and January members fell behind in what they had agreed to contribute due to their struggle to pay school fees. They were keenly aware how this affected the amount that was ready to be loaned out and therefore they did their best to catch up again in February.

Table 19: Revolving Fund Data Summary June 2013 –February 2014

Month	Contributions by members	Repayments including interest (5%) of loan taken	Amount available	Total amount loaned out	Nr of members who took a loan
June	220 000,-		220 000	220 000	3
July	220 000,-	-	220 000	220 000	2
August	220 000,-	231000 (Refunds June)	451 000	451 000	2
September	220 000,-	231 000 (Refunds July)	451 000	451 000	3
October	220 000,-	473 600 (Ref. August)	693 600	693 600	4
November	220 000,-	473 600 (Ref September)	693 600	693 600	2
December	200 000,-	728 200 (Ref. October)	928 200	928 200	3
January	50 000,-	728 300 (Ref November)	778 300	778 300	4
February	260 000,-	974 600 (Ref Dec)	1 234 600	1 234 600	4
Subtotal	1 830 000,-	3 840 300	5 670 300	5 670 300	27

Source: CNA findings Nyamagana (2013)

Table 20: Distribution of Amount Loaned out Per Month

Month	Amount Recipient 1	Amount Recipient 2	Amount Recipient 3	Amount Recipient 4	Sum Total loaned
June	100 000	50 000	70 000	-	220 000
July	120 000	100 000	-	-	220 000
August	200 000	251 000	-	-	451 000
September	300 000	100 000	51 000	-	451 000
October	200 000	150 000	250 000	93 600	693 600
November	300 000	393 600	-	-	693 600
December	330 000	300 000	298 200	-	928 200
January	200 000	200 000	200 000	178 300	778 300
February	400 000	450 000	150 000	234 600	1 234 600

Source: CNA findings Nyamagana (2013)

Loans taken had to be repaid after 2 months with an interest of 5%. These conditions were considered favourable by all members. A number of members took a loan more than once. Only one member did not take a loan as yet since she needs a bigger

amount. Each month the members agreed among themselves who would get a loan of what amount as shown in the Table 20.

As a matter of principle always those who needed a lower amount were considered first. No one was given a loan without consideration of ability to repay. The women will continue to run the revolving fund and it is clearly understood that its use is only for investment purposes. Therefore the prognosis based on the history of the fund is good. The overall development in the monthly business income is also promising as shown in Table 21.

Table 21: Development of Income Range During Implementation Period

Income Range per month at time of CNA	Nr of members in that Range June 2013	Increase in range of income by February 2014		
		+20%	+50 %	Increase above 50%
50,000/= - 70,000/=	10	5	3	2
71,000/= - 90,000/=	5		3	2
91,000/= - 110,000/=	5		1	4
111,000/= - 130,000/=	2	-	1	1

Source: CNA findings Nyamagana (2013)

The increase in monthly income during the implementation period is due to the strict peer group monitoring in terms of investing loans in the various businesses. The facilitator managed to ingrain this principle into the minds of the participants. Therefore the prognosis is good.

5.4.2 Project Sustainability

The project aimed at teaching the members skills that would enable them to make their projects profitable and sustainable. The results have been good so far. The first

goal (obtaining business skills) has been achieved by 100% of the participants, the second goal (increasing customers by 50%) by 75 % with a tendency that in time it will be achieved by all members, the third goal (increase in capital by 50 %) has been achieved by 80% of the participants and again the long term prognosis is good. The participants are going to continue to meet under their leadership to iron out whatever problems may arise among them in regard to specific issues of implementation.

5.4.3 Organisational Sustainability

It is the goal of the leadership of the project, consisting of a chairlady, the secretary (who is also the chairlady of SUKWA) and the treasurer to register the project as a CBO. The main purpose will be to enable the project members to function as facilitators and trainers to other groups. At the same time they plan to continue running their own revolving fund and they shall continue to meet for the purpose of following up on the implementation of their respective business plans. A follow up study should be done in future to determine the long term implementation of these plans. For now the prognosis is promising.

5.5 Project Sustainability Plan

The goal of helping female HBCs to make their projects profitable has been achieved. This was due to the fact that the trainer (MCED student) ran the project according to the principles of Freire (praxis) and Nyerere (self-reliance). The future of the project and its transformation into a capacity building organisation will largely depend on the consistency and commitment of the project leadership. Since all the leaders are HBCs who are fully aware of the necessity of economic stability for good health among their clientele, it is to be expected that the project members will

continue to be involved in similar capacity building trainings for their clients. The revolving fund is going to help them to further expand and stabilize their own business while their business plans continue to serve as roadmaps to economic success.

CHAPTER SIX

6.0 CONCLUSION AND RECOMMENDATION

6.1 Introduction

The project presented above was geared towards improving the economic situation of women living with HIV, who are involved in home based care and in other activities relating to the fight against HIV/AIDS. In order to do so efficiently a CNA was conducted on the basis of which the project on training in Entrepreneurial skills for women living with HIV was derived. In this chapter I shall present the conclusion of the work done from the stage of CNA to the actual project implementation. In a second subsection recommendations shall be given.

6.2 Conclusion

Since 2010 the researcher (MCED student) has been running different projects for women living with HIV at his institute. He became aware of the economic situation of these women. They are often the sole bread winner of their families. At the same time they work as HBCs and community activists. The majority of these women were never employed or lost their employment when their status became known. They depend on entrepreneurial activities to finance their survival as well as their voluntary work.

Many of them have undergone various trainings in regard to entrepreneurship. Nevertheless their businesses fail to generate sufficient income. The CNA discovered urgent training needs in the area of business – administrative skills, marketing skills and in addition to that a need of capital. It was revealed that the women find it

difficult to differentiate between capital and private funds, their business records are kept haphazardly at best and they have difficulties in calculating their prices adequately. As a result they fail to make a profit and they frequently use up their capital. There was also a serious lack of long term planning.

On the side of marketing skills, the CNA exposed a deficit in communication skills. This results in delayed payment of goods delivered and a generally low turn over. The women failed to expand their markets, they depend on the same set of customers over a prolonged period of time and these customers often failed to pay them as required. Finally the women had not enough capital in order to improve their businesses.

Therefore the CNA revealed the need of training in relation to business skills, marketing skills and the running of a revolving fund in order to increase access to capital. In short the women needed to be trained to make their businesses profitable. The issue to be kept in mind though by the trainer, was the fact that more than 80% of the women had been undergoing training before – with no practical impact whatsoever on their businesses.

The empirical literature presented in Chapter three recognizes the importance of economic stability in combating HIV/Aids. (Browning, 2011; Dean, 2013). Several policies have been in place recognizing training needs similar to those discovered by the researcher during the CNA. Still it is a commonly recognized problem that despite of capacity building income generating projects do not generate income (Kadozo, 2009; Madi, *et al.*, 2007) The researcher concluded that the main problem

that needs to be addressed is the fact that the trainings run do not have a long term effect on those trained. He found an answer to the common paradox of income generating projects that do not generate income in the writings of Paulo Freire and Julius Kambarage Nyerere. Freire directly addresses the issue of unsuccessful training. His concept of *praxis* demands a close interaction of action and reflection.

People must be trained on the basis of their personal experiences. Under the guidance of the trainer they should reflect on their experiences and take action for change. The outcome of these actions must then in turn again be subjected to reflection. Nyerere in turn emphasizes the need for self-reliance. The people must be taught to generate their own wealth and trust their own judgment. So the researcher proceeded to create a training program with an emphasis not only on what is to be taught but also on how the training process is to be conducted.

The researcher's long standing experience with the target group, the CNA and the literature review all pointed in the same direction: It was not only training that was needed but training of a specific kind. Training that would take the experiences of the participants into account. Training that would from the very beginning deal with the individual projects and economic challenges of each individual participant. Training that would include a supervised implementation phase in order to assist the participants in the implementation process that followed each training session. Content wise the project had to deal with the major topics of business related skills, like record keeping, pricing and writing of a business plan. It had to address marketing issues like customer care and extension of existing markets. And last but not least the participants had to be trained to run a revolving fund professionally.

That is punctuality of contributions and repayments as well as discipline as to how the money was to be used had to be imparted on the participants.

The first training session was held on the first Saturday in June 2013 (01.06.2013) and the last one on the first Saturday in January 2014 (04.01.2014). The first session was training in regard to the keeping of important records and pricing. The last session referred to training on how to run similar groups. The trainer agreed with the participants to meet every first and third Saturday of the month from 10 to 2 pm. This rhythm was the most convenient for the participants. It allowed them to have enough time between sessions to fulfill their other commitments and gave them ample time to implement what they had learnt between sessions. Each training session was followed by a so called primary implementation period (see Gantt Chart, Chapter 4.4).

The participants were grouped into peer monitoring groups of 4-5 members during the first session. After each training session a specific task was assigned to all participants by the trainer (MCED student). These tasks were geared towards the implementation of what had been taught. During the primary implementation sessions the participants would meet in their groups to discuss one another's homework under the close supervision of the trainer.

The peer supervision worked as an added motivation for the participants to complete their tasks. In fact it also helped to enhance attendance. As one group member put it "I wasn't supposed to come today because of another meeting, but I knew if I am not

here you guys would say look at Vero she hasn't done her work that's why she is making excuses. Isn't it true? So I thought I better come" (15.06.2013).

The fact that each training session was followed by a primary implementation period contributed greatly to the success of the training. The alternation between training and implementation under close supervision by the trainer created praxis in the sense of Paulo Freire. At all times did the participants experience the relevance of the training because of three main factors:

- (i) During the training they interacted with the trainer to provide examples from their experiences.
- (ii) During the training they could ask questions relating what was taught to their own business
- (iii) During the implementation period they were enticed by their trainer AND their peers to apply what they learnt to their daily business activities.

This approach not only helped the participants to apply what they learnt but it also enhanced their self-confidence and sense of self-reliance. The primary implementation period after each training session provided a good chance to monitor the progress of the group and to help individual participants in implementing what they had learnt. During the practical exercises the trainer discovered if a group member had not fully understood a certain procedure and was able to intervene. Group members gained confidence by explaining procedures and principles to one another. It was important to adjust the implementation period to the nature of the topics taught. Readjusting marketing strategies takes longer than writing a business

plan. The evaluation process was enhanced by self-administered evaluation questionnaires that were distributed during the first session in December. The trainer did this evaluation a month before the last training session in order to enable him to make necessary adjustments. Overall it can be said that the participants not only understood the training well, but much more important succeeded in transferring the knowledge gained to their businesses. Hence they were able to make their businesses more profitable.

Since the trainer had planned enough time for primary implementation periods he was able to handle all implementation problems experienced by the participants as they came up. When trained on marketing and after experiencing problems in finding corporate customers the participants proposed to have their own shop. They requested the MCED student to provide them with a space on his own premises and he complied. The shop helped the participants to excess new customers and to professionalize the appearance of their goods. The participants shall continue to implement what they have learnt in their own businesses. Likewise they shall continue to help other youth, women and mixed gender entrepreneurship groups with training similar to what they have received. The project is going to be sustainable since it helps the target group to make their businesses profitable.

6.3 Recommendations

The outcome of the project is relevant beyond the target group. Many trainings have been held for women, youth, farmers, entrepreneurs, people with special needs etc. Time and again projects have been started. More often than not the projects failed to be sustainable and in the long run the training failed to impact the businesses of the

trainees. The project run by the researcher (MCED student) has emphasized the use of a different kind of methodology based on the following:

- (i) The training must always be based on the specific needs of a specific group of participants
- (ii) The trainer must teach each topic by taking the business experiences of the trainees into account.
- (iii) Each lecture must be done in an interactive manner that allows participants to contribute their knowledge as partners in learning
- (iv) Trainings must be long term and allow for extended primary implementation periods. During these periods peer groups of participants must work on specific assignments that allow them to implement what has been learnt in their own business environment.
- (v) Trainers must supervise the monitoring peer groups for maximum output.
- (vi) Trainers must be committed to long term interaction with trainees for maximum output.
- (vii) Trainers must be knowledgeable and flexible enough to adjust the content of training sessions to the needs of their participants.

Finally the researcher wishes to recommend that the training groups should be homogenous in age and/or gender to enhance trust and openness of exchange of opinion among the participants.

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APPENDICES

Appendix I: Interview Guide for Stakeholders

1. You have been working with HBCs for years do you notice any significant improvement in their entrepreneurship?

(a) Yes ()

(b) No ()

2. What are the main challenges facing those businesses?

.....

3. Can you grade the levels of skills of running businesses that these women have?

.....

4. What about market opportunities? Do they have enough markets for their products? What products do they sell?

.....

5. Do they have any problem with acquisition of capital?

.....

6. Would you be ready to participate in finding out more about the needs of these women?

.....

.....

7. Will you be ready to help in any effort to help improve the level of entrepreneurship of these women?

.....

.....

Thank you very much for your time and cooperation.

Appendix II: FGD Guide Needs Assessment

Each Member to Introduce their Knowledge on HBC

Levels of Knowledge in Business Skills

Managing of Finance

Getting Customers

Production Standards

Issues Pertaining to Capital

Potential Ways of Cooperation

Ideas for Peer Supervision

Appendix III: FGD Plan

S/N	Item	Purpose	Leader of Activity
1	Introduction	<ul style="list-style-type: none"> - purpose of having a CNA - motivation - setting the tone 	The researcher
2	Conduct assessment Appeal to share experiences	<ul style="list-style-type: none"> - create freedom to express themselves - motivate reflection process 	CNA chairperson
3.	Introduce themselves & Share experiences	Establish felt needs and real needs following the FGD guide	The CNA chairperson & members
4.	Closing remarks	Thanking participants for their participation and ask them to be cooperative whenever they are contacted again for assistance.	The researcher

Appendix IV: Interview Questions for Street Leaders

Please answer the following questions by putting a tick (✓) after the correct answer:

1. Gender
 - (a) Female ()
 - (b) Male ()

2. Marital status
 - (a) Married ()
 - (b) Widowed ()
 - (c) Single ()

3. Age
 - (a) 15 - 20 ()
 - (b) 21 - 25 ()
 - (c) 26 - 30 ()
 - (d) 31 - 35 ()
 - (e) Over 35 ()

4. Level of education:
 - (a) Primary School ()
 - (b) Secondary ()
 - (c) College ()

5. What is your economic activity?
 - (a) Trading ()
 - (b) Employee ()

(c) Casual labourer ()

6. What is the range of your income per month:

50,000/= - 70,000/= TZShs ()

71,000/= - 90,000/= TZSh ()

91,000/= - 110,000/= TZShs ()

111,000/= -130,000/= TZShs ()

Over 130,000/= TZShs per month ()

7. How many women entrepreneurs do you have in your area?

(give an estimate)

.....

8. Name the types of businesses they do:

.....

9. How many of them are also HBCs?.....

.....

10. Are they satisfied with the returns from their businesses?

(a) Yes ()

(b) No ()

11. What is the source of their capital?.....
.....
.....
12. How do you judge the level of their business skills?
- (a) Good ()
- (b) Average ()
- (c) Nil ()
13. Which solutions do you suggest for their need of capital
.....
.....
14. In your opinion how could they improve their businesses, give as many ideas
as possible
.....
.....

Thank you so much for your help

Appendix V: Questionnaire for HBCs

Please answer the following questions by putting a tick (✓) after the correct answer:

1. Gender
 - (a) Female ()
 - (b) Male ()

2. Marital status
 - (a) Married ()
 - (b) Widowed ()
 - (c) Single ()

3. Age
 - (a) 15 - 20 ()
 - (b) 21 - 25 ()
 - (c) 26 - 30 ()
 - (d) 31 - 35 ()
 - (e) Over 35 ()

4. Level of education:
 - (a) No Education ()
 - (b) Primary School ()
 - (c) Secondary ()
 - (d) College ()

5. What is your economic activity?
- (a) Trading ()
 - (b) Employee ()
 - (c) Casual labourer ()
6. If it is trading what products do you sell?
7. How much do you earn in a month from your business?
- (a) 50,000/= - 70,000/= TZShs ()
 - (b) 71,000/= - 90,000/= TZSh ()
 - (c) 91,000/= - 110,000/= TZShs ()
 - (d) 111,000/= - 130,000/= TZShs ()
 - (e) Over 130,000/= TZShs per month ()
8. How do you judge your level of skill as an entrepreneur?
- (a) Good ()
 - (b) Average ()
 - (c) Nil ()
9. How are the market opportunities for your business?
- (a) Very good ()
 - (b) Good ()
 - (c) Average ()
 - (d) Not good ()

10. What are solutions to capital challenges: initiate revolving funds?

(a) SACCOS ()

(b) VICOBA ()

(c) Fund raising campaign ()

(d) Grants from donors ()

10. Are they satisfied with the returns from their businesses?

(a) Yes ()

(b) No ()

11. What is your most pressing need that if satisfied could improve your business, explain:

.....
.....

Thank you so much for your help

Appendix VI: Constitution of the CBO Sauti ya Kuinua Wanawake (Sukwa)

Introduction

About 30 years have gone by since the first cases of Aids were diagnosed in Tanzania. Since those days a lot of progress has been made. Many campaigns have been launched, many people have been tested, ARVs are available as well as various other kinds of assistance. Despite of all that we have to face the following truth:

- (i) Up to now many people get infected every day
- (ii) Up to now people living with HIV suffer from discrimination
- (iii) Up to now people living with HIV lack the information they need to manage their condition.
- (iv) Up to now some of the aid does not reach those for whom it was meant
- (v) Up to now poverty contributes to the spread of HIV and to the reinfection of many who already live with the virus.
- (vi) Up to now women are affected by HIV in a special way because:

Women take care of the sick.

Women take care of the economic needs of the family once the father falls sick.

Widows loose their inheritance and that of their children when the husband passes away due to interference from his relatives.

Women are infected as they try to escape poverty.

Women get reinfected because they have no decision making power regarding the use of condoms.

If we are serious about overcoming HIV/Aids we must uplift women and make sure their voices are heard inside and outside the country. Women must be empowered to communicate with all stakeholders both nationwide and internationally. Women know how they got infected and what needs be done to protect others from suffering a similar fate. They understand the importance of overcoming lack of initiative, a dependent mind set and poverty. This Community Based Organization (CBO) is a union of women who are educated by the INTERNATIONAL LANGUAGES TRAINING CENTRE (iltc) Mwanza. They decided to unite so that their voices may be heard and to help them succeed in their studies. They want to share their skills in order to uplift one another economically, so that they will be able to help other women and the society in general.

Part 1

1. Name of the group

The group is called Sauti ya kuwainua wanawake (Sukwa)

Motto give women a voice

2. Official languages of the group

Languages used are Kiswahili and English.

3. Main Goal

To uplift and educate women living with HIV/Aids,

4. Specific goals

To educate widows, orphans and children in difficult circumstances

5. Objectives

- To reduce discrimination and reinfection

- To enable women to be independent
- To give information to women living with HIV, orphans and widows in the villages who have no access to relevant information.
- To motivate women to start small scale businesses to improve their economic situation
- To create a network with similar national and international organisations.
- To help women who study by providing fare and assistance for other minor expenses like exercise books and pens,
- Kuvunja ukimya

Part 2

1. Membership conditions

- (i) She must be tested and have accepted her status
- (ii) She must be studying under the *ilc Sponsorship Program for Women living with and fighting against HIV/Aids*
- (iii) She must be of sound mind
- (iv) She must be a caregiver/healthcare provider for women living with HIV/Aids
- (v) She must be a woman.
- (vi) She must attend meetings, be dedicated and faithful, keep the confidence of the group, ready to cooperate with other women and be ready to contribute.

2. Regulations

- (i) Members must show discipline during meetings

- (ii) Members must pay the contributions set by the group.
- (iii) Members must comply with group decision
- (iv) Members must attend the monthly meetings.

3. Termination of membership

- (i) Personal reasons
- (ii) Termination of membership in the *ilte Sponsorship Program for Women living with and fighting against HIV/Aids* for reasons of indiscipline.
- (iii) Missing more than 3 consecutive meetings without prior information.
- (iv) Mental disorders
- (v) Death

4. Leadership

Leaders are elected for one year, reelections are possible. Retired leaders shall continue to advise those currently in office. The following leaders were elected on 16.06.11:

Chairlady:	Joan Matondo
Assistant Chairlady:	Letitia Alex
Secretary:	Amina Hamisi
Assistant Secretary:	Joyce Stephano
Officer of finance:	Margret Mremi
Board Members:	Christina Martin

Scholastika Coroneli

Elizabeth Kazungu

Yasinta Ndibalema

Veronika Paulo

5. Members

1. Agnes Charles
2. Alice Petro
3. Domina Gozibert
4. Joana Augustini
5. Christine Martine
6. Jane Bigaye
7. Veronica Boniventura
8. Scholastica Coronel
9. Letitia Sengerema
10. Margareth Mremi
11. Neema Stanley
12. Mary James
13. Mwanne Said
14. Generosa Mtayoba
15. Tatu Kassim
16. Yasintha Ndibalema
17. Amina Hamisi
18. Deborah Salehe
19. Loyce John
20. Tabu Magogolo
21. Anastazia Viktor
22. Letitia Alex
23. Nyamisi Robert
24. Mariam Bahati

25. Priska Joseph
26. Priska Stephano
27. Magdalena Leonard
28. Veronica Paulo
29. Amina Hassani
30. Hawa Hamza
31. Halima Rashid
32. Anita Masunga
33. Maria Martin
34. Aisha Juma

Mwanza 18.06.2011

(Joan Matondo Chairlady)

Appendix VII: Session Plan Pricing and Corresponding Handouts

Training Session: 1.06.13 - Session 1: Pricing

Goal: explain the importance and components of proper pricing

Objectives: By the end of the session participants will have

1. Become aware of the main components of pricing
2. seen an example of correct pricing
3. have been given an implementation home work

Duration: 2 hours (+ 15 minutes break between sessions)

Time + technique	Activity	Materials
15 minutes of brain storming	the trainer appoints a note taker, he then asks to brainstorm on the following questions: What do you include when you set a price? How often do you revisit your prices? The trainer takes his own notes of points to be addressed in his presentation.	blackboard chalk
1,5 hours of interactive lecture including 10 minutes break when convenient	the trainer rearranges the points gathered to fit into the categories of production costs, distribution costs and marketing costs the trainer asks participants to choose one business as example the trainer develops proper pricing for the said business in cooperation with all participants the trainer uses his psychological skills to set a break when convenient	blackboard chalk
15 minutes instruction	the trainer announces the homework to be done for the upcoming implementation session, he distributes the homework handout and answers any question that may arise	handout primary implementation period pricing 1
15 minutes break with refreshments prior to Session 2	take refreshments all participants and trainer	refreshments as provided by participant in charge

Handout*

Handout primary implementation period pricing 1

For the next session on 15.06.13 please do the following:

1. Find out the current prices for the raw materials required for your business
2. In case prices of raw materials fluctuate choose a specific time every week/season to check on changes in prices
3. bring a model price calculation for your product

* Original handout in Kiswahili Language

Appendix VIII: First Primary Implementation Session on Pricing and Handouts

Primary Implementation Session Pricing 1

Session 1: Pricing

Goal: participants accomplishing proper pricing by applying principles taught

Objectives: By the end of the session participants will have

1. revised pricing principles
2. understood shortcomings in their own way of setting prices
3. have understood the correction homework

Duration: 2 hours (+ 15 minutes break between sessions)

Time + technique	Activity	Materials
15 minutes	<ul style="list-style-type: none"> ✓ trainer welcomes participants and emphasizes punctuality ✓ trainer revises categories of costs to be considered in pricing 	blackboard + chalk
5 minutes	<ul style="list-style-type: none"> ✓ trainer distributes instruction handouts and asks participants to split into their groups ✓ trainer allocates a classroom to each group 	PIP handout Pricing 2
1,5 hours	group work as instructed by handout trainer to supervise groups	notebooks + pens
10 minutes break		
30 minutes	<ul style="list-style-type: none"> ✓ group leaders report main problems ✓ participants ask specific advise as needed ✓ trainer gives instructions for follow up homework 	PIP handout Pricing 3
15 minutes break with refreshments prior to Session 2	take refreshments all participants and trainer	refreshments as provided by participant in charge

Handout*

Handout primary implementation period pricing 2

1. choose a group leader
2. go over the homework as given last week and note the results for each member
3. check the prices set by each member
4. if any task by any member is incomplete note down the reason

* Original handout in Kiswahili Language

Handout*

Handout primary implementation period pricing 3

For the next session on 06.07.13 please do the following:

1. Go over the model pricing done during the training session
2. Go over the comments you received from other group members and the trainer
3. Complete your pricing prior to the next session
4. choose a specific time to reset your prices

* Original handout in Kiswahili Language

Appendix IX: Visual Documentation of Implementation



P 1 Venue of the training



P2: Some members waiting for others to arrive



P3: Participants discussing their home work while waiting for another session



P4: Trainer explaining a required procedure to the participants



P5: Participant asking a question during the presentation of the trainer



P6: Participant commenting on the revolving fund.

Unga wa Lisho

Item	Quantity	Price
1. malighafi		
mshindi hi	3	2700
Uzi	3	3600
mchale	1.5	2100
karanga	1.5	3000
Soy	1	2000
2. Vifao		
vifungashio		3500
tundubai		400
sufuna		5000
besini		2000
ungu		1500
chekecho		2000
miko		1000
mizani	20	000
upawa		1000
labi		5000

Left Column:

- 3 muda sika 4000
- 4 usafiri a) unanayi 800
- b) wa kazi 1000
- c) wa kazi 3400
- 5. matumizi ya mwanachama: 6000

Calculations:

Left side total: 13400 + 4000 + 4000 + 800 + 1000 + 3400 + 6000 = 41400

Right side total: 13400 + 41400 = 41400

P7: exemplary presentation on how to calculate product prices accurately



P 8: Trainer explaining some point to a primary implementation monitoring group of 5 members.



P9: Participants as reluctant customers in a role play situation.



P10+11 products in the shop that the women began to run together during the implementation period of the training on marketing strategies

