

**ACCESS TO RELIABLE CATERING SERVICES AT WORK PLACES FOR
IMPROVING WORK PERFORMANCE: A CASE OF PPF PENSIONS FUND
HEADQUARTERS COMMUNITY**

SAUM UMMY KOMBO

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

2014

CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance by the Open University of Tanzania a dissertation titled “**Access to Reliable Catering Services at Work Places for Improving Work Performance: A Case of PPF Pensions Fund Headquarters Community**” in partial fulfillment of the requirements for the Degree of Master of Arts in Community Economic Development of the Open University of Tanzania.

.....

Dr. Felician Mutasa

(Supervisor)

.....

Date

COPYRIGHT

No part of this dissertation may be reproduced, stored in any retrieval system, or transmitted in any form by any means, electronic, mechanical, photocopying, recording or otherwise without a prior written permission of the author or the Open University of Tanzania in that behalf.

DECLARATION

I, **Saum Ummy Kombo**, do hereby declare that this dissertation is my own original work, and that it has not been submitted and will not be presented to any other university or institution for similar or any other degree award.

.....

Signature

.....

Date

DEDICATION

The work is dedicated to my beloved family.

ACKNOWLEDGEMENT

I'm sincerely thankful to the Almighty God who blessed me with such a wonderful opportunity to pursue and complete my studies. It is not possible to acknowledge by names all those who have contributed in one way or another to the completion of this study. I would like to take this opportunity to express my gratitude to all of them. However, the following people deserve a special note of appreciation. One is my Supervisor, Dr. F. Mutasa who had guided me and gave me such courage to complete the work despite the many mishaps. Secondly is to Dr Lyimo, H.L.N. who has tirelessly been guiding me on the research methodology and analysis and even the modality of discussing and writing the final report. Without their proper guidance, this project report would not have attained its present quality. May GOD bless them all.

Lastly are my fellow students who have been continuously encouraging me. Sincere appreciations are also to PPF management and staff, PPF SACCOS management for allowing the project to take place in their jurisdiction and premises. Encouragement and support from my entire family is also acknowledged.

ABSTRACT

A project of provision of catering services at the work place was therefore planned that was taken up by the PPF SACCOS organization. The project goal was to provide quality catering service to PPF staff at the headquarters so that they can save time and be more effective at their work. The various reviewed catering services literature showed to be successful and provided the staff in concern quality food. In this study, outstanding results in providing catering services were well observed within the six month of the project. The results were associated with the participatory approach modality used in developing project. Further to this the project had fulfilled the need of the community of having quality food supply at their working place. Despite of the limited resources, staff member and other customers outside the PPF staff had commended the move of having such services and the services offered. The quality services has enabled the number of customers to keep on increasing from day to day while the good services uttered by the catering crew has resulted in profitable business. For further research, it was recommended that longer time in evaluating the provision of catering services at working place particularly to the one who should run such a business is important. The effect of having outside members coming in and the location of the canteen is also an area to study as all may have an impact on the intended goal of improving working environment and efficiency.

TABLE OF CONTENTS

CERTIFICATION.....	ii
COPYRIGHT.....	iii
DECLARATION	iv
DEDICATION	v
ACKNOWLEDGEMENT	vi
ABSTRACT	vii
LIST OF TABLES	xiv
LIST OF FIGURES	xvi
LIST OF APPENDICES.....	xvii
LIST OF ABBREVIATIONS	xviii
CHAPTER ONE	1
1.0 PARTICIPATORY NEEDS ASSESSMENT	1
1.1 Introduction.....	1
1.1.1 Background Information of the Research Community.....	2
1.1.2 Location of the Pension Fund Headquarter	2
1.1.3 Demographic Features	3
1.1.4 PPF Administration	3
1.1.5 Socio Economic Status of the Community	4
1.1.5.1 Pension Fund Headquarters Environment	4
1.1.5.2 Working Environment	5
1.1.5.3 Water Supply.....	6
1.1.5.4 Health.....	6

1.1.5.5 Education	6
1.1.5.6 Religious and Ethnic Groups	8
1.1.5.7 Income of the PPF Community.....	8
1.2 Community Needs Assessment.....	10
1.2.1 The Objective of the Community Needs Assessment	10
1.2.2 Specific Objectives	10
1.2.3 Research Questions	10
1.2.4 Community Needs Assessment Methodology	11
1.2.5 Research Design	11
1.2.6 Population	11
1.2.7 Sample Size and Sampling Techniques.....	11
1.2.8 Data Collection Methods	12
1.2.9 Data Collection Tools	13
1.2.10 Data Analysis and Presentation Technique.....	14
1.3 Findings from the Community Needs Assessment	14
1.3.1 Social Economic Characteristics of the Sample.....	14
1.3.1.1 The Distribution of Respondents by Age and Gender.....	14
1.3.1.2 The Educational Qualifications of the Respondents	16
1.3.1.3 Activities Done by the Selected Community	17
1.3.2 Social Economic Services provided to the Community	17
1.3.3 Needs of the Pension Fund Staff at Headquarter for Effective Work Environment.....	19
1.3.4 Potential Interventions for the Identified Challenges	20
1.3.5 Available Assets	21

1.4	Ranking of the Needs	22
1.5	Conclusion from the Participatory Need Assessment	23
CHAPTER TWO		24
2.0 PROBLEM IDENTIFICATION		24
2.1	Background of the Research Problem	24
2.2	Problem Statement.....	24
2.3	Need to be solved	25
2.2.1	The Need for the Catering Services at Pensions Fund Headquater.....	25
2.2.2	Who is Affected?.....	27
2.2.3	Cause and Consequences	27
2.3	Project Development	29
2.3.1	Project planning.....	29
2.3.4	Pension Fund Policy on Catering Services at Work Place	30
2.4	Targeted Community.....	30
2.5	Project Stake Holder	30
2.6	Project Goal.....	31
2.6	Project Objectives and Activities	31
2.6.1	General Objective.....	31
2.6.2	Specific Objectives	31
2.6.3	Activities	31
2.6.3.1	Result Indicators.....	32
2.7	Host Organization.....	32
2.8	Pension Fund Savings and Credit Cooperative Society Vision	33
2.8.1	Pension Fund Savings and Credit Cooperative Society Mission	33

2.8.2	Pension Fund Savings and Credit Cooperative Society Objectives	33
2.8.2	Pension Fund Savings and Credit Cooperative Society Organization Structure.....	34
2.8.3	SWOC Analysis of Pension Fund Savings and Credit Cooperative Society	36
CHAPTER THREE		37
3.0	LITERATURE REVIEW	37
3.1	Introduction.....	37
3.2	Theoretical Review.....	37
3.2.1	Catering Service	37
3.2.2	Catering Companies	38
3.2.3	Catering Service Employees and Procedure	38
3.2.4	Types of Catering Services	38
3.2.4.1	Full-Service Catering.....	39
3.2.4.2	Mobile Catering.....	39
3.2.4.3	Work Place/ Industrial Catering.....	39
3.2.4.4	Boxed Lunch Catering.....	40
3.2.5	Starting Catering Services.....	41
3.2.6	Requirements for Appropriate Catering Service as a Business	41
3.3	Empirical Review	43
3.4	Policy Review	44
3.4.1	Work Place and Occupational Health Policy	45
3.4.2	The Tanzania Food, Drugs and Cosmetics Act, 2003	46
3.4.3	The Macro-Economic Policy (1986) - Tanzania.....	46

3.4.3	The Food, Healthy and Safety at Work Place	47
3.4.4	The Small and Medium Enterprises Development Policy (2002).....	47
3.4.5	Conclusion from the literature reviewed	48
CHAPTER FOUR.....		49
4.0	PROJECT IMPLEMENTATION	49
4.1	Introduction.....	49
4.2	Project Products and Outputs	49
4.2.1	Products	49
4.2.2	Project Output	49
4.2.3	Project Implementation Plan.....	50
4.2.4	Project Inputs and Budget.....	52
4.2.5	Staffing Pattern.....	53
4.2.6	Project Budget	54
4.3	Project Implementation.....	55
4.3.1	Project Implementation Gantt Chart.....	55
4.3.2	Project Achievement.....	56
CHAPTER FIVE		62
5.0	PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY.....	62
5.1	Introduction.....	62
5.2	Participatory Monitoring.....	62
5.2.1	Monitoring Information System.....	62
5.2.2	Monitoring Methodology.....	63
5.2.3	Participatory Monitoring Objective.....	63

5.2.4	Participatory Monitoring Questions	63
5.2.5	Monitoring Design, Methods and Tools	64
5.3	Participatory Monitoring Plans	64
5.4	Monitoring Observations	64
5.5	Participatory Evaluation	68
5.5.1	Performance Evaluation Indicators	68
5.5.2	Participatory Evaluation Objective.....	69
5.5.3	Evaluation Questions	69
5.5.4	Evaluation Design	69
5.5.5	Participatory Evaluation Methods and Tools.....	70
5.5.6	Evaluation Findings	70
5.6	Project Sustainability	72
5.6.1	Institutional sustainability of the project	72
5.6.2	Financial Sustainability.....	72
5.6.3	Sustainability Development Plan	73
5.6.4	Sustainability Indicators	73
CHAPTER SIX		74
6.0 CONCLUSSION AND RECOMMENDATION		74
6.1	Introduction.....	74
5.2	Conclusion	74
5.3	Recommendation	75
5.3.1	Area for Further Research.....	76
REFERENCES		77
APPENDICES.....		81

LIST OF TABLES

Table 1: Pension Fund Staff by Category	3
Table 2: Education Status of Pension Fund Staff at the Headquater	7
Table 3: Income of Pension Fund Staff	9
Table 4: Sample Size of the Study by Strata	12
Table 5: Distribution of Respondents by Gender and Age	15
Table 6: Educational Level of Respondents	16
Table 7: Social Economic Services Provided by Pension Fund	18
Table 8: Identified Needs by PPF Staff at the Headquarters.....	20
Table 9: Available Assets as Given by the Respondents	21
Table 10: Pair-wise Ranking of the Needs.....	22
Table 11: The Need for Catering Services	26
Table 12: Problems Related to Catering Services	28
Table 13: Problems Related to Catering Services	30
Table 14: SWOC Analysis of Pension Fund Savings and Credit Cooperative Society	36
Table 15: Logical Frame Work by Matrix	50
Table 16: Project Implementation Plan.....	51
Table 17: Project Inputs	52
Table 18: Staffing and Responsibility of Pension Fund Savings and Credit Cooperative Society	53
Table 19: The Project Budget Summary.....	54
Table 20: Project Schedule Gantt chart.....	55

Table 21: Project Plan versus Actual Implementation.....	59
Table 22: Monitoring Summary Table.....	66
Table 23: Summary of Evaluation Results.....	71

LIST OF FIGURES

Figure 1: Organizational Chart of Pension Fund	4
Figure 2: Pension Fund Headquater Building and Outside Environment.....	5
Figure 3: Educations and Gender Status of Employees in Pension Fund Headquarters	7
Figure 4: Distributions of the Staff by Age	15
Figure 5: Developed Problem Tree to Identify Situation.....	26
Figure 6: Developed Objective Tree to Identify Specific Objective and Outputs.....	29
Figure 7: Organization Chart of Pension Fund Savings and Credit Cooperative Society	35
Figure 8: Rehabilitated Canteen	56
Figure 9: Pension Fund Savings and Credit Cooperative Society Catering Crew in Action	57
Figure 10: Poster Strategically Placed as Part of Awareness Creation.....	58
Figure 11: Fully Renovated and Equipped Canteen	65
Figure 12: Costumers Saved at the Canteen for the First 8 Weeks of Service.....	67
Figure 13: Pension Fund and None Pension Fund Staff Serviced at the Canteen.....	68
Figure 14: Well Prepared Food Saved at the Canteen	71

LIST OF APPENDICES

Appendix 1: The Questionnaire.....	81
Appendix 2: Letter of Request to Pensions Fund Savings and Credit Cooperative Society.....	82
Appendix 3: Letter of Acceptance from Pension Fund Savings and Credit Cooperative Society.....	83

LIST OF ABBREVIATIONS

BEST	Business Environment Strengthening in Tanzania Programme
CED	Community Economic Development
CNA	Community Needs Assessment
CSOs	Civil Society Organisations
EFG	Equality for Growth
GBV	Gender Based Violence
HIV/AIDS	Human Immunodeficiency Virus/ Acquired Immune Deficiency Syndrome
ILO	International Labour Organization
LGRP	Local Government Reform Programme
MMO	Market Management Officer
MKUKUTA	National Strategy for Growth and Reduction of Poverty
MKURABITA	Mpango wa Kurasimisha Rasilimali na Biashara za Wanyonge Tanzania
NHIF	National Health Insurance Fund
OUT	Open University of Tanzania
PPF	PPF Pensions Fund
SACCOS	Savings and Credit Cooperative Organizations
SME	Small Medium Enterprises
SPSS	Statistical Package for Social Science

CHAPTER ONE

1.0 PARTICIPATORY NEEDS ASSESSMENT

1.1 Introduction

According to CED (2009) participatory assessment is a method of determining from the insiders point of view, what activities are needed and can be supported, whether insider accept the activities proposed by outsider and whether the activities are reasonable and practical. In order to carry this assessment the researcher collected data and information using different techniques namely review existing documentation and material, questionnaire, focus group discussion, (FGD) and by observation. This is the best way of assessing the community needs.

The community need assessment involve looking at what is needed or missing, and working together to correct or improved an identified problem or services gap (Charles, 2012). It could be looking at your /our home to decide what needs repair or change a need assessment done on a community involves looking at the community to decide what is needed to get the community the way people want or need it, usually this means some improvement to the community. A need assessment offers picture of what is happening or needed in a community.

It can be done on one idea or on a number of topics that involve improving the community overall. Eventually the community itself identified something it wants changed or improved and starts talking about how to make it happen. Even this way to be community-based needs assessment, other people and stake holders from the community must be involved early and wherever possible throughout.

This chapter describes the participatory assessment of the PPF staff at HQ in Dar es Salaam (community under research) and presents the findings of the assessment. The needs are eventually prioritized by the community itself to identify what it wanted to be changed or improved and established strategies of how to make it happen. However, other people and stakeholders from the community were involved wherever possible throughout for good results.

1.1.1 Background Information of the Research Community

PPF is a Social Security Organization established by PPF Pensions Fund Act [Cap 372 R.E 2002], as amended from time to time, with the objective of providing pensions and other related benefits to all employees in the Parastatal and private sectors of the economy. The Fund is the first contributory pension fund in the country operating under defined benefit system. PPF provides social security coverage to all employees in private companies, Parastatal organizations and public institutions. Its coverage has been extended to self-employed as well as labour force in the informal sector. Initially it covers employees of Parastatal organizations and had those in private companies were registered but with the consent of Minister of Finance. However the legal provision requiring the Minister's consent was removed giving the Fund's mandate to widen up coverage to all employees including those on contracts following amendment of its Act (Parastatal Pensions Amendment Act No.25 of 2001) passed by the National Assembly in 2001.

1.1.2 Location of the PPF HQ

PPF Pensions Fund headquarters (HQ) are situated at Samora and Morogoro Road junction at Mchafukoge Ward in Ilala District. In the West is Elite City building

while in the East is adjacent to Dar es Salaam City Council office neighboring this in the South is JM Mall Building and in the North is Hassan Printers offices.

1.1.3 Demographic Features

The population of PPF Headquarters is made up of 339 staffs, where female are 148 and male 191. These include staffs as shown in Table 1.

Table 1: PPF Staff by Category

S/No	Category	Male	Female
	Contract for unspecified period (Permanent staff)	144	119
	Contract for specified period	3	8
	Contract for specific task	44	21
	Total	191	148

Source: Field Data (2014)

1.1.4 PPF Administration

PPF is managed by a Board of Directors who is appointed by the Minister responsible for Finance except for the Chairman who is appointed by President of The United Republic of Tanzania. The Board had a total of 7 (seven) members. The day-to-day activity of the organization is under the Director General (DG) who is appointed by The President and approved by the Board. Under the DG are the Directors for Planning and Investment (DPI), Director for Operations (DO), and Director for Legal Affairs (DLA), Director of Human and Capital Management (DHCMA), Director of Internal Audit (DIA) and Director of Finance (DF). These seven Directors form the Management Core of the Organization. Other 332 staffs are in different sections as shown in Figure 1.

PPF Organization Chart

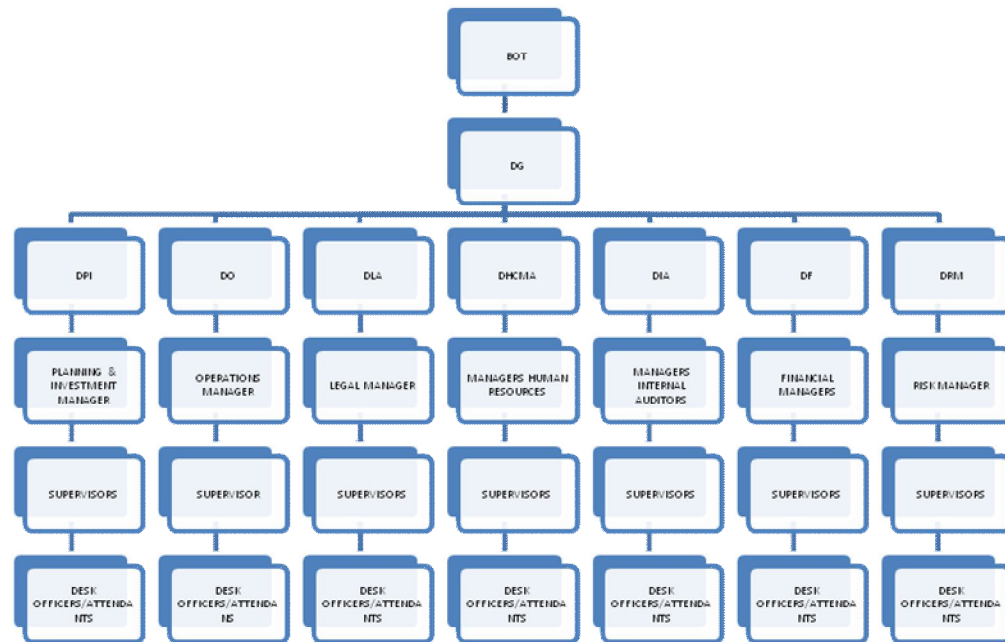


Figure 1: Organizational Chart of PPF

Works at the organization starts at 8.00 am and goes up to 5.00 pm with a one hour lunch break from 1.00 to 2.00 pm. No provision for breakfast in this case. Working days are from Monday to Friday which is official working days in Tanzania.

1.1.5 Socio Economic Status of the Community

1.1.5.1 PPF Headquarters Environment

PPF HQ building is strategically located to attract customers and ensure comfortability to both staff and customers. The general location and architectural of the office building and its landscape is very appealing (Figure 2). PPF building is powered by electricity from the national grid; there is also a standby generator in case of power cut off. This has being necessary because of the modern systems

within the building that are run by electricity power. In addition to providing lighting the electricity powers various equipments including computers, printers, air conditioners, the lift and the security system.



Figure 2: PPF HQ Building and Outside Environment

Source Field Data (2014)

1.1.5.2 Working Environment

The building has sufficient office accommodations, which are well equipped for various functions depending on the department/section activities. With the well-structured building, various facilities are adequately located. These include fire extinguishers, ventilators water points, emergency doors stairs and the lightning system. The building water supply is adequate. There is also a provisional of First Aid Services at every floor of PPF offices that takes care of the emergency staff falling sick. In PPF House Building PPF Pensions Fund occupy 7 floors and various companies have rented other 4 floors.

1.1.5.3 Water Supply

Water is a greater component of the catering services in the community especially for the business purpose. Water availability has been identified as one of the major factors for promoting health of the population and development simply because it is necessary for cleanliness, food production and other economic activities such as industries and commerce (UNICEF/WHO, 2012a, 2012b UNICEF, 2005). The PPF building is connected to piped water from the National water grid (DAWASCO). Due to the low pressure of the water and the building being as high storied building, the water is pumped to a water reservoir tanks at the top of the buildings and then reticulated into various points in and outside the offices. This ensures uninterrupted supply of water to the building.

1.1.5.4 Health

PPF has no dispensary of its own. Workers have health insurance that enables them to get health services from designated hospitals. PPF pays the health costs through a company system as incentive to its workers. The current company which provides medical insurance to PPF Staff is the AAR. This is different from the government system whereby a civil servant can get health services from various hospitals and dispensaries within the city and even outside the city (NHIF, 2012).

1.1.5.5 Education

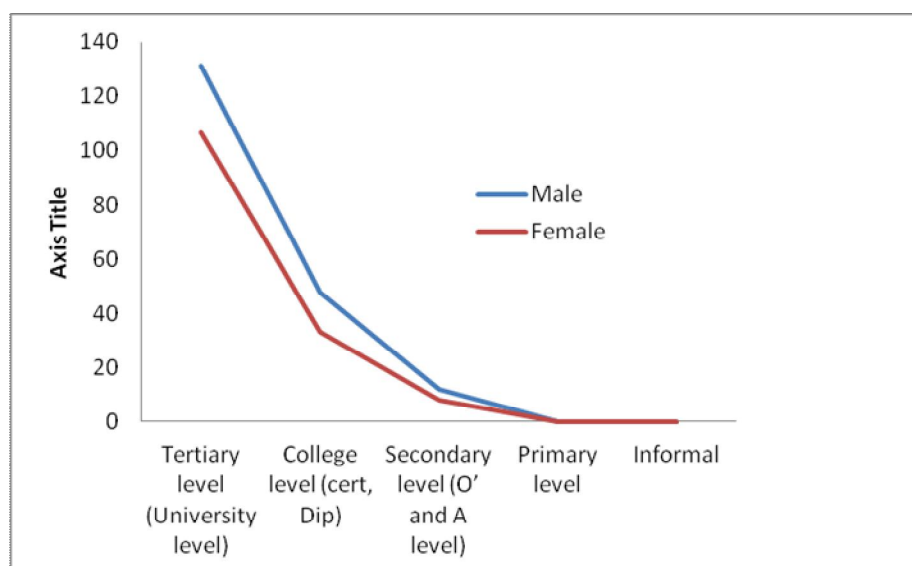
PPF draws staff from all cadre of education. Staff education ranged from Masters Level down to Form Six (Secondary education). Currently none is at Ordinary Secondary level (Table 2.) From this fact, it was possible to have questionnaires self filled by the respondents. This has enabled some time savings.

Table 2: Education Status of PPF Staff at the HQ

Level of Education	Number of Staff	
	Male	Female
Tertiary level (University level)	131	107
College level (cert, Dip)	52	39
Secondary level (A level)	8	2
Primary level	0	0
Informal education	0	0
Total	191	148

Source: Survey Data (2013)

The results in Figure 3 imply that employment in PPF is skewed by level of education towards higher and not gender biased although males are more than men at any level of education. This is possibly due to the nature of the organization activities.

**Figure 3: Educations and Gender Status of Employees in PPF Headquarters**

Source: Survey Data (2013)

Major activities at the organization are Finance, Social Security and Community Development oriented fields and most of the staff should have a basis of accounts technical know how to get a post in the organization. It therefore deemed necessary for employees to have at least a secondary education so as to get a certificate or higher level of accounts. Indeed the comparatively high education of the employees indicates the possibility of making rational decisions, commitments and devotion in work place. (Patsula, 1985) describes one of the characteristics of a well-educated population being the ability to make rational constructive decisions and commitments.

1.1.5.6 Religious and Ethnic Groups

Employment in PPF is unbiased to religion, tribe or education. It is done on competitive basis. Nevertheless, as it is the case in many organizations number of Christians are more than those of other religions. Numbers of Muslim Staffs in PPF headquarters is 49 as compared to 290 Christians. Majority are people from Northern Tanzania (*Chagas , Pare, Maasai and Mbulu*. Other tribes are *Jita, Sukuma , Kurya, Ndengereko, Nyamwezi, Hehe, Ngoni, Nyakyusa , Zaramo and Digos*. The large number of tribes is an indication of employment not been biased to ethnic groups but mainly on qualification matters.

1.1.5.7 Income of the PPF Community

PPF staff gets their income from employment, being employees of PPF. Data from the accounts department of the organization shows that staffs income depends on the type of duty responsibility as well as experience and education levels. Grouped into levels of income 6 categories are realized as shown in Table 3 Those with above

1.00 million are basically the management and head of sections. However these are known income from the salary and not any other payment per income from other sources outside their occupation.

Majority are at 900,001 – 1,500,000.00 which is also an earning for most of the employed people in the parastatals in Tanzania but not in the Government system. Such amount may not be sufficient for standard living given the high cost of living in Tanzania. It is estimated that per day earning for Tanzanians is 0.4 USD which is below the accepted per day earning of 1.6 USD worldwide (FAO, 2011).

Table 3: Income of PPF staff

S/N	Salary Level	Number of Staff Involved	Percentage of the Total Population
1.	500,000.00 – 700,000.00	0	0
2.	700,001 – 900,000.00	91	26.8
3.	900,001 – 1,500,000.00	216	63.8
4.	1,500,001 – 2500,000.00	12	3.5
5.	2,500,001 3,500,000	12	4.4
6.	Above 3,500,000	7	1.5
		339	100.0

Source: Survey Data (2013)

Majority of PPF staff are therefore above the majority of Tanzanians with regards to FAO recommendations. With this earnings it is expected that staff motivation is be high enough and the living standard for the staff is satisfactorily good. Nevertheless this does not justify to them not looking into all possibility of saving and improving their living standards and livelihood in general.

1.2 Community Needs Assessment

The Community Needs Assessment is the process by which the assessment of the current situation in the community is undertaken (Charles, 2012). It is an accurate appraisal of the current situation, through getting first hand information from the relevant audiences. According to Ranjit (2005) a straight forward way to estimate the needs of community is simply to ask residents their opinions about the development of the services within the community, their satisfaction with the services, and what particular services are needed.

1.2.1 The Objective of the Community Needs Assessment (CNA)

The main objective of the Community Needs Assessment was to collect information from the community (PPF staff) that will show their need in priority for improving working efficiency.

1.2.2 Specific Objectives

- (i) To identify the needs of the PPF staff at the headquarter
- (ii) To identify the available resources/strengths
- (iii) To identify and plan for the potential interventions for the identified needs
- (iv) To assess effectiveness of the potential interventions

1.2.3 Research Questions

Research questions that were developed to answer the intended objectives were:

- (i) What are the needs of staff at PPF HQ?
- (ii) What are the causes of the existing challenges/why are the needs not fulfilled?

- (iii) What are the potential interventions for the identified challenges
- (iv) What are the resources/strengths available at PPF HQ for solving these challenges

1.2.4 Community Needs Assessment Methodology

This part describes how the community needs assessment was conducted. It includes the research design, methods, and data collection tools and analysis of the data.

1.2.5 Research Design

A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. (Kothari, 2009): It is a conceptual structure within which research is conducted; showing how the data will be collected, measurement and analysis of data.

1.2.6 Population

The population of this study was made up of all staff at PPF HQ; this included the management, officers and the common cadre. Temporary employed staffs were not included.

1.2.7 Sample Size and Sampling Techniques

The management staff is made of only 7 people and 3 of them were interviewed. In the case of the rest of the population, it was first stratified into gender and then into officers and common cadre to capture the heterogeneity of the specified groups (Kothari, 2004) (Table 4).

Table 4: Sample Size of the Study by Strata

S/N	Strata	Total (N)	Samples members (n)	% of the Strata
1.	Management	7	3	43
2.	Head of sections (males)	12	3	25
3.	Head of sections (females)	12	3	25
4.	Officers (Males)	115	16	14
5.	Officers (Females)	101	14	14
6.	Common cadre (Males)	41	8	18
7.	Common cadre (Females)	50	8	16
Total		339	55	

Source: Survey Data (2013)

It was stratified into gender because it is well established that the social economic needs of females at work place are considerably different from those of males (EFILWC, 2002). Similarly in the case of the status (officers and common cadre) due to the income differences (Monique, 2012). The sample size comprised 55 respondents, made up of 52 non management staff and 3 management staff at PPF. The sample for each strata was randomly selected from the respective strata to obtain a total number of 30 officers and 22 common cadre (Table 4). The selection intended to balance as much as possible the gender effects.

1.2.8 Data Collection Methods

In carrying out the CNA both qualitative and quantitative research methodologies were employed to collect data. A normal survey that involved observation, interviewing or respondents filling questionnaires was used as a method to collect primary data. Secondary data were collected by reviewing the available reports at

the headquarters. In the development of the problem tree and prioritizing the needs, a group of people were again randomly selected from the officers and the common cadre to form a discussion group with 15 members. Observations recording were also important in this study. According to Strauss (1990) observation is the classic method of scientific enquiry. It is important for scrutinizing collective behavior and complex social institutions as well as the separate unit composing of totality.

1.2.9 Data Collection Tools

Questionnaires were the tools used for the normal survey. These questionnaires were developed and pre tested to correct any problematic questions and ambiguities (Appendix 1) and then administered to the selected employees. In the case of the Management staff, the researcher with a help of these questionnaires did direct interview.

Strauss (1990) defines interview as a systematic method by which one person enters more or less imaginatively into the inner life of another who is generally comparative stranger to him. An interview is advantageous because it has a high return rate (Kidder, 1981). It helps to clarify ambiguous responses and fill in missing gap. In the interview with the management, the researcher solicited the answers from respondents, in which the researcher read the questions to the respondent and recorded the answers.

The questionnaire tools were selected to collect information because all respondents could read and write. Further to this a well-constructed questionnaire saves time and cost and gives uniform answers, and hence make easy to analyze data collected. In this also substantial information can be collected in a short time (Saunders *et al.*, 2009).

1.2.10 Data Analysis and Presentation Technique

Data collected was first compiled in form that can be entered into computer software. Both the Microsoft excels and the Statistical Package for Social Science (SPSS version17.0) was used in facilitating the analysis and presentation of the findings of the research. The quantitative techniques enabled the researcher to compute data, summarize and then display those using percentages and averages. The SPSS enabled the researcher cross tabulate different variables and Microsoft excel was used for the simple variable that needed only descriptive statistics.

1.3 Findings from the Community Needs Assessment

The data were collected from the selected community and the analysis made to ensure it reflects the information given in the community so that to make a clear intervention as the project.

1.3.1 Social Economic Characteristics of the Sample

This section presents the socio-economic characteristics of the respondents, that is, information related to gender, age and educational qualifications.

1.3.1.1 The Distribution of Respondents by Age and Gender

Distribution of the respondents by gender and age is shown in Table 5 and Figure 4 shows the respondents distribution by age group along. The sample and hence the population is gender balanced and majority of respondents are aged between 40 and 49 years. The result shows that majority of respondents are still young, they have some time to work within the organization before retirement. In this case a good retention scheme is important to make them work and use their experience for the

betterment of the organization before retirement age which is 55 or 60 (URT, 2003).

They are energetic and can perform when well managed.

Table 5: Distribution of Respondents by Gender and Age

Age group	Gender	Frequency	Percentage
Less than 30	Male	5	9.0
	Female	2	4.0
30-39	Male	7	13.0
	Female	7	13.0
40-49	Male	13	23.6
	Female	17	31.4
50 years and above	Male	3	4.2
	Female	1	1.8
Total		55	100.0

Source: Field data (2013)

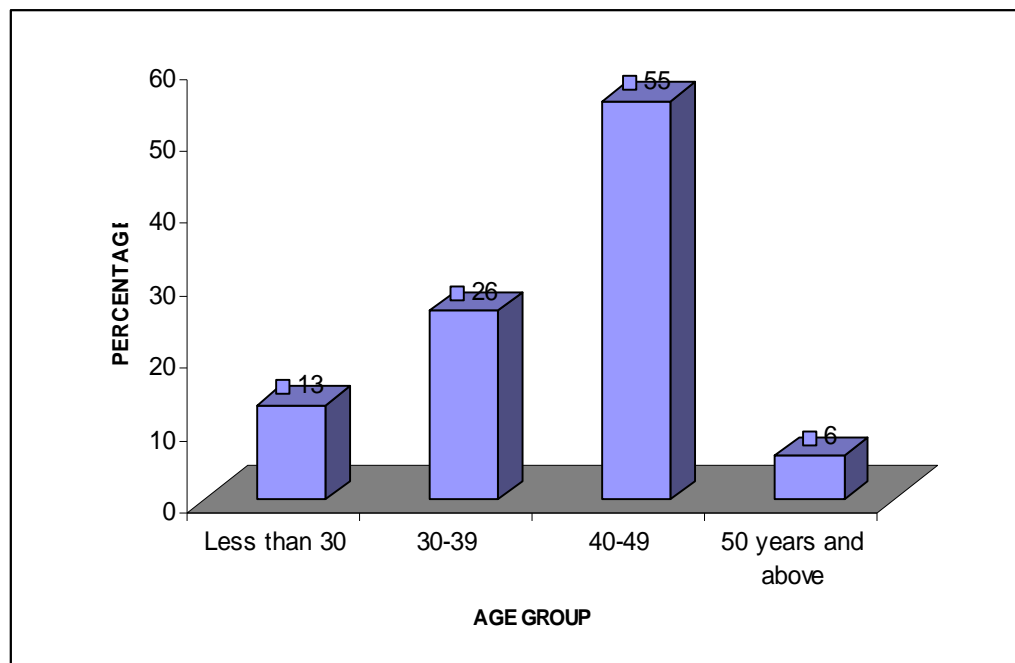


Figure 4: Distributions of the Staff by Age

Source: Field Data (2013)

Figure 4 shows skeweness characteristic towards lower age depict that the organization has effective succession plan in its employment program. In this case the retirement and employment is well maintained to have smooth running of its operations.

1.3.1.2 The Educational Qualifications of the Respondents

Information on the educational qualifications of the respondents (Table 6) shows that respondents with degree are more than those with Diploma and Certificates respectively.

Table 6: Educational Level of Respondents

Response	Frequency	Percentage
Certificate holder	10	18.2
Diploma holder	22	40.0
First Degree holder	16	29.1
Masters Degree holder	7	9.7
Total	55	100.00

Source: Field Data (2013)

Only 10% are certificate holders. Majority of respondents have high educational qualifications because of the nature of work they do that requires staff that are well knowledgeable in Accountancy. However, the changing natures of technology require that staff upgrade their skills from time to time. A well-educated person is easily retrained in the changing nature. Nevertheless good working environment, motivation and appropriate management are important for retaining the staff. It has

being common for qualified personnel in Tanzania organizations particularly Government Institutions to jump out of their work place for greener pastures elsewhere (URT, 2009).

1.3.1.3 Activities Done by the Selected Community

Activities that were indicated by the respondents were mainly of two categories. These are namely permanent and temporary employment. Administration was done by permanent employees only, Data from the administration indicated that only 2.1% of the employees are on temporary basis and these were mainly in the operational services cadre. The staff could be categorized into 3 categories including administration (the directors), desk officers in respective sections (account clerks, auditors, lawyers, human resource experts, economists, and the operational services (office attendants, secretaries and drivers). These are employed according to the manpower need of the institution.

1.3.2 Social Economic Services provided to the Community

The respondents had indicated very little of social economic services being provided by the organization (Table 7). Services such as telephone, catering services, housing and education have being indicated as being available at individuals' effort.

As far as social services are concern, the whole of the staff had mentioned catering as non-existing service to the organization which is very important to them. Since it is one mentioned by all categories, it could be regarded as a major need of the staff population. Housing was not even mentioned by the common cadre people. It is neither obligatory nor eligible according to the organization regulations/standing

orders. ICT was mentioned by the officer's category only. Although not well established as to why this group only, it could be because it consisted majority of people doing the donkey job that need information communication at most. Water and sanitation facilities that include appropriate washrooms and related facilities as well as safe drinking water were mentioned by majority of all the groups. This means that adequate washroom and drinking water facilities are well offered by the organization.

Table 7: Social Economic Services Provided by PPF

Respondent group	Type of Social Service	% Respondents*
Management	Health service	100
	Catering	0
	Water and sanitation facilities	100
	Special needs	0
	Housing	100
	Educational	30
	None	0
Officers	Health service	100
	Catering	0
	Water and sanitation facilities	80
	Special needs	2
	Housing	0
	Educational	40
	None	0
	ICT	60
Common Cadre	Health service	100
	Catering	0
	Water and sanitation facilities	50
	Special needs	0
	Educational	0
	None	80

Source: Field Data (2013)

***Percentages not mutually exclusive**

None had mentioned any service with regard to the outside working environment such as recreation grounds or parking facilities. However, observation showed that such services are provided by the organization and it is the organization effort to look for ample environment as well as car parking to their Staff.

Observation has also showed that staff had to go some distances to look for a good restaurant during the lunch time. Long queuing in restaurants was taking considerably time of the staff.

During focus group discussion some of the participants commented that when they have too much work to do they decide not to visit the catering centers during lunchtime so that they may be able to complete their daily tasks.

1.3.3 Needs of the PPF Staff at HQ for Effective Work Environment

The respondents were requested to mention and explain their needs that could improve their performances. Table 8 shows the identified needs by the different staff categories. Transport services were mentioned by all respondents. This has been a problem to most population in the city.

Available transport system in the city is far beyond the requirement and there is a national move to improve the situation. These include the plans for fast buses system, use of railways within the city and improve and increase the road network. Catering services appeared as a major need to majority categories while further education services were a concern to the officers and the common cadre group. This implies that there is a need for the PPF to look into its education policy for the lower cadre.

Table 8: Identified Needs by PPF Staff at the Headquarters

Respondent group	Need/stress	% Respondents*
Management		
	Catering (lack of catering services)	12
	Transport services to common cadre	100
	(No reliable transport for staff to and from the working place)	
Officers	Health service	100
	Catering	80
	Housing	12
	Further Education	40
	ICT services	60
	Frequent complaints from customers	60
Common Cadre	Health service	50
	Catering	100
	Special needs working tools/gears	80
	Further education	60

Source: Field Data (2013)

***Percentages not mutually exclusive**

1.3.4 Potential Interventions for the Identified Challenges

The officers had shown that there is complains from the customers over the services provided by the PPF. They had this because they are the first people to be faced by the customer for any enquiry. In case of the existing policy not well known to the customer, there is always some complains. Thus the stress mentioned by this group of respondents (the officers) can be relinquished by offering some training to their customers.

The common cadre has an extra need of working gears. This was especially mentioned by the drivers, office attendants and secretaries. Because of the nature of their work, this category needs some working gears such as facilities trolleys (for the moving of contribution files from one place to another) uniforms and dust proof, these uniforms and other tools for this cadre facilitate them to do their responsibility in an efficient way.

1.3.5 Available Assets

Available assets that were mentioned by the respondents that could be used to hasten working environment are shown in Table 9. It can be seen that, majority of the staff regards the organization reputation as an asset.

Table 9: Available Assets as Given by the Respondents

Asset	Frequency	Percentage of the respondent	Inference
Recognition of PPF	42	76.4	It is well established with known policies and there to stay. Can offer good remunerations and cooperate social responsibilities
High investment	37	67.3	The possibility of offering good remuneration and motivation package to its staff is high
Qualified staff	54	98.2	Rendering quality services to clients that will result into minimal complaints
Existence of good working environment	38	69.1	High efficiency
Existence of PPF SACCOS	51	92.7	Build workers purchasing power, social economic decisions and support collective and individual economic activities
Reliable customers (by law)	39	70.9	Ensures optimal returns

Source: Field Data (2013)

The high capital investment of the organization is another asset. In this regard, the common cadre believes that almost all the needs could be met by the management. On the other hand the management regards the organization as being the one that provides most of the needs at the working place. These antagonistic views may cause some inefficiency. It is recommended that both sides come together and resolve the differences. Existence of SACCOS, qualification of staffs is regarded as the major assets of the organization that can be used to solve the stresses faced by the organization workers to improve their working environment.

1.4 Ranking of the Needs

Ten people, five from common cadre and five from the officers' cadre were randomly selected to form a group that ranked the stresses and needs that were mentioned by the respondents during the surveys. Pair wise ranking were used to rank the needs. Table 10 shows the ranking matrix and the results.

Table 10: Pair-wise Ranking of the Needs

S/ N	Needs Description	1	2	3	4	5	6	7	8	Score	Rank
1.	Catering (lack of catering services)		v	v	V	x	v	v	v	6	1
2.	Needs for transport services to common cadre	x		v	V	v	v	v	v	6	1
3.	Health service	x	x		X	v	v	x	v	3	2
4.	Housing	x	x	v		v	v	v	x	3	2
5.	Further Education	v	x	x	X		x	v	x	2	3
6.	ICT services	x	x	x	X	x		x	v	1	4
7.	Frequent complaints from customers	x	x	v	X	x	v		v	2	3
8.	Special needs working tools/gears	x	x	x	V	v	v	x		3	2

Source: Field Data (2013)

1.5 Conclusion from the Participatory Need Assessment

Ranking has shown that need for establishment of a catering service and transports are supreme to the PPF staff at the headquarters. The implication is that these two services are needed by majority of staff. It is thus empirical to establish the cause of such need and look into the available resources that can be used to solve the needs. There is possibility of using the SACCOS or organization resources to support the establishment of such services.

CHAPTER TWO

2.0 PROBLEM IDENTIFICATION

2.1 Background of the Research Problem

During the needs assessments it was identified that staff at PPF need catering service. The problem of not having catering services at the site causes almost all the staff to go out for lunch and coming back late or ending up having unsatisfactory luncheon services. The staff community believes that provision of catering services at their working place has a great impact on their performance in terms of time saving, quality services and income saving due to the fact that most of the City centre Restaurant sells food in higher price. Staff reports at working place before 8.00 am. They have a lunch break of 1 hour from 1.00 pm to 2.00 pm. This time is comparatively short given the distances they have to walk in search for reputable restaurant and sometimes long queues that are there to get the preferable foods. Sometimes one has to stop doing some tasks to cope with time and this creates some work inconveniences.

2.2 Problem Statement

Proper management of workers at work place increases a business's chances of remaining competitive in the marketplace. One of the major needs of the employees at PPF headquarters is catering services at the workplace. This is because the organizations have their offices operating from morning till evening, and affordable and quality catering services are located far from the place. Having the catering services within the PPF headquarters premises minimize the time used by the workers searching for good affordable service, and this have positive impacts on

work performance. Some of the work remains undone or improperly done, and sometimes there is psychological stress to staff getting food in unreliable places. Currently good food and beverages around the offices are expensive, and sometimes of poor quality. The hygienic conditions where the foods are being served are as well unsatisfactory.

2.3 Need to be solved

Need to have catering services at the PPF headquarters premises in among the two needs that were ranked first. However the resources available and manipulations that can be feasible within the researchers reach is the catering service. In order to develop the cause of the problem, there was a need to hold a meeting with selected representative sample of 15 staff to reveal the fact that such services has not being put up and set project that would make such facility to operate at the area.

In this meeting, descriptive and diagnostic designs were necessarily used where a problem tree methodology (Figure 5) of arriving to the causes and possible solution were established by relating needs, problems and causes. ‘Problem tree’ is considered as the best participatory way to deduce community problems, causes and available solution and therefore establishing the needs. The aims of these meetings were to be able to understand deeply the problem, set objectives and activities, identify the strength, weakness, opportunity and threats in solving the problem, identify the main actors and their role and set priorities.

2.2.1 The Need for the Catering Services at PPF HQ

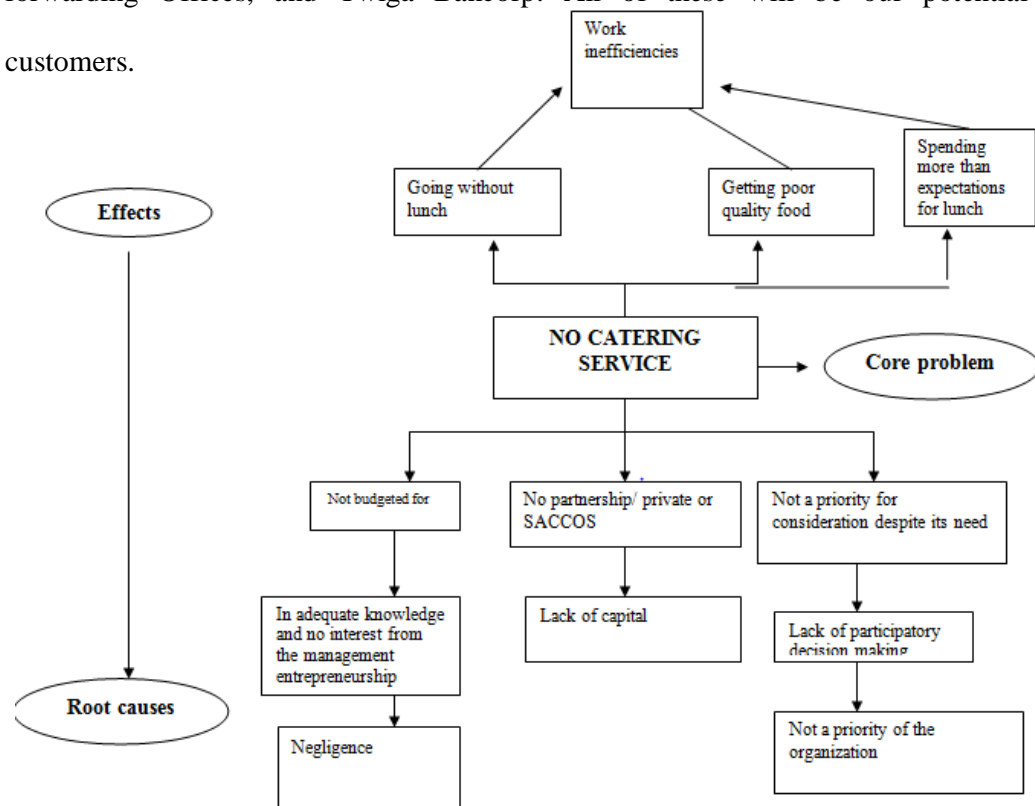
The need for lunch catering services was expressed by almost all members of the focus group (Table 11).

Table 11: The Need for Catering Services

Variable	Frequency	Percentage
Yes	13	87
No	2	13
Total	15	100

Source: Research data (2013)

Management had as well expressed their wish to have catering services established at their work premises, and that they were willing to provide office space for its establishment. Having this services at the work place will save time, ensure better quality services and possibly at reduced prices. In deed such services will also save nearby institutions such as TRA, NBC Samora Branch, JM Mall building, Shipping agencies offices located along Samora Avenue, City Council, Clearing and forwarding Offices, and Twiga Bancorp. All of these will be our potential customers.

**Figure 5: Developed Problem Tree to Identify Situation**

Source: Field Data (2013)

2.2.2 Who is Affected?

Through the meeting, it was revealed that almost all staffs at the PPF Headquarter are affected by the fact of not having catering facilities around their premises. The problem of not having catering services at the site causes almost all the staff to go out for lunch and coming back late or ending up having unsatisfactory luncheon services. Some of the staffs have no financial power to go into restaurants for lunch because most of the Restaurant in City Center the price of the food is very high. Even the organization is affected by the inefficiency created by the absence of such facility.

2.2.3 Cause and Consequences (What are effects)

The staff community believes that catering services has not being uttered at their work place because of lack of initiatives and commitments of the management. Attempts to partnership with catering organization have not being envisaged.

Provision of catering services at their working place has a great impact on their performance in terms of time saving, quality services as well as income saving. Staff reports at working place at 8.00 am. They have a lunch break of 1 hour from 1.00 to 2.00 pm. This time is comparatively short given the distances they have to walk in search for reputable restaurant and sometimes long queues that are there to get the preferable foods. Sometimes one has to stop doing some tasks to cope with time and this creates some work inconveniences.

The problem of catering services like transport is in fact faced by many people in the city of Dar es Salaam. In deed catering services of various kind including hotels,

restaurants, food vendors are available in the city but the question is affordability, quality and time factors. Very good services are available at high costs and the cheap ones are questionable in terms of quality. Provision of adequate catering service at working place is important for this matter not only at PPF Staffs but to many other institutions that do not have such services within their surrounding area.

The form of services will even though depend on who is offering such services, the income and the status quo of the intended community. In this case it could be brought in foods (take away), staffs transported to a selected restaurant or having the services in the premises. Problems associated with limited access to catering services that were mentioned by the group members during problem identification are presented in Table 12.

Table 12: Problems Related to Catering Services

Variable	Frequency	Percentage
Catering services are too distant	15	100
Long queuing time	11	73
Catering takes much of our work time	13	87
Unreliability of quality	12	80
Unsatisfactory quality of services	11	73
High costs	8	53

Source: Research Data (2013)

The findings in Table 12 show time, quality and distances are the exasperation to majority of staff at PPF headquarters. These factors were also supported by management staff during interview where they had indicated lunch time to be more

than the two hours allocated. Consequently, work performance gets lower. During focus group discussion some of the participants commented that when they have too much work to do they don't go for lunch.

2.3 Project Development

2.3.1 Project planning

With the focus group an option of having catering services at PPF headquarter was agreed and a project was developed to ensure sustainable services at the work place. To enable this, an objective tree to identify specific objective and outputs was established (Figure 6). Further to this, a logical frame work as presented on **Appendix 6** was established. The logical framework development followed the procedure outlined by CEDPA (1999).

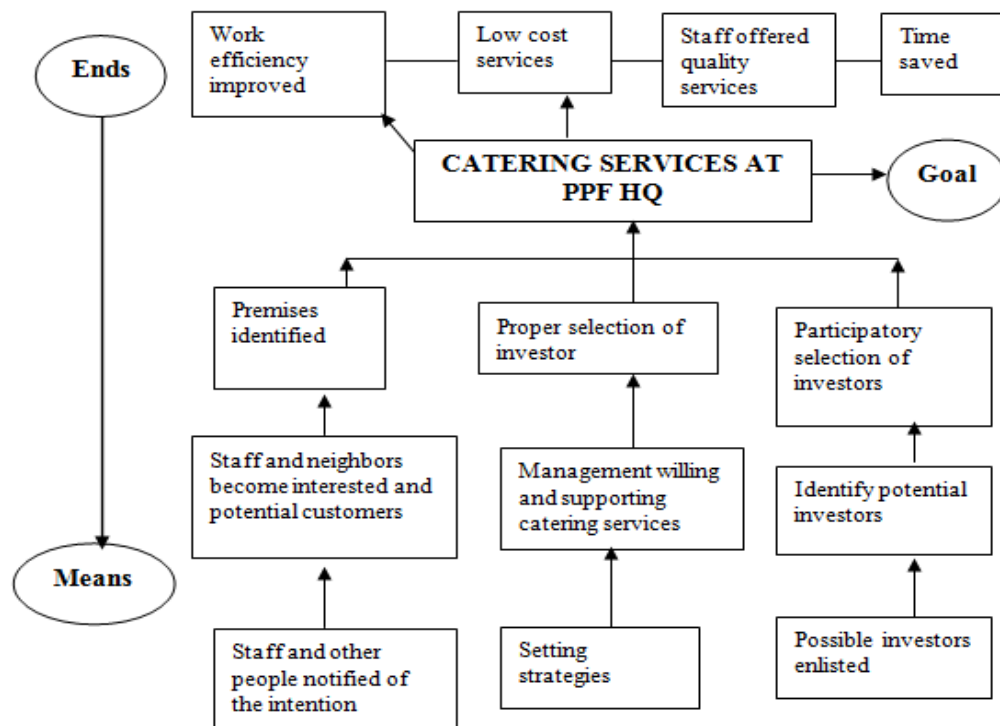


Figure 6: Developed Objective Tree to Identify Specific Objective and Outputs

Source: Research Data (2013)

2.3.4 PPF Policy on Catering Services at Work Place

PPF has no clear policy with regards to catering services. What is clear is the allocation of one hour break for luncheon. In this case a staff can go anywhere for lunch and come back within the specified time. However, due to the transport problems in the city and the availability of affordable lunch packages within the PPF premises, the need of such service at the Headquarter was seen obligatory.

2.4 Targeted Community (Affected Population)

With this project, the targeted community is all the 339 PPF headquarters staffs and neighboring people. It is estimated that this community comprise of about 500 people. Majority would like to get quality catering services at their nearest and affordable costs.

2.5 Project Stake Holder

Stake holder analysis is major key players in the process of identifying, implementation, monitoring and evaluation of a project. These are main actors towards project success or failure.

Table 13: Problems Related to Catering Services

Name of stake holders	Roles of Stake Holders	Stake Holders Expectation
PPF Staff and neighbors	They are the primary customers to the catering service provider. They are expected to buy the services.	Quality services Affordable services
PPF management	Provision of premises.	Have effective services, saving time, improved work efficiency.
PPF SACCOS members	Monitoring the financing of the project	Sustainable project Profitable Respect and reputability Increase share of members.
PPF SACCOS Management	Materials and technical support	Smooth running of the service Making profit Increase per capital income/share/dividends of members
Municipal Council	Provision of technical support on health policy and regulations	Quality services Respect.

Source: Research Data (2013)

The main player who have stake in this projects is PPF SACCOS members. Others included PPF Management, Staff members, Ilala Municipal Council, and other partners who provide the same services (Table 13).

2.6 Project Goal

To improve the work performance of PPF staffs at Headquarter by saving time and money in catering services.

2.6 Project Objectives and Activities

2.6.1 General Objective

The objective of the objective is to reduce staff tragedy in search of catering services.

2.6.2 Specific Objectives

- (i) Provide quality luncheon to staff.
- (ii) Save time used in search for food.
- (iii) Increase income to PPF SACCOS members (which are PPF Staffs)

2.6.3 Activities

Activities planned for the project included

- (i) Conduct PPF SACCOS members meeting to introduce the project idea,
- (ii) To produce project write up for the catering service project,
- (iii) Prepare the premises for the service,
- (iv) Solicit human resource/collaborator/service provider,
- (v) Start uttering catering services.

2.6.3.1 Result Indicators

The results indicators that were also used in the monitoring were planned as

- (i) Staff back in time from lunch,
- (ii) Quality and affordable services provided,
- (iii) Increased dividends within the PPF SACCOS members which will help them to improve their life,
- (iv) Increased income among PPF SACCOS members,
- (v) Expanded relationship with neighbours and stakeholders,
- (vi) PPF SACCOS being recognized as a firm to rely upon for catering services.

2.7 Host Organization

The management of this Project will be under the PPF SACCOS. The organization was selected as the sole organization that can provide such services within the organization. There was a possibility of tendering such services but it was agreed within the management and the PPF SACCOS that for the purpose of increasing staff income and to improve work performance, the PPF SACCOS is requested to take up the service.

PPF SACCOS is a PPF staff based organization located within the organization located in PPF House Building in Mchafukoge Ward Ilala Municipality. It is a registered PPF SACCOS under the Cooperative Society Act No 20. (Tanzania) since 1996 with registration No. DSR 614. The PPF SACCOS is made up of 289 PPF staff members who have organized themselves with minimal efforts of PPF. Membership of the group is however limited to PPF staff only. Major activities done by the group

is to provide savings access for its members, and provide loans when requested with an interest rate of 12%. Catering services will be its first direct earning project.

Major objective of the PPF SACCOS is to have staff at PPF headquarters being economically well off by having sustainable income. Engagement in provision of catering services at the PPF headquarters will give rise to increase in income and hence dividends to its members.

2.8 PPF SACCOS Vision

The vision of PPF SACCOS is to become a leading Cooperative Financial Institution in Tanzania in fund mobilization, credit disbursement and provision of quality services to its members.

2.8.1 PPF SACCOS Mission

The host organization mission is to economically empower its members through the mobilization of savings and deposits, timely provision of affordable loans and diversified financial products for productive purposes in accordance with Cooperative principle and dynamic environment.

2.8.2 PPF SACCOS Objectives

The main objectives of the society is up-grading, prosperity and improving the life state and community development of its members in accordance to democracy, principles laid down, Co-operative Act No. 20 of 2003 together with the Cooperative rules of 2004 and the society by – laws.

In order to achieve those purposes and the expectation of members, the society will do the following:

- (i) Collect and receive shares, member's contributions, member's deposits from all members who joined the society, however also by increasing their shares and contributions from time to time,
- (ii) Disburse loans with simple attached regulations/controls to members,
- (iii) Convincing all eligible members to join the society,
- (iv) Introducing any profitable project for the benefit of the society,
- (v) Raising the cumulative deposits of members by enabling them to spend the money wisely,
- (vi) Enhancing members to increase their shares, contributions and deposits from time to time purposely to enable them to take good loans,
- (vii) Investing surplus in the sound financial institutions, purchasing Government bonds after rendering the service accompanied in the process and giving loans to the members introducing and progressing of any economical activities for the benefit of the members as was approved by the Annual General Meeting and assent by the Registrar of Co-operative Societies.
- (viii) Creating any lawful income generated activities.

2.8.2 PPF SACCOS Organization Structure

The PPF SACCOS management is comprised of 7 members (Figure7). The management team manages day to day organization activities with the chairperson as a team leader, all on voluntary basis. The Secretary General coordinates the activities and keeps record of all transactions, meetings and other information.

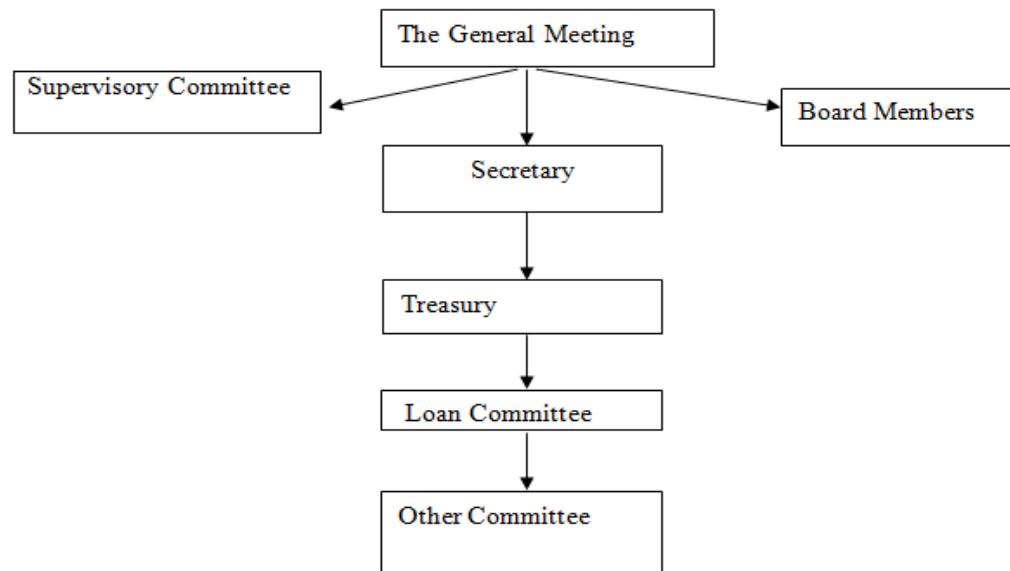


Figure 7: Organization Chart of PPF SACCOS

Source: Research Data (2013)

The Secretary does all managerial activities as a Manager of the organization. The treasurer keeps books of accounts and all financial records and also does the accounting activities of the Organization. Board Members as management members participate in decision making that involves the organization and supervise the day to day savings and credit activities of the organization. Decisions are made at the General Meeting that is preceded by secretariat and management meetings. Situational analysis for PPF SACCOS is shown in Table 14. The NGO has large number of members but none is experienced in catering services. However it is reputable and can extend some credit from banks as well as getting collaboration with other organizations that have experience in catering.

2.8.3 SWOC Analysis of PPF SACCOS

The analysis of internal and external capacity of the organization is shown in Table 14.

Table 14: SWOC analysis of PPF - SACCOS

Internal Analysis		External Analysis	
Strength	Weakness	Opportunities	Challenges
Capital certainty	Lack of expert in catering services	Reputable, registered SACCOS	Catering expertise
Committed members	No staff employed for the day to day management of the SACCOS	Accepted by the staff members and PPF management	Inadequate collateral Low level of entrepreneurship skills
Registered and reputable organization	Lack of substantive capital	Possibility of credit from various organizations (PPF, NMB, DCB, NBC etc.)	Limited knowledge to loan logistics
		Some organizations/companies willing partner	Creation of MoU that will favor the staff
		Acceptance of the group as a role model	Low capital to invest

Source: Research Data (2013)

CHAPTER THREE

3.0 LITERATURE REVIEW

3.1 Introduction

This chapter focuses on the review of different literatures in connection to catering services, and its role of improving efficiency at working place. The chapter reviews the social catering service in Tanzania and at the study area. The chapter also reviews the Tanzania policies and laws in relation with catering service. Finally, the chapter provides knowledge gaps that the study intends to fill with regards to catering services at working place.

3.2 Theoretical Review

3.2.1 Catering Service

Catering is the business of providing food services at a remote site or a site such as a hotel, public house (pub), or other location (Robinson, 1997). Catering services are provided by a caterer. A caterer provides hot or cold food to clients at a specified location. The food may consist of hot gourmet meals prepared on-site, buffet food served in chafing dishes, or party platters of cheese, meats and snacks. A catering service provides food, drink and atmosphere for events. Caterers provide food for parties, events and institutions. Caterers adapt to their clients' needs in many ways. They can serve meals to 500 people in a banquet hall or deliver box lunches to a small business meeting. They may adjust menus for dietary considerations or offer equipment (refrigeration units, popcorn makers, etc.) for special event rental. Many factors therefore, go into operating a catering business, including customer service, sales and venue setup (Marianne, 2012).

3.2.2 Catering Companies

Institutions that utter catering services (Caterer) range from individual to a group of people or companies. Catering companies have servers, chefs and other employees. These are sent to the site where the services are needed such as black tie parties, working places, conventions and other high-profile events. A small office party may only require cold food, beverages and furniture or equipment rental without catering employees on premises (Mark, 2011).

3.2.3 Catering Service Employees and Procedure

An ideal catering service has its own cooks to prepare food, or it may obtain food from a contractor or third party to deliver to the client. In dining case events, the service has waiters and waitresses to prepare tables and serve meals. For buffets and informal parties, the caterer can send employees to set up chafing dishes, bowls and platters full of food, replenish them, and serve food to attendees. For banquet hall events and wedding receptions, a manager directs the wait staff and ancillary employees on what should be done and at what time (Katherine, 2010). Prior to the event, an event representative helps the client choose food, venue and decorations within his price range and sets up the billing method. The client reviews an event proposal package with projected costs. Catering services usually require a deposit before the event.

3.2.4 Types of Catering Services

There several types of catering services depending on the client requirement of the mode of operation as described by Marianne, (2012).

3.2.4.1 Full-Service Catering

This is a full-service where caterer handles all aspects of an event, such as a graduation party, wedding reception or corporate business dinner. A sales representative helps the client plan the menu, decorations and theme. The caterer hires cooks to prepare food according to the client's wishes, sets up catering tables, decorations and lighting, and employs servers. Full service caterers can also provide entertainment for the event. Full service caterers work in banquet halls, hotel ballrooms, schools, cruise ships, casinos and other venues at the client's request. They charge per person fees for food and other services.

3.2.4.2 Mobile Catering

Mobile caterers, commonly known as taco trucks or food carts, travel from place to place and serve sandwiches, drinks, burgers and other fare to customers in various neighborhoods. They must be licensed and inspected for health issues just like a restaurant. The type of food offered and hours of operation depend on the mobile caterer's client base. Mobile catering trucks serve a variety of lunches and snacks to office and construction employees during daylight hours, while food carts cater to the public at large in high traffic areas, or station themselves outside concerts and other events.

3.2.4.3 Work Place/ Industrial Catering

The least glamorous but most pervasive type of caterer serves schools, prisons, employee cafeterias, commercial airlines and other everyday settings. Industrial caterers sell snacks, beverages and prepare simple meals. They hire food service

employees to oversee and maintain supplies and equipment and serve food on the client's property, usually on a regular schedule.

3.2.4.4 Boxed Lunch Catering

A box lunch is a lunch consisting of a sandwich, chips, fruit and a dessert. A box lunch is typically prepared by a caterer and dropped off to a location for a client's dining needs. Box lunches are used primarily in the corporate arena for working lunches when they do not have time to take a break from their meeting yet still need to eat. A box lunch order is placed with a caterer a couple of days before the delivery date and is a cheaper way to go instead of a full sit-down lunch. The box lunch option is strictly a drop-off service and does not offer any type of wait staff or cleanup. The caterer's only job is to prepare and deliver the food. In some cases, the caterer can set up the food, which means placing the individual cartons on a table or another area that is easily accessible to the clients. A box lunch is prepared for each person, so that they have all of their food in one container. This makes for very quick efficient service (Tostensen and Tvedten, 2000).

The box lunch will also include an individual pack of chips/crisps, a piece of fruit and a dessert such as a cookie or a brownie. Drinks such as sodas, waters and juices will also be dropped off by the caterer in individual containers but may or may not be included in the box lunch itself. The idea is for the clients to be able to grab their box and a drink and go. The boxes or bags should be visibly marked with the type of sandwich included or grouped together for easy identification. The individual bags and boxes allow guests to dispose of their trash at their leisure and keep everything

neat and clean. For example, if a company is holding their lunch meeting in a conference room, it is necessary that they can clean up easily. Every individual can simply place all of their trash back into the box or bag to clean up.

3.2.5 Starting Catering Services

Starting a catering service is almost like starting a restaurant and can be a rewarding, yet stressful career. The major different with restaurant is that you don't have a building where just any type of customer can come in and dine. You will be approached by individuals or companies that request that you prepare meals for very large groups of people or else you plan to start your own catering business in a given area where people will come in to hire you service (Katherine, 2010).

3.2.6 Requirements for Appropriate Catering Service as a Business

According to Cassandra (2010 and 2012), there are several facts that one has to consider to have sustainable and profitable catering services. The most important are:

- (i) One must have the skills of running such services. You need to take a few cookery courses at a trade school or college if you are inexperienced with cooking so that you can know how to prepare different types of foods or your business will never stand a chance.
- (ii) Ensure of sufficient capital. Contact the financial aid offices of nearby colleges offering cookery classes to find out if you may be eligible for financial aid, such as grants to pay for the schooling, SACCOS and others. In all cases investments will depend on the type of catering you would like to engage with. Decide if you will do general catering to any type of client or if

you will only offer service for specific events, such as weddings and corporate functions. Generally, if you decide to offer formal services or cocktails, you will need to hire additional people to help serve and gather after meals. Starting a business can be costly and you may not be able to afford to pay wages for numerous individuals at first.

- (iii) Register a business name of your choice at your local authorities and request a business tax identification number. Contact the residence trade and revenue officers on how to proceed with getting the proper licensing and tax identification so you will be able to open a catering business. Contact an insurance company for acquiring liability insurance for your catering business.
- (iv) Contact food vendors and request pricing materials to figure out a menu and fair pricing for your catering services. Normally, caterers charge per person whether it is sit down or buffet catering. Call around to caterers in nearby premises and find out the contemporary catering costs. Ask what they serve and charge per person to determine a competitive pricing and to gather menu ideas for the area that you will be servicing.
- (v) You may apply for a small business loan through a bank or SACCOS or contact the Community Development Administration, which is a government servicing for helping individuals receive funds for start up.
- (vi) Purchase buffet and catering equipment. Decide if you will rent, use disposable or buy dining utensils and platter. The market has many vendors that offer industrial and commercial equipment. Look into various options on

transporting the prepared meals and how you will be able to keep the food hot. Consider buying a van and contact the commercial vendors for equipment that can be installed into the van to keep the food hot in case of Mobile Catering.

- (vii) Create or purchase catering service contracts. A contract is essential to protect you, as well as protect the consumer or other business requesting your services. It is also necessary to have contracts for tax records. Consider speaking to a lawyer who specializes in contracts to help you.
- (viii) As a small business, you should contact a professional tax accountant on the necessary accounting procedures that will eventually help you in setting taxes, debits and liabilities.
- (ix) Start advertising in your local newspaper and hand up flyers on bulletin boards in entrances to stores to advertise your catering service. Insure that your telephone and information is well advertised and in all possible advertisements such as the yellow pages in your regional telephone book, local radios and newspaper. Call the local television networks and ask how you can buy airtime so that you can promote your business through a commercial for your catering business.

3.3 Empirical Review

Beautifully prepared food alone can appeal to the senses of taste, smell, and sight - perhaps even touch, but the decorations and ambiance can play a significant part in a successfully catered event. Power Food Ltd (women entrepreneurship) is provided

catering services over 10 years in Morogoro (Power Food, 2012). With this technique it has survived with a maximum net profit of Tsh 3, 000, 000/= per month. This has hastened the growth of women entrepreneurship in Morogoro urban areas where more than 30 women are involved in the business. Similarly, AKO started in 1997 is saving about 15,000 people (AKO, 2013). The companies have been doing catering services in different places with the aim of satisfying the working community people at various working places to access quality food and other catering services at work places.

It is necessary to keep the cost of the food and supplies below a price margin in order to make a profit on the catering (Cassandra, 2010). As many others in the food service industry, caterers and their staff work long hours. It is not uncommon for them to work on holidays or 7 days a week during holiday event seasons. Break Point Out Doors LTD in Dar es Salaam has been in the business of catering services for over 15 years and currently earning more than 15 million as net profit per month. The company sales its lunch at 5000Tsh per plate that can be afforded by different working peoples (Daily News Paper, 2012).

3.4 Policy Review

A policy is a plan which specifies an organization general response to the described problems (Green, 2004). Some of policies in place that safeguards supply of food at work place include Health policy, nutrition and health policy. The Micro economic policy provided conducive environment of small scale entrepreneurship in various places including at work place.

3.4.1 Work Place and Occupational Health Policy

ILO/WHO work place and Occupational health policy states that the occupational health should aim at: the promotion and maintenance of the highest degree of physical, mental and social well-being of workers in all occupations; the prevention amongst workers of departures from health caused by their working conditions; the protection of workers in their employment from risks resulting from factors adverse to health; the placing and maintenance of the worker in an occupational environment adapted to his physiological and psychological capabilities; and, to summarize, the adaptation of work to man and of each man to his job.

The main focus in occupational health is on three different objectives:

- (i) the maintenance and promotion of workers' health and working capacity;
- (ii) the improvement of working environment and work to become conducive to safety and health and
- (iii) development of work organizations and working cultures in a direction which supports health and safety at work and in doing so also promotes a positive social climate and smooth operation and may enhance productivity of the undertakings.

The concept of working culture is intended in this context to mean a reflection of the essential value systems adopted by the undertaking concerned such as provision of food and drinking water. Such a culture is reflected in practice in the managerial systems, personnel policy, principles for participation, training policies and quality management of the undertaking. Workplace canteens are food businesses under the Food Act (2003) and must comply with the Food Standards Code.

3.4.2 The Tanzania Food, Drugs and Cosmetics Act, 2003

The Tanzania Food, Drugs and Cosmetics Act, 2003 mandates the TFDA to do food inspection and licensing of food handling /processing equipment. The TFDC act mandates , TFDA, through Food inspectors accredited by it to inspect all food handling premises including food processing factories, food vending establishments including restaurants and hotels. It is in the area of food processing premises/factories that overlaps of inspectory and licensing powers between different regulatory agencies mostly occur and need to be readdressed.

3.4.3 The Macro-Economic Policy (1986) - Tanzania

Macro-economic policy (1986) has allowed private entrepreneurs to operate legally and this has improved considerably in recent years in terms of stability and reducing various imbalances. The overall objective of this policy is to establish a basis for the evolution of an efficient and effective micro financial system in the country that serves the low-income segment of the society. It establishes a framework within which microfinance operations will develop; lobbying on the principles that will guide operations of the system, serving as a guide for coordinated intervention by the respective participants in the system, and describing the roles of the implementing agencies and tools to be applied to facilitate development. (URT, 2000).

The policy covers the provision of financial services to households, small holder farmers, and small and micro enterprises in rural and urban areas. It covers a range of financial services, including savings, credit, payments and other services. Addresses provision of financial services as well. It is this policy where

establishment and financing of SACCOS is anchored. It creates a conducive environment for SACCOs to operate in any area provided it follows the Rules and regulations of Trade in Tanzania.

3.4.3 The Food, Healthy and Safety at Work Place

In the United Kingdom, and other many countries the food, healthy and safety at work place policy requires that there is a specific requirement to provide facilities for rest and eating of meals. Rooms should be arranged so that employees do not suffer discomfort from tobacco smoke, i.e. by providing totally separate areas for smokers and non-smokers, or by prohibiting smoking altogether in rest rooms/areas (Royal Government, 1992). It requires including suitable facilities to eat meals where food eaten in the workplace would otherwise be likely to become contaminated.

3.4.4 The Small and Medium Enterprises (SME) Development Policy (2002)

The SME sector has a significant role to contribute towards attaining this goal. Under this policy, the Government's commitment is to promote entrepreneurship development through facilitating improved access of SME's to financial and non – financial services. The Small and Medium Entrepreneurship (SME's) plays a crucial role in employment creation and income generation in Tanzania. Tanzania in particular, SME can be easily established since their requirements in terms of capital, technology; management and even utilities are not as demanding as it is the case for large enterprises (URT, 2000).

3.4.5 Conclusion from the literature reviewed

Catering services are practices in several ways including uttering such service at working place. It could be done by bring the packed lunch to the individuals in the offices or prepared and served at the very working place. Such service could be done by individual or group so long as they have the capital and skills. By doing that on the working place it saves time and increase efficiency at working place. The review also shows that the policy environment is conducive for such services at working place as well as improving the livelihood of those practicing it.

CHAPTER FOUR

4.0 PROJECT IMPLEMENTATION

4.1 Introduction

This chapter describes a project designed to solve one of the constraints found within the PPF community following the need assessment, ranking and project development. It includes expected products and outputs, the needed financial, human and physical resources and the implementation plans. Following the plans, the actual implementation of the project is also shown in this chapter.

4.2 Project Products and Outputs

4.2.1 Products

Product from this project is to have staff saving time and improve their work performance by having reliable catering services at their work place, that provide quality food at affordable price.

4.2.2 Project Output

Output from the project includes:

- (i) Catering services available at PPF headquarters premises
- (ii) Quality food available at PPF premises
- (iii) Affordable prices for food
- (iv) Food available at the right time
- (v) PPF SACCOS making profit and increase their savings for PPF SACCOS members.
- (vi) Staff member's health improved

4.2.3 Project Implementation Plan

In order to achieve the goals of improving performance by saving time for lunch the project intended to have catering services at the PPF headquarters premises. This needed capital and human resources. In this case the PPF SACCOS was contacted to provide capital as well as the human resources.

Table 15: Logical Frame Work by Matrix

Objectives	Activity	Performance indicators	Means of Verification	Assumption
Goal: Improving Performance by Saving time.				
1) Renovate the building provided by PPF for restaurant by January, 2012.	Search for contractors to rehabilitate the building	Contractor secured	Contractor correspondences	All material needed related renovation are available
	Sign contract with the contractor	Contract signed within the legal framework	Signed contract	Appropriate contractor will be secured
2) Purchase equipments	Purchase and Install the necessary equipments and facilities in the restaurant	Equipments and other facilities in place	Visual observation	All necessary equipments are available in the market
3) Solicit appropriate human resource	Interview and sign employment/posting	Number and category of staff employed	Employees enlisted and at work according to the requirement	Interested candidates are available
4) Advertising and launching of the catering services	Prepare advertisement posters, preparation of meals and serving meals	Variety of quality foods in the restaurant	Staff getting quality food at the right time and affordable prices	People will be interested and appropriate and adequate advertisement will be done
(5) Providing continuous catering services	Preparation and saving food to PPF staff and other customers, Continuous monitoring and evaluation	SACCOS undertaking supervision, Continuing and growing services Financial auditing	Report Sustained services Number of customers coming to the restaurant	SACCOS management will have appropriate team for monitoring Staff will be obedient and competent

Source: Project Development Plan (2013)

A meeting with Board Member was held and the briefing from the Community Needs Assessment (CNA) as well as the suggestion for establishing catering services at their cost tabled. It was first agreed to contact the PPF administration for permission and provision of premises. Following the permission and provision of premises from the PPF administration, a second meeting with the SACCOS was held to develop a project framework in order to guide its implementation (Table 15). Following the logical framework a plan was derived for effective implement the project (Table 16). The plan showed the responsibilities, time frame and required resources for each activity.

Table 16: Project Implementation Plan

No	Activity	Resources needed	Responsible person	Time frame
1.	Search for contractors to rehabilitate the building	Transport and human resources	SACCOS administration CED student	June 2013
2.	Sign contract with the contractor	Human resources	SACCOS administration Contractor	July 2013
3.	Purchase and Install the necessary equipments and facilities in the restaurant	Fund	SACCOS administration Contractor	August 2013
4.	Interview and sign employment/posting	Human resource and Stationery	SACCOS administration Applicants	September 2013
5.	Prepare advertisement posters, preparation of meals and serving meals	Stationery and Human resource	Employed Service manager	August – September 2013
6	Preparation and saving food to PPF staff and other customers, Continuous monitoring and evaluation	Utensils, Stationery	Employed catering officer and his/her crew	October 2013 onwards
7	Monitoring continuously, Evaluation on mid and end of the project establishment.	Human resource	SACCOS accounts and auditor	June – October 2013
8	Report writing	Stationeries -data analysis tools	CED student	October 2013

Source: Project Development Plan (2013)

4.2.4 Project Inputs and Budget

The establishment of catering services needs resources for renovating/rehabilitation of the building to be used for the services, purchase and install the various equipments, purchase of food materials and facilities, and awareness creation/advertisement. Input needed in project include human resources (experts in contracting, rehabilitation and catering services) financial resources to purchase the various equipments and facilities including furniture, utensils, cookers, cooling units, heating units, and others as requested by the experts (Table 17).

Table 17: Project Inputs

Activity	Input
Meeting with SACCOS management	Refreshment, stationeries.
Meeting with the PPF management	Stationeries and Refreshment.
Expertise search and contract establishment	Stationeries, Transport Refreshment, and trainers allowance/honorarium
Rehabilitation of the building	Contractors
Purchase and Install the necessary equipments and facilities in the restaurant	Kitchen utensils, dining chairs and tables, cookers
Interview and sign employment/posting	Adverts,
Prepare advertisement posters, preparation of meals and serving meals	Stationeries, Transport, refreshment allowance to trainers on how to use network facility
Preparation and saving food to PPF staff and other customers, Continuous monitoring and evaluation	Food materials, wages, tax
Monitoring continuously, Evaluation on mid and end of the project establishment.	Daily book keeping, supervision costs and tax payments
Monitoring and evaluation	Stationeries, Transport, refreshment, field allowance and conference facilities
Report writing	Stationeries, Transport

Source: Project Planning, (2013)

4.2.5 Staffing Pattern

The PPF SACCOS has a total of 289 members lead by a committee of 6 people including Chairperson, Executive Secretary Treasury and Coordinator. These were the people responsible in the follow up of the project implementation. The staffing of the catering service at PPF SACCOS has 5 staff including the overall in charge (Chief cook), two cooks, two savers and one cashier. The chief cooker is the overall decision makers of the day-to-day activities and management of the organization activities. In this case she is also the manager for the network. Fund of the project is managed by cashier and handled to the treasury of the SACCOS on daily basis after deduction of the following day daily expenditures. The cashier clerk does all financial recording and all other secretarial activities in the restaurant. The Chief Cook collaborate with SACCOS management while the SACCOS management collaborate with the PPF Management on any issue that arise in the due course of operations that need PPF decisions.

Table 18: Staffing and Responsibility of PPF SACCOS

No	Type	Position	Responsibility
1.	SACCOS Chairperson	Project leader	Supervisor to all the project activities
2.	SACCOS secretary	Project Secretary	Overall in charge of routine activities
3.	SACCOS treasurer	Project treasury	Manage project funds
4.	Chief cooker	Trainer/supervisor	Training member on proper use of facility and daily supervision
	Catering clerk/cashier	Cash collection and record keeping	Collection, recording and all other secretarial activities in the restaurant
OUTSIDE SACCOS organization			
5.	PPF Management	Advisor	Government policy overseer and resource person in their respective field Mobilize the community development activities including economic development groups
6.	Ward Health Officer	Order and community organizer at ward level	Government organ in overseer of community development

Source: Project Planning, (2013)

The SACCOS management provided periodic advisory support for efficient and smooth implementation and management of the projects. The PPF management is there for policy and regulatory institutions (Table 18).

4.2.6 Project Budget

The project budget was Tsh 9,305,000 which was contributed by the PPF SACCOS and the student. The cost of the building including depreciation is not included and it is concealed cost that is covered by PPF (Table 19).

Table 19: The Project Budget Summary

S/N	Activity	Input	Amount	Source
1.	Meeting with SACCOS and PPF management	Refreshment, stationeries,	45,000.00	Student
2.	Expertise search and contract establishment	Stationeries, Transport Refreshment, and trainers allowance/honorarium	60,000.00	SACCOS
3.	Rehabilitation of the building	Contractors	3,000,000.00	SACCOS
4.	Purchase and Install the necessary equipments and facilities in the restaurant	Kitchen utensils, dining chairs and tables, cookers	2,500,000.00	SACCOS
5.	Interview and sign employment/posting	Adverts,	0.00	PPF contribution not costed
6.	Prepare advertisement posters, preparation of meals and serving meals	Stationeries, Transport, refreshment allowance to trainers on ICT facility	600,000.00	SACCOS
7.	Preparation and saving food to PPF staff and other customers,	Food materials, wages, tax	2,000,000.00	SACCOS
8.	Monitoring continuously, Evaluation on mid and end of the project establishment.	Daily book keeping, supervision costs and tax payments	500,000.00	SACCOS
9.	Monitoring and evaluation	Stationeries, Transport, refreshment, field allowance and conference facilities	500,000.00	Student
10.	Report writing	Stationeries, Transport	100,000.00	Students
		TOTAL	9,305,000.00	

Source: Project Planning (2013)

4.3 Project Implementation

4.3.1 Project Implementation Gantt Chart

This section provides an original plan and the actual implementation accomplished by the project by May, 2014. The plan includes activities, responsible person; the resource required for the all project and planned delivered timeline as summarized in the Gant Chart (Table 20).

Table 20: Project Schedule Gantt chart

No	Activities	Implementation period (2013)					Resource Needed	Responsible person
		Jun	Jul	Aug	Sep	Oct		
1.	Meeting with SACCOS and PPF management						Refreshment, stationeries,	CED student, PPF management members
2.	Expertise search and contract establishment						Stationeries, Transport Refreshment, and trainers allowance/honorarium	CED student, PPF SACCOS management
3.	Rehabilitation of the building						Contractors	PPF SACCOS and contractor
4.	Purchase and Install the necessary equipments and facilities in the restaurant						Kitchen utensils, dining chairs and tables, cookers	Contractor, PPF SACCOS management and Catering officer
5.	Interview and employment offer/posting						Adverts,	PPF SACCOS management
6.	Prepare advertisement posters, Preparation of meals and serving meals						Stationeries, Transport, refreshment allowance to trainers on ICT facility	PPF SACCOS management
7.	Preparation and saving food to PPF staff and other customers,						Food materials, wages, tax	RESTAURANT CREW
8.	Monitoring continuously, Evaluation on mid and end of the project establishment.						Daily book keeping, supervision costs and tax payments	Restaurant Incharge, cashier, and PPF SACCOS management
9.	Monitoring and evaluation						Stationeries, Transport, refreshment, field allowance and conference facilities	CED student, PPF SACCOS management, and finance Committee
10.	Report writing						Stationeries, Transport	CED student, PPF

Source: Project Plan, 2013

4.3.2 Project Achievement

The project aimed at achieving the following objectives:

- (i) PPF SACCOS establish and run a canteen at the PPF headquarters premises
- (ii) PPF SACCOS members have ideal place for lunch/Catering services available at the nearest for the PPF staff.
- (i) PPF SACCOS making profitable investment.

All the planned activities were done according to the plan. The PPF management agreed to rehabilitate the building that was used for the service as co-operate social responsibility to its staff (Figure 8). The PPF SACCOS took up the financing of the catering services as its source of income. The students therefore had contributed to the preparation of the project mainly on facilitating the negotiation meetings and in the evaluation, as it was part of her study.



Figure 8: Rehabilitated Canteen

Source: Research Data (2013)

After rehabilitation, PPF SACCOS employed 7 staff including the Chef Cook (1), cooks (2), cashier (1) and waiters (3) (Figure 9). All staffs were employed on competition basis. In that case the employment was on merits and qualified staffs were employed. Awareness creation to the existence, type of food, and other qualities of the service (marketing strategy) was financed by the PPF SACCOS through posters (Figure 9), leaflet mainly to the outside members.



Figure 9: PPF SACCOS Catering Crew in Action

Source: Research Data (2013)

Planned activities and their implementations are shown in Table 4.7 immediately from the first day of service, the canteen was fully operating to its scale and the number of customers has kept on increasing. As a sustainability strategy, the food price and all other services have always being kept reasonably cheaper than the nearest restaurants but of good quality.



Figure 10: Poster Strategically Placed as Part of Awareness Creation

Source: Research Data (2013)

Within the three months of advertisement and awareness creation, orientation within and outside the PPF staff, customer has constantly kept on increasing. This has also enabled the volume of service to increase. However, there were some members within the staff list who had not joined the service for some reasons mainly being near to their homestead, and personal interests. Majority of the high ranked officers has not joined this service. The reason not very clear but because they have organization transport at their disposal and they can easily go anywhere for lunch. Despite the exemplary performance, the canteen management has to keep on advertising and maintaining quality as a prerequisite for business prosperity.

In the financial gains, the canteen has gained a net profit of 1,600,000.00 – 2,300,000.00 Tshs per month. It is expected that this profit will continue to increase as more customers get used to it.

Table 21: Project Plan versus Actual Implementation

Objective	Activities	Resources	Responsible person	Time frame	Implementation	Remarks
1) Introduction of the NEED and resolved solution to management.	Meeting with SACCOS and PPF management Expertise search and contract establishment	Stationeries, transport and legal costs	CED student, PPF and PPF – SACCOS management	June	Done as planned	Good cooperation among stakeholders enabled smooth adoption and taking up the idea Consultation and other costs were met by CED student.
2) Renovate the building provided by PPF for restaurant by January, 2012	Rehabilitation of the building	Construction materials	CED student, PPF SACCOS members, Contactor	August	as planned	Cost were met by SACCOS
	Purchase and Install the necessary equipments and facilities in the restaurant	Stationeries, Computers, Printer, cookers, utensils and software and Installation costs Transport, refreshment allowance to trainers on how to use facility	CED student, PPF management members	August	as planned	The restaurant room was well renovated and all the necessary tools and equipments were installed as advices by the chef cook.
3) Solicit and employ appropriate human resource	Interview and employment offer/posting	Stationeries, Transport, field allowance and air	CED student, PPF SACCOS management	August	as planned	

Objective	Activities	Resources	Responsible person	Time frame	Implementation	Remarks
		time				
4) Have the canteen fully operating	Prepare advertisement posters, Preparation of meals and serving meals	Stationeries transport and expertise costs.	PPF SACCOS and contractor	August and September	as planned	During M&E some retraining was done to complement the already known issues
5) Purchase equipments	Preparation and saving food to PPF staff and other customers,	stationeries, consultation	Contractor, PPF SACCOS management and Catering officer	September - October	as planned	
6) Maintaining quality, standards and sustainability of catering services at PPF headquarters	Advertising and launching of the catering services	stationeries, consultation food materials	PPF SACCOS management	July onwards	As planned	
	Uttering services to customers	stationeries, food materials	PPF SACCOS management		As planned	
7) Providing continuous catering services	Monitoring continuously, Evaluation on mid and end of	stationeries, consultation	RESTAURANT CREW	October onwards		

Objective	Activities	Resources	Responsible person	Time frame	Implementation	Remarks
	the project establishment.					
	Report writing	stationeries, consultation	Restaurant In charge, cashier, and PPF SACCOS management	July		
			CED student, PPF SACCOS management, and finance Committee			

Source: Project Implementation, 2013

CHAPTER FIVE

5.0 PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Introduction

This chapter describes the participatory Monitoring, Evaluation (M&E), and Sustainability of the project. It describes in details why monitoring and evaluation were done. It indicates methods and tools used for data collection and analysis in the monitoring and evaluation. Observed achievements are compared with expected outputs. M&E has provided the basis for making amendments to improve the project design for intended outputs. It has enhanced the effective use of resources and management of the project, as it provided timely and relevant information that helped the project stakeholders to identify problems and the best way to deal with them.

5.2 Participatory Monitoring

Through participatory monitoring, planned activities were systematically recorded and periodic analysis of information was done by selected people from the SACCOS and the catering crew. A total of 4 people including the researcher were used as a Monitoring and Evaluation team. Participatory monitoring was conducted to measure the progress and enable evaluation of the project.

5.2.1 Monitoring Information System

Monitoring information on project activities implementation, project output and project outcome /impact was collected by the team upon visiting the project site including catering building and the SACCOS administration on monthly basis.

Information was collected that reflected planned activities, which was what and how it was done, progress as per scheduled time and expected achievements, as per project implementation plan. The records were put together summarized to enable interpretation. First the indicators were established and measured against the outputs/achievements.

5.2.2 Monitoring Methodology

Monitoring was planned and done on monthly basis for the period of 6 months that the project was established. The monitoring team collected information and record observation during on site visit, this information was later compiled by the researcher to be discussed by the team and make amendments of project execution where necessary and also use it during evaluation. Where activities were found deviating from the plans, correcting measures were taken accordingly.

5.2.3 Participatory Monitoring Objective

The objective of the participatory monitoring was to supervise the activities that were planned to be done and the way they were done and make changes or corrections where as deemed necessary for optimal outcome, the data collected was important for evaluation process.

5.2.4 Participatory Monitoring Questions

Monitoring was conducted to answer the following questions

- (i) Were the planned activities done as per time schedule?
- (ii) Was the available resources used in a sustainable, economical and efficiently?
- (iii) Were all the stakeholders fully engaged?

- (iv) Were there any foreseen risks that could hinder the expected outputs?

5.2.5 Monitoring Design, Methods and Tools

The monitoring of this project was done in participatory approaches as beneficiaries' assessment. A participatory approach was employed to ensure high degree of validity and reliability of data collected. It involved the M&E team in one side but also all the PPF employees at the headquarters. A simple tool of checklist questions related to action plan, output and their indicators were used. Record sheet was developed action.

5.3 Participatory Monitoring Plans

The monitoring plan was to visit, record and compared the observed with the expected outputs using the given indicators (Table 5.1). Follow up was done by actual visits of the site and obtain implementation reports from the implementers for each activity planned. Beneficiary assessment was done by visiting and interviews some of the PPF employees and the SACCOS members. Members were given an opportunity to give views and opinions on the progress of the organization and their expectations before and during the catering operations.

5.4 Monitoring Observations

The PPF management had agreed in principal to let the building be used as a canteen. An agreement of offer was made between the SACCOS and the management on the basis that the SACCOS will renovate it and use it for a period of 5 years. It was also agreed that the SACCOS will be the one responsible for maintenance and supervision of the catering services and by no means will the PPF organization be responsible for

any activity that is concern with the services uttered there in. It was further observed that, all the planned activities were carried out as it was planned. The building was fully renovated and equipped with all the necessary facilities to start catering services and catering services has started (Figure 11).



Figure 11: Fully Renovated and Equipped Canteen

Source: Research Data (2013)

Table 22: Monitoring Summary Table

Objectives	Activities Monitored	Timeframe		Actual accomplishment
		Planned	Actual	
Building for the catering services made available.	- Making agreements with the PPF management	First 4 weeks	1 st – 4 th week	- A meeting was held and agreement signed
PPF SACCOS establish and run a canteen at the PPF headquarters premises	- Rehabilitating the building - Purchase and Install the necessary equipments and facilities in the canteen - Recruit appropriate candidates for the catering crew	5 – 13 th week	8 th – 15 th week	- Rehabilitation accomplished - All necessary equipments purchased and installed
PPF members have ideal place for lunch/ Catering services available at the nearest for the PPF staff	- Purchase food materials and prepare various meals/foods as per customer preferences - Serve meals in quality and hygienic appreciable way to PPF staff and other customers	14 – 18 week Continuous	20 th – 32 th week	- Services were given accordingly - Good quality food menu was available
PPF SACCOS making profitable investment	- Speculate customer needs, advertise and marketing promotions - Monitoring and evaluation schedule	From 14 th week	From 20 th week	- The canteen were operating with increasing capacity and the SACCOS was making profit

Source: Project Plan (2013)

The number of customers coming in for breakfast or lunch was increasing from the first week (Figure 5.2).

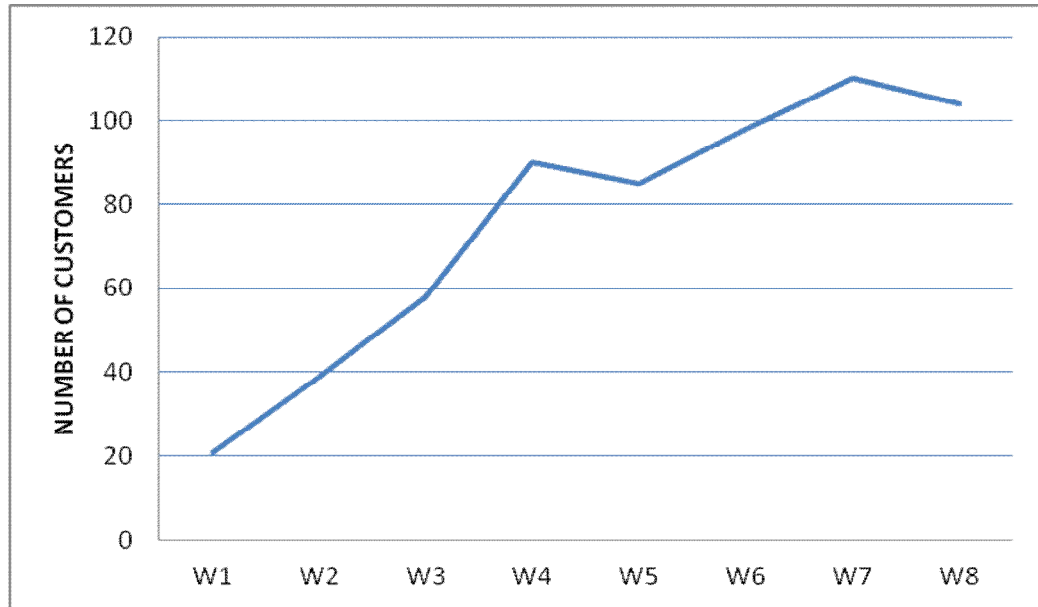


Figure 12: Costumers Saved at the Canteen for the First 8 Weeks of Service

Source: Project Plan (2013)

Customers coming in for breakfast and lunch had expressed their satisfaction of the service in terms of quality and cost (Figure 12). This is evidenced from the figure that the number of customers from outside the PPF staff was ever increasing. Data taken on the 7th week had shown that about 50% of the customers at the canteen during lunch hours were from outside PPF community (Figure 13). This reflects the prosperity of the service. However a small increase in customers (2-5%) in the 8 week period had indicated market saturation. At this time the canteen management had also decided to increase their food prices as they were now gaining popularity are not satisfied particularly to the food prices. Some had the opinion that PPF management to look into the possibility of subsidizing the prices.

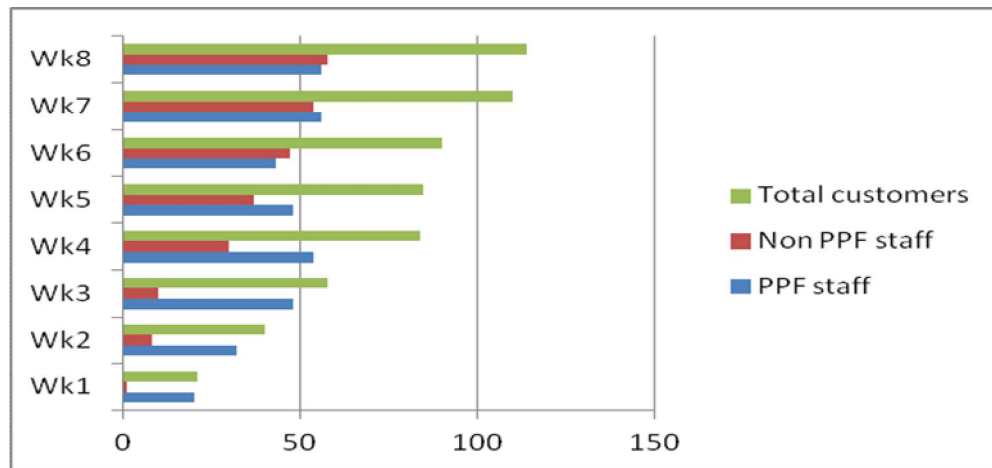


Figure 13: PPF and None PPF Staff Serviced at the Canteen

Source: Project Plan (2013)

5.5 Participatory Evaluation

Evaluation entails the process of analyzing collected information to assess the effectiveness of a project or programs in achieving its goals and assess the relevance, scope and sustainability of the project. In this project, evaluation was using the data collected during monitoring.

5.5.1 Performance Evaluation Indicators

Evaluation was done vide the set indicators that were listed in the logical framework used during planning including:

- (a) Contractor for rehabilitating the building been secured and the building rehabilitated,
- (b) Equipments and other facilities for ideal canteen purchased and installed,
- (c) Number and category of staff employed by the SACCOS as a catering crew
 - (i) Catering officer/chief cook
 - (ii) Waiters

- (iii) Cooks and
- (iv) Cashier
- (d) Variety of food served in the canteen
- (e) SACCOS undertaking supervision,
- (f) Continuing and growing services
- (g) Financial auditing

5.5.2 Participatory Evaluation Objective

The main objective was to assess the implementation of the planned activities towards intended outputs, products and outcome.

5.5.3 Evaluation Questions

Project evaluation was done having in mind the following questions

- (i) Was the project objective of strengthen having effective catering service at PPF Headquarters fulfilled?
- (ii) Was the services satisfactorily offered to the PPF staff and more?
- (iii) Were the staffs able to save some time to continue with their job responsibilities?
- (iv) Is PPF SACCOS making profit from the service they are giving?

5.5.4 Evaluation Design

Evaluation design employed was the exploratory and cross sectional study design conducted in a participatory approach involving the SACCOS management, researcher, the customers that are saved by the canteen, SACCOS members and the catering crew.

5.5.5 Participatory Evaluation Methods and Tools

The evaluation was conducted on a monthly basis by the monitoring team. Both summative and formative evaluation was conducted to enable getting information and views of majority of stakeholders of the project as recommendations that strengthen or improve the project, enhance performance and productivity. A final evaluation was conducted to enhance performance of the project and to ensure its sustainability thereafter.

Data collected during monitoring and complemented by observation and discussion with customers at the canteen were used to evaluate the project. Information gathered was shared with all the project stakeholders to keep all of them updated to enhance contribution of new ideas for progress and for better performance of the project.

Tools were used in the evaluation were Reports, follow up and Beneficiary assessment. Follow up was done by actual visits to canteen site and reading implementation reports to establish progress against plans. Beneficiary assessment as a tool was used to both progress indicators and sustainability indicator tool. Beneficiaries interviewed included the SACCOS members, the SACCOS management and 5 customers per week picked up randomly as they come in and willing to talk to the team. All were given an opportunity to give views and opinions on the achievement of the project, including customer's satisfaction.

5.5.6 Evaluation Findings

The aim of having catering service at the PPF headquarters was achieved. The PPF management was happy that there is such service at the site and controlled by

reliable organization. Evaluation of the office records had shown an increase trend to their customers and the volume of the food served at the canteen. Observations had also shown well-prepared and saved food of good quality (Figure 14).



Figure 14: Well Prepared Food Saved at the Canteen

Source: Project Planning (2013)

Table 23: Summary of Evaluation Results

Objectives	Evaluated activities	Achievement indicators	Means of verification
Obtain a building for catering service, and renovate the building provided by PPF for canteen by January, 2012	<ul style="list-style-type: none"> - Management terms and agreement on the use of the provided building - Contractors legal document to rehabilitate the building - Purchased and Installed the equipments and facilities in the canteen - Completed renovations 	<ul style="list-style-type: none"> • Report documents and signed agreement, • Contractor in work • Completed renovations 	<ul style="list-style-type: none"> • Documents • Canteen building in place ready renovated • evaluation report
Advertising and launching of the catering services	<ul style="list-style-type: none"> - Advertisements - Recruitment of catering crew 	<ul style="list-style-type: none"> • Advertisements type and number. • Number of qualified crew recruited 	<ul style="list-style-type: none"> • Observations • Recruitment documents and reports • evaluation report
Providing continuous catering services	<ul style="list-style-type: none"> - Preparation and saving food to PPF staff and other customers, - Continuous monitoring and evaluation - Record keeping and use 	<ul style="list-style-type: none"> • Catering services being offered at the canteen • SACCOS management supervision and monitoring 	<ul style="list-style-type: none"> • Evaluation report • Office records

Source: Project Planning (2013)

SACCOS earning was increased as the canteen was making a profit in cash terms, let along the main objective of saving time of staff for other responsibilities. Limitation in time had jeopardized availability of long period data. Nevertheless the implication of such trend is increased income to PPF SACCOS members. The evaluation results are summarized in Table 22 showing the objectives, evaluated activities, achievement indicators and means used to verify it.

5.6 Project Sustainability

Sustainability means the ability of a project to deliver its benefit after external support stops. Within the project framework, sustainability is considered to be in the continuous provision of profitable the catering services.

5.6.1 Institutional sustainability of the project

The service is managed and owned by the PPF SACCOs and since it is making profit, that profit allows continuation of the PPF SACCOs to have financial power. Further to this, involvement of all members from the problem identification through implementation stage to evaluation process has build up the ownership and hence the possibility of the organization to sustain itself. The acceptance of the project by PPF management is as well an indication of some support from the authority that will allow some resource flow from the organization starting from the building offered.

5.6.2 Financial Sustainability

Financial sustainability is the ability of a project to mobilize and efficiently use internal and supplementary external resources on reliable basis to achieve current and

future target of performance. Prerequisite for a financial sustainability of SACCOS, include having diverse funding source, sufficient management, strategic thinking, strategic action and good public relation. PPF SACCOS is financially depending largely on the members' contribution. The project act as external source of revenue to the organization.

5.6.3 Sustainability Development Plan

Sustainability plan for the project was based on the fact that the SACCOS is a progressive entity aiming at making profit for members. That is it will invest in the catering service for the purpose of making profit out of the services. In that way, all activities or transactions are recorded and financial reports produced to see if there is a profit or loss.

5.6.4 Sustainability Indicators

To ensure sustainability the followings aspects were important and used as indicators for evaluating sustainability of the project.

- (i) Availability of the building.
- (ii) Financial statements, Profit and loss account of the Catering service.
- (iii) PPF management will and leaders' commitments.
- (iv) Other monthly reports; financial and physical- that are produced monthly for stakeholders consumption.

CHAPTER SIX

6.0 CONCLUSION AND RECOMMENDATION

6.1 Introduction

This chapter provides the conclusive remarks of the whole study basing more on the CNA and projects M&E. Recommendations to be considered for further advanced of similar project are also provided.

5.2 Conclusion

The project goal was to provide quality catering service to PPF staff at the headquarters so that they can save time and be more effective at their work. In the CNA it was revealed that lack of catering services at PPF headquarters was among the major stresses of the staff community whereas. Other stresses were transport, inadequate health services and working gears. Deliberate efforts were made to develop a project that enabled the provision of catering service at the PPF premises. Project identification was through participatory approach and a community organization PPF SACCOS was taken up as a host organization. The organization was well established and reorganized by the community and the PPF authority. Catering services was thus planned that was run and controlled by the PPF SACCOS.

The various reviewed catering services literature showed to be successful and provided the staff in concern quality food. Meet preferences and timely saved. In this study, good results in providing catering services were well observed within the six month of the project. The result that could be associated with the participatory

approach modality used in developing the project. Through this approach, the premise was solicited at the headquarters and the owner of the business (PPF SACCOS) was obtained within the staff community itself. This had the advantage of strengthening the SACCOS by providing external source of income. Further to this the project had fulfilled the need of the community of having quality food supply at their working place. Despite of the limited resources, staff member and other customers outside the PPF staff had commended the move of having such services and the services offered. The quality services has enabled the number of customers to keep on increasing from day to day while the good services uttered by the catering crew has resulted in profitable business.

5.3 Recommendation

Based on the research findings and implementation, the following are recommendations for the improvement working environment at the PPF headquarters as well as any other working place.

- (i) Continuous efforts of getting the views of the staffs and their need are important to improve working environment.
- (ii) Staff and management relationship be well maintained so that it is easy for management to have social responsibility initiatives such as the one in this project whereby the management has willingly offered the building for canteen.
- (iii) Constant monitoring and reporting helps to keep any services in the required form.

5.3.1 Area for Further Research

There is clearly a need for undertaking longer time in evaluating the provision of catering services at working place particularly to the one who should run such a business. The effect of having outside members coming in and the location of the canteen is also an area to study as all may have an impact on the intended goal of improving working environment and efficiency.

REFERENCES

- AKO (2013). *Information about AKO Catering Services*. AKO CS LTD. Dar es Salaam. Tanzania.
- Cassandra S (2010). *How to Calculate Catering Costs* eHow http://www.ehow.com/how_6680270_calculate-catering-costs.html#ixzz2hLJYaxO0 downloaded on 13 Jan. 2013.
- Cassandra S (2012). *How to Start a Catering Service* eHow.com http://www.ehow.com/how_5956740_start-catering-service.html#ixzz2LWgxmPr downloaded on 20 Feb. 2013.
- CED (2009). *Community Need Assessment Guide*. Ottawa. Canada.
- CEDPA (1999). *Project Design for Project Managers: Training Manual series volume II*; Washington. DC USA.
- Charles, K. (2012). *Community Needs Assessment: Taking the Pulse of Your Community*. Community & Economic Development, College of Agricultural, Consumer and Environmental Sciences, University of Illinois at Urbana-Champaign).
- CIA (2011). *The Professional Chef*. 9 edition. The Culinary Institute of America (CIA) Publisher: Wiley; (September 13, 2011), 1232 pages.
- CIA (2014). *Remarkable Service: A Guide to Winning and Keeping Customers for Servers, Managers, and Restaurant Owners* by The Culinary Institute of America (CIA) (Feb 3, 2014) Publisher: Wiley; 3 edition (February 3, 2014); 304 pages.
- E C (2008). *Final Report of the Expert Group Entrepreneurship in Higher Education*, especially within non-business studies. Brussels, European Commission.

Ehow (2012). **Error! Hyperlink reference not valid.** http://www.ehow.com/how_5956740_start-catering-service.html#ixzz2LWGxamPr. Retrieved 2014-02-15.

FAO (2011a). Global Avoidable food losses and Food Waste – Institute for Food and Biotechnology (SIK) Sweden.

FAO, (2011b). Low-Income Food-Deficit Countries (LIFDC) Food and Agriculture Organization of United Nation. Rome, Italy.

ILO (2006). Tanzania Mainland: Social Protection Expenditure and Performance Review and Social Budget (Report) 2006 - ILO Report.

ILO (2008). ILO-FACTS, Tanzania: Peer-review of the National Health Insurance Funds actuarial valuation report Social Security Department, ILO, 2008.

ILO (2008). Tanzania Mainland: Social Protection Expenditure and Performance Review and Social Budget (Executive Summary) Social Security Department, ILO, 2008.

ILO/WHO (2003). Committee on Occupational Health Occupational Health Services and Practice". Ilo.org. Retrieved 2014-02-15

Jeffrey B A (2006). *How to Price Catering Services*, eHow http://www.ehow.com/how_7414064_price-catering-services.html#ixzz2hLI2RibF. Retrieved 2014-02-15.

Katherine, N. (2010). How Catering Works www.howstuffworks.com/catering.htm downloaded on 24th Feb, 2013.

Kidder, L.H., (1981). *Research methods in social relations*, New York, Rinehart & Sons.

Kothari, C. R., (2004). *Kothari_Research Methodology - Methods and Techniques*. Published by Venkat Bhuv.

- Kothari, C. R (2009). *Research Methodology and Techniques. Methods and Techniques Research Methodology: Methods and Techniques*. New Age International Pvt Ltd Publishers. pages 418.
- Marianne, M (2012) The Definition of a Catering Service. eHow.com
http://www.ehow.com/about_6597461_definition-catering-service.html#ixzz2LWKDlcek. Retrieved 2014-02-15.
- Mark, M. (2011). Catering Companies at the Workplace. http://www.ehow.com/how_5956740_start-catering-service.html#ixzz2LWGxamPr. Retrieved 2014-02-15.
- Monique Ms-R (2012). Income and Social Status. Dartmouth Community Health Board. New York, USA).
- Nakamura R T., (1987). *The Textbook Policy Process and Implementation Research: Review of Policy Research* Volume 7, Issue 1, pages 142–154
- NHIF (2016). National Health Insurance Fund Profile, 2012 , National Health Insurance Fund, P.O. Box 11360, Dar es Salaam, Tanzania.
- Patsula, Philip J. (1985). *The Assessment Component of Employment Counselling. A Goal Setting Process*. Publisher: Guidance Centre, University of Toronto in cooperation, Canada.
- Ranjit, K (2005). *Research Methodology: A Step By Step Guide for Beginners*, 352 pages, Nwe Delh, India.
- Robinson, M. and G. White (1997). The role of civic organizations in the provision of social services: towards synergy, Helsinki, World Institute for Development Economics Research.
- Royal Government (1992). Health and Safety No.3004. The Workplace (Health, Safety and Welfare) Regulations 992.

- Saunders, M; Philip Lewis and Adrian Thornhill (2009). Research Methods for Business Students - Business & Economics 5th ed. Financial Times/Prentice Hall.
- Sharma, C. (2000). Marketing & Sales - Institutions and Hospitality Services at Winmark Enterprises. India.
- SPSS (2012) Statistical Package for Social Sciences (Version 17.0).
- Strauss, A., & Corbin, J. (1990). Basics of Qualitative Research: Grounded Theory, Procedures and Techniques. Newbury Park, Ca: Sage Publications.
- Tostensen, A. and, I. Tvedten, eds. (2000). Associational life in African cities: popular responses to the catering services. Upsala University, Sweden.
- URT (2000) Women and Gender Development Policy. Ministry of Community Development Gender and Children Dar es Salaam, Tanzania.
- URT (2000). National Micro Finance Policy. Ministry of Finance. Tanzania.
- URT (2003) National Ageing Policy. Ministry of Labour, Youth development and Sports. Dar es Salaam, Tanzania.
- URT, (2009) ISSA Social Security Country Profiles, United Republic of Tanzania
- WHO/UNICEF (2012a), Children and Water, Sanitation and Hygiene: the Evidence. Italy.
- WHO/UNICEF (2012b) Progress on Drinking Water and Sanitation: 2012 Update. Italy.
- UNICEF (2005) Joint Monitoring Programme for Water Supply and Sanitation. ISBN: 978-92-806-4632-0 (NLM classification: WA 670), United States of America).
- URT (2003). *The Tanzania Food, Drugs and Cosmetics Act, 2003*. United Republic of Tanzania.

APPENDICES

Appendix 1: The Questionnaire

Name.....GenderAge.....

Education Level.....

Qualification.....

Job Description/position/title.....

What are the activities done at the PPF

What are social services provided by PPF.....

.....

1. What are the needs of the staff personal expression?)

(a)

(b)

(c)

(d)

2. What are resources available at PPF headquarters

(a)

(b)

(c)

(d)

3. What are possible interventions

(a)

(b)

(c)

Appendix 2: Letter of request to PPF SACCOS

Saum Ummy Kombo
 S L P 10458
 DAR ES SALAAM
 29/01/2012
 Mwenyekiti,
 PPF SACCOS
 S L P 72473
 DAR ES SALAAM
 TANZANIA

YAH: MAOMBI YA KUSHIRIKIANA NA SACCOS YAKO KATIKA MPANGO WA KUTOA HUDUMA YA CHAKULA KWA WAFANYAKAZI WA PP F MAKAO MAKUU – DAR ES SALAAM

Sawa na somo tajwa hapo juu.

Mimi ni mwanafuzi wa Shahada ya Uzamili katika fani ya Maendeleo ya Jamii. Ili kukamilisha mahitaji ya Shahada hii, ninahitaji kushirikiana na Asasi yeyote katika kubuni na kutekeleza mradi utakaoendeleza jamii husika. Upembuzi wa awali niliofanya kwa kushirikiana na jamii ya watumishi wa Shirika la Hifadhi ya Jamii (P P F) Makao Makuu ulionyesha kuwa kati ya kero kubwa zinazowasibu ni upatikanaji wa huduma ya chakula cha mchana mahali pa kazi.

Kwa kutambua uwepowa SACCOS yako katika jamii hii na malengo yako ya kuboresha maisha ya jamii hii, ilipendekezwa kutuma ombi la kushirikiana nawe ili kuanzisha huduma hii mahali hapa. Kama mtafiti, naomba ushirikiano wako katika jambo hili ama kwa kutoa mkopo kwa wanachama watakaokuwa tayari kuanzisha mradi huu ama kuuchukua mradi na kuutekeleza kama mradi wa SACCOS hii wa kuhudumia wanachama wake.

Ni matumaini yangu kuwa ombi langu litakubaliwa.

Naomba kuwasilisha

Waasalam,

Saum Ummy Kombo
Mwanafunzi Chuo Kikuu Huria.

Appendix 3: Letter of Acceptance from PPF SACCOS

PPF SACCOS LTD



PPF SACCOS

SLP 72473

Dar es Salaam
02/05/2012

Saum Ummy Kombo
S L P 10458
DAR ES SALAAM

YAH KUSHIRIKIANA KATIKA KUENZISHA HUDUMA YA CHAKULA CHA MCHANA KWA WAFANYAKAZI WA P P F – MAKAO MAKUU

Tafadhali rejea barua yako kwetu kuhusu somo hilo hapo juu.

Napenda kuchukua nafasi hii kukuarifu kuwa kikao cha Uongozi kilichokaa tarehe 14/04/2012 kilipokea na kujadili ombi lako na kufanya maamuzi yafuatayo.

Ombi hili likubaliwe kwa kuwa ni kati ya mikakati ambayo itasaidia kupunguza kero ya watumishi na pia itakuwa sehemu ya kitega uchumi kwa SACCOS yetu.

Kwa jinsi hii ninakushauri ufike ofisini mara upatapo barua hii ili kuweza kushirikiana nasi kuweka mipango kamili ya kuanzisha huduma hii.

Tunakushukuru kwa wazo lako jema na tunakutakia masomo na mipango mema

Waasalam

Dozitte Msoffe

Mwenyekiti - P P F SACCOS