

**ESTABLISHMENT OF EDUCATION AND REVOLVING FUND PROGRAMMES
FOR PEOPLE LIVING WITH HIV/AIDS AT KAYANGA WARD-KARAGWE
DISTRICT**

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

CERTIFICATION

The undersigned certified that I have gone through the Project Report titled establishment of education and revolving fund programmes for people living with HIV/AIDS at Kayanga ward Karagwe district and found it complete and acceptable for partial fulfilment of the requirement for the Master of Community Economic Development, of The Open University of Tanzania.

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Dr. William A. Pallangyo**(Supervisor)**

Date:.....

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DECLARATION

I, Adeodata Augustine Peter declare that this project is my own original work, and that, it has not been presented and will not be presented to any other university/higher learning institution for a similar or any other degree award.

Signature.....

Date:.....

DEDICATION

This work is dedicated to my beloved sons Andrew and Audax E. M. Beebwa and my parents Mr and Mrs Augustine Peter Mattanga for their prayers and encouragement during my studies.

ACKNOWLEDGEMENTS

This dissertation report “Establishment of revolving fund project improvement in Kayanga ward-Karagwe District is a result of many efforts gathered to support its completion. I will not be right if I say it is done without mentioning the following individuals who supported its completion. I would like to acknowledge my supervisor *Dr. William Pallangyo* who was following all steps advising, shaping and contribute his inputs until this end. I also acknowledge all our lecturers for their tireless effort of class facilitation GOD bless you all, ACP’s (ELCT - KARAGWE), Program manager for his support throughout the period of project implementation.

I would like to extend my thanks to my employer Karagwe District Council specifically Mr. Bosco Oddo Ndunguru (The District Executive Director), for his financial support during my studies.

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ABSTRACT

This paper presents a summary of social and economic problems that people living with HIV/AIDS face as a result of poverty and unemployment within the group. The project area is Kayanga ward, Karagwe district in Kagera region. The study aims at exploring more on the significance of income generating activities and sustainable development projects to people living with HIV/AIDS. The overall objective of this project is to improve the level of UWAVIUKA participation in economic projects which would lead to harmony, improved economic status, care and support to the group through entrepreneurship education and revolving fund project. In outlook of various literatures related economic empowerment of people living with HIV/AIDS and evidence of the group participation in economic projects is not only recognized as a solution to poverty, but also to cultural and social problems. This study concludes that economic empowerment of PLWH should be viewed as one aspect of the strategy towards poverty reduction and social-cultural problems among UWAVIUKA. At the same time this study recommending that the projects that arises from community needs should be transparency and allow authentic participation of all beneficiaries at the maximum level.

LIST OF ABBREVIATIONS AND ACRONYMS

ACP	AIDS control project
AIDS	Acquired Immunodeficiency Syndrome
BCC	Behavior change communication
CBO	Community based organizations
CDC	Centre for Disease Control and prevention
CAN	Community Needs Assessment
CMAC	Council Malt-sect oral AIDS Committee
CRDB	Community Rural Development Bank
FHI	Family Health International
HCG	Home care givers
HCT	Home care takers
HIV	Human Immunodeficiency Virus
ICPD	International Conference on Population and Growth
IEC	Information Education and Communication
ILO	International Labour Organization
KAMFI	Karagwe Microfinance
KARADEA	Karagwe Development Association
NGOs	Non Governmental Organizations
NMB	National Microfinance Bank
PDF	Production and Communication Development Association
PLHAs	People Living with HIV AIDS
PME	Participatory Monitoring and Evaluation
RCC	Rural Credit Cooperation
TACAIDS	Tanzania Commission for AIDS

UNDP	United Nations Development Programme
URT	United Republic of Tanzania
UWAVIUKA	Umoja wa Watu wanaoishi na Virusi vya UKIMWI Karagwe
WEO	Ward Executive Officer

TABLE OF CONTENTS

CERTIFICATION	ii
COPYRIGHT	iii
DECLARATION	iv
DEDICATION	v
ACKNOWLEDGEMENT	vi
ABSTRACT	vii
LIST OF ABBREVIATIONS.....	viii
LIST OF TABLES.....	xiv
LIST OF FIGURES.....	xv
CHAPTER ONE.....	1
1.0 PARTICIPATORY NEEDS ASSESSMENT	1
1.1 Introduction	1
1.2 Community Profile	3
1.3 The Organization Structure of UWAVIUKA	3
1.3.1 Mission of UWAVIUKA	3
1.3.2 Vision of UWAVIUKA.....	4
1.4 Climatic Condition	4
1.5 Soil Conditions	4
1.6 Economy.....	4
1.7 Population.....	5
1.8 Water Sector	5
1.3 Community Needs Assessment (CNA).....	5
1.3.1 Objectives CNA	6
1.3.2 CNA Research Questions	7

1.3.3 CNA/Research Methodology	7
1.4 CNA Findings.....	10
1.4.1 Questionnaire Method	10
1.4.2 Observation Method	16
1.4.3 Documentary Review Method.....	16
1.5 Community Needs Prioritization/Leveling of Needs.....	17
1.6 Conclusion.....	18
CHAPTER TWO.....	19
2.0 PROBLEM IDENTIFICATION.....	19
2.1 Background to Research Problem	19
2.2 Problem Statement	20
2.3 Project Description	20
2.3.1 Target Community	21
2.3.2 Stakeholders	21
2.3.3 Project Goals	22
2.3.4 Project Objectives.....	22
2.4 Host Organization/CBO Profile	23
2.4.1 ACP Objectives	24
2.4.3 ACP Organization Structure.....	25
CHAPTER THREE	26
3.0 LITERATURE REVIEW	26
3.1 Introduction	26
3.1.1 Theoretical Literature	26
3.1.3 Policy Reviews	34
3.1.4 Protecting Rights and Ensuring Non- Discrimination in the World of Work	34

3.1.5 Literature Review Summary	39
CHAPTER FOUR	40
4.0 PROJECT IMPLEMENTATION	40
4.1 Introduction	40
4.2 Products and Outputs.....	40
4.3 Project Planning	41
4.3.1 Implementation Plan.....	42
4.3.2 Inputs	44
4.3.3 Staffing Pattern.....	44
4.3.4 Project Budget	45
4.4 Project Implementation	45
4.4.1 Project Implementation Report	46
4.4.2 Project Implementation Gantt Chart.....	50
CHAPTER FIVE	52
5.0 PROJECT PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY	52
5.1 Introduction	52
5.2 Participatory monitoring.....	52
5.2.1 Monitoring Information.....	53
5.2.2 Participatory Monitoring Methods	53
5.2.3 Participatory Monitoring Plan	55
5.3 Participatory Evaluation	57
5.3.1 Performance Indicators.....	57
5.2.2 Participatory Evaluation Methods	58
5.4 Project sustainability	62

CHAPTER SIX	64
6.0 CONCLUSION AND RECOMMENDATION	64
6.1 Introduction	64
6.2 Conclusions	64
6.3 Recommendations	66
REFERENCES	67
APPENDICES	69

LIST OF TABLES

Table 1 Age of Respondents	11
Table 2 Number of Dependents.....	11
Table 3 Highest Level of Education Attained	12
Table Table 4 Respondents Employment Information.....	12
Table Table 5 Respondent's Average Annual Income	13
Table Table 6 Whether Respondents Income Meets His/her Daily Demand.....	13
Table 7 If Establish of Income Generating Project will Improve Respondent's Life Standard	14
Table 8 Type of Project Preferred by Respondents.....	14
Table 9 Reasons for Respondents to Start/Sustain a Project.....	15
Table 10 Difficult Condition Expected to Face Respondents' Project	15
Table 11: Project Ranking Using Pairwise Method	17
Table 12. Stakeholder's participation.....	22
Table 13 How Support Programs Meet Economic Needs of HIV/AIDS Affected Groups	29
Table 14. Implementation Plan	42
Table 15. Inputs Required for Implementing the Project	44
Table 16 Project Budget	45
Table 17. Project Implementation Gantt Chart	50
Table 18 Participatory monitoring plan.....	55
Table 19. Project Performance Indicators	57
Table 20. Project evaluation summary	60

LIST OF FIGURES

Figure 1: Samples of PLWH During the Sensitization Meeting at Kayanga ward	8
Figure2: ACP Organization Structure.....	25
Figure 3: CED Student Adeodata Augustine with FBOs Leaders Sharing Ideas in one of the Sessions.....	40
Figure. 4. CED Student Adeodata Agustine (Left) During her Study to one of WAVIKUKA Projec.....	47
Figure 5: CED Student with other UWAVIUKA and CMAC Members During their Survey to One of their Projects.....	49

CHAPTER ONE

1.0 PARTICIPATORY NEEDS ASSESSMENT

1.1 Introduction

HIV/AIDS is a major development crisis that affects all sectors. During the last two decades the HIV/AIDS epidemic has spread relentlessly affecting people in all walks of life and decimating the most productive segments of the population particularly women and men between the ages of 20 and 49 years (URT, 2001). By the end of 1999 it is estimated that 33.6 million adults and children were living with HIV/AIDS, and 16.3 million had already died. In the same year there were 5.6 million new infections of which 4 million were in sub-Saharan Africa. Cumulatively, it is estimated that 13.2 million children have been orphaned globally by HIV/AIDS (URT, 2001).

Small pilot projects in a few countries have been undertaken to support a small number of PLHIV but very often these have not been scaled up. While it is necessary to continue advocacy for employment opportunities for PLWHA, as long as they are fit to work, it is also necessary to ensure that PLHIV benefit from opportunities of vocational training, or self-employment opportunities (ILO, 2010).

In Tanzania the first three AIDS cases were reported in 1983 in Kagera region. By 1986 all the regions in Tanzania Mainland had reported AIDS cases. By the end of 1999 there were some 600,000 cases of HIV/AIDS and a similar number of orphans. It is also estimated that over 2 million people are infected with HIV/AIDS; 70.5 percent of whom are in the age group 25 – 49 years, and 15 percent 15 – 24 years. Over 72,000 new born babies were HIV infected. Women get infected at much earlier age. Among the new infections in women 69% were in the 15 – 24 age groups (URT, 2001).

Establishment of education and revolving fund projects will enable people affected by HIV/AIDS to establish small business development projects by providing loans to new

project or business owners in order to become financially independent and eventually to become eligible for loans from commercial banks. This project aims to increase income, more sustainable enterprises; gainful employment and increased self esteem among the people living with HIV/AIDS in Kayanga ward- Karagwe district.

HIV Prevalence in Kayanga Ward is 4.7 %-(2011) compared to 4.2 %-(2009), currently the Community prevalence in the Ward is 3.4%, the prevalence is higher in females than in males. In Kayanga Ward AIDS is one of the fastest growing epidemics. It is the only disease that strengthening to sweep the entire district floor to extent that even humans can now be classified as one of the endangered species. The rapid increase in infection has hurt the health facilities, project delays and the most hurt is the household which is regarded as the central unit of all demographic and socio-economic decisions such as is savings, consumption, and labour distribution.

People affected by HIV/AIDS in the study area (Kayanga ward) have shown their concern in establishing a project of revolving fund among themselves so as to reduce high level of poverty among themselves. This study is important because it enabled the performance of the community needs assessment in the area which will allow exploration of potential and variable income generating activities for sustainable economic development of the group. Also the study enabled identification of opportunities within the area which will contribute to skills development, creativity, income improvement among the people affected by HIV/AIDS and finally to reduce the rate of dependency among the group. Before undertaking this study the research got an opportunity to meet all key stake holders including registered people who are affected by HIV/AIDS in Kayanga ward.

1.2 Community Profile

The project is expected to take place at Kayanga Ward, Karagwe district which is one of the areas having people living with HIV/AIDS under the group called (UWAVIUKA). Kayanga Ward is one of the twenty eight Wards in Karagwe District. The Ward borders with Kihanga, Kituntu, Bugene and Ndama Wards, From South to East, Kayanga ward is divided into 3 registered villages, and 18 hamlets (Vitongoji). UWAVIUKA has 150 active members. These members belong to different households from the twenty eight wards.

UWAVIUKA provides different support to its members. Karagwe district like any other area in Tanzania has very high spread of HIV/AIDS infection among its residents. Because of the prevalence rate there is an increase in the number of widows/widowers and orphans. HIV infection has generally affected every family in one way or the other. Despite the fact that every family has been affected with HIV there is still a problem of income generation among the affected people which community at large, government and other institutions need to work on.

1.3 The Organization Structure of UWAVIUKA

UWAVIUKA has leadership structure comprising of chairperson, vice-chairperson and secretary/treasurer. This composition is made of people from different professions. They include business people and housewives. Some of them are informally employed while others are unemployed. They all work as volunteers.

1.3.1 Mission of UWAVIUKA

The group's mission is to improve life standard of people living with HIV/AIDS by performing sustainable work in collaboration with community and other organizations in delivering home-based care, legal services among the group members and the surrounding community.

1.3.2 Vision of UWAVIUKA

Its vision is to ensure that PLWHA are living in a better life standard and can afford basic demand of their daily lives.

1.4 Climatic Condition

The altitude of Kayanga ward ranges from 1500 to 1800 meters above sea level while valley bottoms and wetlands are 1150 to 1450 meters above sea level and Ward has a bimodal rainfall pattern which consists of short and long rains (URT, 2003).

1.5 Soil Conditions

Soil condition in the Ward favors production of various crops like maize, beans, cassava, species, sweet potatoes etc. The soil can be classified into four distinguished soil types that are clay, sand, loam and clay loams. However, soil fertility has been deteriorating due to continuous cultivation. Fortunately, farmers have been made aware of this situation and a number of measures are being taken including use of farmyard manure.

1.6 Economy

The Ward economy depends mainly on Agriculture as more than 90% of the people depend on crop cultivation and livestock keeping as their main source of livelihood. Agricultural sector has been constantly contributing to about 80% of the Ward total income. Other sectors are 2%, small-scale industries, petty businesses 3% and livestock that contributes about 15% of the total income of the Ward (WEO office, 2012). Opportunities in this sector are as follows; Surveyed and earmarked Kamahungu and Omugakorongo areas for small industries development of about 15 hectares. Availability of big and small coffee hulling and grading industry creates an opportunity for investing in coffee trading in the Ward. Bank and financial services are 2 Microfinance institutions (KAMFI and KARADEA) 2 Banks (NMB and CRDB Branches.

1.7 Population

According to the 2002 population census results, Kayanga Ward had a total population of 11,432 People. Out of this 583,032 are males and 560,186 are females. The population growth rate was estimated at 2.8% per year. The Ward population for the year 2011 is estimated to be 14,747 people. References (WEO office, 2012)

1.8 Water Sector

Among 5,954 citizens living in Kayanga only 3,750 citizens are getting clean and safe water which is equivalent to 62.9% of the Kayanga total population. Availability of water infrastructures creates opportunity for investing in water sector, and particularly in the established Karagwe Urban water authority. There are 3 spring water sources around Kayanga Township. (Katoma, and Katahoka) with these sources, there is an opportunity of venturing in water supply schemes (WEO office, 2012)

1.3 Community Needs Assessment (CNA)

UWAVIUKA members realized that there were a great number of people among the group who were living under extremely poverty in Kayanga community as a result of HIV/AIDS. These people were poor because majority was unable to do physical work like agriculture because they are highly affected by the disease. UWAVIUKA suggested having activities/projects which could provide economic benefits among themselves and information on HIV/AIDS. Therefore, revolving fund was prioritized as the project on which activities should be designed as the source of capital that will enable member groups to reduce their poverty lines. UWAVIUKA wished community members, development and funding partners to participate in addressing the project through creation of awareness to community members.

There were different sources of data collection used these include people infected with HIV and orphans. Community members were also taken as a focus group on which several

questions were asked about HIV and related income generation projects, local government authority members on which discussion on issue of improving income of PLWHA was conducted. Others were teachers, guardians and caregivers. Data were analyzed by use of SPSS.

Based on the above facts participatory needs assessment at Kayanga ward in Karagwe district was conducted earlier this year, intentionally to identify community real needs that were prioritized to end up with the core problem which was the low income. This problem was then developed into project which focused on the establishment of revolving fund and project management skills programme among the people living with HIV/AIDS to enable target members to revolve their own funds and access soft loans from Small Micro Finance Institutions to invest into micro-business ventures and eventually improve their income. It was crucial to undertake this project to this ward since target group (people living with HIV/AIDS) fails to take the children to school, live in poor houses and have poor health as a result relies on support from the Aids Control Project (ACP), the support which cannot be sustainable.

1.3.1 Objectives CNA

(i) General Objective

The overall objective of this study is to find out the influence of income generation and sustainable development projects for people living with HIV/AIDS

(ii) Specific Objectives

- To initiate income generation activities and livelihood support programmes for PLWHA
- To promote self employment skills among the PLWHA
- To identify barriers that makes it difficult for PLWHA to participate in the development of their own projects.

1.3.2 CNA Research Questions

- Which are the main economic activities done by majority of PLWHA?
- How is the attitude of PLWHA towards those economic activities?
- What are the main factors hindering production effectiveness and efficiency of PLWHA?
- How does PLWHA s meet their daily basic requirement?
- Can the established or developed income generating projects have a positive impact on socio-economic status of PLWHA?

1.3.3 CNA/Research Methodology

In order to address the above mentioned objectives, this study will used a methodology that is both qualitative and quantitative in nature. This was important because dealing with people affected by HIV/AIDS needs a wide range of information from wide range of sources. Thus qualitative method provides the description of life standard observed by people living with HIV/AIDS phenomenon while quantitative approach provides quantitative information.

(i) Research Design

Descriptive research design was applied because it serves for short duration research and resources (Cookey and Lokuji, 1995). The researcher used focus group discussions, case studies, observation and questionnaire as data collection methods. Through different literatures and documents which had similar information on HIV/AIDS income generation and sustainable development projects issues also helped researcher to make her final report. Internet was also used to get more information.

(ii) Sampling Techniques

The purposive sampling technique was employed in selection of study unit. However the problem of HIV/AIDS have spread out in all Karagwe Wards the study was interested in

Kayanga ward, because of being believed to be most affected area in the district. The area also having good number of registered patients who are under community based organizations engaging in income generating activities and sustainable development projects.

Since it will not be possible to deal with all people affected by HIV/AIDS the study will mainly concern with registered patients in the Ward office. The sample consisted 30 respondents: 20 people living with HIV/AIDS, 3 people from local government office, 3 religious leaders, 2 political leaders and 2 people who give care to the people affected by disease. Sampling frame for people living with HIV/AIDS was obtained from the ward office registration book, caretakers were selected randomly, and other officials were selected purposely depending on positions they held.



Figure 1: Samples of PLWH during the sensitization meeting at Kayanga ward (22nd August, 2012)

(iii) Data Collection Methods

Data in this study was collected from the field as primary data and secondary data (those data that has already been gathered). The study used various research collection instruments such as questionnaire, interview and observation.

a) Primary Data Collection

These are original sources from which the researcher will directly collect data that has not been previously collected (Krishnaswami, 2003). Under this study data was collected

directly from respondents through observation, questionnaire and interview regarding the influence of income generating activities and sustainable development projects to people living with HIV/AIDS

Questionnaire

A questionnaire consists of number of questions printed or typed in a definite order on a form or set of forms (Kothari, 2008). In this study questionnaire was distributed to respondents who are free to fill at their suitable time. The questionnaire contained both open ended and closed questions that enabled respondents to provide brief and detailed information as possible as they can.

Interviews

The interview method of data collection involves presentation of oral-verbal stimuli and replay in terms of oral-verbal responses. It can be used through personal interviews and sometimes through telephone (Kothari, 2008). In this study the researcher used depth interview because of the following; it was an opportunity to respondents who are un able to read and write to participate, the researcher was able to collect supplementary information which could not be easily collected by other methods.

Observation

Direct observation of the respondent is another data collection tool used. This method was independent from respondent willingness. The researcher used this method to study the quality of life and income generating activities and sustainable development projects shared by people living with HIV/AIDS.

b) Secondary Data Collection

Secondary data consist of information that has already been gathered and might be relevant to the problem (Carl and Rogers 2006). In this study documentary review such as journals, HIV/AIDS reports was used to assess the influence of income generating

activities and sustainable development projects to people affected by HIV/AIDS in Kayanga ward-Karagwe district.

iv) Data Analysis Methods

Data analysis refers to the computation of certain measures along with searching for patterns of relationship that exist among data groups (Kothari, 2008). In this research only quantitative data analysis technique was used. Under the study, descriptive statistics was employed to analyze data by using statistical software package (SPSS). Data was summarized, analyzed and interpreted as per each research objectives.

1.4 CNA Findings

The purpose of this study was to assess the influence of income generation and sustainable development projects to people living with HIV/AIDS at Kayanga ward-Karagwe district. The following research objectives guided the investigation and they form the basis for findings presented by questionnaire, observation, interview and secondary data collection method.

- To initiate income generation activities and livelihood support programmes for PLWHA
- To promote self employment skills among the PLWHA
- To identify barriers that makes it difficult for PLWHA to participate in the development of their own projects.

1.4.1 Questionnaire Method

The researcher sent out 25 questionnaires to respondents and only 21 were returned. This represents 84% response rate.

a) Respondent's Age**Table 1 Age of Respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 31-45	7	33.3	33.3	33.3
46-60	11	52.4	52.4	85.7
60+	3	14.3	14.3	100.0
Total	21	100.0	100.0	

Source: field data 2012

As shown in table 1 52.4% of respondents are of age between 46-60, followed by 33.3% of age 31-45 and those of age above 60 were 14.3%. This was expected because most of people affected by HIV/AIDS and registered are adults.

b) Family Size**Table 2 Number of Dependants**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1-4	14	66.7	70.0	70.0
5-8	6	28.6	30.0	100.0
Total	20	95.2	100.0	
Missing System	1	4.8		
Total	21	100.0		

Source: field data 2012

Table 2 shows that 66.7% of respondents have the family size of 1-4 dependants followed by those with many dependants (28.6%). This means majority of people living with HIV/AIDS have small relatively small average family income, this may be due to education on reproductive health especially to this group.

c) Education level attained.

Table 3 Highest Level of Education Attained

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Primary education	9	42.9	42.9	42.9
Secondary education	3	14.3	14.3	57.1
Tertiary education	5	23.8	23.8	81.0
Higher learning	4	19.0	19.0	100.0
Total	21	100.0	100.0	

Source: field data 2012

As shown in table 3, 42.9% of respondents are those with primary education, tertiary education accounted for 23.8%, secondary education occupies 14.3% while higher learning occupies 19.0%. This was expected due Tanzania education structure.

d) Employment Records

Table 4 Respondents Employment Information

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Unemployed	2	9.5	9.5	9.5
Self employed	9	42.9	42.9	52.4
Retired with pension	2	9.5	9.5	61.9
Employed in public sector	5	23.8	23.8	85.7
Employed in private sector	3	14.3	14.3	100.0
Total	21	100.0	100.0	

Source: field data 2012

Table 4 shows that self employed respondents only accounts for 42.9%. Those whom employed in public sector accounted for only 23.8%; those who are in private sector are 14.3% and retired with pension and unemployed both accounts for 9.5% each. This

information is shows that many respondents are self employed and they need both intellectual, physical effort for them to run their businesses.

e) Average Annual Income

Table 5 Respondent's Average Annual Income

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Below 500,000	13	61.9	61.9	61.9
500,000-1,000,000	2	9.5	9.5	71.4
1,500,000+	6	28.6	28.6	100.0
Total	21	100.0	100.0	

Source: field data 2012

Table 5 indicated that 61.9% of respondents are earning below 500,000 per annum, while 9.5% are obtaining between 1,000,000 and 1,500,000 per annum and finally 28.6% indicated that they are earning more than 1,500,000 per year. These showing that the majority of PLHIV are living under poverty line as indicated by (UNDP 2008).

f) If Income Meets Daily Demand

Table 6 Whether Respondents Income Meets His/her Daily Demand

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	1	4.8	4.8	4.8
No	20	95.2	95.2	100.0
Total	21	100.0	100.0	

Source: field data 2012

Table 6 shows that 95.2% of respondents are not able to meet their daily demand from the income they earn, while only 4.8% were comfortable with their income. So the study shows that something should be done to solve the problem.

g) Establishment of Project

Table 7 If Establish of Income Generating Project will Improve Respondent's Life Standard

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	20	95.2	95.2	95.2
NO	1	4.8	4.8	100.0
Total	21	100.0	100.0	

Source: field data 2012

Table 7 shows that 95.2% of respondents agree that establishment of income generating project will improve their life standard, while only 4.8% are not seeing the importance of initiating any income generating project. These results suggest that these people need close assistance especially supporting them to establish income generating project.

h) Investment Sector of Preferred

Table 8 Type of Project Preferred by Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agriculture	5	23.8	23.8	23.8
Small business	5	23.8	23.8	47.6
Revolving fund and education	11	52.4	52.4	100.0
Total	21	100.0	100.0	

Source: field data 2012

Table 8 shows that respondents interested with education and revolving found accounts for 52.4%, while agriculture represents 23.8%, and small business accounted for 23.8%. This means that people living with HIV/AIDS at Kayanga ward are facing a problem of capital to run their business. Through revolving fund and education they will be in position to get capital and sustain their small projects.

i) Motivation Factors to Start/Sustain the Project

Table 9 Reasons for Respondents to Start/Sustain a Project

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Earn money and meet may daily requirements	7	33.3	33.3	33.3
To be my own boss	4	19.0	19.0	52.4
Reduce level of stigmatization	10	47.6	47.6	100.0
Total	21	100.0	100.0	

Source: field data 2012

As in table 9, 47.6% of respondents are establishing a project in order to reduce the level of stigmatization that is highly observed in the region, 33.3% wants to earn money in order to meet their daily requirements, and only 19% believed that project will enable them to be their own boss. These results agrees with the work of TACAIDS (2004) which indicated that stigmatization is one of big challenge facing people living with HIV/AIDS in Tanzania.

j) Difficult Conditions Expected to Affect/Affecting the Project

Table 10 Difficult Condition Expected to Face Respondents' Project

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Social cultural barriers e.g. stigmatization	11	52.4	52.4	52.4
Government regulations	3	14.3	14.3	66.7
Education skills and training	7	33.3	33.3	100.0
Total	21	100.0	100.0	

Source: field data 2012

As noted in table 10, 52.4% are expecting that social cultural barriers will be the main challenge towards the success of their projects, while 33.3% believe that education and training skills will be a key barrier to the performance of the project and only 14.3% are not confident with government regulations towards performance of their business. These results again agrees with the work of TACAIDS (2004) which indicated that stigmatization is one of big challenge facing people living with HIV/AIDS in Tanzania

1.4.2 Observation Method

This is the methodology which involved the researcher to make physical visit to a study population and record information as they happen in their actual settings. This method was used in order to support up information collected by using semi structured questionnaire.

i) Key Findings from Observation Method

In this study observation was applied to all respondents looking at what one was saying if reflected the fact. It was revealed from their body language that 80%cent of all community members' were living very poor life and they were not able to meet their daily requirements. The method was also used to see the ability of respondents if they were able to run their projects, the study revealed that 60% of PLWHA were demanding education and trainings should be done before starting of these project.

1. 4.3 Documentary Review Method

This method is the collection of information which can be done through reading records. This can be literature, files, ledgers, attendance registers and others.

i) Key findings from Documentary Review

Reviewing secondary sources like documents, books, files and statistics was carried out by ward executive officer (WEO) who provided data on life standards of PLWHA in

Kayanga ward, UWAVIUKA secretary provided data on both employment status and level of education achieved by registered patients. This was done to compare results obtained from interviews and observations like number of PLWHA who were able to meet their daily demand and highest level of education of. The study revealed that 52 per cent of all clients who went for test and found HIV+ feared that their business could not perform better. When they were asked why, they said that they feared about social cultural barriers e.g. stigmatization.

1.5 Community Needs Prioritization/Leveling of Needs

Pair wise ranking technique was used to prioritize the identified projects so as to get most preferred proposal; this was conducted in participatory manner by involving 11 people living with HIV/AIDS. Finally establishment of revolving fund and education was selected as number one and most preferred project. Table 1.11 indicates the table showing pair wise ranking of identified projects.

Table 11: Project Ranking Using Pairwise Method

PROJECT	Small business	Fishing	Agriculture	Revolving fund and education	Score	Ranking
Small business	Small business	Fishing	Agriculture	Revolving fund and education	03	02
Fishing	Fishing	Fishing	Agriculture	Revolving fund and education	01	04
Agriculture	Agriculture	Agriculture	Agriculture	Revolving fund and education	02	03
Revolving fund and education	Revolving fund and education	Revolving fund and education	Revolving fund and education	Revolving fund and education	05	01

Source: field data 2012

1.6 Conclusion

The survey results concluded on questions as follows;

First, from literature review and field consultation it was realized that 85% of PLWHA were not economically well to support their lives but at the same time it was revealed that hundred percent of community members' knowledge on HIV was not low because most of them could define the pandemic, even though most of community members' views were ambiguous on ways of transmission.

Second it was realized that stigmatization was a big fear for UWAVIUKA to take off their projects. Stigmatization led to unemployment as most of UWAVIUKA, who were employees lost their jobs after exposing their health status, stigmatization also led to child labor and prostitution. It was revealed that stigmatization had social and economical impact. It was proved from UWAVIUKA that exposure of their status had greatly affected their economic situations as community members could not buy goods and services provided by them.

CHAPTER TWO

2.0 PROBLEM IDENTIFICATION

2.1 Background to Research Problem

This chapter covers background to the research problem, problem statement, project description, target community, stakeholders, project goal, project objectives and CSO's profile. HIV/AIDS is a major development crisis that affects all sectors. During the last two decades the HIV/AIDS epidemic has spread relentlessly affecting people in all walks of life and decimating the most productive segments of the population particularly women and men between the ages of 20 and 49 years (URT, 2001). By the end of 1999 it is estimated that 33.6 million adults and children were living with HIV/AIDS, and 16.3 million had already died. In the same year there were 5.6 million new infections of which 4 million were in sub-Saharan Africa. Cumulatively, it is estimated that 13.2 million children have been orphaned globally by HIV/AIDS (URT, 2001).

In Tanzania, a study of adult mortality found that 8 percent of total household expenditure went to medical care and funerals in households that had an adult death in the preceding 12 months. In households with no adult death the figure was only 0.8 percent. On average, households with an AIDS death spent nearly 50 percent more on funerals than they did on medical care. In addition to increased expenditures, many households experienced a reduction in remittances if the adult member worked outside the home. In partial compensation for these financial setbacks, many households were forced to remove children from school in order to reduce education-related expenditures and have the children help with household chores (UNDP, 2008).

Small pilot projects in a few countries have been undertaken to support a small number of PLHIV but very often these have not been scaled up. While it is necessary to continue advocacy for employment opportunities for PLHIV, as long as they are fit to work, it is

also necessary to ensure that PLHIV benefit from opportunities of vocational training, or self-employment opportunities ILO (2010).

2.2 Problem Statement

Despite of all efforts made by Tanzanian government to improve life standards of people living with, including the second national Multi – Sectoral strategic framework on HIV/AIDS (2008 –.2012) which shows that Some of people affected by HIV/AIDS actively involved in income generating activities to support their members. It is reported that over 1600 CSOs have accessed funds for Community Response through CARF. Through advocacy, the government and the public have grown to understand and recognize the right of PLHIV to access care and treatment URT (2007).

Poverty is still significantly influences the spread and impact of HIV/AIDS, “In many ways poverty creates vulnerability to HIV infection, causes rapid progression of the infection in the individual due to malnutrition and limits access to social and health care services. According to 2002 national census Kayanga ward is one of the areas in Karagwe district having high number of people affected by HIV/AIDS who are also living under extreme poverty in Kagera region. Many studies have been conducted about protection, transmission and cure of HIV/AIDS in Tanzania. This study aims at exploring more on the significance of income generating activities and sustainable development projects to people living with HIV/AIDS.

2.3 Project Description

Establishment of education and revolving fund projects will enable people affected by HIV/AIDS to establish small business development projects by providing loans to new project or business owners in order to become financially independent and eventually to

become eligible for loans from commercial banks. This project aims to increase income, more sustainable enterprises; gainful employment and increased self esteem among the people living with HIV/AIDS in Kayanga ward- Karagwe district.

2.3.1 Target Community

The project serves people living with HIV/AIDS in Kayanga ward-karagwe district. The group was sensitized about the project and was ready to participate fully. They were ready to involve in the need assessment activities, during focus group discussion, survey and in their meetings. This is because not possible to accomplish Community Need Assessment (CNA) activity without community fully participation.

Priorities were set by the community themselves and this activity was done in focus group discussion where pair wise ranking technique was employed. In general people living with HIV/AIDS are tired of poverty and dependency spirit, they need to get out of it. This project through its strategies promises some solutions to these problems.

2.3.2 Stakeholders

As reflected by the Survey results under table 2.1 this project was highly appreciated by the community at large. Within this community there are a good number of people with specialized skills and education. Among the members of UWAVIUKA for example, there are teachers, Farmers, a doctor, nurses, politicians, entrepreneurs, etc., many of whom are still actively engaged in their respective professions and a few who have retired. Extending to the community in general, we find doctors, Politicians, Community leaders, lawyers and Religious leaders.

Table 12. Stakeholder's participation

Stakeholder	Means of participation	Level of participation	Impact of participation
Host CBO	Physical/economic resources	High	Enhance cooperative operations
Community leadership/politicians	Coordination & Advocacy	High	Supported UWAVIUKA initiative & Created political willingness environment for the project
The community at large	Physical (human) & economic resource	High	Economic empowerment
CED Student	Coordination Facilitation	High	Sustainable development
Religious institutions	Advocacy on spiritual & social well being	Medium	Enhanced peace and social ethics
Development Agencies/MFIs	Capacity building	Medium	Enhanced economic empowerment of the project
Karagwe District Council	Legalization & Empowerment	Medium	Created political willingness environment for the project

Source: field data 2013

2.3.3 Project Goals

The project goal was to improve social economical situation of UWAVIUKA

2.3.4 Project Objectives

(i) General Objective

The overall objective of this project is to improve the level of UWAVIUKA participation in economic projects which would lead to harmony, improved economic status, care and support to the group.

(ii) Specific Objectives

- i. To promote the capacity of UWAVIUKA, in terms entrepreneurship and Project/management skills, by the end of the first half of the year 2013.
- ii. To facilitate UWAVIUKA to establish and organize a revolving fund programme by the end of one year, in which all its members will participate.
- iii. To assist UWAVIUKA members to access resources in form of finance from MFIs and other stakeholders through their programmes of supporting cooperatives by the end of one year.
- iv.

2.4 Host Organization/CBO Profile

The Aids Control Project (ACP) which was established in 19th May 2003 with registration number 11827 is the host of this project. This is a church based organization with the project of building a healthy and educated Karagwe district community by fulfilling children's rights through provision of equal opportunities and access to public social services. This project is financed by Lutheran Church of Tanzania with help from Denmark financial support. This project covers the following important four key areas;

Firstly Primary Prevention which is stated as IEC (Information Education & Communication) then Peer Education later turned into Community Education and now on Behavior Change Communication (BCC). And this is the most important question. Therefore we talk with teenagers, young adults and family members about the protection and importance of taking care. These groups were divided into; Girls and Boys aged 10 – 14 and 15 – 19 in and out of School (Primary school drop outs), Ages 20 – 24 (in and out of school also special groups of men and women), Ages 25 – 29 Men and Women (in young marriages) and Ages 30 – 49 Special groups with special risky environment (gender sensitive).

Secondly; Human Rights Advocacy and Legal Aid Sensitization on the Rights of the infected and the affected community protection of the orphans, widows and widowers support to the claim holders to get their Right/Legal protection. This area targeted, Infected and affected Community, Community Leaders, People living with HIV and AIDS and Duty bearers in the affected Community. Thirdly, HIV and AIDS Care/Counseling, care of the sick AIDS cases including those living positively (not yet sick). Home visiting to the in bed cases where the project has community volunteers and households called Home Care Givers (HGC) Home Care Taker (HCT). The Home Based Care Units serve as consultation (Special Clinics), 7 units in the Diocese/Karagwe Government District.

Fourth; Social Support, Social Support Component dealing with economical instabilities where the vulnerability is affecting the whole social lives of the affected and infected community: School going orphans support (school fees, Housing and shelter if the family hasn't any, uniforms, Food support for the most vulnerable, books and stationary). This project takes care of 360 students per year.

2.4. 1 ACP Objectives

(i) General Objective

To build a healthy and educated Karagwe district community by fulfilling children's rights through provision of equal opportunities and access to public social services.

(ii) Immediate Objectives

- 1) Reduced vulnerability of OVCs/MVCs by enhancing their opportunities to access quality education.

- 2) Improved live hoods of OVCs / MVCs and communities through raised awareness on the rights of children, gender equality and community's rights and responsibilities.
- 3) Raised community's capacity to address children's and human rights violations, gender inequalities and support mechanisms of OVCs /MVCs.

2.8.3 ACP Organization Structure

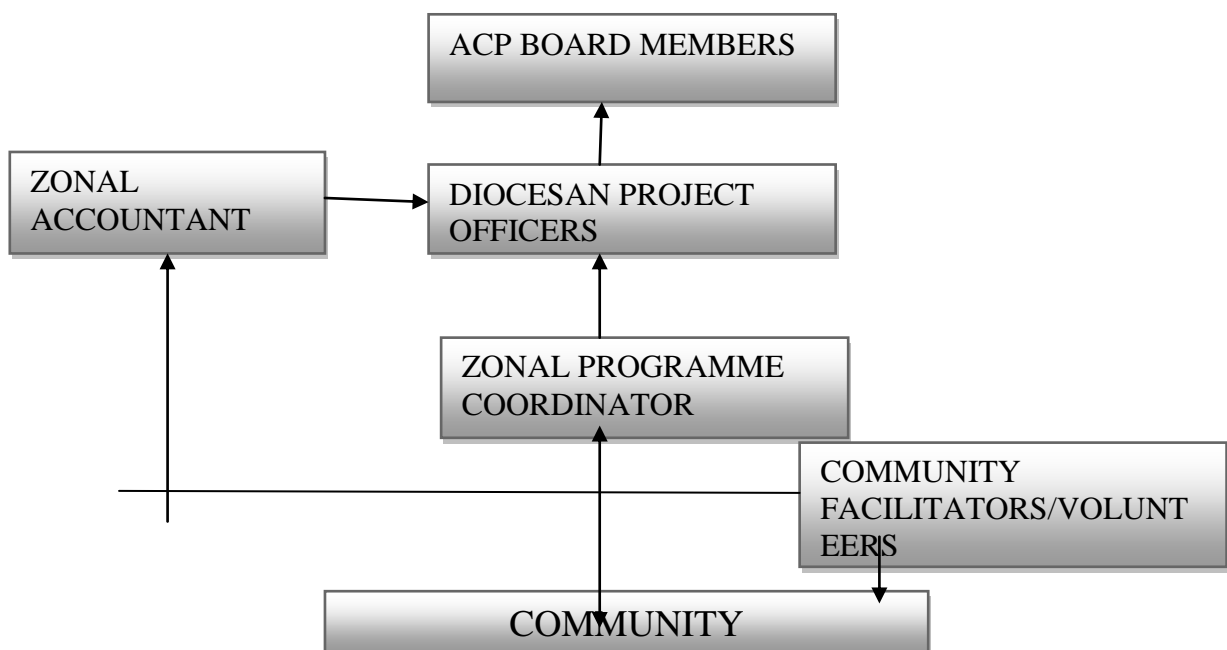


Figure2: ACP organization structure

Source Field data 2013

CHAPTER THREE

3.0 LITERATURE REVIEW

3.1 Introduction

This chapter presents on what theorists have said on HIV, its relation with poverty and why poverty related to the disease. Another part is imperial literature, which gives detailed information on what others who have done studies related to the subject, said with examples of HIV/AIDS-related to poverty in different settings like at family level, working place and community. Finally, is policy literature whereby the study has been able to see exciting international and local policies to socio- economic empowerment of people living with HIV/AIDS.

3.1.1 Theoretical Literature

(i) What is HIV/AIDS?

AIDS is caused by infection with a virus called human immunodeficiency virus (HIV). This virus is passed from one person to another through blood-to-blood get in touch with and mainly through sexual interaction (URT, 2001). As a self-governing AIDS organization founded in 1986, AVERT has taken a dedicated interest in the ongoing debate about what causes this condition. Different theorists have given their views on HIV/AIDS.

a) The Hunter Theory

It is the most commonly accepted theory. It is said that the virus (SIV) was transferred to humans as a result of chimps being killed and eaten or their blood getting into cuts or wounds on the hunter (Katrak, 2006). SIV on a few occasions adapted itself within its new human host and become HIV. Every time it passed from a chimpanzee to a man, it would

have developed in a slightly different way within his body, and thus produced a slightly different strain (Katrak, 2006).

b) The Oral Polio Vaccine Theory

In this it is said that the virus was transmitted via various medical experiments (estrogenically) especially through the polio vaccines (Katrak, 2006). The oral polio vaccine called Chat was given to millions of people in the Belgian Congo, Rwanda and Burundi in the late 1950s. Then it was cultivated on kidney cells taken from the chimps infected with SIV in order to reproduce the vaccine. This is the main source of contamination, which later affected large number of people with HIV (Katrak, 2006). But it was rejected as it was proved that only macaque monkey kidney cells, which cannot be infected with SIV or HIV, were used to make Chat. Another reason is that HIV existed in humans before the vaccine trials were carried out.

(c) The Conspiracy Theory

According to a survey, which was carried among African Americans it was found that HIV was manufactured as part of a biological warfare programme, designed to wipe out large numbers of black and homosexual people. There is no evidence to disprove it, cannot be accepted as there were no genetic engineering techniques at that time of emergence of AIDS (Katrak, 2006).

(ii) HIV/AIDS and Poverty

The pathways of poverty and HIV/AIDS are closely connected and create a vicious cycle of illness and impoverishment in low-income and high-risk communities (USAIDS, 2009). Hardship may lead to riskier behaviors such as transactional or concurrent sexual

relationships. While there are many drivers of HIV/AIDS gender inequalities, mobility, and the biology of the virus poverty is key among these (USAIDS, 2009).

It has been well established that poverty significantly influences the spread and impact of HIV/AIDS (URT, 2001). In many ways it creates vulnerability to HIV infection, causes rapid progression of the infection in the individual due to malnutrition and limits access to social and health care services. Poverty causes impoverishment as it leads to death of the economically active segments of the society and bread winners leading to reduction in income or production (URT, 2001). The human capital loss has serious social and economic development in all sectors and at all levels.

(iii) Economic Strengthening Programmes for People Living with HIV/AIDS

When affected by HIV/AIDS, poor households face financial and social burdens associated with prolonged illness and medical expenses, loss of productive labor, death of family members, funeral expenses, and care for extended families and orphans (USAID, 2009). Within households, the impact is shouldered differently by key demographic groups. For example, orphans and vulnerable children face a unique set of struggles such as lack of psychosocial support, access to education, health services, and proper nutrition. Vulnerable children may be taken out of school, face stigma, be deprived of basic resources, or be forced to join the workforce prematurely factors that hinder their longer-term cognitive and physical development (USAID, 2009).

Women are likely to assume additional responsibilities as caregivers and must find ways to augment household income (Lartego and Deshmukh 2008). In countries with high prevalence rates, the elderly are increasingly bearing the responsibility of care for orphans. In southern Africa, many orphans and other children live in a household headed by a

grandparent or person over 65 (Booyson, 2004). The elderly however also face unique challenges, as their health care needs and productive work capacity change in later years. Table below illustrates how the varying economic needs of different groups most affected by HIV/AIDS can be met through economic support programs, recognizing that these will vary according to context and over time.

Table 13 How Support Programs Meet Economic Needs of HIV/AIDS Affected Groups

Target groups	Illustrate needs that can be met directly by economic support interventions
People living with HIV/AIDS	<ul style="list-style-type: none"> • To access medical treatment, food supplements, and care • To support oneself and dependents while physically able • To ensure financial protection for nonproductive years
Children/ Youth/ Adolescent girls	<ul style="list-style-type: none"> • To have protection via social and financial safety nets and avoid engaging in high-risk behaviors • To avoid prematurely engaging in exploitative labor or leaving school to care for dependents • To access education and improve future human development prospects
Women	<ul style="list-style-type: none"> • To maintain stable income and assets and avoid high-risk behaviors • To avoid exploitative labor and relationships this may elevate risk to HIV/AIDS and other physical and mental stressors. • To have the means to support and care for extended families and children
Elderly (caregivers)	<ul style="list-style-type: none"> • To have the means to care for oneself and offer stability and care for OVC

Source (USAID, 2009)

3.1.2 Empirical Literature

Small pilot projects in a few countries have been undertaken to support a small number of PLHIV but very often these have not been scaled up (ILO, 2010). While it is necessary to continue advocacy for employment opportunities for PLHIV, as long as they are fit to work, it is also necessary to ensure that PLHIV benefit from opportunities of vocational training, business development or self-employment opportunities. They should be made part of the existing employment and livelihood support programmes of governments, NGOs and private sector (ILO, 2010).

The study by (Korankye, 2008) shows that that HIV/AIDS not only increases expenditure, but also reduces income of the affected household. Increases in expenditure arise from increases in health and funeral expenses. Whereas reduction in hours worked, unemployment resulting from illness and stigma eventually affects the affected households' income adversely. (Martin and Logan, 2005) estimate that with the availability of antiretroviral drugs (ARVs), the affected households' income is likely to decrease between 26 and 60 percentage points. Relating this to the research findings, where Karagwe district community earns an average monthly income of Tshs 125,000/=, people living with HIV/AIDS will experience a decline in income between Tshs 32,500 and 75,000.

Again, (Korankye, 2008) argued that from the data gathered, the average number of dependents per house hold is 5 persons. Altogether, when a fisher-folk acquires HIV/AIDS, the average daily income available to each member of his/her household (including the respective fisher-folk) diminishes drastically to the range of \$0.90 and \$0.49. At Elmina, most of the fisher-folks do not live in rented apartments, so the basic expense items at the household level are food, clothing, transportation, electricity and

water. Collectively, I estimate the expenditure for these items to be approximately \$3 per day averagely. Comparing the daily income with the daily expenditure, deficits between \$2.10 and \$2.51 accrue.

According to (Korankye, 2008), when the affected fisher-folk dies, the dependants (who are mainly children and the aged) will have no one to depend on. Children who are in school may be compelled to drop out and will grow without having any skills. The society then bears the burden due to the tendency for such individuals to enter into arm robbery (could be for both sexes) and prostitution (in the case of girls). Eventually, the cycle replicates itself as these cumulatively accentuate the predicament.

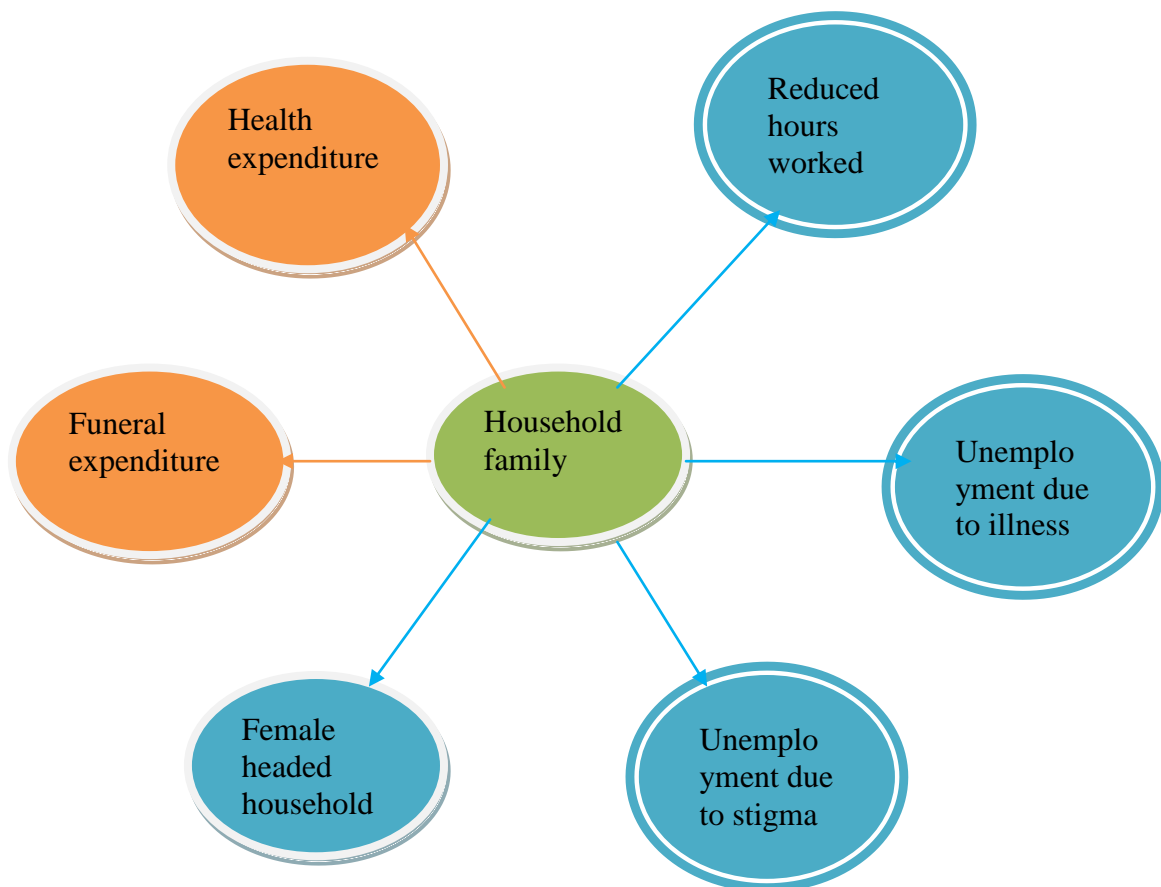


Figure 3: The Medical Poverty Trap

Source: Martin & Logan (2005).

The study by (UNDP, 2012) shows that In 2001, with funding from UNAIDS and others donors, the Population and Community Development Association (PDA) of Thailand set up a pilot micro-credit project aimed at helping people living with HIV. Initially loans were offered only to people living with HIV, who were guaranteed low-cost or free access to anti-retroviral drugs through programmes sponsored by other civil society organizations or the government. Eligibility criteria were later extended to include family members, orphans and other people affected by HIV and AIDS.

From this initial project around 2003, PDA developed the Positive Partnership model, which pairs a person who is living with HIV with a non-positive person in the same community to work on a micro-enterprise activity supported by a small loan (UNDP, 2012). The model was based on PDA's experience of support for micro-credit schemes. USAID provided funding for implementation in urban areas of Bangkok, Chiang Mai and Chonburi provinces, with technical support provided by Family Health International (FHI) and, later, Pact, using USAID funds.

Based on results of the two pilots described above, the model was further The model was successfully managed to reduce stigma and discrimination through economic empowerment, with the potential to change the knowledge and behavior of members of many communities, even though the number of loan recipients is relatively small . In order to help measure the impact of activities, at both the personal and community level, PDA developed the "Bamboo Ladder" (BLA) self-assessment tool (UNDP, 2012). Using the BLA, participants use a ten-point scale to fill out diagrams corresponding to five key areas relating to their well-being. These consist of: physical health; mental health; social condition; economic condition; and quality of life.

The Community-Based Care, Support and Poverty Reduction through Microfinance project in China, which commenced in 2003 with support from UNDP China, addresses

the link between poverty and HIV through empowerment of people living with HIV, based on microfinance and vocational training. Beneficiaries of the project include people living with HIV, and families affected by HIV in Shanxi Province (UNDP, 2012). The project builds on what was initiated by UNDP's previous experience with microfinance operations in 48 rural counties in China, and the collaboration with the Rural Credit Cooperatives (RCC), as the main microfinance institution, utilizes RCC's extensive networks down to township and village levels across rural China.

UNDP China also mobilized resources from the provincial Poverty Reduction Office to provide the Guarantee Fund in order to ensure access to micro-credit by people living with HIV under a participatory and transparent management system, with a Board of stakeholders that included people living with HIV (UNDP, 2012). The project provided training to staff of the local Center for Disease Control and Prevention (CDC), who assist in the mobilization of people living with HIV and their families to apply for microfinance services to the Rural Credit Cooperative.

UNDP also conducted a needs assessment and provided technical assistance to national consultants to conduct training programmes for different components of the project and to develop an appropriate financial management system. In order to maintain confidentiality regarding the HIV status of beneficiaries, special training programmes were conducted for loan managers and other staff members of the Rural Credit Cooperatives. The loan agreements state explicitly that the cooperatives should not disclose the HIV status of the beneficiary (UNDP, 2012).

According to (UNDP, 2012) up to date, over 100 households affected by HIV have benefited from the microfinance scheme and another 100 are in the process of submitting applications. Beneficiaries have doubled or tripled their income through various economic

activities, such as animal husbandry. This scheme has also enabled them to transport their produce to county markets, and has provided a stimulus to improve local transport services. Another noteworthy outcome is that none of the children from HIV-affected families have been compelled to drop out of school due to economic difficulties or peer pressure. Furthermore, the project's income generating activities, through the microfinance scheme, have created incentives for villagers to remain in Shanxi, rather than migrating to other provinces, thereby potentially reducing vulnerability to HIV.

3.1.3 Policy Reviews

In Tanzania there exist multi-sector strategies to prevent and control HIV/AIDS which explains on doing extensive education and social marketing treatment, provision of care to HIV/AIDS patients and protect positive people's rights in the fight against HIV/AIDS (URT, 2001). At national and level HIV/AIDS prevention and treatment conference made on June 20, 2005 emphasized on taking care of PLWHA, at international level various policies have also been made.

3.1.4 Protecting Rights and Ensuring Non- Discrimination in the World of Work

According to (ILO, 2010), the Recommendation No.200 is the first human rights instrument to focus on HIV and AIDS in the world of work. This new international labour standard sets a new milestone in the international response to the pandemic and the protection of human rights at work. It calls on governments to strengthen efforts to achieve social justice and to combat discrimination and stigmatization with regard to HIV and AIDS in all aspects of work. Members should promote the retention in work and recruitment of persons living with HIV. Members should consider extending support through periods of employment and unemployment, including where necessary income-generating opportunities for persons living with HIV or persons affected by HIV/AIDS.

(i) Care of People Living with HIV/AIDS

The main objective is to promote appropriate nutritional, social and moral support to People Living with HIV/AIDS (PLHWA) to enable them to enjoy a good quality of life, remain productive and live much longer with the HIV/AIDS. It is a challenging area considering the absence of established modalities and mechanisms to provide such support. The community, NGOs, CBOs, private sector and religious groups are critical in facilitating this intervention. As VCT momentum increases there will be hundreds of thousands of PLHAs who will need support. The national policy of HIV/AIDS (2001) states as follows;

- a) PLHAs shall have access to holistic healthcare. This includes clinical, medical care, psychotherapy and social welfare services. Healthcare shall extend beyond the hospital confines to include planned discharge and back up for home-based care.
- b) PLHAs shall have access to counsel as well as access to information on how to live positively with HIV/AIDS while protecting themselves and others from further transmission.
- c) PLHAs shall have the accountability to participate fully in the activities of the community.
- d) Institutions and the public care providers have a duty to care for people infected with HIV without bias on the basis of their HIV sero-status.
- e) Institutions shall provide excellence care following existing institutional care rule and cure guidelines issued by the government.
- f) Home care and hospital care complement each other. There shall be a strategic plan articulating this complementary relationship with a budget for each component in the local government councils.

According to (URT, 2001) the government currently drafts the first HIV/AIDS Act in which it clearly states the rights of HIV infected people and their family members that should be protected, meaning that not to suffer any bias as a result of being HIV. Secondly, provision of free ARV drugs to AIDS patients who are living in rural or have financial difficulties though in urban and thirdly, is free ARV to women who are infected to control mother-to-child transmission, HIV testing to newborn babies, free schooling for orphaned by HIV/AIDS. Care and economic assistance to the households of people who are HIV, that HIV+ are given necessary economic support and those who are able to work are encouraged to be productive so that they can increase their income.

We should say that poor understanding of HIV/AIDS is the primary factor and cause of fear, stigma and poverty. Freedom from discrimination is a fundamental human right founded on principles of natural justice that are universal and perpetual. Recent resolutions of the United Nations Commission on Human Rights (2003) made it clear the term or other status in the various international human rights. Instrument should be interpreted to cover health status, including of those living with HIV/AIDS; and that discrimination on the basis of AIDS or HIV status, actual or presumed, is prohibited by existing international human rights standards. Therefore, discrimination against people living with HIV/AIDS or those believed are infected, is a clear violation of their human rights.

(ii) Principles Guiding the Tanzania National Policy on HIV/AIDS of 2001

- a) The new emerging challenges from International Conferences i.e. 1994 International Conference on Population and Development (ICPD, 1995) the Beijing Conference and 1995 Copenhagen World Social Summit, and all human rights

conventions which were signed and ratified by the government shall provide a framework for the formulation of HIV/AIDS policy and implementation.

- b) All members of the community have individual and collective responsibility to actively participate in the prevention and control of the HIV/AIDS epidemic.
- c) Strong Political and Government commitment and leadership at all levels is necessary for sustained and effective interventions against HIV/AIDS epidemic.
- d) HIV/AIDS is preventable. Transmission of infection is preventable through changes in individual behavior, hence education and information on HIV/AIDS, behavioral change communication as well as prevention strategies are necessary for people and communities to have the necessary awareness and courage to bring about changes in behavior at the community and individual levels.
- e) Individuals are responsible for protecting themselves and others from contracting infection through unprotected sexual intercourse and/or unsterilized piercing objects.
- f) The community has the right to information on how to protect its members from further transmission and spread of HIV/AIDS.
- g) Communities and individuals have the right to legal protection from willful and intentional acts of spreading HIV/AIDS while safeguarding the rights of PLHAs and other affected members by providing counseling and social support
- h) The objectives in the national response will be most effectively realized through community based comprehensive approach which includes prevention of HIV

infection, care and support to those infected and affected by HIV/AIDS and in close cooperation with PLHAs.

- i) HIV related stigma plays a major role in fuelling the spread of HIV infection. Combating stigma must be sustained by all sectors at all levels.
- j) There should be access to acceptable and affordable diagnosis and treatment of STIs and opportunistic infections in all health facilities
- k) Pre-and-post test counseling for HIV testing shall observe professional ethics, with emphasis on confidentiality and informed consent
- l) All linked HIV testing must be voluntary, with pre-and-post test counseling, and all testing for other health conditions must conform to medical ethics, i.e. informed consent.
- m) PLHAs have the right to comprehensive health care and other social services, including legal protection against all forms of discrimination and human rights abuse. However, PLHAs may be required to meet some of the cost of the Highly Active Anti Retroviral Therapy (HAART).
- n) Research is an essential component of HIV/AIDS intervention, including prevention and control. Research undertaken by various disciplines shall bear by institutional research regulations.
- o) HIV/AIDS being a social, cultural and economic problem, women and girls need extra consideration to protect them from the increased vulnerability to HIV infection in the various social, cultural and economic environments as stipulated in the National Policy on Gender and equity.
- p) As high risk groups play a major role in transmission of HIV. Appropriate strategies shall be developed to reduce the risk of HIV infection among specific high risk groups

3.1.5 Literature Review Summary

In outlook of various literatures related economic empowerment of people living with HIV/AIDS, these projects can improve the economy of this group. This is promising if policies and plans are implemented accordingly. Also education and revolving fund project will increase UWAVIUKA income if it is members' own initiatives toward revolving fund and accessing soft loans which thereafter being invested into various income generating activities based on loan taker's preferences.

However, as UWAVIUKA member's particularly elders, women and vulnerable children were facilitated and mobilized and came up with an idea of education and revolving fund project as a way to improve their income, thus the project intends to empower UWAVIUKA members economically through revolving fund and education project that enhances the performance of income generating activities.

CHAPTER FOUR

4.0 PROJECT IMPLEMENTATION

4.1 Introduction

Implementation means execution, or practice of a plan, carrying out a method, or any design for doing something. This chapter deals with products and outputs, project planning and implementation. General objective of this project is to improve the level of UWAVIUKA participation in economic projects which would lead to harmony, improved economic status, care and support to the group.



Figure 4: CED student Adeodata Augustine with FBOs leaders sharing ideas in one of the sessions.

Source: field data 2013

4.2 Products and Outputs

After going through the formation process, which includes sensitization of the members, conducting capacity building sessions, registering members, electing temporary leadership

and preparing constitution, by January 2013 this project was planned to have started its operations. The products and outputs to be generated by the project include.

Products

- A fully registered group with at least 30 members
- A competent management team to manage the operations
- A sustainable UWAVIUKA group fully owned by its members.

Outputs

- Availability of profitable and efficient revolving fund programme to the members
- Improved livelihood for the members and the community
- More project management and entrepreneurial development skills to UWAVIUKA members.
- Self acceptance as many PLWAs decided to expose themselves after testing and revealing that they are living with HIV/AIDS.
- Increased number of men who are now accompanying their wives to clinic.

4.3 Project Planning

The development of the implementation plan has been made after taking into consideration of various factors such as the financial position, availability of human capital to deal with content and context, about the future clients and their needs, and competing services being offered in the surrounding area.

4.3.1 Implementation Plan

Table 14. Implementation Plan

Activities	Project months (August 2012-July 2013)												Resource needed	Responsible person
	1	2	3	4	5	6	7	8	9	10	11	12		
Conducting sensitization and workshop to residents													Human ,means of transport and time	UWAVIUKA Coordinator and local authority
Conducting community meetings/seminars to seek how to form a group of people living with HIV/AIDS													Human ,means of transport, time and stationary	UWAVIUKA Coordinator and local authority
Identifying people with HIV/AIDS to join the group													Internal volunteers and time	The target group & CED student
Conducting principle training to identified members													Human ,means of transport, time and stationary	UWAVIUKA top management and CED student
Preparing a draft constitution													Human ,means of transport, time and stationary	Interim Leadership
Preparing organization structure and business plan													Human ,means of transport, time and stationary	Interim Leadership

Conducting members meeting to approve a constitution and business plan													Human ,means of transport, time and stationary	Interim Leadership and CED student
Processing group registration													Internal volunteers, time and secretarial expenses	Interim leadership, CED student & District Community Development Officer
Conducting a survey on potential internal resources													Internal volunteers and time	Project Coordinator & volunteers
Preparing training materials by collaborating with stakeholders													Human , stationary and time	CED student & Other stakeholders
Conducting capacity building and revolving fund training.													Meeting expenses & official's allowances	CED student & Other stakeholders
Monitor the after training progress on project initiatives.													Human ,means of transport, time and stationary	Project committee, CED student & Other stakeholders
Conduct a summative evaluation of the project together with the project committee during the end of the project (July 2013)													Human ,means of transport, time and stationary	Project committee, CED student & Other stakeholders

Source: field data 2013

4.3.2 Inputs

For implementation of this project, the following inputs were required per objective.

Table 15. Inputs Required for Implementing the Project

Project Objective	Required Input
1. To promote the capacity of UWAVIUKA members in terms entrepreneurship and Project/management skills, by the end of the first half of the year 2013.	Transport, funds Stationeries, Photocopies, two personnel and Venue.
2. To facilitate UWAVIUKA members to establish and organize a revolving fund programme by the end of one year, in which all its members will participate	Transport, Venue, Stationery and two Personnel
3. To assist all UWAVIUKA members to access resources in form of finance from MFIs and other stakeholders through their programmes of revolving fund by the end of one year.	Transport, Stationery, Typing and printing, Photocopies, Drinks/Snacks and two Personnel

Source: field data 2013

4.3.3 Staffing Pattern

- a) Kayanga ward executive officer was the overall seer of all activities to be implemented in the project area.
- b) UWAVIUKA chairperson with assistance of CED student liaised with organizations performing different aspects in the project and gave authority on group activities expenditure.

- c) Assistant chairperson on absence of the chairperson she/he did all the above functions.
- d) UWAVIUKA group members carried out all tasks as directed by secretary and their major role was to work as role models and given testimonials
- e) Community members - the main role was to attend the sessions and contribute their financial, technical and physical support as necessary as possible.
- f) CED student worked closely with the organization secretary and provided technical assistance in implementation of the project.

4.3.4 Project Budget

The total estimated budget was Tshs 2.Smillions which was to be contributed by different organizations. These were ACP, Karagwe district council and CED student covered the cost of class training, sensitization and transport. UWAVIUKA members covered costs of stationary and transport. The table below presents projected budget for the first phase of this project.

Table 16 Project Budget

S.NO.	PARTICULAR	NO. OF UNITS	COSTS PER UNIT	TOTAL AMOUNT
1.	Sensitization	Mixed	Mixed	300,000/=
2.	Stationery	-	-	500,000/=
3.	Facilitation expenses	-	-	600,000/=
4.	Transport	-	-	300,000/=
5.	Project report preparations	-	-	300,000/=
	TOTAL AMOUNT			2,000,000/=

Source: field data 2013

4.4 Project Implementation

The following part involves with the actual implementation of the project. The implementation was based on the objectives set during planning.

4.4.1 Project Implementation Report

In order to achieve project objectives, it was the responsibility of CED student, target group and other stakeholder to ensure that project activities are efficiently implemented. The implementation followed the sequential order of activities that resulted into project objectives achievement. Mobilizing the target group on the importance of revolving their fund was the first project activity to be conducted. The meeting was organized by CED student in collaboration with ACP officials in early February 2013. The target group was mobilized to revolve their fund weekly whatever little they have and all accepted the idea.

After target group mobilization on revolving fund and its advantages, the members started to revolve their fund with the name MCHEZO. Following project establishment it was necessary for the group in coordination of CED student to develop constitution which guides the operation of the project. It instructs amount of money that every member is ought to contribute weekly. The constitution is attached with this report as appendix

Mobilizing the target group to join the project by making their weekly contributions was the key idea. (6 male and 15 female) members joined through contributing to their money. Each member was registered and given identification number where that money is revolving across each member in ascending order with respect to identification number given to each member. Every UWAVIUKA member is supposed to contribute 10,000/= weekly and they all agreed to meet on every Thursday evening for the collection of money.

In order for the project activities to take place smoothly, it was necessary for the UWAVIUKA members to elect their leaders forming “Project committee” which is

obliged to ensure that project activities are carried out accordingly through abiding to the constitution. The committee comprises of chairperson, secretary, treasurer, and two clerks. Usually leadership exists for one year, meaning that election should be conducted annually as per constitution.



Figure. 5. CED student Adeodata Augustine (Left) during her study to one of UWAVIUKA projects.

Source: field data 2013

For the group recognition at District level, it is necessary to ensure that the group is registered. To accomplish this task the project committee in collaboration with CED student wrote a letter which was attached with a copy of UWAVIUKA constitution to the District Community Development Officer who is ought to register all socio-economic groups in the District. Currently, registration process is in the final stages.

Establishment of revolving fund for UWAVIUKA income improvement also focuses at ensuring that the target group access soft loans that will serve as capital to business initiatives, based on this fact, one of project objective was to build capacity of UWAVIUKA, in terms of entrepreneurship development and Project management

skills, by the end of the first half of the year 2013. This objective was achieved through three (3) project activities namely; preparing training manual by collaborating with stakeholders, train UWAVIUKA members on micro-enterprise skills and monitoring the after training progress on business initiatives. It focuses on business skills such as starting a business, record keeping and market searching techniques.

Another project activity conducted after train manual preparations was to use the manual to train UWAVIUKA members on the entrepreneurship skills as stipulated in the train manual. These skills helped members to start profitable businesses after accessing soft loan from their business. Training was successfully conducted as 92% of UWAVIUKA members attended the training and therefore being equipped with entrepreneurship skills. CED student in collaboration with experts from ACP conducted the training. After training UWAVIUKA members started to revolve their fund weekly and starting up business ventures. Up to the end of July 2013 a total of 800,000/= loans were requested and provided and every member was able to get revolving fund three times.

UWAVIUKA members used their loans and revolving funds to invest on various income generating activities such as Local chicken production, enlarge capital for expanding their small shops and others start new business such as selling fruits and vegetables. Currently, these businesses are doing better as owners uses the entrepreneurship skills that were obtained during the course of training.



Figure 6: CED student with other UWAVIUKA and CMAC members during their survey to one of their projects

Source: field data 2013

4.4.2 Project Implementation Gantt Chart

Table 17. Project Implementation Gantt Chart

[illegible]

Preparing training materials by collaborating with stakeholders													
Train UWAVIUKA members on entrepreneurship development and project management skills													
Monitor the after training progress on project initiatives.													
Prepare and implement a monitoring sheet of project activities together with project committee.													
Conduct evaluation of the project with the project committee after 2 months of the project implementation													

Source: field data 2013

CHAPTER FIVE

5.0 PROJECT PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Introduction

This chapter deals with participatory monitoring, evaluation and sustainability. Monitoring, evaluation and sustainability of the project mainly looked at the original plan of each activity. Monitoring and evaluation of actual performed activities with consideration to sense of activities sustainability were parallel carried out. This chapter highlights the impact of the project and also how they performed activities were trying to transform the life of UWAVIUKA group members.

5.2 Participatory monitoring

Participatory monitoring was intended to monitor all project activities which included: Mobilizing the target group to attend entrepreneurship and project management skills training, developing constitution for UWAVIUKA, mobilizes the target group to access loans from MFIs and engage in MCHEZO (revolving fund) programme by making their Tshs 10,000/= weekly contributions to responsible member.

CED student with collaboration to community development officer in ensuring registration process is taking place, preparing training materials by collaborating with stakeholders, train UWAVIUKA members on entrepreneurship development and project management skill, monitor the after training progress on business initiatives, prepare and implement a monitoring sheet of project activities together with project committee and conduct evaluation of the project with the project committee after 2 months of the project.

5.2.1 Monitoring Information

Monitoring information system based on the weekly recorded information pertaining to activities that were arranged in a specified period of time. It includes community members participated in the exercise, for instance in mobilizing UWAVIUKA members on the importance of revolving fund project and group acquisition of soft loans from MFIs. A list showing target group members agreed to join UWAVIUKA and ready to join revolving fund programme. In this case monitoring information such total members contributed their money can easily be traced and therefore giving monitoring information which shows how the process of revolving fund is proceeding.

Prepared credentials also provide information for participatory monitoring as monitoring team can see and ready the document. For example, UWAVIUKA constitution is a document which can easily be seen and its contents be skimmed while observing what is contained in. For the case of registration process, a letter written to the District Community Development Officer who is responsible for registering socio-economic groups provides good information for the monitoring process. Other information that can be utilized in the monitoring exercise includes attendance of UWAVIUKA members participated in activity under consideration, activity like entrepreneurship development and project management skills training. In this case the information can be presented in form of percentages on behalf of the individuals involved in the activity.

5.2.2 Participatory Monitoring Methods

Two types of Participatory Monitoring Methods techniques were used to engage UWAVIUKA members in monitoring project activities. These methods include

focus group discussion and observation. Beside with these techniques, project team was given a monitoring sheet for information collection. Collection of information exercise was conducted on weekly (every Thursday) basis when UWAVIUKA members meet to make their revolving fund contributions and any other activity regarding to the project progress.

Throughout weekly meetings, observation was used to assess the way UWAVIUKA members revolve their fund weekly. Documents where the records are kept helped very much on performing this duty as sometimes record review was used to see the trend on how money was revolved from one member to another. This technique also was used to assess the activities that its completion means a realism of a document for example, constitution arrangements. In this case the monitoring team can clearly see the document to observe its preparation and completion.

Focus group discussion was used to assess time as an important component in any action. Here, UWAVIUKA members were requested to respond on whether every activity was applied according to the plan and if there is need to turn around the implementation plan. During the discussions every member was given a chance to review how time used in project operations and hence answers were recorded for further investigation.

5.2.3 Participatory Monitoring Plan

Table 18 Participatory monitoring plan

Objective	Planned Activities	Tools	Indicators	Time
To mobilize social and financial resources for UWAVIUKA	-To visit different stakeholder. -To write project funding proposals -Conducting monitoring and evaluation (M & E) of support/ contributions received	Record review and observation	No. of support received in both financial and kind	3 months
To develop strategies for sensitizing UWAVIUKA and community at large in order to support people affected and PLWHA.	Meeting with UWAVIUKA and community members	Record review	No. of meetings, done strategies and developed	2 months
To determine levels of transformation of the group members	Consulting with, UWAVIUKA	Report written	Number of community members ready to join UWAVIUKA	1 month
To Sensitize UWAVIUKA community	Identified community members to receive revolving fund and project management training	Observations -Interviews & written reports	Willingness of community members	1 month

on income generating projects related to poverty reduction strategies.				
To Identify factors for and effects led by poverty to UWAVIUKA members	Consulting with UWAVIUKA and community	Analysis of data and Report written	Factors identified	1 month
To build UWAVIUKA's capacity on income generation projects	Meeting with UWAVIUKA members. Conducting training on project management skills and project generating activities.	Observations - Interviews & written reports	No. of UWAVIUKA members attended training	2 months
To assess the trainers' capacity in supervising projects	How many capacity building trainings were conducted?	Observations - Interviews & written reports	Training reports, list of participants and their actual performance.	1 month

Source: field data 2013

5.3 Participatory Evaluation

In this project, participatory evaluation was done in order to assess the relevance of the project during the whole project period in order to have reasonable conclusion on which activity had huge output and therefore to continue with. Participatory evaluation was made on yearly basis during implementation of the project as follows (June 2012 and June 2013) there were some evaluations made through meeting with all stakeholders on monthly basis evaluating the progress of each activity.

5.3.1 Performance Indicators

Based on the project objectives and project goal performance indicators were developed as detailed in table No.15 below:

Table 19. Project Performance Indicators

OBJECTIVE	PERFORMANCE INDICATORS
1.0 To promote the capacity of UWAVIUKA, in terms entrepreneurship and Project/ management skills, by the end of the first half of the year 2013.	<ul style="list-style-type: none"> a. Number of community members who were attending the sessions b. Availability of constitution that gives guide to UWAVIUKA operations. c. Registered project at District level d. UWAVIUKA members running micro-business activities using the skills obtained
2.0 To facilitate UWAVIUKA to establish and organize a revolving fund programme by the end of one year, in which all its members will participate.	<ul style="list-style-type: none"> a. Prepared and used training manual on revolving fund programme b. UWAVIUKA members with micro-business skills. c. People joined revolving fund programme d. Number of UWAVIUKA members attending various meetings
3.0 To assist UWAVIUKA members to access resources in form of finance from MFIs and other stakeholders through their programmes of supporting cooperatives by the end of one year.	<ul style="list-style-type: none"> a. Percentage of UWAVIUKA connected with to income-generation activities on social marketed products. b. Number of UWAVIUKA members who accessing loans form MFIs

Source: field data 2013

5.3.2 Participatory Evaluation Methods

To facilitate the evaluation process, in relation to: information gathering, analyzing the information collected, and reporting the results, a number of tools and techniques had to be employed. These include the following

(i) Information Gathering Methods

The information gathering methods were selected bearing in mind both the aspects of efficiency and cost-effectiveness, especially considering the fact that the project was scarcely funded. As such the methods employed included the following;

- Community Meetings, which include both UWAVIUKA members and all residents meetings
- Observation, which included not only viewing the results of the project, but also participating in some of the project activities
- Secondary data
 - Interviews, mainly being conducted on informal and conversational basis, allowing open-ended, probing, and follow-up questions. The interviewees, included members and other stakeholders, including Cooperative officials.

The evaluation questions employed include the following:

(ii) Formative Evaluation

- Is the members' admission rate satisfactory?
- Are the seminars being conducted adequate and effective?
- Are the members and stakeholders participating fully?
- Are the activities in line with the project plan?
- Is this the best plan?

- Should we make changes to the plan?

(iii) Summative Evaluation

- Has the project been successful?
- Have the project goals been accomplished?
- Have the members and the community benefited in the form of empowerment?
- Has the project been cost effective?
- Can the program be replicated?

5.3.3 Project Evaluation Summary

Table 20 below indicates the project evaluation summary based on the project goal, objectives, performance indicators, expected outcomes and actual outcome

Table 20. Project evaluation summary

OBJECTIVE	PERFORMANCE INDICATORS	EXPECTED OUTCOME	ACTUAL OUTCOME
1.0 To promote the capacity of UWAVIUKA, in terms entrepreneurship and Project/ management skills, by the end of the first half of the year 2013.	<ul style="list-style-type: none"> -Number of community members who were attending the sessions -Availability of constitution that gives guide to UWAVIUKA operations. -Registered project at District level -UWAVIUKA members running micro-business activities using the skills obtained 	<ul style="list-style-type: none"> -100% of individuals participated from the initial stage of the project developed a entrepreneurship and project management skills Constitution is available to give guide to UWAVIUKA operations Fully registered project at district level 	<ul style="list-style-type: none"> -95% of UWAVIUKA members participated from the initial stage to the final stage and developed an entrepreneurship and project management skills -Constitution is available to give guide to UWAVIUKA operations Project registration is in the final stages
2.0 To facilitate UWAVIUKA to establish and organize a revolving fund programme by the end	<ul style="list-style-type: none"> -Prepared and used training manual on revolving fund programme -UWAVIUKA members with micro-business skills. 	<ul style="list-style-type: none"> -Training manuals to be prepared before starting training sessions -100% of UWAVIUKA members involved in revolving fund programme 	<ul style="list-style-type: none"> -Training manuals was prepared before starting training sessions -94% of individuals involved from the initial

<p>of one year, in which all its members will participate.</p> <p>3.0 To assist UWAVIUKA members to access resources in form of finance from MFIs and other stakeholders through their programmes of supporting cooperatives by the end of one year.</p>	<p>-People joined revolving fund programme</p> <p>-Percentage of UWAVIUKA connected with to income-generation activities on social marketed products..</p> <p>-Number of UWAVIUKA members who accessing loans form MFIs</p>	<p>-100% of UWAVIUKA members with micro-business skills.</p> <p>-100% of UWAVIUKA to be connected into income-generation activities on social marketed products.</p> <p>-100% of UWAVIUKA members accessing loans form MFIs</p>	<p>stage of the project ere revolving their fund weekly.</p> <p>-96% of UWAVIUKA members with micro-business skills</p> <p>-95% of UWAVIUKA was connected into income-generation activities on social marketed products.</p> <p>-70% of UWAVIUKA members are accessing loans form MFIs</p>
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Source: field data 2013

5.4 Project sustainability

The sustainability of the project is based more on the principle that it has been initiated, and will be fully owned and controlled by the UWAVIUKA members who are also residents of the Karagwe district community. This includes the reliance on capital collected from within the community, in the form of revolving fund, to service the operations, including the issuance of loans. In addition, the application of the Participatory Monitoring and Evaluation (PME) approach, apart from building the capacity of the members and the community, it is expected to help to promote self-assurance, self-worth and autonomy within the community, and thus unifying members is one aspect of the project.

As already stated above, generally people appear to be quite willing to involve in revolving fund programme and other material contributions, including labour, towards the accomplishment of the group objectives. However, there still appears to be a problem in the members' outlook towards physical involvement in the implementation of the Society's affairs. This includes attendance in meetings where average turn up is around 60% or less of the total number of members. The same problem is being experienced in terms participating in the Society's leadership, whereby the members were uncertain to collect the leadership application forms. This is a big threat to the long-term success of the Society.

As for the availability of internal resources to support the continued growth of the project, the study carried out has proved that this group is rich in terms of skills attached with a good number of wealthy individuals as well as people with commercial skills. As such applying only a little effort to tap these resources through such means as grant proposal writing as well as knowledge transfer through participatory workshops can easily enhance the capacity and stability of the project.

Other factors of success that have been included into the group during its formation stage include:

- Accurate identification of the target group
- Closeness of the project leaders to its target group
- Competence of the human resources
- Simplicity in procedures as well as close follow-up of the operations, including that of collecting loans (when it starts)

For members, equal treatment, lower costs for joining the revolving fund programme and the collective nature of the ownership are not only strengthen the financial life but also represent an excellent tool for group performance and long life span of the project.

CHAPTER SIX

6.0 CONCLUSION AND RECOMMENDATION

6.1 Introduction

This conclusion and recommendation gives a very brief summary of the whole project from Participatory Needs Assessment, Problem identification, Literature review, Project implementation to Participatory Monitoring, Participatory Evaluation and Sustainability.

6.2 Conclusions

For a number of years, revolving fund have been at the heart of the development of communities by striving to make available financial resources based on the community's own resources. The safe recycling of this money (through revolving fund) into the community's activities makes a significant contribution to the development of the environment and the well-being of the population in general. Usually, revolving fund project is an effective means to enable the UWAVIUKA to mobilize their collective potential. These collective activities create wealth (jobs and services), in addition to being, in many cases, a source of generation of income that will make it possible to meet basic needs.

Through participatory needs assessment the researcher was able to identify poverty as the key problem facing UWAVIUKA members whereby the final decision was to establish a revolving fund project. It was revealed that majority of UWAVIUKA members' knowledge on revolving fund was high most of them were already practicing this project, even though most of them could not observe immediate impact of the programme.

In outlook of various literatures related to economic empowerment of people living with HIV/AIDS, these projects can improve the economy of this group. This is promising if policies and plans are implemented accordingly. Also education and revolving fund project will increase UWAVIUKA income if it is members' own initiatives toward

revolving fund and accessing soft loans which thereafter being invested into various income generating activities based on loan taker's preferences. From literature review and field consultation it was also realized that if PLWHA were not economically well to support their lives, stigmatization level doubled and the vice versa.

Project objective one and two respectively (To promote the capacity of UWAVIUKA, in terms entrepreneurship and Project/ management skills by the end of the first half of the year 2013 and to facilitate UWAVIUKA to establish and organize a revolving fund programme by the end of one year in which all its members will participate) were completely achieved since all activities associated with the objective were accomplished. Parts of objective three (To assist UWAVIUKA members to access resources in form of finance from MFIs and other stakeholders through their programmes of supporting cooperatives by the end of one year) not yet accomplished due to the fact that some of its activities particularly assessing loans from financial institutions were partially achieved due to conditions that enable somebody/group to access loan. Intentionally, it is far placed on long term plan so as during its implementation impact can be observed and determined.

During evaluation phase it was observed that 95% of UWAVIUKA members participated from the initial stage to the final stage and developed an entrepreneurship and project management skills, constitution was available to give guide to UWAVIUKA operations and Project registration was in the final stages. During this stage the author observed that when participants were given opportunity to run their project things could be conducted very well.

It was also revealed that stigmatization had social and economical impact, which affected those who exposed their health status. It was proved from UWAVIUKA that exposure of

their status had greatly affected their economic situations as community members could not buy goods and services provided by UWAVIUKA.

6.3 Recommendations

Based on the project work that arises from community needs, we realized that transparency, authentic participation of beneficiaries is very vital for the sustainability of the project to be initiated. In this case, therefore we recommend the following:

- i. To other individuals who intend to work with community on various communities based project to take note of these issues and avoid raising high expectations to the beneficiaries which are not attainable.
- ii. To the local government to support socio-economic groups as they tend to help most vulnerable groups to get free of poverty. This is possible since it is easier to support people in groups than individual cases.
- iii. To any individual or group of people who intend to initiate any community based project to make a thorough literature review so as to identify what others have done to such projects and identify policies that comply with the project to be development. This will enhance the acceptance of the project by the state and the concerned policy will give guidance on the accomplishment of the project goals as well as national development goals. Also the initiator of the project should make sure that project monitoring and evaluation are considered very careful as they help on cross-checking the progress of the project activities and eventually assess the impact.
- iv. To the Aids Control Project (ACP) to continue supporting UWAVIUKA particularly on training that the association may be in need as a result of new micro-business initiatives that need special skills apart from those already imparted to the members.

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APPENDICES

APPENDIX 1

This study aimed at examining the influence of income generation and sustainable development projects for people living with HIV/AIDS at Kayanga ward-Karagwe district. The outcome of this study will enable us to identify strategies to enhance sustainable economic development of people of people living with HIV/AIDS. I kindly there fore request you to respond to all the relevant questions in this questionnaire by indicating your choice with a (✓) or comments where applicable. Thank you in advance!!

PART 1: RESPONDENT'S PROFILE

1. Village of domicile
2. Sex -----Male -----Female
3. Age 18-30-----31-45-----46-60-----60+-----
4. Highest level of education attained (please, mark one)
 - a. Not attended school at all ()
 - b. Primary education ()
 - c. secondary education ()
 - d. Tertiary education ()
 - e. Higher Learning ()
5. Family size (children and other dependants)
 - a. 1-4 ()
 - b. 5-8 ()
 - c. 9-12 ()
 - d. 12+ ()
6. What is your current employment status (tick one)
 - a. Unemployed ()
 - b. Self employed ()
 - c. Retired with pension ()
 - d. Retired without pension ()
 - e. Employed in public sector ()
 - f. Employed in private sector ()
- 7 What is your average annual income?

- a. Below 500,000/= ()
- b. 500,000 –1,000,000/= ()
- c. 1,000,000- 1,500,000 ()
- d. 1,500,000+ ()

7. Is your annual income meets your daily requirement?

- 1. Yes ()
- 2. No ()

8. Do you think establishment of sustainable development projects will help people living with HIV/AIDS to improve their standard of life?

- a. Yes ()
- b. No ()

9. If yes, what will be your sector of preference?

- a. Small business ()
- b. Fishing ()
- c. Agriculture ()
- d. Revolving fund and education e. Others (specify).....

11. Why do you prefer to have your own project? What is your main incentive/motivation to have an individual/group project? (Please tick one)

- a. Earn money and meet daily requirements ()
- b. To be your own boss ()
- c. To reduce level of stigmatization ()
- d. To share ideas with others ()
- e. Others (specify).....

12. What is the difficult conditions do you expect mostly to affect your project?

- a. Social/ Cultural factors e.g. stigmatization ()
- b. Access to finance ()
- C: Government regulations ()
- D: Education, skills and training ()

2013

**MCHEZO WA KUZUNGUSHA NA KU
KATIBA YA KIKUNDI CHA KOPA FEDHA-
(UWAVIUKA)
KATA YA KAYANGA WILAYANI
KARAGWE**



APPENDIX 1I
KATIBA YA KIKUNDI

Katibu
UWAVIUKA
1/1/2013

UTANGULIZI

Kikundi cha kuzungusha na kukopa “UWAVIUKA” ni matokeo ya mchakato wa kuangalia mahitaji ya jamii (Community Needs Assessment) ili kuondokana na wimbi la umasikini uliofanywa na Mwanafunzi (Adeodata Augustine) wa Shahada ya Uzamili (Masters in Community Economic Development) ya Chuo Kikuu Huria cha Tanzania kwa kushirikiana na jamii husika na “AIDS control project” (ACP) shirika linalohudumia watoto yatima na wale wasiojiweza likiwa chini ya kanisa la kilutheri Tanzania.

Baada ya mchakato huo uliofanyika mapema mwezi December 2012 ndipo kikundi hiki kikaundwa na wanachama na kuanza kuzungusha pesa miongoni mwa wanachama na kuwaanalia mazingira mazuri ya wanachama hao kupata mikopo katika mashirika ya kibenki kwa masharti nafuu Ili shughuli za kikundi ziende vizuri ndipo wanachama wakakubaliana kuandika katiba itakayowawezesha kutoa dira katika utekelezaji wa shughuli hizo.

JINA NA ANUANI

- i. Jina la kikundi litakuwa: **UWAVIUKA**
- ii. Anuani ya kikundi S.L P 78, Karagwe
- iii. Simu 0768296813 (Katibu wa kikundi)
- iv. Tarehe ya kuandikishwa 26/09/2012
- v. Namba ya kuandikishwa: HWK/KGR/KRG/VIK/ 0045
- vi. Eneo la shughuli za kikundi zitakuwa ni kata ya Kayanga wilaya Karagwe

MADHUMUNI YA KIKUNDI

Madhumuni ya kikundi hiki ni:

- i. Kuinua, kustawisha na kuboreshahali ya maisha ya wanachama.
- ii. Kuzungusha fedha miongoni mwa wanachama
- iii. Kupata mikopo yenye masharti nafuu ya kuendeshea biashara na wakati wa shida.
- iv. utamaduni wa kununua Hisa, kujituma kukopa nakutumia vizuri mikopo.

MATARAJIO YA KIKUNDI ILI KUFIKIA MADHUMUNI:

- i. Wanakikundi kuzungusha fedha miongoni mwao.
- ii. Kuingia mikataba na mashirika au watu binafsi ili kuwekeza katika kikundi hiki.
- iii. Kutoa Elimu ya Biashara kwa wanachama.
- iv. Kuanzisha na kudeleza shughuli yeyote ya ki-uchumi na kijamii kwa manufaa ya wanachama kama itakavyo kubaliwa na wanachama wote wa kikundi.
- v. Kusaidia wanachama kupata mikopo kwa masharti nafuu kutoka katika taasisi za kifedha
- vi. Kutoa ushauri wa ki-uchumi, kifedha na kibiashara ili wanachama waweze kujenga tabia ya kuchukua mikopo wenye nafuu.
- vii. Kujenga misingi imara ya kudhibiti ubadhilifu na wizi kwenye kikundi.
- viii. Kujenga utamaduni wa kulipa madeni kikamilifu.

MAMLAKA YA KIKUNDI

- i. Kufanya kazi na kuchukua hatua yoyote kwa makusudi ya kutimiza madhumuni yaliyo tajwa kwenye sheria hizi.

- ii. Kushitaki na kushitakiwa.

WAJIBU WA KIKUNDI

- i. Kutowabagua wanaotaka kujiunga na kikundi.
- ii. Kutunga masharti na sera bayana kwa wanachama.
- iii. Kulinda maslahi ya wanachama.
- iv. Kutafuta wanachama wapya wa kujiunga na kikundi

UANACHAMA.

Wanachama wakakuwa:

- i. Wanachama wote waliojiunga wakati wa uhamasishaji wakikundi hiki na ambao wataingia katika mchezo wa kuzungusha fedha.
- ii. Wanachama wapya watakapo jiunga baada ya kutimiza masharti yakujiunga na kikundi ikiwemo kuhudhuria mafunzo ya usimamizi wa biashara na miradi

SIFA ZA MWANACHAMA.

- i. Awe mwenye umri usiopungua miaka kumi na nane.
- ii. Mwenye jinsia ya kike au kiume.
- iii. Awe amelipa kiingilio, mwenye uwezo kuzungusha Tshs 10,000/= kila wiki
- iv. Awe tayari kufuata masharti na kanuni za kikundi hiki.
- v. Awe mwenye uwezo wa kusimamia mradi wake.

TARATIBU ZA KUJIUNGA KATIKA KIKUNDI.

- i. Maombi ya mwanachama yatafanyika kwa njia ya maandishi kwa mwenyekiti wa kikundi na mwenyekiti atawasilisha kwa wanachama wa kikundi na wakimkubali basi atataarifiwa kwa barua na kuelezwa hatua ambazo anatakiwa kuzifuata ili awe mwanachama kamili.
- ii. Ataandikishwa kwenye daftari la kikundi.

WAJIBU WA MWANACHAMA.

- i. Kuheshimu mikataba ikiwa ni pamoja na kulipa mkopo alio udhamini endapo mkopaji atashindwa kulipa mkopo wake kama alivyo ahidi bila sababu za msingi.
- ii. Kuwa mwaminifu ndani na nje ya kikundi.
- iii. Kutoa taarifa kwenye uongozi wa kikundi iwapo mtumishi au kiongozi anatoa huduma kwa upendeleo au anafanya jambo lolote linalo hatarisha maslahi ya kikundi.
- iv. Kuhudhuria vikao vyote vya kikundi vinavyo mhusu.
- v. Kujielimisha kuhusu shughuli zote za kikundi.
- vi. Kuyaelewa masharti ya kikundi na kuyafuata.

HAKI ZA MWANACHAMA.

- i. Kushiriki katika shughulizote zakikundikwakufuata kanuninataratibuzakikundi hiki.
- ii. Kuhudhuria nakutoa maoni yake katika mikutano ya kikundi.
- iii. Kuchagua au kuchaguliwa.

KUTEUA MRITHI.

- i. Kila mwanachama atamteua mrithi wake ambaye atakuwa na haki yakulipwa hisa na mafao yote anayo stahili.

- ii. Mwanachama anayo haki ya kubadilisha jina la mrithi kila mwaka na kila uteuzi utaandikwa katika daftari la wanachama na mwanachama mwenyewe ataweka sahihi.

KUSIMAMISHWA UANACHAMA.

- i. Atasimamishwa kwa sababu ya kushindwa kulipa mkopo wake katika muda ulio pangwa na kikundi pasipo kuwa na sababu inayo kubalika na wanachama wengine.
- ii. Kufanya kitendo chochote ambacho kikundi kitaridhika kuwa ni kitendo cha kutokuwa mwaminifu na kinyume na maadili ya kikundi na ni lazima ithibitishwe na moja ya mwanachama. Mwanachama huyu atatozwa faini ya shilingi elfu tano (5,000/=) na mara ya pili atafukuzwa uanachama na 10% ya fedha zake zitakatwa kwa ajili ya usumbufu.
- iii. Kufungwa jela kwa muda wa miezi mitatu na kuendelea kutokana na kosa la jinai na kutokuwa mwaminifu.

BIMA YA MIKOPO YA KIKUNDI.

Kila mwanachama atatakiwa kutoa 2% ya mkopo wake ili kuchangia katika mfuko wa bima ya mikopo ya wanachama. Mfuko huu utakuwa na jukumu la kuhudumia majanga yote yatakayotokea baada ya mwanachama kukopa mkopo wa kuendeshea biashara/mradi. Mwanachama atahudumiwa na bima ya mkopo wa kikundi iwapo:

- i. Ameunguliwa nyumba yake na moto na kuteketeza bidhaa yake yote ambayo aliomba mkopo.
- ii. Mwanachama akifariki, deni lake litalipwa na bima ya kikundi na malimbikizo mengine yatakabithiwa kwa mrithi wake.
- iii. Mafuriko
- iv. Kuibiwa kwa bidhaa anayoendesha kutokana na mkopo na hili itakubalika baada ya taarifa kutoka polisi. Hata hivyo biashara halali tu zitalipwa kwenye mfuko wa bima na biashara zisioondosheka.

HESABU ZAKIKUNDI.

- i. Muhutisari wa mahesabu ya fedha za kikundi yatatolewa kila mwezi

KAMATI YA UTENDAJI.

- i. Kamati ya utendaji ya kikundi hiki itakuwa na wajumbe watano. Mwenyekiti, Katibu, Mweka hazina na wahesabu fedha wawili.
- ii. Wajumbe wa kamati ya utendaji watashika madaraka kwa muda wa mwaka mmoja tu na wanaweza kugombea tena kama watakuwa tayari kufanya hivyo.
- iii. Kamati ya utendaji itakuwa na mamlaka ya kusimamia shughuli zote za kikundi zilizo amuliwa na wanachama wa kikundi
- iv. Kupokea maombi ya wanachama wanaotaka kujiunga.
- v. Maoni ya wanachama yatajadiliwa na wanachama wote katika kikundi na mwanachama atakaye jiunga ni muhimu akawa kwenye kikundi kimoja na yule aliye mleta.
- vi. Kuhakikisha kuwa wakopaji wanarejesha madeni yao kama walivyoahidi na kuwachukulia hatua za kisheria wakopaji wasio waaminifu.

- vii. Kuandika na kutunza mihutasari ya majadiliano na maazimio yote ya mikutano ya kikundi
- viii. Kufanya kazi nyingine zozote kama zitakavyoamriwa na wanachama wa kikundi.

TARATIBU ZA KUOMBA MIKOPO.

- a. Maombi yote ya mikopo yataidhinishwa na kamati ya ndogo ya mikopo na baadaye kupitishwa na wanachama wote. Mikopo itaombwa na vikundi au mwanakikundi mmojammoja na mkopo utarejeshwa na riba ndogo (hii itategemea hali halisi ya mfumuko wa bei kwa wakati husika)

MKUTANO MKUU WA KIKUNDI WAKUFUNGA MAHESABU YA MWAKA

Mwaka wa fedha wa kikundi utakuwa unaishia June 31 na mambo yafuatayo yatafanyika katika mkutano huu:

- i. Kuchagua viongozi wapya kwa ajili ya mwaka mpya wa fedha wa kikundi(mwenyekiti, katibu, mweka hazina na wahesabu fedha)
- ii. Kukumbukumbu zote za fedha zitakaguliwa na kutolewa maamuzi na wanakikundi wenyewe.
- iii. Kutathimini maendeleo ya kikundi
- iv. Kupanga tarehe ya kuanza mzunguko mpya na mahala pa kufanyia mkutano wa kikundi
- v. Kujaza nafasizilizo achwa wazi na wanakikundi kupongezana kwa kufanya tafrija fupi.
- vi. Kupanga mpango mpya wa mwaka husika.

FAINI MBALIMBALI.

- i. Wanachama atakayeongea ndani ya mkutano wowote wa kikundi bila ya ruhusa ya mwenyekiti atatakiwa kulipa faini ya shilingi hamsini **(100/=)**
- ii. Mwanachama ambaye simu yake itaita kwa sauti kubwa na kusababisha kuharibu kwa mazingira ya utulivu atalipa faini ya shilingi hamsini **(100/=)**
- iii. Mwanachama atakayechelewa kufika kwenye mkutano wa kikundi kama ilivyokubaliwa na wanachama wote atatakiwa kulipa faini ya shilingi mia moja **(200/=)**
- iv. Mwanachama yeyote atakayefiwa na Mume/Mke, watoto Baba/Mama atachangiwa shilingi elfu moja **(5000/=)** na kila mwanachama wa kikundi hiki.
- v. Mwanachama atakaye shindwa kuhudhuria mikutano ya kila wiki bila sababu ya kueleweka atatoa faini ya shilingi mia **(1000)**
- vi. **VYANZO VYA MAPATO YA KIKUNDI.**
 - i. Faini
 - ii. Ruzuku
 - iii. Mikopo kutoka katika taasisi za fedha
 - iv. Wawekezaji mbali mbali.

APPENDIX III

Check list question for Participatory Monitoring and Evaluation

1. Is project activities carried out according to the plan?
2. Do you have the constitution?
3. If yes in question (2) above, explain how the constitution helped you in daily operations of the project
4. How many people joined UWAVIUKA and involving in the project activities?
5. Do you think there are other community members attracted apart from already registered UWAVIUKA members inspired to join hand with the project initiatives?
6. Did you equipped with micro-business venture development skills?
7. If yes above, how many UWAVIUKA members apply the skills obtained to run and establish new micro-business venture?
8. Do you think the project (Revolving fund) contribute to the UWAVIUKA Members income improvement and hence well being of majority members?
9. If yes, to what extent this project supported your children on education, health as well as improves your shelter and wellbeing of family in general?

APPENDIX IV

A contract for loans for UWAVIUKA group members

UMOJA WA WATU WANA OISHI NA VIRUSI VYA UKIMWI – KARAGWE (UWAVIUKA)

FOMU YA MKATABA YA MKOPO KWA VIKUNDI VYA WAVIU WATU WANA OISHI NA VVU/ UKIMWI

(Ijazwe nakala tatu)

SEHEMU YA KWANZA

1. JINA LA MKOPAJI/ KIKUNDI:

.....

ENEO LA SHUGHULI:.....

ANUANI:.....

NAMBA YA SIMU:.....

KIASI CHA MKOPO UNAOOMBA

TSHS

(Kwa maneno) Tshs.....

MATUMIZI YA MKOPO KULINGANA NA ANDIKO

.....

SEHEMU YA PILI

B: MASHARTI YA MKOPO

- (i) MUDA WA KUREJESHA MKOPO NI MIEZI 6 inayohesabiwa kuanzia mkopo ulipotolewa kwa MKOPAJI/KIKUNDI na MKOPAJI/KIKUNDI kitafanya marejesho kila mwezi.

(ii) **DHAMANA YA MKOPAJI**

(a) Akiba sh.

(b) Mali
Thamani yake sh.

- (iii) Riba ya mkopo wote ni 5% (ASILIMIA TANO)

- (iv) Mkopo unastahili kutumika kulingana na kusudio lililotajwa hapo juu. Vinginevyo hatua za kisheria zitachukuliwa dhidi ya mkopaji kwa kuvunja sharti mojawapo ambayo ni:-
 - (a) Kurejesha mkopo kutoka kwa mkopaji kila mwezi kwa uwiano sawa na mchanganuo wa kila MKOPAJI/KIKUNDI.
 - (b) Mkopaji hatapewa nafasi ya kukopa tena, kama atavunja moja wapo ya sharti la ukopeshaji. Mtandao (UWAVIUKA) utakagua mali iliyotolewa kama dhamana ya mkopaji kabla ya mkopo kutolewa.
 - (c) Malipo ya urejeshaji mkopo yatafanyika kwenye ofisi ya UWAVIKUKA.
 - (d) KIKUNDI Mkopaji/kitatakiwa kutoa taarifa kila miezi 3 kuhusu maendeleo ya miradi iliyombewa mkopo kwenye mtandao.

USIMAMIZI WA MKOPO

- (i) Kamati ya mikopo itatakiwa kila mara kufanya ufuatiliaji wa maendeleo ya miradi iliyopewa mkopo na kutoa ushauri/maelekezo ikiwa ni pamoja na kusimamia urejeshaji wa mkopo.
- (ii) MKOPAJI/KIKUNDI kitakayopata mkopo kutoka UWAVIUKA watapata mafunzo ya siku moja kuhusu uendeshaji, uongozi na usimamizi wa mkopo.
- (iii) MKOPAJI/KIKUNDI atakayeshindwa kurejesha mkopo tofauti na mkataba italipa 5% ya baki ya mkopo kwa kila mwezi kwa muda miezi mitatu, kwani atakuwa amevunja mkataba.
- (iv) Kama deni halikulipwa lote ndani ya muda huo wa nyongeza ya miezi mitatu, dhamana ya mkopaji na akiba ya wadhamini wake vitachangia ulipaji wa salio la deni la mkopaji.
- (v) Mkopo unaweza kurejeshwa hata kabla ya siku ya marejesho.

TAMKO LA UTHIBITISHO

Sisi/Mimi.....

Nimeyasoma/Tumeyasoma na kuelewa masharti na utaratibu wa kuomba mkopo huu.

Hivyo tunakubaliana na masharti hayo kwa hiari yetu bila kushurutishwa na mtu yeyote.

.....

Jina la Mwenyekiti wa Saini
KIKUNDI

Jina la Katibu wa Saini
KIKUNDI

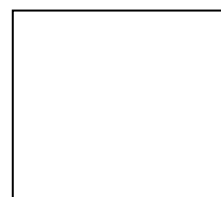
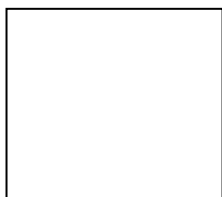
.....
Tarehe

.....
Muhuri wa

MKOPAJI/KIKUNDI

PICHA YA M/KITI WA
KIKUNDI

PICHA YA KATIBU WA KIKUNDI

**WADHAMINI :**

1.

SAINI

JINA:

KAZI:.....

KITUO/ KIJJI

.....



2.

SAINI

JINA:

KAZI:.....

KITUO/ KIJJI



UTHIBITISHO

Kwa upande wa Halmashauri, Mkataba huu umewekwa sahihi na Afisa Maendeleo ya Jamii (W).

Jina kamili:

Sahihi: Tarehe

Muhuri:

Jina na sahihi ya Mwenyekiti wa Kamati ya Mikopo ya Wilaya/Mkurugenzi Mtendaji.

Jina kamili:

Cheo

Sahihi: Tarehe

Muhuri:.....

Mkataba huu umethibitishwa na kusainiwa leo tarehe Mwezi

Mwaka mahali.....

Mbele ya:

JINA KAMILI: CHEO: SAHIHI:

**HAKIMU/WAKILI
MUHURI**

APPENDIX V
TRAINING MANUAL ON SELF - HELP GROUPS FOR MICRO – ENTERPRISE
DEVELOPMENT TO PLWHAS

Introduction

Establishment of income generating micro-enterprises in project wards by PLWH is measurable outcomes envisaged under Umoja wa watu wanaoishi na virusi vya UKIMWI Karagwe (UWAVIUKA). Achievement of this outcome is necessary for the project to achieve its wider objective of building up the capacity PLWH to undertake a process of sustainable development and management of natural resources. This is also necessary to achieve the immediate objective of involving this disadvantaged group in self-directed development.

This training manual has been designed as a tool for the persons forming and nurturing Self-Help Groups, to enable them to train members and office bearers of the groups in the concepts, processes and procedures of group functioning. It has been written in very simple language for easy understanding by grassroots level functionaries. The manual is divided into 14 modules. The first four modules are devoted to explaining the concept of Self-Help and the principles of group functioning and points that need to be attended to while forming groups. The field worker can use these modules at the stage of group formation. This is followed by different topics that a group should understand for management of the collective effort. The field worker can use each of these modules when attending the group meetings. Each training module would take about one hour.

CONTENTS

Module1 what is Self-Help Group?	3
Module 2 How to form a Self-Help Group?.....	4
Module 3 How to frame Rules and Regulations of SHGs?.....	6
Module 4 How to mobilize and manage SHG Savings?.....	8
Module 5 How to train SHGs in Bookkeeping and Accounting?	11

MODULE 1

WHAT IS SELF-HELP GROUP?

Learning Objectives:

At the end of the session, participants will share a common understanding of the following:

- The concept of Self-Help Groups (SHGs);
- The characteristics of a good SHG;
- Why SHGs are needed;
- What role they play in meeting the objectives of HCFP.

➤ Material Required:

Flip charts, sketch pens, markers, piece of papers etc

➤ Procedure:

1. Distribute piece of papers and pens to participants. Ask them to write down what they understand by the question: WHAT IS A GROUP? Display the answers on the board.

Arrive at the following conclusions:

A group consists of people, sharing a common interest, working together to achieve a common goal, knowing each other by face and having intimate interaction with each other.

2. Now ask: **WHAT IS A SELF-HELP GROUP? Repeat procedure 1 and arrive at the common understanding that:**

A Self-Help Group is an informal association of people in a village, hamlet or urban neighbourhood with the following characteristics:

- The size of the group is in the range of 10-20.
- The members share similar characteristics such as same sex, caste, occupation, poverty attributes etc (homogeneity).
- Members are bound by trust, mutual respect and affection (affinity).
- Though informal, the group follows sound organisational management principles such as agreed rules and regulations, frequent meetings, maintenance of accounts etc.
- Mutual help (**one for all and all for one**) is the guiding principle of the group.
- Members are guided by the principle of self-help rather than dependence on external help.

- Members are bound together by the collective goal of improving their income and social status primarily through the organisational strength of working together.
- As the first step towards the above, members make small savings every month.
- From the common pool thus created, they meet the small credit needs of members who otherwise would have to approach the moneylender. Interest is charged on this small loan, which helps the group to build up its common pool. Members decide the rates of interest and loan repayment instalments.
- The group opens a saving bank account in a financial institution (bank, cooperative society) in which all cash balances, except those that are needed for day-to-day expenses, are deposited.
- On the strength of its common fund (including savings, outstanding internal loans and interest collections) the group accesses credit from the bank. The group can withdraw money from this credit line as and when its members need credit to start income generating ventures.
- During its meetings, the group also discusses other common issues and takes up collective action to solve problems of their own members as well as of the community.
- The group also becomes capable to access support from ongoing development programmes sponsored by government and non-government organisations.
- Ask the participants to identify the affinity groups in their own villages. Do members
- Groups share mutual trust and affection? Do they support each other in times of crisis?

MODULE 2

HOW TO FORM A SELF-HELP GROUP?

Learning Objectives:

At the end of this session, the participants should have the skills to identify potential members of SHGs on the basis of homogeneity, affinity and common interests, convince them about the advantages of forming Self-Help Groups, and help form the group.

Contents:

If the field worker is the Link Worker from the same village, he/she will be aware about the social situation in the village, about the affinity groups already existing, the *mohallas* (neighbourhoods) in which the poor live etc. But the field worker of an NGO will be new to the village and will have to familiarise himself/herself with the situation.

Thereafter, the field worker should hold discussions with community members and especially with the women members. This will give sufficient background about the neighbourhoods in which the poor live, their interest to form small groups for initiating income generating activities, etc. Visit these neighbourhoods and hold focus group discussions with the women/or men who have interest to form groups. Tell them about the concept of SHG, its advantages, the principles on which it will be formed, the responsibilities that the members will have to bear, etc.

After agreeing on the criteria, categories all households in the village in these two groups.

Now collect all that are categorized as poor and create a linkage diagram. The linkages could be:

- Households with most frequent interaction
- Households which go to work together
- Households with whom they have no difficulty in sharing food
- Households which are not disliked
- Households which have a common skill

These linkage diagrams will give a basis for self-selection of group members. It is to be remembered that this is not a single day's exercise, but may take several visits. Do not hurry.

After the membership is identified, the members should meet at a common place, in the presence of the field worker, decide on a name, objectives and activities. In the next two to three meetings (at this stage the meetings should be weekly – this may be for about a month) the group should frame its bye-laws, saving amount and frequency, leaders etc.

MODULE 3

HOW TO FRAME RULES AND REGULATIONS OF SHGs?

Learning Objectives:

At the end of the session the participants will be able to guide their SHGs to frame their rules and regulations (bye-laws) after extensive discussions within the group. The model bye-laws developed by members may guide the SHG to draw up their bye-laws, but they should not be forced to adopt them as they are.

Material required:

Pictures of people queuing up for a bus, people crossing the road at a zebra crossing, a school bell being rung, etc

Contents:

Wherever two or more people come together, certain rules of behaviour develop automatically. Many of these rules are informal or governed by custom. But wherever people join together for a common objective and financial transactions take place there is a need to have rules written down. In democratic organisations, these rules must be agreed to and understood by all the members and they must be followed strictly. Any deviant behaviour must be discouraged through a set procedure. To make financial transactions transparent, proper accounts must be maintained. In the absence of these the organisation will disintegrate. Self-Help Groups are democratic institutions and they must follow the norms of democratic self-governance. These norms, necessarily in the written form, are called the bye-laws of SHGs.

These bye-laws must contain the following:

- Objectives of the group
- Procedure for election of representatives
- Periodic change of representatives
- Time of meeting and periodicity of meeting
- The amount and periodicity of saving
- Operation of the bank account
- Procedure for sanction of loan, amount of loan, purpose of loan, rate of interest to be charged, repayment period
- Fines/penalties for non-attendance in meetings, late payment of savings, late or nonpayment of loan instalments or other undesirable behaviour
- Activities to be taken up by the group other than saving and credit
- Procedure for withdrawal from membership
- Distribution among members of income from group business

Remember:

- These rules must be written in the local language at the end of the second meeting of the group.
- The rules must be evolved through consensus. Do not impose on them any rule that they have difficulty to follow. “What will work for them?” should be the guiding principle.
- All members must understand the rules.
- There should be flexibility to modify the rules as the group gains experience.
- The rules must be implemented in spirit.
- The rules must be signed by each member.
- It is the duty of the field worker/community organiser to ensure that the SHG has written rules by the end of the second meeting. Only then can the SHG be considered to have been formed.

➤ **Responsibilities of the field worker when the SHG is framing its rules:**

Help the group members to arrive at their rules and regulations through extensive discussions, help them to write them down and keep the document safely and educate them about their strict observance. Within two months all group members should be fully aware of them.

MODULE 4

HOW TO MOBILIZE AND MANAGE SHG SAVINGS?

Learning objectives:

- To understand the need for savings
- To understand how to encourage savings
- To understand how to account the savings

Content 1: The importance of savings

Mobilizing savings from members is one of the first and very important functions of Self-

Help Groups. Every family saves – even the poorest. But this may not be regular or the amount may not count for much. But if many people save together according to prescribed frequency and rules, savings become a regular habit and the collective effort will be substantial.

Saving is an amount set apart from our earnings for a future need. We may need all that money for meeting present needs. But we make a small sacrifice and cut out the

avoidable needs. The purpose is that we will need that money for a future need, for which no money will be available except our saving. In the absence of this saving we have to beg for money from others. They may not be willing to give us that money or may charge high interest or may ask for some obligation, which we may not like to perform. When we deposit our savings with the group, it is our money. It will be kept safe. It will also grow because the group can give loans on interest to those of us who need loans in emergencies. The interest they pay to the group helps the group fund to grow. Each of us has a share in this profit. The following case study shows the importance of saving:

Content 2: How to encourage savings

To encourage poor people to save is not a very easy or popular task. This is because the poor do not have enough money at any given time. Saving requires some sacrifice or leaving out expenditure on some present need. People are also concerned about the safety of their money. This is particularly so if they have been cheated in the past by false organisations or people. Therefore it is important to make people aware of the need for saving and the special measures which will be taken by SHGs to protect their hard-earned money.

These can be explained through the following:

- People fall in a debt trap when they do not have sufficient income throughout the year and fail to save when they have some income.
- Poor people need money in emergencies. These emergencies are rarely anticipated.
- At those times they have to beg for loans from a moneylender or big landlord. In return, they have to mortgage their ornaments, house or land. The interest charged is so high that they are never able to repay the loan in time. Thus they end up losing their property and become poorer. Even social exploitation may follow.
- Most of the loan needs of the poor are not eligible for financing by banks.
- As women do not generally have property in their own names, few of them can take loan from banks.
- To take loan from outsiders is not considered good in our culture.
- But if a woman of a poor family cultivates the habit of saving at least 50 paise per day she will be able to save Rs. 15 per month. The Self-Help Group offers a

forum where she can deposit this saving safely. When in dire need she can get a loan from the group. It is her own money.

- If she opens an individual saving account in a bank, she will have to go to the bank to open the account and she will have to go to the bank every time she has to deposit the money. Community saving is superior to individual saving by banks also.
- Saving increases financial discipline among the poor. Banks are willing to finance groups which are successful in managing their savings. This opens up another avenue for poverty reduction.
- Regular saving is the best guarantee for the long term sustainability of the group.
- **Saving through SHG is a common activity, which builds up unity and fellow feeling.**
- Everyone does some saving. For example, a poor farmer does not eat all his grains when the crop is harvested. He stores some for future use or for next year's seed.
- Even a poor woman sets apart a portion of her daily provisions to use at a time of dire need.
- Saving is the starting point for the society's economic growth.
- It is not important how much you save, but that you do some saving.
- Unity is strength. When many poor women together save small amounts of money over a long period, the amount becomes big.

Content 3: How to manage savings

- Fix the amount of saving and its frequency (weekly/fortnightly/monthly) after thorough discussion among members. The amount the poorest among the group can pay should be the starting point.
- After some time, the amount of saving can be increased with mutual consent.
- Decide on what portion of the saving should be returned to individual members who may leave the group at a later date.
- The saving amount should be collected only in group meetings.
- The saving amount should be noted in the saving ledger and the member's pass book at the same time as it is paid.
- All members should pay at the due date and late payment, except in emergencies, should be fined.

- The amount collected should be immediately deposited in the saving account of the group. The cashier should retain cash only to the extent permitted in the bye-laws. This cash is to be used for such purposes as meeting day-to-day expenses or giving small emergency loans (e.g. giving Rs. 100 as loan to a member who has suddenly fallen ill at night).
- The group saving-cum-loan ledger and pass book must be kept by the cashier and not by an outsider.
- No office bearer should use the group fund for her personal expenses or keep it as cash with her.
- The office bearers should personally go to the bank to deposit the money. It is advisable to take a different member along to the bank every time.

MODULE 5

HOW TO TRAIN SHGs IN BOOKKEEPING AND ACCOUNTING?

Learning Objectives:

At the end of the session, the participants will have better skills to:

- Make SHG members aware of the need to maintain proper records and account books.
- Explain all the records and books of accounts necessary for SHGs.
- Explain the importance of auditing of accounts.

Contents:

In every organisation, it is very important to maintain records of its operations and also record of its financial transactions. For SHGs, the important operational aspects need to be recorded in their membership and meeting registers. Financial records track the movement of money in order to keep a watch on its financial health. Money is coming in and going out. Services have to be paid for. Income is received or due to be received. What is due must be estimated. This is possible only when books of accounts are maintained. The guiding principle is that all transactions are recorded, preferably on the same day.

The following transactions usually take place in an SHG:

- Receiving savings/ refunding saving amount to members who may leave
- Giving loans and receiving repayment

- Receiving interest on loans
- Receiving loans from banks and paying back the loan amount
- Paying interest on bank loans
- Receiving grants/donations
- Paying for expenses

2. The essential records of an SHG under HCFP are:

- Membership register
- Attendance register
- Meeting proceedings
- Cash book
- Saving & loan ledger
- Bank ledger
- Group's bank passbook • Individual passbooks

3. The treasurer is the office bearer who is responsible to ensure that all account books are maintained properly. But a book writer may help her in this work. The writer must be honest, acceptable, should have numeric skill and must be able to write accurately, and should not be able to influence the group in any way. Initially the field worker may do this job, but a person from the village must be selected and trained for this purpose. This person can be paid a suitable honorarium by the group when/if the number of transactions and the group's surpluses increase.

Appendix 5 LETTERS

Adeodata Augustine
S.L.P 20,
KARAGWE
03/07/2012

AFISA MTENDAJI
KATA, Kayanga
S.L.P 22,
KARAGWE

YAH: KUKUTANA NA VIONGOZI WA MITAA KATA-KAYANGA

Kichwa cha habari hapo juu chahusika,

Mimi Adodata Augustine ni mwanafunzi wa chuo kikuu huria cha Tanzania ninayesomea shahada ya pili ya maendeleo ya uchumi wa jamii. Katika mchakato wa kukamilisha sehemu ya masomo yangu napenda kushiriki kubaini matatizo ya kiuchumi yanayokabili WAVIU (Watu wanaoishi na VVU na UKIMWI) waliojiweka wazi katika kata yako.

Lengo la mkutano huo ni kujadiliana na kupata mawazo na uzoefu kutoka kwa viongozi hao ili kwa pamoja tuweze kupendekeza Mradi/miradi ambayo itaanzishwa na kuusimamiwa na WAVIU wenyewe ili kusaidia kutatua matatizo waliyonayo ya kiuchumi. Nimevutika kukutana na viongozi hao kwani WAVIU wapo wengi na hakuna afua inayolenga kushughulikia matatizo yao ya kiuchumi.

Ninaomba uandae mkutano huo siku ya Jumanne mnamo saa 9.30 Alasiri, tar 10/07/2012 katika ukumbi wa Angaza - Kayanga
Ahsante kwa ushirikiano,

.....
Adeodata Augustine Peter

MWANAFUNZI CHUO KIKUU HURIA CHA TANZANIA

Adeodata Augustine
S.L.P 20,
KARAGWE
13/07/2012

AFISA MTENDAJI
KATA -Kayanga
S.L.P 22,
KARAGWE

**YAH: KUKUTANA NA WATU WANAIOISHI NA VVU/UKIMWI KATA -
KAYANGA**

Kichwa cha habari hapo juu chahusika,

Mimi Adodata Augustine mwanafunzi wa chuo kikuu huria cha Tanzania ninayesomea shahada ya pili ya maendeleo ya uchumi wa jamii. Ili kukamilisha sehemu ya masomo yangu napenda kushiriki kuwatambua WAVIU (Watu wanaoishi na VVU na UKIMWI) waliojiweka wazi katika kata yako.

Lengo la mkutano huo ni kutambua na kupendekeza Mradi/miradi ambayo itaanzishwa na kusimamiwa na WAVIU wenyewe ili kusaidia kutatua matatizo waliyonayo ya kiuchumi.

Nimeona ni vema kukutana na WAVIU kwani ni kundi ambalo limesahaulika katika Kata ya Kayanga kwa sababu walio wengi wanaishi katika mazingira magumu sana na kuishi kwa kutegema misaada kutoka kwa wafadhili jambo ambalo siyo la kutegemea.

Ninaomba mkutano ufanyike siku ya Ijumaa mnamo saa 8.00 mchana, tar 20/07/2012 katika ukumbi wa Angaza - Kayanga

Ahsante kwa ushirikiano,

.....
Adeodata Augustine Peter

MWANAFUNZI CHUO KIKUU HURIA CHA TANZANIA