

**MICRO CREDIT FOR ECONOMIC EMPOWERMENT OF VULNERABLE
WOMEN: A CASE OF KIMARA MATANGINI STREET**

MANYAMA WILLBRORD

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

2013

CERTIFICATION

The undersigned certifies that I have read and hereby recommend for the acceptance by the Open University of Tanzania (OUT) a project entitled, Micro Credit for Economic Empowerment of Vulnerable Women: A Case of Kimara Matangini Street, in partial fulfillment of the degree of Master of Community Economic Development in the Open University of Tanzania.

.....

Dr. William Pallangyo

(Supervisor)

Date:

COPYRIGHT

This Project is copyright material protected under copyright Act of 1999 and other international and national enactments, in that behalf, on intellectual property. No part of this Project may be reproduced, stored in any retrieval system, or transmitted in any form by any means – electronic, mechanical, and photocopy, recording or otherwise without prior written permission of the Author or the Open University of Tanzania in that behalf.

DECLARATION

I, Manyama Willbrord hereby declare that, this project document for fulfillment of the Master of Community Economic Development (MCED) is based on my own efforts and solely done by me. It has never been presented to any other Institution for similar purposes.

.....
Manyama Willbrord

.....
Date:

DEDICATION

I dedicate this work to my family: my beloved wife Noela Tumaini Manyama; my children James Manyama, Anitha Manyama, Maria Manyama and Deusdedit Manyama; and my lovely granddaughter Virginia Joshua. All of them offered me encouragement and support which gave me the energy to complete this work.

ACKNOWLEDGEMENT

Many people have contributed in different ways in making this work successful. First and foremost I would like to thank my wife Noela Tumaini Manyama for her tireless encouragement, love and tender care during the entire period of my studies and in particular when I worked for long hours on the project document.

I would like to extend my thanks to the entire Kimara Matangini Street (Mtaa) leadership for accepting me to work with them in identifying and eventually implementing the project. In particular, I would like to thank Mr. Shabaan Mtambo the Chair person of Kimara Matangini Street for guidance, information and support during the entire period.

I would also like to express my thanks to the host organization Kimara Matangini Community Based Information and Counseling Center for accepting my request for working them on the project. It is rather difficult to mention all staff and volunteers who assisted me in one way or another in this project. However, I would like to recognize and acknowledge the efforts of these individuals: Mr. Benard Ukuta the project coordinator, Mr. Gideon Willson, and Mr. Prosper Pius, Ms. Janeth Ngowi, Ms. Zena Hassan and Ms Halima Bakari.

I would further like to thank my supervisor Dr. William Pallangyo for valuable advice, comments, corrections, input and counsel in ensuring that this project is of high quality and meets the scholarly standard of the Open University of Tanzania. Similarly, my heartfelt thanks should go to Dr. Felician Mutasa for his endless encouragement, advice, counsel and guidance regarding the project and the entire period during my studies at the University.

I would like to recognize and appreciate my fellow MCED students: Cesilia Nkwam and Norman Gimbi for the peer support and consultations over the period we were working on our projects.

To all of you and others not mentioned here whose efforts contributed to make this project a success, I once again say thank you so much. God bless you.

ABSTRACT

The general objective of the project is to establish micro-credit schemes for women for income generating activities at Kimara Matangini Street (Mtaa) in Saranga ward, Kinondoni municipality, Dar es Salaam region. The project has been conceived basing on Community Needs Assessment (CNA) conducted in the area in April 2012. Primary data collecting methods included Structured Questionnaire, Focus Group Discussions and Observations. Documentary analysis was used to gather secondary data. At least 270 women will benefit from through access to capital for income generating activities by the end of the project in March 2015. Five objectives have been implemented during the period from April 2012 to June 2013. They include: 1) To strengthen the performance of the host organization; 2) To increase the awareness of at least 10 local leaders on microcredit and VSLA methodology; 3) To mobilize vulnerable women to form village and savings and loans associate groups; 4) To strengthen supervision and monitoring system of the project; 5) To mobilize community members for broadening implementation resources. The remaining two objectives will be implemented as from July 2013 to March 2015. Several recommendations have been drawn including to: recover costs through charging Village Savings and Loans Associate (VSLAs) methodology trainings; strengthen management through having full time paid employees, publicize the project through producing leaflet materials describing the project and enhance community trust and ownership through encouraging community participation in the project. To ensure continuity of the project, a sustainability plan has been developed.

TABLE OF CONTENTS

CERTIFICATION	ii
COPYRIGHT	iii
DECLARATION	iv
DEDICATION	v
ACKNOWLEDGEMENT	vi
ABSTRACT	viii
LIST OF FIGURES	xv
LIST OF ABBREVIATIONS	xvi
CHAPTER ONE	1
1.0 COMMUNITY NEEDS ASSESSMENT	1
1.1 Introduction.....	1
1.2 Community Profile	2
1.3 Community Needs Assessment	3
1.3.1 Research Objectives.....	3
1.3.2 Research Questions.....	3
1.3.3 Benefits of Community Needs Assessment.....	3
1.3.4 Research Methodology	4
1.3.4.1 Research Team.....	5
1.3.4.2 Research Design	5
1.3.4.3 Sampling Techniques.....	5
1.3.4.4 Sample Size	6
1.3.4.5 Data Collecting Methods	6
1.3.4.6 Data Analysis Methods.....	9

1.4 Research Findings.....	9
1.4.1 Findings from Structured Questionnaire	9
1.4.1.1 General Characteristics of Respondents	10
1.4.2 Findings from Focus Group Discussions.....	13
1.4.3 The Identified Problems	15
1.4.4 The Prioritized Problem.....	19
1.5 Conclusion	20
CHAPTER TWO.....	22
2.0 PROBLEM IDENTIFICATION.....	22
2.1 Background to Problem	22
2.2 Problem Statement.....	22
2.3 Project Description	25
2.3.1 Target Community.....	25
2.3.2 Project Stakeholders	26
2.3.3 Project Title	27
2.3.4 Project Location.....	27
2.3.6 Project Goal and Objectives	27
2.3.6.1 Project Goal	27
2.3.6.2 Project General Objective.....	27
2.3.6.3 Project Objectives.....	28
2.4 Host Organization.....	28
2.4.1 Kimara Matangini Community Based Information and Counseling Center	28
2.4.1.1 Vision of the Organization	28
2.4.1.2 Mission Statement of the Organization	29
2.4.1.3 General Objective of the Organization.....	29

2.4.1.4 Objectives and Key Core Areas of the Organization.....	29
2.4.1.5 Organizational Structure.....	30
2.5 Role of the Host Organization in the Project.....	30
2.6 Role of the MCED Student in the Project	31
CHAPTER THREE.....	32
3.0 LITERATURE REVIEW	32
3.1 Introduction.....	32
3.2 Theoretical Literature Review	32
3.2.1 Definition of Key Terms.....	32
3.2.1.1 Microfinance.....	32
3.2.1.2 Microcredit	33
3.2.1.3 Micro Finance Institutions (MFIs).....	33
3.2.1.4 Income Generating Activities	33
3.2.1.5 Empowerment and Economic Empowerment	33
3.2.1.6 Standard Definitions of Poverty	34
3.2.2 The Concepts of Gender and Gender Relations	35
3.2.3 Gender Analysis in Income Generating Activities	36
3.2.4 Poverty and Poverty Alleviation in Tanzania.....	38
3.2.5 Women and Poverty Alleviation in Tanzania.....	40
3.2.6 Women’s Income Generating Activities	41
3.2.7 Financing Income Generating Activities of Low Income People	42
3.2.8 Women Empowerment: a Solution to Poverty Alleviation	45
3.2.9 Microcredit for Women’s Economic Empowerment	47
3.3 Empirical Literature Review.....	50
3.3.1 Empirical Studies Outside Tanzania.....	50

3.3.2 Empirical Review in Tanzania.....	53
3.4 Policy Literature Review	56
CHAPTER FOUR	62
4.0PROJECT IMPLEMENTATION	62
4.1 Introduction.....	62
4.2 Project Outputs	62
4.3 Project Planning.....	62
4.3.1 Project Implementation Plan.....	62
4.3.2 Project Inputs	63
4.3.3 Staffing Pattern	69
4.3.4 Project Proposed Budget.....	70
4.4 Project Implementation.....	71
4.4.1 Project Implementation Report.....	71
CHAPTER FIVE	80
5.0MONITORING, EVALUATION AND SUSTAINABILITY.....	80
5.1 Introduction.....	80
5.2 Monitoring	80
5.2.1 Management Information System (MIS).....	80
5.2.2 Data Collecting Methods	81
5.2.3 Data Analysis.....	81
5.2.4 Monitoring Plan	84
5.3 Evaluation	89
5.4 Project Sustainability	90
5.4.1 Sustainability Plan	91

CHAPTER SIX	95
6.0 CONCLUSION AND RECOMMENDATIONS	95
6.1 Introduction.....	95
6.2 Conclusion	95
6.3 Recommendations.....	97
REFERENCES	98
APPENDICES	107

LIST OF TABLE

Table 1.1: Age Distribution of Respondents	10
Table 1.2: Number of Years a Respondent Has Lived in the Area	11
Table 1.3: Level of Education by Sex	12
Table 1.4: Main Activities of Respondents	12
Table 4.1: Logical Framework for Implementation-April 2012 to March 2015	64
Table 4.2: Project Budget	71
Table 4.3: Plan of Operation- April 2012 to March 2015	78
Table 5.1: Activity Monitoring Framework	82
Table 5.2: Objective Monitoring Chart	83
Table 5.3: Activity Monitoring Plan-April 2012 to March 2015	85
Table 5.4: Objective Monitoring Plan-April 2012 to March 2015	87

LIST OF FIGURES

Figure 1.1: Administrative Structure of Kimara Matangini Street (Mtaa)	3
Figure 1.2: Flow chart of the community needs assessment process at Kimara Matangini	4
Figure 1.3: Age Distribution of Respondents	10
Figure 1.4: Flow Diagram of Social and Natural Resources of the Area	14

LIST OF ABBREVIATIONS

AIDS	Acquired Immune Deficiency Syndrome
AdCSI	Addis Credit and Savings Institution
ASA	Association for Social Advancement
AVFS	Africa Village Financial Services
BNA	Basic Needs Approach
BRAC	Bangladesh Rural Advancement Community
CDTF	Community Development Trust Fund
CNA	Community Needs Assessment
DANIDA	Danish International Development Agency
ECA	Economic Commission for Africa
FAO	Food Agricultural Organization
FDGs	Focus Group Discussions
FEMNET	Feminist Network
FICCOs	Finance Institutions Credit Cooperative Organizations
FINCA	Foundation for International Community Assistance
GAD	Gender and Development
GB	Grameen Bank
GDP	Gross Domestic Product
HIV	Human Immune Virus
ICRW	International Center for Research on Women
IGAs	Income Generating Activities
ILO	International Labour Organization
JK	Jakaya Kikwete

MCED	Master of Community Economic Development
NGOs	Non Governmental Organizations
MFI	Micro Finance Institutions
MIS	Management Information System
MKUKUTA	Mkakati wa Kukuza Uchumi na Kupunguza Umaskini Tanzania
MV	Means of Verification
NPP	National Population Policy
NSGRP	National Strategy for Growth and Reduction of Poverty
OPRAS	Open Performance Review and Appraisal System
OUT	Open University of Tanzania
OVI	Objectively Verifiable Indicators
PRIDE	Promotion of Rural Initiative and Development Enterprise
RAWG	Research and Analysis Working Group
RD-12	Rural Development Project-12
SACCOS	Savings Cooperative Organizations
SAP	Structural Adjustment Programme
SEFINA	SERO Lease and Finance Company
SELF	Small Entrepreneurs Loan Facility
SMEs	Small and Micro Enterprises
SPSS	Statistical Package for Social Sciences
START	System for Analysis, Research, and Training
TB	Tuberculosis
TE	Trading Economics
TGNP	Tanzania Gender Network Programme

ToR	Term of Reference
TOT	Training of Trainers
TYDEF	Tanzania Youth Development Employment Foundation
TZS	Tanzania Shillings
UN	United Nations
UNICEF	United Nations Children's Fund
UNDP	United Nations Development Programme
URT	United Republic of Tanzania
USD	United States Dollar
VCT	Voluntary Counseling and Testing
VSLAs	Village Savings and Loan Associates
WAD	Women and Development
WID	Women in Development
ZD	Zimbabwe Dollar

CHAPTER ONE

1.0 COMMUNITY NEEDS ASSESSMENT

1.1 Introduction

Community needs assessment has been given many definitions (Neely, 2002). The United Way of America (1982) in Neely (2002) defines it as systematic process of collection and analysis as inputs into resource allocation decisions with a view to discovering and identifying goods and services the community is lacking in relation to the generally accepted standards, and for which there exists some consensus as to the community responsibility for their provision. McKillip (1987) in Neely (2002) defines it as a process of ordering and prioritization of community needs. Reviere et al. (1996) in Neely (2002) take a somewhat different approach in defining needs assessment. They define needs assessment as a systematic and ongoing process of providing usable and useful information about the needs of a target population- to those who can and will use it to make judgments about policy and programs. These definitions are relevant and are useful in broadening understanding of community needs assessment. As Neely (2002) says, needs assessment are important for communities.

According to Aparna, Mindy and Balcazar (2000), the goal of a needs assessment is to identify the assets of a community and determine potential concerns that it faces. The assessment is conducted at the community level. The process involves outsiders and insiders to work together in a participatory manner to identify development patterns, understand livelihoods strategies of different people and build a common understanding on development priorities and action plans (Food and Agriculture Organization, 2001).

In Tanzania, currently different institutions including Non-governmental Organizations (NGOs) have been undertaking community needs assessment in villages and urban

settings to generate information on peoples' felt needs, social assets and opportunities. Such information eventually allows for developing informed interventions to deal with problems in those communities. Note that community needs assessment is considered as an applied social research (Reviere et al., 1996 in Neely, 2002). Along the same vein, in April 2012, the Master of Community Economic Development (MCED) student researcher and other team members conducted community needs assessment at Kimara Matangini Street (Mtaa) in Saranga Ward, Kinondoni Municipality, Dar es Salaam region. Following that introduction, the rest of the paper includes the following: community profile; community assessment; objectives and benefits of the research; summary of research process; research team; research methodology; data type and data collecting methods; data analysis; findings; problem prioritization; conclusion; references and appendices.

1.2 Community Profile

Kimara Matangini is a Street (Mtaa) of Saranga Ward in Kinondoni Municipality, located in the west part of Dar es Salaam Region. Saranga ward was established in year 2011 and according to 2012 census; the population is 104,127 (49,263 male 54,864 female) (United Republic of Tanzania, 2012). Kimara Matangini Street consists of nine human habitat locations. These include Kimara Tanesco, Kimara Mavurunza (B), Kimara Dawasco, Kimara Majanjara, Kimara Midland (Kwa Mandasanga), Kimara Saint Peters, Kimara kwa Mwakatobe (Kwa Maji), Kimara Mtoni and Kimara Makaroni (Machinjioni).

Kimara Matangini area is part of an upland plateau of West Kinondoni with a vegetation mainly of costal palms (Pan-African START Secretariat, 2011). Kimara Matangini Street borders Korogwe and Kilungule Streets to the East; Goba Ward to the North; Kimara B Street to the West and river Bonyokwa to the South. A major highway from Dar es Salaam

to upcountry regions passes across the Kimara Matangini Street. According to the Chairperson of the Street, the area has approximately 6,000 people and about 300 households.

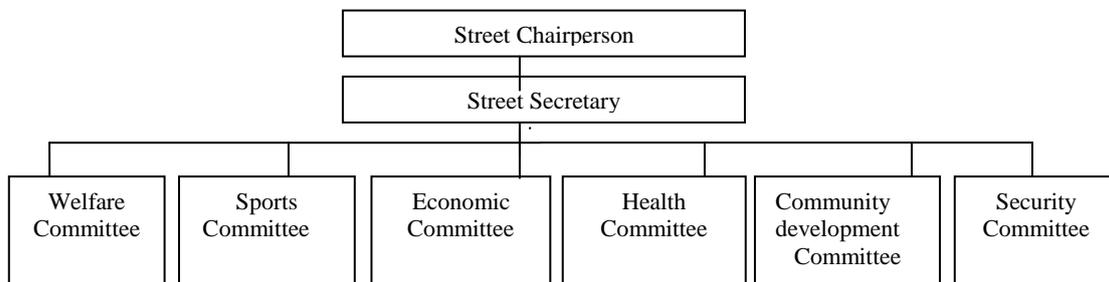


Figure 1.1: Administrative Structure of Kimara Matangini Street (Mtaa)

Source: Community Needs assessment (2012)

1.3 Community Needs Assessment

1.3.1 Research Objectives

The objectives of the community need assessment at Kimara Matangini Street were to:

1. To determine social economic characteristics of people in the area
2. To analyse social and natural resources available in the area
3. To assess the felt existing problems faced by people of the area

1.3.2 Research Questions

1. What are social economic characteristics of the people of Kimara Matangini Street?
2. What are social and natural resources available at Kimara Matangini Street?
3. What are the felt existing problems faced by the people at Kimara Matangini Street?

1.3.3 Benefits of Community Needs Assessment

As pointed out in the introduction, information collected in the needs assessment event will be used as a basis for the local authority and the respective community in designing interventions to deal with the prioritized problems.

Alternatively, due to resource constraints experienced by the local authorities, of which Kimara Matangini Street is not spared, social agencies (i.e. NGOs) within the area may take the problem on board and help address it by integrating it into their current projects. Conversely, the organization may solicit grants from donors to help deal with the problem because it is part of Kimara Matangini Street community. On the other hand, individuals and groups who participated in the assessment may find the information useful in their work. For example, they will be able to increase their understanding about the needs and priorities in the study community. In addition to that nearby communities may find the process useful to replicate in their areas in order to improve the social economic conditions of their people.

1.3.4 Research Methodology

April 2012

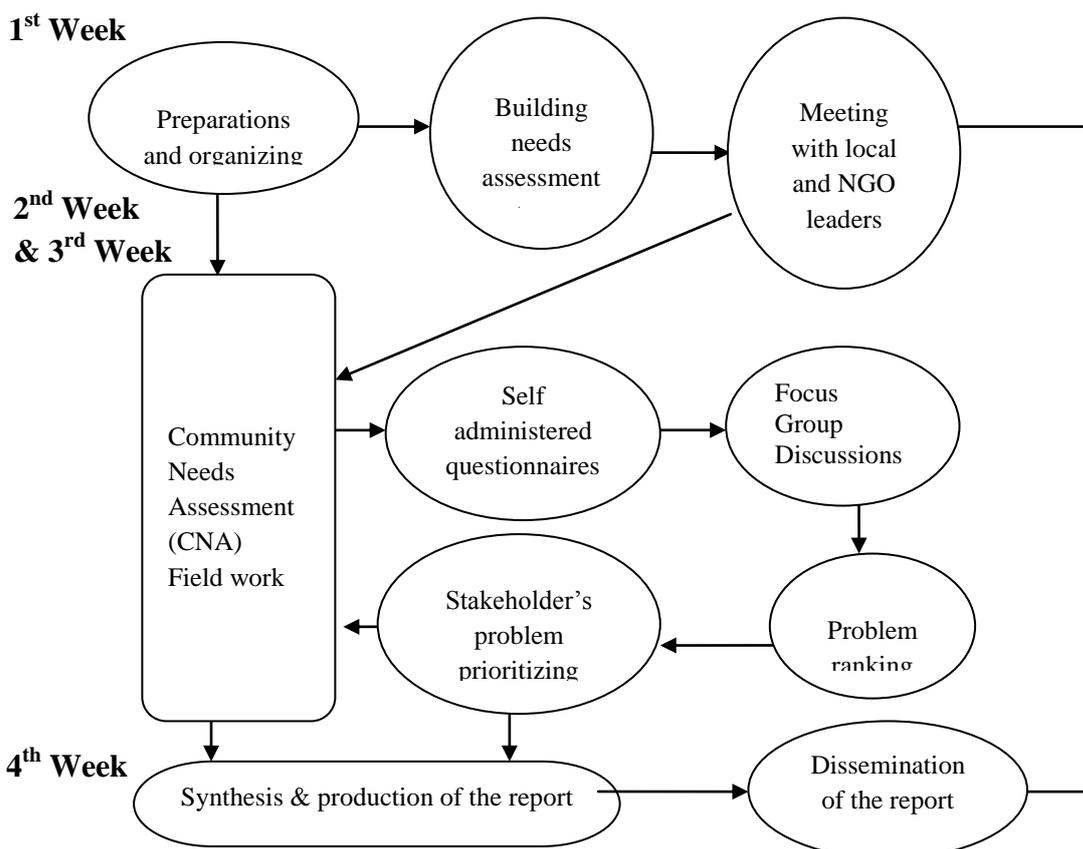


Figure 1.2: Flow chart of the community needs assessment process at Kimara Matangini

Source: Community Needs assessment (2012)

1.3.4.1 Research Team

The research team included four people. These are the MCED student and three staff members from the host organization. The research team was oriented on the community needs assessment processes in the first week of April 2012. The team also assigned themselves roles to be undertaken during the needs assessment at the study site in the remaining three weeks of April 2012.

1.3.4.2 Research Design

Both quantitative and qualitative approaches to research were used. According to Kothari (2004), quantitative approach to research involves the generation of data in quantitative form subjected to quantitative analysis. Under this approach, structured questionnaires were used to obtain data from the field. The instruments were designed in such a way that studied attributes could be quantified and hence measurable. Kothari (2004), on the other hand, states that qualitative approach to research is subjective assessment of attitudes, opinions and behaviour. The author points out that such an approach generates results either in non-quantitative form or in the form which is not subjected to quantitative analysis. Under this approach, methods used to obtain data from the field included focus group discussions and observations.

1.3.4.3 Sampling Techniques

Kimara Matangini Street was purposefully selected to be covered in the research. This is because, compared with other Streets in Saranga ward, Kimara Matangini is centrally located with various social-economic activities being conducted. In addition to that the area has pockets of densely populated human habitat squatters; an indication of urban poverty. Purposive sampling technique was used to select respondents to be involved in the study. The approach was preferred because it helped in reaching respondents quickly

and getting their opinion easily. Also, it enabled the researcher to get information from respondents, men and women, with diverse characteristics of gender; age; and social-economic status; who were willing and available to participate in the research. Criteria for inclusion included the following: a respondent had to be a resident of Kimara Matangini Street; had the time to complete filling out the questionnaire or attending focus group discussions. Also, a respondent had to give voluntary informed consent for participation.

1.3.4.4 Sample Size

During the design of the research, consideration regarding resources such time and funding, and type of respondents to be involved, guided the decision making process on the sample size. Given the backdrop, the sample size was 80. Proportions were such as 3 local government officials from Kimara Matangini Street, 2 officials from Matangini Community Based Information Center (a local NGO in the area), and 75 individual community members-men and women. The sample of that size was selected to ensure that people from different social economic background from the study area were involved in the study.

1.3.4.5 Data Collecting Methods

i) Structured questionnaires

Structured questionnaires were used to generate primary data from respondents in the field during the second week of April 2012. Respondents were invited to the host organization where 40 structured face to face and self-administered questionnaires were distributed. Data collected include demographic characteristics of respondents such as sex, age, activities of the people at the area, education back ground and duration respondents have lived in the area. According to Punch (2005), face to face and self administered questionnaires allow the researcher to be in control of data gathering procedures rather

than leave it to others or to chance. This means that data is of high quality and standard is maximized. As Kothari (2004) says, they require less skill on the part of the interviewer. The questionnaires were written in Kiswahili the national language that everyone understood. The questionnaires are attached in appendix I for reference. On average 15 to 20-minutes were used to respond to a questionnaire. Prior to the study, the tools were pre-tested to assess their validity and reliability.

ii) Focus Group Discussions

Focus Group Discussions (FDGs) were conducted in the third week of April 2012. Desai and Potter (2006) in Nambiza (2007, p. 22) argue that focus groups provide an effective method of accessing people's view points and perceptions, and differences between them. Notably, focus groups can be used for people with diversity levels of education including people with low literacy levels residing in the study area. Focus Group Discussions are commonly used to generate information on collective views of social issues. They are also considered equally good for generating an abundant data. In addition, FDGs enable local people to express, enhance, share and analyze their knowledge of life and conditions (United Nations Development Programme, 1998).

In total four focus groups were conducted. Two groups were stratified by sex (men only and women only). The remaining two groups, men and women were mixed. All respondents involved in the focus groups were from a mix of social economic background. The focus group discussions were carried out in specific locations where respondents were invited to gather. See appendix III for reference. Three FDGs were conducted in households' backyards or on verandas of community members. One Focus Group Discussion was conducted at the host organization's office premise. Each focus group consisted of at least 10 people. On average the discussion lasted between 60 and 90

minutes and various issues were covered in terms of social and economic problems and available resources.

Semi structured questionnaire with leading questions adopted from Sharma et al. (2000) was employed to collect data from respondents during FDGs. Supplementary questions were asked as discussions progressed. A check list was used to ensure that important topics were covered. The advantage of that technique was to provide additional data using open ended questions to compliment data from structured questionnaires.

A flip chart was used as a visual recorder of participants' responses so that participants could check for accuracy during the focus group discussions; see appendix V for reference. One person from the research team facilitated the group discussions while the other recorded the discussions on flip chart paper; refer to appendix IV for reference. A note book was also used for taking notes and summaries. A camera was a visual recorder of still pictures of respondents during discussions.

iii) Observation

This was done during field work. It was used mainly to probe issues besides those covered in the structured questionnaires and focus group discussions. A note book was used for recording the observations.

iv) Documentary analysis

The researcher critically reviewed various relevant documents in relation to the study to collect secondary data. These include scientific journals, books, papers, reports, government archives during the study period. The secondary data was used to complement primary data.

Triangulation was used to validate the gathered data from the field. Triangulation included cross-checking of data on similar issues, and comparing data from different groups and methods. In addition to this, the MCED student (researcher) tried to find out if there were some exaggerations of the gathered data from respondents during FDGs. However, he could not trace any clues on that regard. Where data was somewhat contradictory, further exploration was conducted. However, that was not much.

1.3.4.6 Data Analysis Methods

This involved quantitative and qualitative data analysis. Quantitative data from structured questionnaires were examined for missing values, consistence and were then coded. To give an example; age was grouped into scale values (i.e. 18-24, 25-34, 35-44). Data from the survey questionnaires were then analyzed using SPSS version 16.0 soft ware and consisted primarily of descriptive statistics. Results are presented in frequency distribution tables and charts. The aim is to illustrate demographic characteristics of the sample.

Qualitative data analysis consisted of the content analysis of the notes and flip chart records. Data from the four focus groups were reviewed for similarities and differences, and integrated under various themes. Flow diagram was used for analysis of social and natural resources. A Pairwise Priority Matrix method was used for preferential analysis and ranking of the problems. Finally the most important felt existing problem was identified following critical scrutiny of the social environment, national policies, urgency and resources in relation to the problem.

1.4 Research Findings

1.4.1 Findings from Structured Questionnaire

Introduction

In this section, results from the questionnaire, with respect to general demographic data representing the Kimara Matangini Street community is provided.

1.4.1.1 General Characteristics of Respondents

Age distribution of respondents

Age distribution of respondents who were interviewed using a questionnaire is summarized in table 1.1. From the results, it shows that respondents in the age group (25-40 years) were the majority (42.5%) of respondents who were interviewed, followed by (18-24 year olds) and (41-65 year olds). Respondents who were above 65 years of age were the least; less than ten percent.

National Population Policy, 2006, defines youth as people in the age group (18-24). This group constitutes 19.6 per cent of the Tanzania population (Population and Housing Census, 2002 in National Population Policy, 2006). In the assessment, the youth group represented 27.5 percent of all respondents in the study next to people in age group (25-40). People in these age groups are the most productive, with high fertility rate in Tanzanian society. Overall, it can be concluded that people living at Kimara Matangini are between 18 to 40 years. It is expected that people who are 65 and above are the least in number in the population. This concurs with national data that, people in this cohort account for about 5 percent of the population (Population and Housing Census, 2002).

Table 1.1: Age Distribution of Respondents

Age group (years)	Frequency	Percent	Valid Percent	Cumulative Percent
18-24	11	27.5	27.5	27.5
25-40	17	42.5	42.5	70.0
41-65	10	25.0	25.0	95.0
Above 65	2	5.0	5.0	100.0
Total	40	100.0	100.0	

Source: Research findings (2012)

Figure 1.3: Age distribution of respondents

Source: Research findings (2012)

Duration respondents have lived in the area

The years which respondents have lived at Kimara Matangini ward are represented in table 1.2. According to table 1.2, people who have lived in the area for less than 15 years were 17 (42.5 % all respondents). The rest of respondents 23 (57.5 %) are considered to be living in the area for a long time.

In the light of the above, it can be observed that the respondents interviewed and participated in the assessment were people who knew the area very well. Therefore, whatever phenomena were being examined in the study reflected existing experiences of the people targeted

Table 1.2: Number of Years a Respondent Has Lived in the Area

Count	Frequency	Percent	Valid Percent	Cumulative Percent
1	1	2.5	2.5	2.5
3	6	15.0	15.0	17.5
4	2	5.0	5.0	22.5
5	2	5.0	5.0	27.5
10	2	5.0	5.0	32.5
11	1	2.5	2.5	35.0
12	2	5.0	5.0	40.0
14	1	2.5	2.5	42.5
15	4	10.0	10.0	52.5
19	4	10.0	10.0	62.5
20	5	12.5	12.5	75.0
22	1	2.5	2.5	77.5
23	2	5.0	5.0	82.5
24	1	2.5	2.5	85.0
25	2	5.0	5.0	90.0
30	1	2.5	2.5	92.5
33	1	2.5	2.5	95.0
35	1	2.5	2.5	97.5
41	1	2.5	2.5	100.0
Tota l	40	100.0	100.0	

Source: Research findings (2012)

Level of education

According to table 1.3, the majority of respondents (20) had completed form four secondary level education. Of these, 13 were females and 4 males. On the other hand, 11 respondents had standard seven level of education; 8 females and 3 males. Those who had form six, vocational training and higher institution level of education were very few. In these categories of education, females compared to males were very few. Given the situation, it means that people with formal employment whether in the public or private sectors are very few in the general population since employment is determined by the level of education.

Table 1.3: Level of Education by Sex

	Highest education level attained by respondent					
	Standard VII	Form IV secondary education	Form VI secondary education	Diploma	First degree	Vocational training
Male	3	4	3	3	2	1
Female	8	13	1	1	1	

Source: Research findings (2012)

Table 1.4: Main Activities of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	7	8.3	17.1	17.1
	Small businesses	10	11.9	24.4	41.5
	Govern employee	3	3.6	7.3	48.8
	House maker	5	6.0	12.2	61.0
	Unpaid family helper	5	6.0	12.2	73.2
	Private employee	1	1.2	2.4	75.6
	Shop keeper	3	3.6	7.3	82.9
	Temporary employee	7	8.3	17.1	100.0
	Total	41	48.8	100.0	
	Missing	System	43	51.2	
Total		84	100.0		

Source: Research findings (2012)

Main activities

The main activities undertaken by the people of Kimara Matangini Street as represented by the respondents who took part in the study are summarized in table 1.4. The majority of respondents, 11.9 %, were conducting small businesses, particularly in the informal sector. Such businesses include selling bites, roasted fish, nuts, food, vegetables and fruits, roasted maize, soft drinks, charcoal and second hand clothes among others. It is mostly women who are engaged in such businesses. Formal trade in the area includes construction hardware, pharmaceutical, clothes and home provisional shops. These represent 3.6 % of total respondents.

Trading Economics (2012) points out that the unemployment trends in Tanzania in January 2012 was 10.7%. Unemployment rate for Dar es Salaam in year 2007 stood at 3.7 % and was highest (9.3 %) among youth in age bracket 15-24 year old (Research and Analysis Working Group, 2009). The findings reveal that unemployment is a problem for many people at Kimara Matangini Street.

Summary from structured questionnaires

The results from the questionnaires in the field reveal that Kimara Matangini is a generally poor community characterized with high unemployment, and high density squatter settlements in some locations. In addition to that the community is younger (18-40 year old) in terms of its population structure.

1.4.2 Findings from Focus Group Discussions

Introduction

In this section, findings from focus group discussions are presented. The findings include positive aspects such as social and natural resources found in the area, contributing toward

development initiatives for poverty reduction. Other findings presented are the people's problems including the prioritized problem that people in the study area experienced.

Social and natural resources of the area

During focus group discussions respondents mentioned and described social and natural resources available at their area. These resources are summarized in flow diagram (figure 1.5). Social resources include the local government of the area; social services such as schools both primary and secondary; and health facilities. Land was the main natural resource identified by respondents and various uses of it were mentioned.

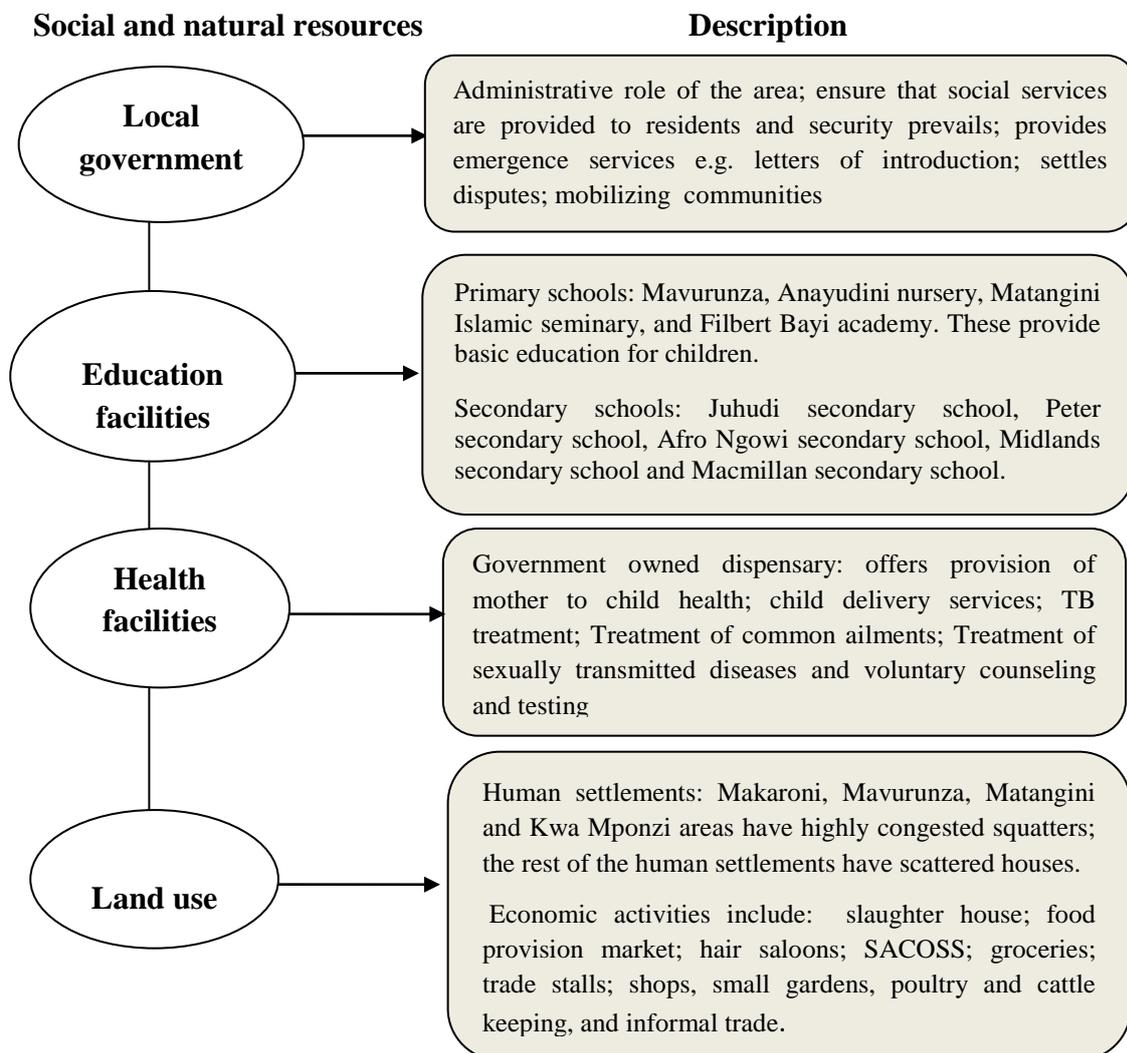


Figure 1.4: Flow diagram of social and natural resources of the area

Source: Research findings (2012)

1.4.3 The Identified Problems

This section provides seven core problems that people at Kimara Matangini Street experienced. The problems were identified by the respondents during the Focus Group Discussions (FGDs).

Unreliable Electricity

Residents contacted during FDGs had the view that persistent drought resulting from environmental changes has had remarkable developmental implications in their area. Shortage of rain in regions that generate hydroelectricity has led to frequent power rationing. Effects from that condition experienced by people at Kimara Matangini Street were remarkable. These include increased theft of cattle and window petty thefts in households during night power blackouts. Other implications were such as difficulties in conducting businesses effectively, ineffective work performance, poor communication because mobile phones could not be recharged, inaccessibility to news and current information from television and radio broadcasts. Additionally, health services were equally affected as some of hospital equipment required electricity in order to operate.

Violation of human rights

Violation of human right was a concern that was aired by elderly women respondents at the study site. Manifestations of violation of rights included mistreatment of women in various arenas including in their homes. The women said that their rights were equally not respected when seeking employment. They noted with concern that mistreatment was characteristically targeted to poor women. One of the female participants expressed her disappointment: There is no employment.....our rights are not respected, we are stigmatized and despised.

The women were particularly concerned by the behaviour of being mistreated. Some of the women respondents were of the view that poverty and the low level of education they had were the main factors for them being victims of mistreatment and exploitation.

Solid and liquid wastes

Respondents said that solid wastes and contaminated water were becoming chronic problems of Kimara Matangini Street. Lack of official dumping ground in the area made people to dispose of their solid wastes hazardously at unofficial dumping sites. At the same time, bursting of old defective water pipes was a long standing problem in the area. The condition posed a great concern among residents. Often, old water pipes were a source of wasted water flowing down the valleys contaminated with solid waste thrown at the unofficial dumping sites. Respondents were concerned that if such situation was allowed to continue, it might be a source of water borne diseases and would be a threat to people's health.

Lack of employment

Respondents said that employment means "the absence of having no work to do". Elaborating, they said that someone was willing to work but there was nothing to do. They said that many people particularly youth at the study site were unemployed. In particular, youth respondents contacted during the focus group discussions said that the situation was also true even for people with high level of education including University graduates. Expressing their disappointments, respondents said that their applications for work received no responses from employers.

Youth respondents also said that they could not be accommodated in the formal sector because majority of them had mere primary school level of education. It was interesting to

note that some male youths during the analysis said that University graduates could not be employed because of a mismatch of their skills and the employers' conditions. The female youth respondents argued that the condition of unemployment made some people, particularly women and youth, to find alternative ways to make a living; such as conducting informal businesses. Few who were accommodated in the formal businesses were underpaid. As a result, given the low income, they could not afford medications when they became sick. Similarly, they could not afford food as prices increased due to inflation as was then the case.

Lack of capital

Some youth both male and female as well as adult female respondents interviewed said that lack of capital for income generating activities was a main problem. Male youth said that they lacked capital to conduct small enterprises. They also said that due to lack of capital they could not purchase small machinery such as welding machines or carpentry machines to help them earn income. Similarly, the adult women and female youth said that due to lack of capital the majority of them could not conduct small businesses or income generating activities in order to meet their daily basic needs. They said that generally majority of women in the area had no reliable income.

“People, particularly women have poor living conditions due to low income. They eat one meal per day and are dependent”, elaborated a female respondent.

Some of the adult women respondents said that they were widows and head of their households. In the light of that they had a number of people including children to provide for in terms of basic needs such as food, shelter and clothing. Lack of capital for income generation made it very difficult for women to support their dependents.

Lack of skills

According to male youth respondents, lack of vocational skills among the cohort was also a major concern at the study area. They said that because they lacked the skills they could not get employment whether in the formal or private sector. The respondents said that a small portion of male youth would learn motor vehicle mechanic skills on apprenticeship basis at privately operated garages. However, female youth were less engaged in the apprenticeship because they could not endure the physical work involved in the trade.

Inadequate water

Respondents were of the view that water was a critical problem in the area. Water supply was affected due to various factors. Old water pipes were constantly breaking creating huge wastage of water. It is even very difficult for water to reach residents at hilly areas due to defective pipes. The increasingly high populations in the area continue to impact on the problem. Respondents said that the majority of people living in the study area bought water from mobile vans. A 20 litre container of water would cost between TZS 300 and TZS 500 depending on the acuteness of the water shortage at a given time.

Focus group summary

While social resources include the local government of the area; social services include the market place, schools and health care facilities. Some additional social resources not mentioned are the community members of the area and road infrastructure. Land is the main natural resource of the area. Seven core problems were identified: unreliable electricity, violation of human rights, solid and liquid wastes, lack of employment, lack of capital, lack of skills, and inadequate water. Results from the focus groups validated the findings from the structured questionnaires and aided in presenting more in depth views of the problems of Kimara Matangini Street.

1.4.4 The Prioritized Problem

In this section, an overview of the analysis by the pairwise priority matrix of problems experienced by the people of Kimara Matangini Street is presented in table 1.5. The problems were then preferentially ranked and findings are summarized in table 1.6.

Table 1.5: Pairwise Priority Matrix

Problem	Unreliable electricity	Violation of human rights	Solid & liquid waste	Lack of employment	Lack of capital	Lack of skills	Inadequate water
Unreliable electricity		Unreliable electricity	Unreliable electricity	Unreliable electricity	Lack of capital	Lack of skills	Inadequate water
Violation of human rights			Solid & liquid waste	Lack of employment	Lack of capital	Lack of skills	Inadequate water
Solid & liquid waste				Lack of employment	Lack of capital	Lack of skills	Inadequate water
Lack of employment					Lack of capital	Lack of skills	Inadequate water
Lack of capital						Lack of capital	Lack of capital
Lack of skills							Inadequate water
Inadequate water							

Source: Research findings (2012)

Table 1.6: Ranked Problems in Order of Priority

Problem	Frequency	Rank
Lack of capital	6	1
Inadequate water	5	2
Lack of skills	4	3
Unreliable electricity	3	4
Lack of employment	2	5
Solid and liquid waste	1	6
Violation of human rights	0	7

Source: Research findings (2012)

Lack of capital was the prioritized problem felt by the people of Kimara Matangini Street. The lack of capital discussed here is of a small scale needed for income generating activities. The community members during review of prioritized problems found out that the problem was more acute among women compared to men.

A cause and effect analysis using a problem tree was used to establish causes and effects of the problem. Causes include illiteracy, low status of women, traditions which prevent women from ownership of property and lack of access to capital. Effects are such as lack money for conducting income generating activities, trading sex for money, low income, and inadequate household welfare among others. The generated information from the analysis provided the necessary information for developing the problem statement; and hence determining the appropriate intervention to deal with the felt problem.

1.5 Conclusion

The community needs assessment was conducted to examine social economic characteristics of Kimara Matangini community, natural and social resources, and their felt problems in preferential ranking. It has been established that the existing felt problem

in the area is lack of small scale capital for income generating activities, which was particularly more acute among women than men.

On the other hand, it has been established that the most important resource in the area is the community members. Community members have shown their commitment in improving their community, and are willing to give their time and energy towards that end. Indeed, this motivation provides a favorable context for the Kimara Matangini community to bring about real change in their lives, particularly improving economic conditions of poor women.

CHAPTER TWO

2.0 PROBLEM IDENTIFICATION

2.1 Background to Problem

Community Needs Assessment (CNA) findings revealed that lack of capital for income generating activities was identified as the prioritized problem. The problem has been the focus of the researcher (MCED) student and the subsequent designed intervention to help deal with it.

2.2 Problem Statement

The lack of capital for income generating activities has been identified by Kimara Matangini Street community as a major problem. The problem is particularly acute among women. A recent study conducted by the International Labour Organization (ILO) in Dar es Salaam, Arusha and Zanzibar reveals that women entrepreneurs voiced the problem of lack of capital as a major concern (International Labour Organization, 2003). Further recent studies by ILO in the Philippines (59%), Bangladesh (76.4 %), and Trinidad and Tobago reveal that the lack of capital, especially in the start-up period, is the problem most often mentioned by women operating small businesses.

The causes of this problem are varied. They include low status of women and illiteracy. This is the basis for women to delay seeking loan assistance from financial institutions. Property laws and traditional customs which deny women ownership and control of property are other reasons. These conditions constraint families headed by vulnerable women as they are barred from owning spouses resources, which could be used in income generating activities. The major cause of this problem at Kimara Matangini Street appears

to be lack of access by women to formal financial institutions such as commercial banks for loans. The reality is that even if banks were accessible, they reach a small percentage of the population. Small Entrepreneurs Loan Facility II (2010) reveals that only 7% of the Tanzania's population had access to formal banking institutions. More than 54% of the population was completely excluded from access to financial services. Additionally, the banks are less receptive and welcoming to women and particularly the poor. Also, the institutions have long and cumbersome procedures. These include: collateral requirements, of which women don't have; high interest rates on loans; discriminatory banking culture against women borrowers; bank officials are not treating women applying for loans seriously, doubting whether a woman can pay a loan. According to the Tanzania Gender Network Programme (2004), women borrowers, conversely, more often are unable to meet indirect costs of borrowing such as bribes. As Millinga (2013) notes that these constraints practically exclude women, particularly the poor as bank clients.

The problem of lack of capital for income generating activities has exerted detrimental effects on women and their families in many communities including Kimara Matangini Street. These include; 1) increased unemployment: a condition of lack of money or less income and hence more vulnerability and poverty. Unemployment in the city of Dar es Salaam in 2004 was 46.5%, while in other urban areas it was 25.5% and in rural areas 18% (Dar es Salaam City Council, 2004); 2) marital conflict and gender based violence: these are caused by lack of money in households (Masika, de Hassan and Baden (1997); 3) women insecurity: poor women can be thrown out of their husbands' houses any time the latter may wish; and 4) sex and drug abuse: poor women lead miserable life as they struggle to survive. Some of them are trapped into sex work and increasingly placing themselves at the risk of catching HIV infection. Remarkably, Dar es Salaam region is known to be hard hit with HIV infection. Poverty and Human Development Report (2007)

reveals that Dar es Salaam had HIV prevalence rates over 10 %. Other poor women engage in abusing drugs such as heroine, and taking alcohol. Sex work and drug abuse are socially unaccepted traditions and norms in our society.

Several promising strategies have been developed to address the problem. These include having micro-finance institutions that are serving informal micro and small enterprises in Dar es Salaam. These are such as Promotion of Rural Initiative and Development Enterprise Limited (PRIDE), Foundation for International Community Assistance (FINCA) and Savings and Credit Cooperative Organizations (SACCOS). However, their products are quite limited to the needs of poor women who require very little sums of money. They also require potential borrowers to spend many hours every week attending meetings as a pre-condition for borrowing money. Still, these entities lack other financial products such as insurance which poor women require.

Also, available are informal financial institutions such as rotating and credit associations, friends, relatives and self-help groups. Compared to formal financial institutions, these are regarded as immediate safety nets for women's access to small scale capital. Notwithstanding such attributes, their notable impediments include discriminatory tendencies against women borrowers, the tendency of male domination over women, unreliable and sustainable sources of finance.

Based on the community needs assessment in the field, gaps identified in the above strategies and the experience of the host organization, the most promising approach may be the establishment of microcredit schemes using Village Savings and Loan Associates (VSLAs) methodology. The project guarantees to establish these micro-credit schemes for women for income generating activities. The host organization in collaboration with

sensitized local leaders at Kimara Matangini Street on microcredit schemes will mobilize women in their areas to join the schemes. This will enable women to have assured access to credit for income generating activities. It is envisaged that women will create more income, and hence, improve the economic conditions of their households and community. Therefore, microcredit for economic empowerment of vulnerable women will contribute towards attainment of the goal of the project, “improved quality of life and sustainable livelihoods” and hence poverty reduction.

2.3 Project Description

2.3.1 Target Community

Kimara Matangini Street, a part of the main ward of Saranga, Kinondoni Municipality, Dar es Salaam region will benefit from the proposed project. Specifically, targeted for the project are vulnerable women including widows, women heading families, single mothers and women with low income. Others are school leavers, those with chronic infections such as HIV, disabilities and the unemployed. The age distribution of these women ranges from 18-65 years. While the majority of these women are unemployed; few are self-employed. The latter earn their living by running income generating activities such as mat weaving, tailoring, backyard gardening, poultry keeping, operating hair saloons, cattle keeping at zero grazing and operating piggeries. Other Income Generating Activities (IGAs) involve selling food items including fried fish and chicken, vegetables, cooked food (mama lishe/ntilie) and charcoal. More IGAs conducted include selling second hand clothes (mitumba). The IGAs are conducted in front of homesteads, back yards, open markets, open spaces, construction sites, nearby automobile garages as well furniture workshops. The few job salary earners are employed in food restaurants as waiters, cooks or cleaners. Others in this category are employed in bars and guest-houses as bar maids, attendants or

housekeepers. The majority of women earning salaries are usually underpaid contrary to the labour they employ in their work. As a result, always, the women do experience a condition of low income. It is assumed that assured access to small loans through this project will enable more women to start income generating activities and expand those in existence and hence improve their economic conditions.

2.3.2 Project Stakeholders

A stakeholder is an individual or group of persons who stand to gain or lose from the project. Others are those who have an interest in or concern with the project. Stakeholders' are described bellow as well as their respective expectations from the project. The first category of stakeholders is direct beneficiaries of the project. These are recipients of services provided by the project. As mentioned above in section 2.2.1, they include vulnerable women: widows, women heading families, single mothers, women with low income, poor women, school levers, those who are HIV infected, the disabled and the unemployed. These stakeholders expect the project to improve their economic conditions and livelihood.

The second category of stakeholders includes management and staff of the project. These are expected to contribute toward the achievement of the project's objectives and its success. These will be achieved through their work in their capacity according to the project's staffing pattern.

The third are non-governmental organizations (NGOs) engaged in similar work as the project under discussion. The management of the project expects to benefit from mutual sharing of experiences with those NGOs. The NGOs may be located in other wards of Kinondoni Municipality and not necessarily restricted within Kimara Matangini Street.

The fourth group of stakeholders of the project is Government. This category includes Central Government; Regional and Local Government, Prime Minister's Office; Local Government at Kinondoni Municipality, Saranga Ward and Kimara Matangini Street. Government expectations are such that the project will supplement government efforts of poverty reduction through services provided by the project. Similarly, government expects that the host organization shall implement the project according to national guidelines including policy directives and regulatory frameworks.

2.3.3 Project Title

Micro credit for economic empowerment of vulnerable women: A case of Kimara Matangini Street

2.3.4 Project Location

Kimara Matangini Street, Saranga Ward, Kinondoni District

2.3.5 Project Duration

April 2012 – March 2015

2.3.6 Project Goal and Objectives

2.3.6.1 Project Goal

To improve quality of life and sustainable livelihood

2.3.6.2 Project General Objective

To establish 9 micro-credit schemes for women for income generating activities by 2015

2.3.6.3 Project Objectives

- i) To strengthen the performance of the host organization by quarter two in year one, 2012/13.
- ii) To increase the awareness of at least 10 local leaders on microcredit and VSLA methodology by quarter three in year one, 2012/13.
- iii) To mobilize women to form village and savings and loans associate groups by quarter four in year one, 2012/13.
- iv) To strengthen supervision and monitoring system of the project by quarter one in year two, 2013/14.
- v) To mobilize community members for broadening implementation resources by quarter one in year two, 2013/14.
- vi) To improve the capacity of 9 community resource persons on VSLA methodology by quarter two in year two, 2013/14.
- vii) To improve economic conditions of women, at least 270 of them are able to access credit by 2015

2.4 Host Organization

2.4.1 Kimara Matangini Community Based Information and Counseling Center

Kimara Matangini Community Based Information and Counseling Center, in short Matangini Center) is a nongovernmental, non-political and non-religious and non-profit sharing organization. The organization was registered in 2005 under the non-governmental organization act, 2002, with registration number 02 NGO/0997. Matangini Center is based at Kimara Matangini Street in Saranga ward, Kinondoni District.

2.4.1.1 Vision of the Organization

Kimara Matangini Community Based Information and Counseling Center envisions “a community of high competence in issues of HIV/AIDS”

2.4.1.2 Mission Statement of the Organization

Kimara Matangini Community Based Information and Counseling Center exists in order to build the community competence in HIV/AIDS prevention and its impact through peer education, counseling, voluntary counseling and testing (VCT), income generating activities, home based care and direct material support to orphans and vulnerable children and people living with HIV/AIDS in Kinondoni Municipality, Dar es Salaam Region, Tanzania.

2.4.1.3 General Objective of the Organization

The objective of Kimara Matangini Community Based Information and Counseling Center is to collaborate with the community in building competence in combating HIV/AIDS, improve the living standards of people living with HIV/AIDS, orphans, widows and the community as a whole from family level. This objective forms the basis for the strategies in reaching the Vision and Mission of the organization.

2.4.1.4 Objectives and Key Core Areas of the Organization

The objectives and key core areas of the Kimara Matangini Community Based Information and Counseling Center are as follows:

- i) To create and sustain increased awareness on HIV/AIDS through appropriate information, education, and communication for behaviour change.
- ii) To provide counseling and social support services for people living with HIV/AIDS.
- iii) To disentangle HIV related stigma and discrimination for promoting positive living amongst people infected and affected by HIV/AIDS.
- iv) To provide home based care services.

- v) To eradicate poverty through effective participation in small scale income generation projects for the infected and affected.
- vi) To provide assistance to orphans and vulnerable children.
- vii) To promote collaboration and networking with other organizations in order to improve execution of the organizations work, communication and information sharing.

2.4.1.5 Organizational Structure

The organizational structure of Kimara Matangini Community Based Information and Counseling Center aims at providing a clear and understandable framework of collective and efficient decision making. Elements of the organizational structure in hierarchical form are as follows:

- i) General meeting: The general meeting or general assembly is the sole authority on issues related to the organization in accordance to constitution of the organization.
- ii) Board of directors: these consist of five directors. Major responsibility is leading and overseeing the organization based on the constitution of the organization.
- iii) Management committee: this comprises the coordinator, vice/outreach coordinator, secretary, vice secretary and treasurer. This is the sub-committee responsible for the daily management of activities.
- iv) Volunteers of the organization: these are key implementers of the project activities.

2.5 Role of the Host Organization in the Project

The leaders of the host organization have responsibilities such as: providing an enabling environment to the MCED student, which will lead to institutional development and capacity building; identify individual(s) who will work with the student for training and continuity; identifying project activities to be carried out by the student and ensuring implementation of the project work plan developed in collaboration with the student.

2.6 Role of the MCED Student in the Project

The MCED student's role includes providing technical advice to the organization in any capacity deemed necessary and appropriate. Additionally, he will help identify, analyse, prioritize and address the primary needs of community. Further, the student will enhance community resource networks through technical support. Furthermore, he will create and support opportunities for community learning from those activities and processes.

CHAPTER THREE

3.0 LITERATURE REVIEW

3.1 Introduction

This chapter provides literature review. There are three parts to be covered in this chapter. These include theoretical literature review, where key concepts are defined and aspects described. The second component is the empirical review. Under this component, practical experiences from studies conducted in other countries and in Tanzania are highlighted. The third part is policy literature review. Analysis of policies related to poverty reduction and economic growth in Tanzania and World at large is presented.

3.2 Theoretical Literature Review

3.2.1 Definition of Key Terms

3.2.1.1 Microfinance

Amin (2011) defines microfinance as an economic development approach that involves providing financial services, through institutions, to low income clients and the poor, where the market fails to provide appropriate services. The services provided by Microfinance Institutions (MFIs) include credit, savings and insurance services. Many MFIs also provide social intermediation services such as training and education, organizational support and health skills in harmony with their development objectives. According to Onyuma and Shem (2005), clients of MFIs are the poor, majority of who are women. Often, they are usually believed to lack the capacity to save and the ability to pay the high interest rates charged by commercial banks on credit.

3.2.1.2 Microcredit

According to Swider (2000), microcredit, a component of microfinance, is the extension of small loans to entrepreneurs, who are too poor to qualify for traditional bank loans for self employment projects that generate income, that allow them to care for themselves and their families. Amin (2011) states that specifically, in developing countries, microcredit enables very poor people to engage in self-employment projects that generate income with the aim to improve their standard of life and that of their families.

3.2.1.3 Micro Finance Institutions (MFIs)

Amin (2011) defines microfinance institution as an organization engaged in extending micro-credit loans and other financial services to poor borrowers for income generating and self-employment activities. An MFI is usually not a part of the formal banking industry or government. It is usually referred to as an NGO (Non Government Organization).

3.2.1.4 Income Generating Activities

According to Albee (1994), development agencies see Income Generating Activities (IGAs) as income secured by women through their own efforts. From the Albee's point of view, income generating activities are those initiatives that affect the economic aspect of people's lives through the use of economic tools such as credit. Notably, however, the author points out that other types of support affecting women's production are considered complementary to income generating activities. Child care, provision of basic services and labour saving technology are examples complementary IGAs

3.2.1.5 Empowerment and Economic Empowerment

Nkundizana (2011) defines empowerment as the process whereby people are given more power over factors governing their social economic process. This may be achieved by

increasing incomes and assets of the poor. International Center for Research on Women (2012), on the other hand, sees economic empowerment as the capacity of individuals to bring economic change for themselves. When women are economically empowered, they raise healthier, better educated families. Similarly, their local communities and countries are more economically vibrant because of it.

3.2.1.6 Standard Definitions of Poverty

Todaro and Smith (2010), Shitundu and Luvanga (1998), Mkwawa (2012) and Zaman (2000) among other authors advance the different definitions of the term poverty. Importantly noted here is that there is no universal definition of poverty. Notably, however, the authors include in their definitions the view that poverty is a condition of low level of standard of living below an acceptable minimum level of acquiring the basic minimal necessities of life: food, clothing, shelter, health water and sanitation in a given community.

According to Mwinsomba and Kiilu (2002), poverty defined by the government of Tanzania also consists of the above mentioned attributes. The authors note that the government of Tanzania defines poverty as a state of deprivation prohibitive of decent human life. This is caused by lack of resources and capabilities to acquire basic human needs as seen in many, but often mutually reinforcing parameters which include malnutrition, ignorance, prevalence of diseases, squalid surroundings, high infant, child and maternal mortality, low life expectancy, low per capital income, poor quality of housing, inadequate clothing, low technological utilization, environmental degradation, unemployment, rural-urban migration and poor communication.

Chambers (1988) in Mwinsomba and Kiilu (2002) perceive poverty as a process and not as a state, where poverty is considered a multifaceted phenomenon that includes vulnerability and powerlessness, deprivation, isolation, lack of decision making power, lack of assets and insecurity. Apart from the standard definitions as defined by different authors, from the anthropological point of view, people in rural and urban communities including the poor have their own perceptions of poverty. Hence, people define poverty within the context of their own communities.

3.2.2 The Concepts of Gender and Gender Relations

The essence of the concept of gender focuses on the analysis of men and women with the aim of improving understanding of their relations. Proponents of this view, see the problem of women and development as directly related to relations between men and women (Milimo, 1998). According to the author, gender relations describe interactions between men and women on an individual basis or in groups and are social construction. They also describe what is considered as appropriate behaviour between men and women. Skalli (2001) mentions patriarchal structure, a social construction of society, as another dimension on gender relations that operates at all levels to position women in lower status than men. Patriarchy perpetuates gender imbalances and relationships and inequality. Its ideology and systematic gender biases deny women equal opportunities in various fronts: education, employment, treatment before the law, access to and control over resources, adequate healthcare, housing, social welfare, care and support.

Milimo (1998) takes the argument further. Giving an example of the economic crisis of 1980s the author voices the concern that given their weak position women will suffer more in a crisis than men. The crisis halted and reversed the progress in health, nutrition, education and incomes which women had enjoyed during the previous decades.

Additionally, most women have suffered disproportionately during the wide spread of economic and social disruptions that has occurred in many developing nations. Makombe, Temba and Kihombo (1999) and Milimo (1998) notably, however, emphasize that unlike the ascribed biological characteristics of men and women, gender relations are changeable. They are subjected to rejection or abolition and transformation across societies with passage of time.

Makombe et al. (1999) and Milimo (1998) emphasize that gender relations are important when we bring the question of income generating activities and empowerment of women into focus. The reason they advance is that relations between men and women will affect their involvement in participation in decision making including use of money generated from income generating activities, access to and control over resources and freedom to use own time.

3.2.3 Gender Analysis in Income Generating Activities

Traditionally women in Tanzania have been engaging in agricultural activities before independence in 1961 and thereafter. In addition to that they have been carrying out house hold chores in homesteads, although these have been invisible and not-payable. Emerging literature supports the argument that women have been at a disadvantage all along, despite their engagement in agricultural activities and the invisible domestic chores. Milimo (1998) reports that since the 1970s various empirical works have been conducted based on Esther Boserup's book titled "Women's Role in Economic Development" with a view of understanding more on that phenomenon.

According to Milimo (1998) various theories on women in relation to development have been developed over the period: Women in Development (WID); Women and Development (WAD) and Gender and Development (GAD).

WID theorists argue that women are just being left out of the development process. In order to address that condition, proponents of the WID suggest the integration of women into national development. This can be done by designing income generating projects for women.

On the other hand, Feminist Network (FEMNET) also known as African Women's Communication and Development Network sees the WID approach as reinforcing women's traditional roles and as welfare oriented. For example baking, weaving and sewing among others, are projects which women have been doing in their traditional roles for many years. FEMNET also asserts that the WID approach adds to women's workloads. This is because the approach does not have inbuilt mechanisms to create relief and save time for women.

By contrast, GAD approach sees unequal power relations as the problem of women's continuing state of disadvantaged position, subordination and inability to participate in benefits of development processes. According to GAD equitable development between men and women will be achieved through transformation of gender relations. This includes empowering women and other disadvantaged people including men. After the review of the theories on women and economic development, the following sections highlight the informal sector and women's IGAs in relation to economic recession of the 1970s and 1980s.

In the 1970s and 1980s Tanzania was faced with severe economic crisis and had detrimental effects (Muller 2005; Makombe et al., 1999). A decline in real formal wages, a record fall of 83% between 1974 and 1988 was among such effects. That condition created a shift from formal employment into formal unemployment, as people sought other

income generating activities (Muller, 2005). As a result of that the informal sector became a substitute for waged employment.

According to Makombe et al. (1999), as a result of the economic recession, women in many areas in Tanzania found the opportunity to initiate income generating activities. These include production of tie and dye clothes, buying and selling of grains from producing regions to non producing regions. From this context, it has been argued that the recession had a gender impact. This has been so because it had created a condition in which increasingly women were engaged in microenterprises and other forms of income generation with a view of gaining income.

Sources of working capital for women IGAs including microenterprises are varied. Triod Facet (2007) reports that chronologically majority of women turn to friends and family. Others have loans from a kiosk and some borrow in-kind such as livestock for those in the rural areas. Few others borrow from finance lending institutions in the country where women borrow on average smaller amounts than men. Morduch and Haley (2002) point out that regarding loans borrowed from banks, women have excellent loan repayment records. This is because they are more reliable and traceable and easily accessed by field workers. Further, it has been reported that women are more represented in loans that require group collateral rather than material collateral which are given to men.

3.2.4 Poverty and Poverty Alleviation in Tanzania

An overview: Tanzania is a developing country and remains to be one of the poorest countries in the world (Mkwawa, 2012). Poverty remains to be the biggest challenge since the country's independence from Britain in 1961. Currently, nearly half of the Tanzania's population live under one dollar a day. Poverty in Tanzania is not homogeneous when we

look at it from the urban and rural perspectives. Mkwawa (2012), Shitundu and Luvanga (1980) together with many other authors support the empirical view that poverty in Tanzania is mainly a rural phenomenon. The main premise in this view is that rural households comprise over 90% of the poor (Mkwawa, 2012). According to United Nations Development Programme (1998), in its report in Shinyanga region, rural poverty is manifested in limitations in asset control together with the nature of peoples' livelihood. Those factors keep them in poverty. People's survival in rural areas is dependent on their ability to work. Therefore, in times of illness, and natural contingencies such as severe drought, their income is considerably lost.

By contrast, although quality of life in urban areas is more appealing because of the provision of better social services, housing and job opportunities; poverty still does exist (UNDP, 1998). It is evidenced in various ways. Mkwawa (2012) for example indicates that urban poverty is manifested in households and unreliable incomes, the unemployed, urban vulnerable groups, and those in the informal sector.

Available Literature reveals that the growth of unplanned areas, rising unemployment in the informal sector, growth of informal sector and poor access to urban infrastructure and social services are manifestations of urban poverty. They further add that the high level of money circulation implies that money income is very important for daily sustenance when compared to subsistence opportunities available in the rural areas. Mkwawa (2012) further reveals that various studies indicate that the condition of poverty in urban areas is caused by lack of access to credit for income generating activities and other financial services. Nevertheless, notably, married female headed households in urban areas have a lower incidence of poverty compared with single, separated, divorced or living together women (Oxfam GB, 2009).

Mtafikolo observation in 1994 in Makombe et al. (1999) reveals that there two approaches toward poverty alleviation: growth and redistribution. While the growth approach assumes that government will formulate policies to enable growth to “trickle down” to the poor and hence alleviate poverty, the distribution approach emphasizes establishing and implementing special programmes and accommodating donor funded projects. In the Tanzanian context, both approaches: growth and redistributive, have been used in the efforts to alleviate poverty. Notably however, the distributive strategy is in harmony with credit schemes for low income women’s IGAs and hence more preferable for poverty alleviation in the country.

3.2.5 Women and Poverty Alleviation in Tanzania

Globally, women tend to be poorer than men (Todaro & Smith, 2012). In Tanzania about 60% of women live in absolute poverty. Yet, they are the major actors in productive and reproductive activities. Despite their contribution to their communities, women have not been accorded adequate recognition and financial compensation for their work which has remained privately confined within the household. Various factors have contributed to that situation. These are such as increasing poverty among rural and urban population, the growing gap between the rich and the poor; women and men; and among women themselves. Traditional, cultural barriers and customary law have been blocking their access to and control over land and other properties. In the rural sector and urban suburbs, women shoulder a heavy burden and they also lack adequate knowledge on existing credit facilities.

Equality and empowerment to women can have major effects on poverty reduction. The government of Tanzania has taken various strategies to address these needs. Those efforts notwithstanding, the country has not been completely successful in ensuring that women

have the freedom, opportunity and respect that is enjoyed by men in economic, political, social and cultural development (United Republic of Tanzania, 1992).

3.2.6 Women's Income Generating Activities

Background to IGAs: Evidence suggests that approaches to supporting women's production activities have evolved over several decades. Stewart (2006) and Mbughuni (1994) in Makombe et al. (1999) note that the issue of income generating activities has been a dominating development agenda from the 1970s in many developing countries. The main approach has been through the Basic Needs Approach (BNA). Similarly, this has been the case in Tanzania. Stewart (2006) argues persuasively that the basic needs approach to development takes into account that the poor, including women, need certain basic goods and services, where income is a means to that end. In addition to that the BNA is emphatic on the reduction of income inequalities between men and women and, women must play an active role in these efforts. In respect of that the government of Tanzania has been in the forefront to encourage women to embark on IGAs to improve their income and hence the living conditions of their families and communities. However, most IGAs/micro-enterprises are operating in the informal sector.

The informal sector can be among the most dynamic and healthy sectors in developing countries. It performs the critical role of providing jobs for a large numbers of urban workers. The informal sector's entrepreneurs' flexibility and adaptability have allowed them to provide essential goods and services in their communities. They are able to do that because of their competitiveness, proximity to markets and their low unit costs (Milimo, 1998). –The importance of women participating in the informal sector should be illuminated. Factors such as the inability to find other work; the need for families to get additional income; and the economic recession of the 1970s and 1980s have contributed to

place women in the informal sector. As a result of participating in the sector, women have not only gained control of their own financial assets, but they have also been able to contribute to the national GDP (Muller, 2005). In addition to that the author notes that through the enhanced economic independence, women have started to formulate their own interests, voice demands, and organize various institutions to assist them both socially and economically. Makombe et al (1999) and Muller (2005) assert that enabling women to have financial credit in order to organize IGAs operations within the informal sector is a right intervention and one that is greatly needed.

Justification of Women's IGAs: Various authors report that responses that target women including IGAs are important (Muller 2005; Todaro & Smith (2010); Faridi (2004). In support of their assertion, they mention reasons such as: Mitigating Structural Adjustment Programme (SAP) resulting from the economic crisis of the 1970s and 1980s, women were forced into income generating activities as their husbands were unable to support their households; women have very limited opportunities for employment and face strong barriers; women have the primary responsibility for child rearing and mothers tend to spend a significantly higher portion of income under their control for the welfare of their children than men do; women transmit values to the next generation; and women make up the majority of the poorest of the poor and are responsible for the social and economic welfare of the family. Faridi (2004) suggests that to make the biggest impact on development society must empower and invest in its own women in initiatives such as initiating and running income generating activities.

3.2.7 Financing Income Generating Activities of Low Income People

Ryne and Otero (1997) in Makombe et al. (1999) highlight that microenterprises including income generating activities have several characteristics. These include: small capital

requirements between USD 49 (about TZS 31,007/=) in Sierra Leone and about USD 1,104 (about TZS 695,5007/=) in Jamaica; operate on short time planning cycles, often daily or weekly; in rural locations business often varies with agricultural seasons; the population is in constant shift, with many starting and ending in any given year; short-term financing, in small amount, is the greatest need; majority are larger family or household units; individual financial needs are not separable from financial needs of enterprises themselves; lack of marketable assets; serious time constraints, and need for services located close to their business which can process transactions quickly.

Albee (1994), Kurwijila and Due (1991), and Onyuma and Shem (2005), argue that capital is a major factor constraining women's in initiating and succeeding in IGAs. It is also the reason for persistence of poverty. Traditionally, the main providers of financial services to people including the poor and those with low income are financial institutions such as commercial banks. Triodos Facet (2007) reporting on a study in Tanzania main land and Zanzibar, reveals that only 4 % (5% of men and 1% women) said have access of a loan from a bank. Malima (1997) in Makombe et al. (1999) from another study notes that out of 1.8 million microenterprises in the informal sector only 0.4%, about 8,000 microenterprises, secured their credit from formal sources. Operators of microenterprises have increasingly been discouraged from accessing loans from formal sources because of the conditions including collateral which they cannot meet. In the light of that various donors and Non Governmental Organizations (NGOs) have played an important role in promoting IGAs and responding to people's needs. Different approaches have been adopted in carrying out these interventions for the last four decades.

Prior to 1970s, welfare-oriented approaches were predominant in supporting women in productive activities. Grants were provided for training and income generating projects for

women. Notably, such projects were small scale, underfunded and were not part of mainstream development. However, some agencies in late 1970s, integrated income generating projects into larger programs and gave more priority than isolated projects. The main emphasis was enterprise development (Ryne & Otero, 1997 in Makombe et al., 1999). Nevertheless, the income generating component received less funding. According to Makombe et al. (1999), it was revealed that this approach was not sustainable as it depended on continued grant funding. Consequently, beneficiaries perceived the projects as welfare programs with little connection on financial relationship with respective institutions. Yet, more often credit under this approach did not even reach the poor.

Various lessons have been learned from experiences of the 1970s and 1980s approaches in promoting income generating activities of low income people. Makombe et al. (1999) and Albee (1994) reveal that financial systems approach is the most effective way of availing poor operators of income generating activities including microenterprises access to financial services. They insist that under this approach, financial institutions and credit programs are required to make small loans or microcredit for low income people as part of their products. Albee (1994) adds that the access to credit at affordable rate by the poor is considered as a development tool. This can enable poor women to create their own jobs in various areas such as small scale agriculture, manufacturing, services and petty trade. The present view is that government, donor and financial institutions supported microcredit programs should accommodate the poor on board. Current evidence shows that the poor and low income people are credit worth and bankable. In the light of that micro-financial services can be provided to large numbers of the poor and low income people at affordable interest rates compared to formal systems rates. Empirical evidence reveals that poor and low income borrowers are more likely to repay their loans timely (Kurwijila & Due, 1991).

According to Hendricks and Chidiac (2011), the challenge of microfinance has been to ensure that poor households are served. Often microfinance institutions focus on the economically active poor, which tend to be less poor. This means that MFIs are typically credit led and focus more on enterprise development. Karanja (1999), Oketch (1999), Mutiso (2003) in Onyuma and Shem (2005) are concerned on the grounds that most of the poor are not aware of the existence of micro lending programmes operating in their communities.

Alternatively, according to Hendricks and Chidiac (2011), VSLAs have proven able to reach extremely poor households and communities. The VSLA methodology was adopted widely throughout CARE in 2000. To date, the approach has spread to 26 African countries, Tanzania inclusive. It has spread to countries in Asia (4) and South America (3). CARE through Access Africa has since 2008 embarked on expanding VSLA approach in sub-Saharan Africa. This has been due to the high percentage of the population living in extreme poverty. Evidence from Latin America and Asia has shown a strong correlation between inclusion in the financial sector and the reduction of extreme poverty.

3.2.8 Women Empowerment: a Solution to Poverty Alleviation

Rafiqul (2011) points out that the issue of relating to women's empowerment is not homogenous. It varies across countries. Women in developed countries are more empowered than those in developing countries for economic reasons. In developing countries, economic prosperity is necessary but not sufficient indicator. Drawing examples from Grameen Bank in Bangladesh the author argues that women are considered empowered according to indicators such as: having a house with a tin roof, beds for all members of the family, access to drinking water, access to sanitary latrines, all school age children attend school, mosquito nets, home vegetable garden, no food shortage even

during the most difficult time of the year, and sufficient income earning opportunities for all adult members of the family.

Makombe et al. (1999) in support of this view, point out that recent empirical work from Bangladesh reveals additional indicators of women empowerment. These include mobility, economic security, ability to make small purchases, ability to make larger purchases, involvement in major household decisions, freedom from domination within the family, political and legal awareness and involvement in political campaigning and protests. The authors emphasize that women's empowerment can also be achieved with women's increased awareness on gender and subsequent engagement for their rights starting with the grassroots in their own communities.

Rafiqul (2011) and International Center for Research on Women (2012) share the view that women are considered empowered if they have a self-earning capacity. Rafiqul adds that if a woman can earn money by her-self, she should be granted the following abilities: the ability to spend money by herself, the ability to train by herself, the ability to help family members, freedom of choice, a sense of self-confidence and self-efficacy, the ability to create a happy and prosperous life, the ability to get involved politically and the ability to educate her children.

Mohanty (1995) in Rafiqul (2011), drawing examples from Indian subcontinent, reports various factors that have affected women empowerment. These factors include patriarchal value system, social attitudes and practices, poor level of political participation by women, lack of legal awareness and poor economic status. ICRW (2012) suggests that unequal opportunities between men and women hamper women's ability to climb the ladder from poverty and attain more options to improve their lives. The inequality slows down

economic growth not only women's' per capital, but also the nation's. Onyuma & Shem (2005), Faridi (2004) and Tanzania Gender network Program (2004), additionally, point out that the lack of collateral for credit is the main constraint facing women starting IGAs and limiting expansion and growth of those already in operation.

Makombe et al (1999) and ICRW (2012) maintain that full empowerment of women means increasing their access to more income, which can translate to improved productivity. When women are economically empowered, they get access to education, employment and health services. This also implies that they raise healthier and better families. Furthermore, their countries are more economically prosperous. The authors affirm that women's economic empowerment is viewed as the most important contributing factor to achieving equality between men and women. Economic empowerment of women refers to strengthening their position in terms of access to and ownership of resources and equality in decision making. Hence, gender relations are improved as a result.

3.2.9 Microcredit for Women's Economic Empowerment

Developed in the 1970s, microcredit is one of the most effective tools for the fight against poverty and is very closely linked with world poverty which needs a closer assessment (Swider, 2000). According to the *ibid*, more than one out of five people in the world, 1.3 billion people, live on less than USD 1 a day. Such people living below the poverty line can hardly feed, clothe and shelter themselves or their families. More than half of the global population, 3.2 billion, survives on less than USD 400 a year per capital.

In Tanzania the history of microcredit started in 1985 (Kwirijila and Due, 1991). According to the authors, it was around that time when the Government promoted and established the Presidential Trust Fund, a Microfinance Institution (MFI), in the 1990s

with the view of funding micro enterprises to generate income. They continue to highlight that other microcredit providers which emerged over the period include the United Nations Children's Fund (UNICEF), the Tanzania Women Development Fund, the International Labour Organization (ILO), the Community Development Trust Fund (CDTF), and the Tanzania Youth Development and Employment Foundation (TYDEF). Most of these were pilot projects targeted at specific areas and specific groups for two to five years.

However, microcredit programmes originated from Bangladesh (Faridi, 2004). Currently three major microcredit programmes in that country are Grameen Bank, Bangladesh Rural Advancement Community (BRAC) and Rural Development Project 12 (RD-12). Among these, Grameen Bank was the pioneer of microcredit programmes in the world. The word "Grameen" means village. Grameen communication (1998) reveals that the Grameen Bank alone now reaches over 2 million people, with cumulative lending of about USD 2.1 billion. United Nations (1998) in addition points out some characteristics of microcredit schemes as follows. Microcredit schemes provide relatively small loans and no collateral is required; the loans enable people to be more self-reliant, they create employment opportunities and engage women in economically productive activities; the repayment period is relatively short, about a year or so and women are major beneficiaries of these programmes. The author adds that funds loaned are directed to agriculture, distribution trade, small crafts and processing industries. Also, the administrative structure is generally light and the entire process is participatory in nature.

Grameen Bank and BRAC microcredit schemes are governed by contrasting set of beliefs (Faridi, 2004). Grameen Bank believes that its fundamental function is to disburse credit to borrowers. It places little attention in providing social development and organizational inputs to borrowers. This is because Grameen is convinced that people, even the poor,

have inherent social skills; thus, the most immediate need of the poor is credit to create and expand self-employment opportunities. Further, Faridi (2004) notes, on the other hand, that BRAC provides skills training and other inputs to borrowers before disbursing credit. The lesson learned by both institutions is that credit must be provided along with skills development for better outcomes. However, Grameen provides minimal skills along with loan advancements to borrowers.

Similar successful examples of microcredit programmes have been adopted in different models in various countries. An example of these countries includes Bolivia in South America. In Africa are countries such as Ghana, Malawi, Republic of South Africa, Kenya and Tanzania. Notwithstanding the attempt to help the poor to come out of poverty, microcredit programmes in those countries particularly focus their attention on women because of the very reason that majority are poor; usually they are sidelined and also suffer deprivation.

Goetz et al (1996), Montgomery et al. (1996) and Whites (1991) in Zaman (2000) have reservations on women's economic empowerment. The authors base their concern on the premise that micro-credit reinforces existing gender imbalance in homesteads. They contend that microcredit promotes traditional income generation activities. Furthermore, the authors argue that traditional income generation does little to alter the social structure in terms of status quo.

Nevertheless, Zaman (2000), points out the following views in summary: The argument that micro-credit empowers female and their status in the household appears more convincing than arguments advanced by the skeptics. The author mentions two reasons in favour of micro credit and women's economic empowerment: 1) access to credit enhances

a woman's status not only within the household, but also in her community and 2) a woman does have control over resources in terms of loan. The loan refers to finance which enters into the household's pool of resources, from which every member of the family can benefit. In general, the skeptics overlook these important elements as attributes from women's economic empowerment.

3.3 Empirical Literature Review

3.3.1 Empirical Studies Outside Tanzania

Empirical work from different countries, particularly in developing nations in the continents of Asia, South America and Africa, where the provision of microcredit is provided, evidence has shown that it is a powerful tool for poverty eradication and the empowerment of women (Amin, 2011; ILO, 2003; Shah & Butt, 2011; Stacey 2006; TGNP,2004; Zaman, 2000). The following is an overview of findings of studies from Ghana, Pakistan, Zimbabwe, Uganda, Bolivia, Bangladesh and Ethiopia.

Stacey (2006) in his analysis on the role of microcredit project in poverty reduction in rural communities in Northern Ghana draws a positive conclusion. According to him, credit provision alleviated the initial problem of access to funding people who experienced to solve immediate difficulties, particularly conducting income generating activities.

Shah and Butt (2011) point out that microcredit has a significant impact on the improvement of social-economic empowerment of women borrowers basing on a study conducted in the district of Kasur in Pakistan. Target population was women who had accessed microcredit from some microcredit providing institutions or organizations in the district. According to the authors, most of those women eventually became social-economically empowered. They further reveal that of 256 respondents contacted, majority

of women reported medium level of socio-economic empowerment after they had got microcredit facility. Only 82 women reported having low level of social-economic empowerment.

Barnes, Carolyn and Keogh (1999) report on a Zimbabwe study that there was a major disparity in income distribution. They illustrate that nearly half of the new client and non-client households had a monthly income of less than ZD 2,000. By contrast, half of the repeat clients had an estimated monthly household income of ZD 4,000 or more. The authors further reveal that members of repeat borrower households had on average one year of education than those of non-client households. In addition, they point out that the average number of income sources was 2.5 for client households compared with 2.1 for non clients. Similar numbers in the Uganda study were 3.23 compared with 2.53.

MkNelly and Dunford (1999) reveal that their impact evaluation research in Bolivia provides evidence that credit and education services when provided together to groups of women can increase income and savings. For example the majority of 1997 respondents (67%) in the assessment felt that their incomes had increased or increased greatly since they joined credit with education programme. Respondents attributed that improvement to the expansion of their income generating activities, reduced input costs as a result of buying in bulk with cash or new activities or products made possible by access to credit and selling in new markets. Other reported benefits include improved health/nutrition knowledge and practice and empowerment of women.

Hossain findings in 1988 in a study on Grameen's Bank microcredit borrowers in Bangladesh reveal a positive income effect. In depth household survey in five project villages found that Grameen's Bank borrowers had incomes about 43 percent higher than

the target group in the control villages, and about 28 percent than the target group non participants in the project villages. This positive income effect was mainly due to variety of income generating activities. The findings also point out that microcredit offered by Grameen Bank in Bangladesh helped generate new employment, particularly for poor women. With loans, women generated self employment activities of their choice.

Zaman (2000) emphasizes that there is a reduction in women's vulnerability through the provision of microcredit. This argument is based on a case study of BRAC, one of the biggest providers of microcredit to the poor in Bangladesh. 36 villages in Bangladesh from a sample of 176 respondents were involved in the study. According to Zaman, respondents reported strengthened coping mechanism, diversified sources of income earning, and building of assets. The author further reveals that the respondents pointed out that gender relations had shown positive impact too. Those were such as improved status of women, decision making role and control of resources. Faridi (2004) shares similar views basing on the author's empirical work of essays on microcredit programs on women's success. The author argues that in terms of asset accumulation, women with no spouses present reported accumulating more assets than those who had spouses. Faridi (2004) notes that increasingly women got more freedom in decision making process in households. According to the author, the result is important because it shows that microcredit schemes help single women, who are entirely dependent on themselves.

Amin (2011) is of similar views. The author highlights evidence from a comparative study of Grameen Bank (GB), Bangladesh Rural Advancement Community (BRAC) and Association for Social Advancement (ASA) in some selected areas in Bangladesh. It was evidenced that micro finance loan helped poor women to improve their economic conditions. Besides, through various income generating activities, women were able to

educate their children. In addition, respondents reported that they are now able to save in the programme.

However, some researchers hold contrasting views regarding the impact of microcredit on poverty reduction. Morduch (1998) in Zaman (2000) indicates persuasively that microcredit has minimal impact on poverty reduction. Similarly, Beyene (2008) from a comparative study of two microenterprises Addis Credit and Savings Institution (AdCSI) and Africa Village Financial Service (AVFS) conducted in urban areas in Ethiopia drew a conclusion based on two fronts: While AdCSI has effectively excluded the poor because of too strict collateral and business plan requirements, AVFS has failed to improve the condition of the poor due to lack of subsidy.

3.3.2 Empirical Review in Tanzania

According to Kwirijira and Due (1991), empirical findings from a sample of women borrowers interviewed from the Tanzania Women's Loan Program for income generating activities in Tanzania mainland reveal positive results. Women believed that: their incomes had increased and so was food; their children had more food and better nutrition and they had money for school fees; and they felt more self-confidence. When their husbands were interviewed, they said that they were proud of their wives for their efforts of obtaining funding for improving family income.

According to authors, another positive example from the authors is findings from the Presidential Trust Fund for Self-reliance project for assisting women in the informal sector through the Danish International Development Agency (DANIDA). In that project, 112 small loans ranging from USD 70 to USD 200 were allocated in 1989. Most of the enterprises reported operating profitably with good repayment experience.

However, Kwirijira and Due point out an emerging area of concern that although funds were intended for poor women with low levels of education, resources and entrepreneurial experience; a high portion than originally planned went to middle-income women and the politically affluent. The aim was to provide entrepreneurial model and higher rate repayment.

Makombe et al (1999) conducted a study to assess the extent of empowerment of low income women at household level as a result of loans given for starting income generating activities (IGAs) or micro enterprises. Four districts of Handeni, Korogwe, Lushoto and Muheza in Tanga region were covered. The study targeted clients of the credit schemes engaged in productive activities. The study revealed that there was an improvement in women's contribution to economic well-being of their households. The authors further add that there was an improvement in intra-household gender relations. Increasingly, women were more involved in decision making, control over household resources and freedom to use their time. They assert that the wide range of women's IGAs was a confirmation of increased empowerment. TGNP (2004) likewise has similar views. Makombe et al. (1999) however, report a number of basic constraints: 1) despite women's contribution to the economic well-being of their households, gender inequalities in the households affect women's power in poverty alleviation; 2) the inability of low income people to mobilize resources adequate enough for starting and running IGAs is one of the main causes for the persistence of poverty and 3) lack of appropriate financial services for people conducting IGAs further compounds the problem of lack of resources.

TGNP (2004) in their research on Civil Society participation in the implementation of Beijing platform of action reports that microfinance has substantially empowered women economically. This has been through services such as credit and deposits, savings and

other forms of financial services through Microfinance Institutions (MFIs). TGNP reports that microfinance has supported various women's microenterprises in both rural and urban areas in Tanzania. In urban areas the microenterprises include tailoring, food vending, sales of secondhand clothing, hair salons, restaurants and poultry keeping. In the rural areas the investments are such as horticultural farming, dairy cattle keeping, poultry keeping, grain milling and construction of dwelling houses. TGNP (2004) concludes that microenterprises offer employment to a significant number of the urban population, particularly women and hence contribute to GDP.

ILO (2003) conducted a research covering 128 women entrepreneurs from Dar es Salaam, Arusha and Zanzibar found that women entrepreneurs aspired for business growth. The ILO reveals that there are women who manage to start informal, usually in the form of IGA microenterprises, largely on part time or hobbies, and they develop them into formal enterprises employing a number of people. On average, there would be 9 employees per a woman entrepreneur. The author emphasizes that women can certainly develop successful enterprises that can provide employment to others.

However, emerging empirical literature is skeptical whether MFIs are actually reaching the poor. Fraser and Kazi (2004) set out assessment of the relative poverty level of clients and non-clients of non-bank Micro Finance Institutions (MFIs) in Coast and Dar es Salaam regions. Coast and Dar es Salaam were sample regions involving 498 clients of 4 MFIs providing loans to clients. Those MFIs were Presidential Trust Fund (PTF), Foundation for International Community Assistance (FINCA), SERO Lease and Finance Company (SEFINA), and Promotion of Rural Initiative and Development Enterprise (PRIDE - Tanzania). Findings from the study revealed that some of these MFIs ignored the lowest group (poorest). With exception of Foundation for International Community

Assistance (FINCA), it was noted that the rest of MFIs in the research served the middle (poor) group of people and highest (least poor) group. The conclusion drawn from the study is that a number of MFIs do not serve the poorest group in the population. Also, MFIs services are more urban oriented than rural TGNP (2004).

TGNP (2004) in addition to foregoing constraints emphasizes that HIV/AIDS adversely affect women's economic empowerment process. This is because women are the care providers and the obligation drains all resources they have and the time used to care for HIV/AIDS patients in their households without any other support. Also women have remained locked into micro-finance small-scale loans and income generating projects, and farming. A major concern is that this situation cannot up-lift women's economic status to effectively free themselves from poverty.

3.4 Policy Literature Review

Over the five decades since independence, Tanzania has been preparing and implementing policies, strategies, and long term plans which are intended to help the people to bring about their own development. Hamisi (2010) notably, however, points out that in 1992 significant changes occurred in economic policy direction. According to the author, the Arusha declaration was reviewed and Zanzibar declaration inaugurated with the view to institutionalize the market economy. As a result, several social economic reforms, strategies and policies were formulated. Structural Adjustment Programme; Economic Recovery Programme I and II; National Economic Survival Programme; Vision 2025; Poverty Reduction Strategy; and National Strategy for Growth and Reduction of Poverty (NSGRP) are examples. In addition to the above, the country has been implementing the conventions on the elimination of all forms of discrimination against women, 1979 and the Declaration of Beijing platform of action, 1995 among others. These documents together

with social economic policies which are related to women issues and economic development are reviewed under the following sections.

Tanzania has ratified and implements the Convention on the Elimination of all Forms of Discrimination against Women adopted by the General Assembly of the United Nations the on the 18th of December 1979 (United Republic of Tanzania 1992). The document was designed to promote and protect the rights of women in the world. On social and economic benefits, the convention directs states to take all appropriate measures to eliminate discrimination against women in areas of economic and social life on the basis of equality of men and women. For example the right to bank loans, mortgages and other forms of financial credit (Milimo, 1998).

Tanzania participated and adopted the Beijing declaration and platform of action, 1995. The declaration recognizes that women live in unacceptable conditions of poverty, mostly in developing countries (United Nations, 1995). According to the author, women's poverty is directly related to the absence of economic opportunities and autonomy, lack of access to economic resources including credit and their minimal participation to decision making among other factors. The author continues to mention that to alleviate women's poverty, the Beijing platform of action directs governments to take action to promote and support women's self-employment and the development of small enterprises, and strengthen women's access to credit and capital. Scaling up institutions dedicated to promoting women's entrepreneurship including appropriate non-traditional and mutual credit schemes and innovative linkages with financial institutions.

The extent of the achievement of the implementation of convention on the elimination of all forms of discrimination against women and Beijing declaration and platform for action

in Tanzania, currently, is a subject of much debate. Notably, however, the documents have become instrumental in informing policy makers that women's issues and needs should be part of the mainstream.

According to Tanzania's policy on Women in Development, 1992 (URT 1992), the concept of women in development is a process of empowering women so as to realize their potential. The interpretation of the concept of women in development means that women will have freedom, knowledge, skills and resources needed for their active recognizable and valued participation and contribution. The policy emphasizes that the main thrust should be directed at promoting women talents and abilities. These will facilitate their full participation in development, the improvement of their living conditions and that of their communities. However, women are not adequately involved in the development processes due to a number of factors. These among others include inadequate involvement in decision making at various levels and distribution of resources at different levels.

The government has been implementing the National Strategy for Growth and Reduction of Poverty (NSGRP) (2005-2010) and SME development Policy, 2003 drawing on Development Vision 2025 (United Republic of Tanzania, 2002). The aim is reduction of income poverty and promotion of growth. In pursuit of this goal the strategy and some actions should be carried out to empower SMEs including enhancing their access to credit, the market and their contribution to job creation, poverty reduction and growth. However, the access to credit by operators of SMEs including women has been a serious constraint.

Another main thrust of the SME development policy and the NSGRP/MKUKUTA is to review the regulatory framework and come up with one that is accessible to micro and small enterprises (URT, 2002). On the contrary, most often a majority of micro and small

enterprises activities are condemned as illegal because they cannot comply with formal business requirements. This condition is not in harmony with the concept of bottom-up development and sustainable poverty reduction. This is also against the idea of supporting and promoting micro and small enterprises activities, their growth and contribution to the national GDP (Olomi, 2005).

Microfinance is a recent approach adopted by the government of Tanzania through the National Micro finance Policy, 2000. The approach aims at providing financial services to majority of the population, particularly the most disadvantaged groups: people with low income in urban and rural areas, the disabled and women. The overall objective of the policy is to provide a basis for the evolution of an efficient and effective micro-financial system in the country that serves the low segment of the society and thereby contributing to economic growth and reduction of poverty (United Republic of Tanzania, 2000).

According to Millinga (2013), the micro-financial regulations were approved by government in 2005 comprising regulations and control for microfinance companies, microcredit activities and financial cooperatives. The policy also stipulates non-interference by government in Micro National Financial Institutions (MNFIs) operations such as pricing, product development and loan terms among others. However, there have been some limitations in implementing the policy.

NGOs, MFIs and Savings and Cooperative Organizations (SACCOS) have not graduated into microfinance companies or Finance Institutions Savings and Cooperative Organizations (FICCOS) respectively. In the light of that, Commercial Banks and Community Banks remain to be regulated institutions providing microfinance services in Tanzania. Nevertheless, SACCOS receive some limited supervisory services basing on the

Cooperative Act. Another limitation is that the government still plays a direct role in lending. This has been through JK Funds, Local Authorities Funds for Youth and Women and Small Entrepreneurs Loan Facility (SELF) project (URT, 2000).

The National trade policy, 2003 ultimate target is to enhance income generation and the people's earning power at the grass-roots level in reducing poverty. This is in fulfillment of the human right of equal opportunities for all citizens as enshrined in the constitution of the United Republic of Tanzania. However, the legal and regulatory framework for establishing a formal business makes it very difficult for the poor to join the formal trade sector. Most of the micro-entrepreneurs are therefore concentrated in the informal sector (United Republic of Tanzania, 2003).

Although the policy recognizes that women as a disadvantaged group in developing economies, they are severely constrained by limitations in their accessibility to key productive assets such as working capital, education and skills. This is evidence of the need to take the necessary measures to include women in trade development processes through more equitable access to productive assets including finance, education and skills among others (URT, 2003).

To summarize, women's economic empowerment through the access to working capital for income generating activities is part of backbone of the Tanzanian economy. This is particularly so in providing employment and maintaining sustainable growth and the potential for economic development and hence poverty reduction. Theoretical literature review has highlighted successful microcredit experiences from Tanzania and other countries as well as practical evidence. With respect to policy review, it has been noted that various policies and regulatory frameworks were developed to support women's

economic empowerment, and enterprise development and growth. However, various constraints have been identified and very remarkably limit the access to capital by women from MFIs for IGAs. Therefore, this project seeks to address that gap.

CHAPTER FOUR

4.0 PROJECT IMPLEMENTATION

4.1 Introduction

This chapter provides a framework of project implementation. Specific components of the framework presented include project outputs. Others are project planning as summarized by the Logical Framework including project inputs, staffing pattern and project budget. Implementation report on activities implemented between April 2012 and May 2013 as per the project's operational plan is provided too.

4.2 Project Outputs

Project outputs are directly related to the objectives of the project as listed in the Logical Framework. Cumulative outputs expected to be produced by the project over the period of three years, April 2012 to March 2015, include: 10 sensitized community leaders on microcredit and VSLAs (Village Savings and Loans Associates) methodology; 9 trained community volunteers known also as community resource persons on microcredit and VSLAs Methodology; 9 VSLAs groups with at least 270 women ; and 9 trained community resource persons in monitoring and evaluation.

4.3 Project Planning

4.3.1 Project Implementation Plan

Table 4.1 provides implementation summary of the project in the form of a logical framework for the period of 3 years, from April 2012 to March 2015. The Logical Framework consists of five areas of focus: 1) Project structure components. These include activities, objectives, general objective and goal; 2) Targets (Objectively Verifiable Indicators) for each component of the project structure expressed in terms of percentage,

quality, quantity and where possible target group; 3) Sources of information (Means of Verification) for verifying progress toward attaining the targets; and 4) Assumptions: the external environment, factors beyond the control of the project that may affect the projects implementation and sustainability.

4.3.2 Project Inputs

To achieve the intended outputs of the project through planned activities, the following inputs are necessary. These are VSLA Methodology training guidelines and training materials such as stationary. Others include human resource such as the project coordinator, the outreach coordinator, the training facilitator and community volunteers. To add on that there are financial resources as reflected in the proposed budget in section 4.2.4 and time resource reflected in the implementation plan in table 4.3 of this document. Additional inputs are equipment and materials required to support implementation. These include cash box, counter books, share recording books and small plastic or aluminum containers for coins. Other inputs are office premises and the training venue.

Table 4.1: Logical Framework for Implementation-April 2012 to March 2015

Hierarchy of Objectives	Narration	Objectively Verifiable Indicators (OVIs)	Means of Verification (MOV)	Assumption
Goal	To improve quality of life and sustainable livelihood	Urban poverty rate percentage reduced	Evaluation surveys report	Economic and political stability exists Market driven polices exist
General objective	To establish micro-credit schemes for women for income generation activities by 2015	% of family income increased	Evaluation survey report	Project implemented as planned
Objective 1.	To strengthen the performance of the host organization by quarter two in year one, 2012/13.	Quality of project team in place	Project report	Project team agree to volunteer part of their time in the project
Objective 2.	To increase the awareness of at least 10	% of local leaders	Project report	Local leaders remain at

	local leaders on microcredit and VSLA methodology by quarter three in year one, 2012/13.	speaking in favour of microcredit and VSLA methodology		the Kimara Matangini Street
Objective 3.	To mobilize women to form village and savings and loans associate groups by quarter four in year one, 2012/13.	# of groups formed # of women mobilized	Project report	Women are willing to join the groups
Objective 4.	To strengthen supervision and monitoring system of the project by quarter one in year two, 2013/14.	Quality of monitoring report	Feedback on project progress from stakeholders	Key project implementers willingness to learn new skills
Objective 5.	To mobilize community members for broadening implementation resources by quarter one in year two, 2013/14.	# of meetings conducted	Project report	People are willing to participate
Objective 6.	To improve the capacity of 9 community resource persons on VSLA methodology by quarter two in year	% of trained community resource persons able to mobilize, organize and	Project report Training report	Community resource persons remain at the Kimara Matangini Street

	two, 2013/14.	train women on VSLAs Methodology		
Objective 7.	To improve economic conditions of women, at least 270 of them are able to access credit by 2015	# of women accessing loans	Project report	Women remain at Kimara Matangini Street
		# of VSLA groups formed and are operational	Project report	Women are joining the project
		% of women reporting starting income generating activities	Project report	Women are joining the project
		% of women reporting expanding IGAs	Project report	Women are cooperative
Activity 1.1	To conduct recruitment of staff	# of people recruited	Project report	Project team members are committed to volunteer part of their time in the project

Activity 2.1	To carry out a sensitization and awareness raising meeting on VSLA methodology to 10 community leaders	# of community leaders attended meeting on VSLA methodology	Project progress report	Community leaders are willing to attend the meeting
Activity 3.1	To identify women to form village and savings and loans associate groups	# of women identified	Project progress report	Women are willing to attend the meeting
Activity 4.1	To carry out orientation meeting to staff members on data collection instruments, entry and analysis	% of staff members are able to use data collection instruments correctly	Project progress report	Key persons from management team are available to conduct orientation
Activity 5.1	To conduct resource mobilization meeting	# meeting conducted	Project progress report	People are willing to participate
Activity 6.1	To carry out one 5 days TOT skills development training on VSL Methodology to 9 community resource persons	Extent of knowledge and skills retention by community resource persons	Training report/Pre-post training Assessment/List	Community resource persons are consistently attending the training

		# of persons attended the training	of participants	
Activity 7.1	To carry out VSLAs group formation meetings	# of group formation meetings conducted	Project progress report	Family members are supportive
Activity 7.2	To carry out VSLA meetings encompassing savings, loan disbursement and loan repayment	# of VSLA meetings encompassing savings, loan disbursement and loan repayment conducted	Project progress report	Family members are supportive VSLAs groups work well together
		# of women attended VSLA meetings		
		Quality of meetings as per VSLAs Methodology		

Source: Project implementation (2012)

4.3.3 Staffing Pattern

Staffing pattern is based on the following hierarchy. The project coordinator is the team leader. He is responsible for overall management of the project. The project coordinator holds a diploma in engineering and has vast skills from various workshops, seminars and meetings related to management of community based projects. Specifically, he is responsible for executing the following tasks: interpretation of the projects objectives; monitoring progress targeting finding out how well community resource persons and VSLs groups are progressing toward attaining the projects objectives; ensuring that annual performance appraisal is conducted to all key implementers of the project and determine rating, allowing everyone in the organization to improve performance.

Down the hierarchy is the outreach coordinator. He is answerable to the project coordinator and a key person assisting the project coordinator in management of the project. He holds an ordinary level school leaving certificate and has attended various trainings in the form of seminars and workshops related to the field community based projects. Specific responsibilities include taking the lead role in putting the job descriptions and the training package in place; organizing and technically providing support during trainings and VSLAs group meetings; ensuring that monitoring and evaluations tools are developed and are in place; taking the lead in monitoring and evaluation activities. The outreach coordinator has also offered part of his time in the project.

Further down the hierarchy are the volunteers also known as community resource persons. They are charged with the role of mobilizing women in collaboration with local leaders to join the project by forming VSLAs groups. They will be conducting the initial group formation meetings. Also, they will oversee VSLAs meetings, tracking information and

producing due supervisory reports to management. Community resource persons will execute their duties once per week. They are expected to have at least a primary level education. Secondary school education will be an added advantage. These also have volunteered their time in the project.

The entire project team members have received a job description. All job descriptions will be reviewed and revisited if necessary during the performance planning processes. Job descriptions will be reviewed and updated by the project coordinator and outreach coordinator or whenever the position will be vacant prior to recruitment of another person to fill the position.

4.3.4 Project Proposed Budget

This budget has been developed with the view to achieving planned objectives as they appear in the Logical Framework. In the light of that, total funding required for the project to be implemented for three years is TZS 2,500,000.00. The amount will be raised through community contribution of available resources and fund raising activities. Community contribution to the project through Kimara Matangini Community Based Information and Counseling Center is TZS 2,050,000.00. To break this down; the training venue's cost is put at TZS 250,000.000 (TZS 50,000.00 x 5 days) and office space rent at TZS 1,800,000.00 (TZS 50,000.00 x 36 months). The remaining TZS 450,000.00 as shown in Table 4.2 will be raised through community resource mobilization campaigns.

Table 4.2: Project Budget

S/ #	Activity	Description	Unit cost (TZS)	Total cost (TZS)
1	To conduct a 5 days skills development training on VSL methodology	Refreshments for 9 prs x 5 days	1,500.00	67,500.00
		Stationary	-	50,000.00
		Facilitation fee for 1 prs x 5 days	50,000.00	250,000.00
		Sub total		367,500.00
2	To conduct a sensitization and awareness raising meeting on VSLA methodology to community leaders	Refreshments x 10 prs x 1 day	1,500.00	15,000.00
		Sub total		15,000.00
		Counter books (9 pcs)	2,500.00	22,500.00
		Sub total		22,500.00
3	Administration costs	Utilities and office supplies	45,000.00	45,000.00
		Sub total		45,000.00
		Grand total		450,000.00

Source: Project implementation (2012)

4.4 Project Implementation

4.4.1 Project Implementation Report

Background to microcredit schemes: The project has been developed with the view of setting up microcredit schemes in the form of savings and lending groups to provide working capital in small loans to vulnerable women at Kimara Matangini Street. The project follows the (Village Savings and Loans Associate (VSLA) Methodology. The VSLA Methodology is a community managed savings led approach to financial services for the poor, particularly women and have a long and successful history. The VSLAs are

self-managed groups that do not receive any external capital. The micro-credit schemes enable women to have access to small loans for initiating income generating activities and expanding those in existence. They also provide them with a safe place to save their money. In addition, women obtain emergency insurance. VSLAs can be seen as a first initiative for beneficiaries of the project to reach more broad formal financial services in the future.

The next section provides a presentation of the project implementation. Note the project has been planned for three years (April 2012-March 2015). Therefore, the project is nearly midway in its implementation phase. Implementation was guided by the plan of operation as shown in table 4.3 consisting of 7 objectives. In the light of that, out of the mentioned objectives, 5 were implemented for the period from April 2012 and June 2013. In outline, the objectives were:

- i) To strengthen the performance of the host organization
- ii) To increase the awareness of at least 10 local leaders on microcredit and VSLA methodology
- iii) To mobilize women to form village and savings and loans associate groups
- iv) To strengthen supervision and monitoring system of the project
- v) To mobilize community members for broadening implementation resources

Following is a detailed description of implementation of the objectives and results which were achieved over the period. Constraints are also reported.

Objective 1: To strengthen the performance of the host organization

Recruitment of staff and on the job induction for the project team members were carried out in September 2012 at the host organization. The MCED student facilitated the process.

Results achieved

These include having in place a project's team of 11 people as seen in appendix VI. The team consists of the management for the project: the project coordinator and the outreach coordinator. The pair is from the host organization. Determined efforts from induction have made them to become more conversant on all aspects of the project. Other team members recruited are 9 community volunteers or community resource persons. All reside at Kimara Matangini Street. Also, job description forms for project team members clearly describing date, name, working title, working days, supervisor, areas of responsibility, and level of education were developed. Additionally, performance appraisal forms for staff were developed. Refer to appendix IX for job description forms. Also, see appendix X for performance appraisal template adopted from Youth Volunteers against Risk Behaviour.

Objective 2: To increase the awareness of at least 10 local leaders on microcredit and VSLA methodology

A sensitization and awareness raising meeting on VSLA methodology to community leaders was conducted at the host organizations premises. The activity was conducted by the project management in November in 2012.

Results achieved

All 10 leaders were able to attend the sensitization meeting. As a result of the meeting, the sensitized local leaders (9 leaders from 9 locations of what makes Kimara Matangini Street and the Chairperson of the area) were knowledgeable enough about the project and particularly so on VSLA methodology. Given the situation the sensitized local leaders could speak in favour of the project. In addition to that the local leaders were able to cascade information about the project to community members under their area of authority and influence.

Objective 3: To mobilize women to form village and savings and loans associate groups

The sensitized local leaders in collaboration with community resource persons and the project management deliberated their efforts in identify women to form village and savings and loan associate groups (micro credit groups). That activity was carried out in March in 2013.

Results achieved

9 groups of village and savings and loans associates had been formed. Each group was supposed to consist of 30 members. However, some groups had fewer members. The total number of women that were mobilized over the period was 250 (about 93%) women out of 270 required from 9 locations of Kimara Matangini Street. These include Kimara Tanesco, Kimara Mavurunza (B), Kimara Dawasco, Kimara Majanjara, Kimara Midland (Kwa Mandasanga), Kimara Saint Peters, Kimara kwa Mwakatobe (Kwa Maji), Kimara Mtoni and Kimara Makaroni (Machinjioni). Limitations which might have contributed not to attain the planned target are presented under the section on constraints.

Objective 4: To strengthen supervision and monitoring system of the project

The project management carried out an orientation meetings to staff members on data collection instruments, entry and analysis. The meetings were conducted under the leadership of management of the project at the host organizations premises in May in 2013.

Results achieved

2 meetings out of the planned 3 were conducted. All 11 project team members attended the sessions. The trained team members were now more knowledgeable on the concept of monitoring and its importance in the project implementation phase. In addition to that the

project implementers had gained better monitoring (data collection and analysis) skills. This report is the result of such efforts. It is expected that high quality project implementation report will be produced in the future. Huddles which might have contributed not to attain the planned 3 meetings are presented under the section on constraints.

Objective 5: To mobilize community members for broadening implementation resources

A resource mobilization meeting was conducted at the host organizations premises. Participants to the meeting included 9 local leaders, the Chairperson of Kimara Matangini Street, the host organization management and 9 community resource persons. The activity was conducted in May 2013.

Results achieved

It was decided that each of the 9 local leaders from 9 locations of Kimara Matangini Street should mobilize people in their areas to contribute TZS 50,000 by end of June 2013. A sum of TZS 450,000 is expected to be collected to support implementation of the project. The Chairperson of the area was the overseer of the activity.

Other mechanisms for mobilizing resources were identified. These include 1) fundraising/donations: annual pledge campaigns will be conducted; 2) fees for services: as early as possible the host organization will introduce some technical fee for VSLA methodology trainings for groups and entities who want to replicate the methodology in their communities; 3) cause related marketing: this mechanism will request businesses to contribute TZS 1000/=, a percentage from sales of goods and services, to support the project. In exchange, if possible, the host organization will promote the business products; 4) unrelated business income: this shall involve investigating the possibility of selling

some products or services unrelated to the primary service provision offered by the project. This will involve utilizing current staff; 5) keeping recurrent costs low; operating costs has been be reduced through “in-kind” contributions such as volunteer time, office equipment, and other useful assets.

Constraints

Over the period, some constraints were experienced during implementation of the objectives.

Firstly, reports from local leaders and community resource persons indicated that in some of the households they received less cooperation from some men who were reluctant to allow their wives to participate in the project. On the other hand, in other households, women were unwilling to participate. The constraints affected objective 3 in not achieving its planned target. Suggested solutions to overcome the constraints include local leaders and community resource persons making repeated contacts on awareness raising in households. Conducting awareness raising community meetings was another strategy to help deal with the huddles.

Secondly, due to emergence issues on the part of some of the project team, one oriented meeting was not conducted. Hence, objective 4 experienced some deviation and could not attain the planned target over the implementation period.

Proposed solution to help deal with the constraint was to carry out the orientation to the project team with the view of strengthening supervision and monitoring system of the project in September 2013.

Financing

As already mentioned, funding used in implementation of the objectives over the period is summarized in table 4.2. In addition to that, the host organization offered office accommodation. Similarly, staff volunteered part of their time in the project. Also, worth noting here is that during the time under reporting, the MCED student was still attached with the host organization providing technical support on the project. Effective from June 2013 the management of the host organization shall solely manage implementation of the remaining objectives through mobilized resources. However, the MCED student will be available on appointment should the management need any support or consultations on the project.

Table 4.3: Plan of Operation- April 2012 to March 2015

Objectives	Activities	Activity Target	Time Line												Person Responsible	
			Year 1				Year 2				Year 3					
			Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4		
Objective 1: To strengthen the performance of the host organization	1.1 To conduct recruitment of staff	11														Researcher Project coordinator
Objective 2: To increase the awareness of at least 10 local leaders on micro credit and VSLA methodology	2.1 To carry out one sensitization and awareness raising meeting on VSLA methodology to 10 community leaders	10														Project coordinator
Objective 3: To mobilize women to form village and savings and loans associate groups	3.1 To identify women to form village and savings and loan associate groups (micro credit groups)	9														Project coordinator

Objective 4: To strengthen supervision and monitoring system of the project	4.1 To carry out orientation meetings to staff members on data collection instruments, entry and analysis	3																Project coordinator
Objective 5: To conduct resource mobilization meeting	5.1 To carry out resource mobilization meeting	1																Project coordinator
Objective 6: To improve the capacity of 9 community resource persons on VSLA methodology	6.1 To carry out one 5 day TOT skills development training on VSL Methodology to 9 community resource persons	1																Project coordinator
Objective 7: To improve economic conditions of women, at least 270 of them are able to access credit	7.1 To carry out VSLAs group formation meetings, once per week for four weeks for 9 groups	36																Community resource persons
	7.2 To carry out VSLA meetings encompassing savings, loan disbursement and loan repayment	468																Community resource persons

Source: Project implementation report (2013)

CHAPTER FIVE

5.0 MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Introduction

The chapter defines monitoring as well as points out its importance; Monitoring Information System (MIS) is defined and its role outlined; data collecting methods and data analysis tools used during the project implementation over the period from April 2012 to May 2013 are reported. The monitoring plan, project evaluation and the aspect of sustainability are highlighted.

5.2 Monitoring

The project attaches great importance to monitoring, which is the routine collection and analysis of information to compare progress of an activity (or result) with the original plan (TRACE, 2002). Monitoring allows for early adjustments when activities are showing deviations and are not leading to expected results/outputs. Monitoring is also an information base, providing realistic information showing trends. Such information is useful for future evaluations. Monitoring of this project has been designed with the view of involving all project implementers at different levels to systematically record and conduct periodic analysis of information that has been recorded. Adherence by project implementers to good monitoring standards cannot be over emphasized. This includes continuous feedback of implemented activities to ensure that quality of the activities throughout the life of the project is sufficient to produce good results.

5.2.1 Management Information System (MIS)

Management information system is defined as a system designed to collect and report information on a project and project activities to enable managers to plan, monitor, and

evaluate the operations and performance of the project (Center for Development and Population Activities, 1994). For this project, while information for monitoring activities is outlined in table 5.3, information for monitoring objectives is provided in table 5.4.

In the following sections, 5.1.2 and 5.1.3 data collecting methods and data analysis tools that were used during the implementation of project are outlined and described.

5.2.2 Data Collecting Methods

Note books were used to capture quantitative and qualitative data. While quantitative data was in the form of numerical values to measure the status or change of a specific indicator, qualitative data provided texture descriptions for measuring change.

5.2.3 Data Analysis

Data collected from implemented activities over the period was analyzed and summarized through a monitoring framework as presented in table 5.1 guided by the activity monitoring plan provided in table 5.3.

Table 5.1: Activity Monitoring Framework

Activity	Planned target	Actual achievement	Any deviation	Reason for deviation	Lessons & decisions for correction
1.1 To conduct recruitment of staff	11	11	-	-	-
2.1 To carry out one sensitization and awareness raising meeting on VSLA methodology to 10 community leaders	10	10	-	-	-
3.1 To identify women to form village and savings and loan associate groups (micro credit groups)	9	9	-	-	-
4.1 To carry out orientation meetings to staff members on data collection instruments, entry and analysis	3	2	1	Staff were way due to emergence issues	To be carried out in month 3 of quarter 2 year 2
5.1 To carry out resource mobilization meeting	1	1	-	-	-

Source: Project monitoring (2013)

Data collected from performance indicators of objectives, conversely, was analyzed and summarized using objectives monitoring chart as shown in table 5.2 directed by the objective monitoring plan as shown in table 5.4. Over the period, the MCED student, the project coordinator and the outreach coordinator were responsible for analyzing, summarizing and reporting.

Table 5.2: Objective Monitoring Chart

Planned indicator	Actual indicator	Any deviation	Reason for deviation	Lessons learned & recommendations
1.1: Quality of project team in place	Quality of project team	-	-	-
2.1:100 % of local leaders speaking in favour of microcredit and VSLA methodology	100% of local leaders speaking in favour of microcredit and VSLA methodology	-	-	-
3.1: (i) 9 of groups formed	9 groups formed	-	-	-
(ii) 270 of women mobilized	250 women mobilized	20	Less cooperation from family members Lack of willingness to participate	Repeated contacts on awareness raising in households Conducting awareness raising community meeting
4.1: High quality monitoring report	High quality monitoring report	-	-	-
5.1: I meetings conducted	1 meeting conducted	-	-	-

Source: Project monitoring (2013)

5.2.4 Monitoring Plan

The monitoring plan presented under this section covers the whole period life of the project, April 2012 to March 2015. The plan has been designed to encompass two levels: activity monitoring plan and objective monitoring plan basing on the logical frame work and the subsequent plan of operation.

Activity monitoring plan

Activity monitoring plan consists of four components. 1) It indicates what will be monitored: activities or key performance which will be implemented over the project's life period. For each activity, performance aspects in the form of targets or process indicators will be assessed to determine the extent to which progress is being achieved using the project's inputs; 2) the monitoring plan highlights when, the activities will be monitored over the three year life of the project; 3) the plan outlines people who will be responsible for monitoring. This is the assembled team for implementation of the project. Each individual will be involved in one way or another in monitoring the project taking into account his/her job description. However, the project coordinator will be monitoring all aspects of the project; and 4) the plan describes how activities will be monitored. Table 5.3 presents the activity monitoring plan with summary details.

Objective monitoring plan

With regard to objective monitoring, indicators for each objective will be monitored to assess and determine the extent to which the objectives are achieved through respective activities carried out. Table 5.4 outlines the objective monitoring plan.

Table 5.3: Activity Monitoring Plan-April 2012 to March 2015

S/#	What will be monitored		When	Who	How
	Key performance	Performance aspects to monitor			
1.1	To conduct recruitment of 11 staff members	# of people recruited	Quarter 2 in year 1	MCED Student	Project document
2.1	To carry out a sensitization and awareness raising meeting on VSLA methodology to 10 community leaders	# of community leaders attended the meeting on VSLA methodology	Quarter 3 in year 1	Outreach coordinator	Field visits
3.1	To identify women to form village and savings and loan associate groups (micro credit groups)	# of women identified	Quarter 4 in year 1	Project coordinator	Project progress report
4.1	To carry out orientation meetings to staff members on data collection instruments, entry and analysis	% of staff members are able to use data collection instruments correctly	Quarter 1 in year 2	Outreach coordinator	Project progress report
5.1	To carry out resource mobilization meeting	# of meetings conducted	Quarter 1 in year 2	Project coordinator	Project progress report
6.1	To carry out one 5 day TOT skills development training on VSL	Extent of knowledge and skills retention by	Quarter 2 in year 2	Project coordinator	Field visits

S/#	What will be monitored		When	Who	How
	Methodology to 9 community resource persons	community resource persons			
		# of persons attended			
7.1	To carry out VSLAs group formation meetings, once per week for four weeks for 9 groups meetings for 9 groups	# of group formation meetings conducted	Quarter 3 in year 2	Project coordinator	Monthly report by Training coordinator
				Outreach coordinator	
7.2	To carry out VSLA meetings encompassing savings, loan disbursement and loan repayment	# of VSLA meetings encompassing savings, loan disbursement and loan repayment conducted	Quarterly in year four	Project coordinator Outreach coordinator	Financial report
		# of women attended VSLA meetings			
		Quality of meetings as per VSLAs Methodology			

Source: Project monitoring (2013)

Table 5.4: Objective Monitoring Plan-April 2012 to March 2015

S/#	What will monitored	When	Who	How
	Indicators			
1.	<u>Objective 1.</u> <u>Indicator 1.1:</u> Quality of project team in place	Quarter 2 in year 1	MCED student	Field visit
2.	<u>Objective 5</u> <u>Objective 2.</u> <u>Indicator 2.1:</u> <u>Indicator 2.1:</u> % of local leaders speaking in favour of microcredit and VSLA methodology	Quarter 3 in year 1	Project coordinator	Monthly report by
			Outreach coordinator	Outreach coordinator
				Monthly reports/forms from Community resource persons
				Field visits
3.	<u>Objective 3.</u> <u>Indicator 3.1:</u> # of groups formed # of women mobilized	Quarter 4 in year 1	Project coordinator	Financial report
4.	<u>Objective 4.</u> <u>Indicator 4.1:</u> Quality of monitoring report	Quarter 1 in year 2	Project coordinator	Weekly note books
			Outreach coordinator	Monthly reports/forms from Community resource persons
			Community resource persons	
5.	<u>Objective 5.</u> <u>Indicator 5.1:</u> # of meetings conducted	Quarter 1 in year 2	Project coordinator	Weekly note books
			Outreach coordinator	Monthly reports/forms

S/#	What will monitored	When	Who	How
6.	<u>Objective 6.</u> <u>Indicator 6.1:</u> % of trained community resource persons able to mobilize, organize and train women on VSLAs Methodology	Quarter 2 in year 2	Project coordinator	Financial report
7.	<u>Objective 7.</u> <u>Indicator 7.1:</u> # of women accessing loans <u>Indicator 7.2:</u> # of VSLA groups formed and are operational <u>Indicator 7.3:</u> % of women reporting starting IGAs <u>Indicator 7.4:</u> % of women reporting extending IGAs	Quarterly	Project coordinator	Monthly reports/forms from Community resource persons

Source: Project monitoring (2013)

5.3 Evaluation

Evaluation is the periodic assessment and review of the extent to which purpose (medium objective) and goal (long term objective) has been reached (TRACE, 2002). The emphasis made here is that evaluation is about measurement at the level of project purpose and goal drawn from the logical framework.

For the period under reporting no evaluation was conducted and neither shall it be conducted during the project's life period. However, it will be conducted after the completion of the project-end date; after 2015. Apart from the measurement mentioned above, evaluation will aim at drawing lessons for possible continuation or replication of the project elsewhere. Evaluation plan in the narrative is highlighted as follows.

External consultant/s (outside specialists) will carry out the evaluation. The main reason advanced for the need to engage external people to conduct evaluation is to ensure that there will be objectivity, quality and credibility of the findings. The consultant/s will have qualifications necessary for conducting monitoring and evaluation of community based development projects. They will also have knowledge of project design and management as well as good communication skills

It is important to stress that the evaluation team will be added to the participation of stakeholders, beneficiaries, and the project management team for ownership, sustainability and learning from the exercise. Evaluation will take on board key stakeholders' feelings and beliefs. Finally, the end of project evaluation phase will mark the beginning of the project's transition from what was originally designed to what needs to be continued in the future.

Prior to conducting evaluation, Terms of Reference (ToR) will be drawn between project management and the external consultant/s. Effectiveness, efficiency, impact and sustainability are important elements that will feature in the ToR to be drawn.

To assess effectiveness, actual achievement (benefits) will be compared to what was planned. This is critical because it will be evaluating the success or failure of the intervention.

To assess efficiency, results will be compared with financial, human, time and material resources that will be needed in order to achieve them. Success will be measured on the basis of having used fewer available resources in order to achieve the desired results.

Impact will look at effects which project activities may have on the environment in terms of changing the community or society in any lasting way. Simply put, impact is the outcome of project effects; whether activities were achieving the intended results. Impact may be positive or negative.

On sustainability, end of project evaluation shall revisit three factors: strategic managerial capacity, a supportive institutional environment and adequate resource for benefit continuation.

5.4 Project Sustainability

Sustainability is perceived as long term value of projects services for the community. In the light of that the services that the project provides are permanent part of Kimara Matangini community resources. In other words, the services are part of larger network of services and resources in the area.

Right from its onset, for continuity, the project has created a diverse base for project funding and other resources from various sources from Kimara Matangini community. The project's implementing team: the project coordinator, the outreach coordinator and resource persons; office space, equipment, furniture and training venue are either human resources, equipment or real estate assets emanating from Kimara Matangini community. Still, more diverse funding sources will be created during the implementation period as highlighted in details in the sustainability plan in the next section. Therefore, implementation of the project activity plan is not relying on a single source of funding. The next section below summarizes the project sustainability plan in the narrative.

5.4.1 Sustainability Plan

Long term institutional support for the host organization shall be obtained through capacity building to respond to areas of need. This shall include training key staff in sound financial planning, accountability and management for improving project oriented financial management systems. In addition, key staff will be trained in fundraising techniques and local marketing practices to enhance the resource base for the project. Furthermore, key staff will be trained in strategic planning. A strategic plan is a tool for planning the future work of an organization. Specifically, the host organization will seek opportunities for trainings from NGO network members. Apart from the network members, TRACE is a consultancy organization that may be approached for training support.

Similarly, meetings are important aspects of sustainability. They enhance a sense of solidarity among members and staff in the organization. At the host organization, regular meetings shall be held at the end of every month. The meetings shall be attended by all persons in the organization. Mainly, programmatic issues will be discussed. On the other

hand, the annual general meeting or general assembly will be held once annually. Members of the organization shall attend the general meeting. All issues related to the organization shall feature in the discussions.

Likewise, membership fee is central to sustainability. The importance of membership fee toward nurturing togetherness of members cannot be overemphasized. Since the host organization is a membership entity, all members are required to pay a subscription fee once annually. The amount will be determined by the general assembly and communicated to members. By laws shall be developed to reinforce that effect.

In addition to that, notably, community support is an important factor of sustainability. Various steps have been taken to ensure that the project gets community support. First, the project has already been integrated into the community by involving them to participate in all stages of the project cycle. Second, the host organization is looking into the possibility of including one of the local leaders in the area on its board. Through these broad based involvements, the community is expected to gain more trust and acceptance of the project, and hence, support is assured.

This project does not intend to hire any governmental officials as already mentioned under section 4.2.3 on Staffing Pattern. All project staff members reside at Kimara Matangini Street and are contributing man hours in the project.

Further efforts of ensuring sustainability of the project focus on diverse funding sources that aim at increasing resources. The sources shall gradually be introduced during implementation phase. Some of those sources of funding are cost recovery mechanisms. Kimara Matangini Street leaders and influential stakeholders from the area will be actively involved in the fundraising events.

Furthermore, various strategies toward sustainability will be used by the project management to get political support for the project. The local leaders from Kimara Matangini Street will be invited to attend the half year review meetings. The district commissioner for Kinondoni district will be invited to officiate at those activities. In those events, the leaders will be informed about the progress of the project and their views will be accommodated for subsequent planning. Second, the local leaders from Kimara Matangini Street will participate in end of project evaluation and their beliefs and feelings will be taken on board. Third, the leaders will attend the evaluation result dissemination meeting. Fourth, television and news print mass media houses will be invited to cover all of the above events and publicize them to the public. It is expected that there will be high chance of influencing not only political leaders for support of the project but also the general public.

Additionally, this project complements a number of government policies in connection to sustainability. These are such as the policy on Women in Development, 1992. The policy emphasizes that the main thrust should be directed at promoting women's talents and abilities which will facilitate their full participation in development, the improvement of their living conditions, in particular and that of their communities, in general (URT, 1992). Another policy is Development Vision, 2025 implemented through the National Strategy for Growth and Reduction of Poverty. The objective of the Vision is to deal with economic issues such as achieving quality and good life through poverty reduction (URT, 2011). The Small and Medium Enterprise (SME) development policy, 2002 with the view of reduction of income poverty and promotion of growth is another policy which the project complements (URT, 2002). Another one is the National Micro finance Policy, 2000, whose overall objective is to provide a basis for the evolution of an efficient and effective micro-financial system in the country. This is expected to serve the low segment

of the society and therefore contributing to economic growth and reduction of poverty (UTR, 2000). Finally the project compliments the National trade policy, 2003. The policy's ultimate target is to enhance income generation and the people's earning power at the grass-roots level toward poverty reduction (URT, 2003). The proposed project compliments the mentioned government policies by enhancing women's' access to credit. With the assured access to credit, women can start IGAs or expand existing ones and hence their contribution to job creation, poverty reduction and growth.

CHAPTER SIX

6.0 CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

This is the last chapter of the project. Organization of the chapter consists of conclusion which highlights reasons which guided the MCED student's choice of the project. Other elements pointed out are the summarized phases of the project. These include needs assessment; problem identification; literature review; project implementation; monitoring, evaluation, and sustainability plan. The chapter ends with presenting drawn recommendations.

6.2 Conclusion

The main reason that has influenced the MCED student (this author) regarding the choice of the project is based on the CNA results from the study area: Kimara Matangini Street (Mtaa). People in the area prioritized the lack of capital for IGAs among vulnerable women as the main problem.

In addition to the above reason, the author has always wanted to find ways of helping women, particularly the poor and the vulnerable to address their poor economic conditions. Thanks to MCED program through which the author has facilitated the conception of this project. His contribution toward assisting women to improve their economic conditions, starting with Kimara Matangini Street, is reflected in the development of the project and making it a reality. The project signifies valuable experience. The experience will not only benefit women at the Kimara community, but it is expected to be replicated in the entire ward of Saranga and other parts of Kinondoni Municipality. The next section describes the six phases of the project.

Participatory assessment, the first phase of the project revealed that Kimara Matangini community experienced several problems. However, lack of capital for income generating activities was the prioritized problem and was particularly more acute among women than men.

Problem identification, the second phase, provided the problem statement, its magnitude, effects and causes. It has been revealed that the main problem vulnerable women faced at Kimara Matangini Street was the lack of capital for income generating activities. The main cause of the problem was lack of access to commercial banks for borrowing small loans for running IGAs.

Literature review is the third phase of the project. It focuses on theory, empirical evidence, and policy framework. The review has influenced the design of the project including adoption of VSLAs methodology from the evidence that the approach has been successful from other countries using it. It is expected that women through small loans shall improve their lives by conducting IGAs.

Implementation is the fourth phase of the project. This project is managed by the host organization. Year one activities have been completed. Implementation of year two activities is rolling out. Intensive fundraising will be conducted in quarter two of year two. It is anticipated that funding generated will facilitate implementation of the rest of activities as per operational plan.

Monitoring, evaluation and sustainability is the fifth phase of the project. For this project monitoring is ongoing. Everyone in the organization is engaged in one way or another in monitoring the project according to staffing hierarchy. Monitoring reports are produced

quarterly and from which progress reports are developed. End of project evaluation will be conducted after the completion of the project-end date. Lessons drawn will allow for possible continuation or replication of the project elsewhere.

Regarding sustainability there is a plan developed to guide efforts directed toward that effect. In essence, the sustainability plan shall ensure that long term value of the project's services for the community is maintained.

6.3 Recommendations

To conclude the following recommendations are made.

- ❖ Cost recovery. The host organization should become the center for providing training on microcredit schemes using VSLA methodology. A fee should be charged for the service. This will broaden alternative sources of funding and hence making the organization less donor dependent and at the same time strengthening the resource base.
- ❖ Strengthen management. Geographical expansion is anticipated, if the project will be continued in the future. Given the situation, there will be increased work load. To that effect, efforts will have to be made in ensuring that the project coordinator and the outreach coordinator are full time paid employee.
- ❖ Publicity of the project. The host organization should make efforts to design and produce leaflet materials describing the project. Such efforts will not only increase publicity of the project but also wining public, political, in-kind and donor support.
- ❖ Enhance community trust and ownership. Participatory approaches including community participation in various phases of the project is encouraged and should be continued.

REFERENCES

- Albee, A. (1994). *Support to women's productive and income generating activities*. (Working paper No. 1). Accessed 1 February 2013. Retrieved from <http://www.gdrc.org/icm/wind/wind-unicef-wp.html>
- Amin, R. (2011). The Impact of microfinance programme on the poor: A comparative study of Grameen, BRAK and ASA in some selected areas in Bangladesh. *European Journal of Business and Management*, 3(4), 348-350. Accessed 4 January 2013. Retrieved from <http://www.iiste.org/Journals/index.php/EJBM/article/view/320/209>
- Aparna, S, Mindy, L. & Balcazar, Y. (2000). *Community needs assessment guide: Brief guide on how to conduct a needs assessment*. Chicago: Loyola University.
- Barnes, C. & Keogh, E. (1999). *An Assessment of the impact of Zambuko's microfinance enterprise programme in Zimbabwe: Baseline findings*. (Working paper). Accessed 2 February 2013. Retrieved from http://pdf.usaid.gov/pdf_docs/PNACF380.pdf
- Beyene, Z. (2008). *The Role of microcredit institutions in urban poverty alleviation in Ethiopia*. Accessed 7 January 201. Retrieved from <http://oaithesis.eur.nl/ir/repub/asset/7138/Zigiju%20Samuel%20Beyene%20G%26D.pdf>
- Center for Development and Population Activities. (1994). Accessed 8 January 2012. *Project design for program managers*. Retrieved from <http://www.cedpa.org/section/publications3df3.html?topic=27>
- Dar es Salaam City council. (2004). *Dar es Salaam city profile*. Dar es Salaam City council
- David, S. (2004). *The underestimation of urban poverty in low- and middle-income nations: Poverty reduction in urban areas series*. (Working Paper No. 14).

Accessed 22 December 2012. Retrieved from
<http://www.bvsde.paho.org/bvsacd/cd27/urbpov14.pdf>

Economic Commission for Africa. 2000. *Economic report on Africa: Meeting the challenges of unemployment and poverty in Africa*. Addis Ababa: Economic Commission for Africa

Faridi, R. (2004). *Essays on microcredit programs and evaluation of women's success*. (Dissertation defense to the Faculty of the Virginia Polytechnic Institute and State University). Accessed 29 December 2012. Retrieved from
<http://scholar.lib.vt.edu/theses/available/etd-04292004-191805/unrestricted/DissertationETD.pdf>

Food and Agriculture Organization. (2001). *Field level hand book: Social-economic and gender analysis programme*. Rome: Chief Publishing and Media Service, Information Division.

Food and Agriculture Organization. (2001). *Project cycle management technical guide: Social-economic and gender analysis programme*. Rome: Chief Publishing and Media Service, Information Division.

Frazer, H. & Kazi, V. (2004). *Assessing the relative poverty of clients and non-bank clients of non-bank microfinance institutions in Tanzania: the Case of Dar es Salaam and Coast Region*. Dar es Salaam: Mkuki na Nyota Publishers.

Grameen Communication. (1998). *the Role of microcredit*. (Report). Accessed 9 January 2013. Retrieved from
http://www.grameen-info.org/index.php?option=com_content&task=view&id=42&Itemid=92&limit=1&limitstart=3

Hamisi, S. (2011). Challenges and opportunities of Tanzanian SMEs in adapting supply chain management. *African Journal of Business Management*, 5(4), 1266-1276.

Accessed 7 February 2013. Retrieved from

<http://www.academicjournals.org/ajbm/pdf/pdf2011/18Feb/Hamisi.pdf>

Hendricks, L. & Chidiac, S. (2011). *Village savings and loans: A pathway to financial inclusion for Africa's poorest households*. (Paper). Accessed 22 January 2013.

Retrieved from

http://www.globalmicrocreditsummit2011.org/userfiles/file/Workshop%20Papers/L_%20

[Hendricks%20-](http://www.globalmicrocreditsummit2011.org/userfiles/file/Workshop%20Papers/L_%20)

[%20Village%20Savings%20and%20Loans%20as%20a%20Pathway%20to%20](http://www.globalmicrocreditsummit2011.org/userfiles/file/Workshop%20Papers/L_%20)

[Financial%20Inclusion%20for%20Africa.pdf](http://www.globalmicrocreditsummit2011.org/userfiles/file/Workshop%20Papers/L_%20)

Hossain, M. (1988). *Credit for alleviation of rural poverty: the Grameen bank in Bangladesh*. (Research report No. 65). Accessed 16 January 2013. Retrieved

from

<http://www.givewell.org/files/Cause1->

[2/Independent%20research%20on%20microfinance/hossain%20bangladesh%2](http://www.givewell.org/files/Cause1-)

[01988.pdf](http://www.givewell.org/files/Cause1-)

International Center for Research on women. (2012). *Economic empowerment-the Issue: Women's economic empowerment. (Publication)*. Accessed 30 December 2012.

Retrieved from <http://www.icrw.org/what-we-do/economic-empowerment>

International Labour Organization. (2003). *Tanzania women entrepreneurs: Going for growth. Cartier women's initiative*. Accessed 20 December 2012. Retrieved

from

http://www.cartierwomensinitiative.com/docs/Tanzanian_women_entrepreneurs_ILO.pdf

International Labour Organization. (2003). *Tanzania women entrepreneurs: Going for growth*. Accessed 4 January 2013. Retrieved from

http://www.cartierwomensinitiative.com/docs/Tanzanian_women_entrepreneurs_ILO.pdf

- Kothari, C. (2004). *Research methodology: Method and techniques*. New Delhi: New Age International (P) Publishers.
- Kurwijila, R. & Due, J. (1991). Credit for women's income generation: a Tanzanian case study. *Canadian Journal for African Studies*, 25(1), 90-103. Accessed 24 January 2013. Retrieved from <http://www.jstor.org/discover/10.2307/485558?uid=2&uid=4&sid=21101926018963>
- Makombe, I., Temba, I. & Kihombo, A. (1999). *Credit schemes and women's empowerment for poverty alleviation: the Case of Tanga region, Tanzania*. (Research report). Dar es Salaam: Research on Poverty Alleviation.
- Marczyk, G., Dematteo., D. & Festinger, D. (2005). *Essentials of research design and methodology*. Hoboken, New Jersey: John Wiley & Sons, Inc.
- Masika, de Hassan & Baden (1997). *Urbanization and urban poverty: Gender analysis*. University of Sussex. Accessed 21 December 2012. Retrieved from <http://www.ids.uk/bridge/>
- Milimo, M. (1998). *Gender and development: Module 5*. London: Commonwealth Secretariat.
- Millinga, A. (2013). *The State of microfinance in Tanzania*. Accessed 22 January 2013. Retrieved from http://www.tamfi.co.tz/index.php/resources/view/the_state_of_microfinance_in_tanzania
- MkNelly, B. & Dunford, C. (1999). *Impact of credit with education on mothers and their young children's nutrition*. (Research report No. 5). Accessed 2 February 2013. Retrieved from http://www.givewell.org/files/DWDA%202009/FFH/MKNelly%20and%20Dunford-Bolivia_1999.pdf

- Mkwawa, E. (2012). *Integrating financial services into poverty reduction strategies in Tanzania*. (Paper). Accessed 28 December 2012. Retrieved from <http://www.bot-tz.org/MFI/Library/CaseOfTanzania.pdf>
- Morduch, J. & Haley, B. (2002). *Analysis of the effects of microfinance on poverty reduction*. Working paper No. 1014). Accessed 15 February 2013. Retrieved from www.nyu.edu/wagner/workingpapers.html.
- Muller, M. (2005). *The Political dynamics of the informal sector in Tanzania, International development studies*. Accessed 5 February 2013. Retrieved from <http://diggy.ruc.dk/bitstream/1800/785/1/The%20Political%20Dynamics%20of%20the%20Informal%20Sector%20in%20Tanzania.pdf>
- Mwinsomba, S. & Kiilu, B. (2002). *Demographic factors, household composition, employment and household welfare*. Dar es Salaam: Mkuki na Nyota Publishers.
- Nambiza, W. (2007). *Whose development counts? Political ecology of displacement of Bulyanhulu mining community in Tanzania*. (Dissertation, Norwegian University of science and Technology). Trondheim.
- Neely, T. (2002). *Public health policy and management- Community needs assessment*. Case Western Reserve University. Accessed 12 April 2012. Retrieved from http://www.cwru.edu/med/epidbio/mphp439/MPH_Manage.htm
- Nkundizana, B. (2011). The Female face of poverty in Rwanda. *International Research Journal*, 2(12), 1708-1718. Accessed 1 April 2012. Retrieved from <http://interesjournals.org/ER/pdf/2011/December/Nkundizana.pdf>
- Olomi, D. (2005). *Enhancing SMEs contribution to employment and poverty reduction within national poverty reduction strategy*. (Position paper). Accessed 4 February 2013. Retrieved from <http://www.tanzaniagateway.org/docs/EnhancingSMEcontributiontoempandpovertyreduction.pdf>

- Olomi, D. (2007). *Unleashing entrepreneurial potentials of the poor in Tanzania: Prospects, challenges and way forward*. (Working paper). Accessed 20 December 2012. Retrieved from <http://www.norskfolkehjelp.no>
- Onyuma, S. & Shem, A. (2005). Myths of microfinance as a panacea for poverty eradication and women empowerment. *Journal of Savings and Development*, 29(2), 199-222. Accessed 19 January 2013. Retrieved from <http://www.jstor.org/discover/10.2307/25830894?searchUrl=%2Faction%2FdoBasicSearch%3FQuery%3Dmicrofinance%2Band%2Bpoverty%2Balleivation%2Bin%2Burban%2Barea>
- Oxfam GB. (2009). *Urban poverty and vulnerability in Kenya: Background analysis for the preparation of an Oxfam GB urban programme focused on Nairobi*. Accessed 11 January 2013. Retrieved from http://www.irinnews.org/pdf/Urban_Poverty_and_Vulnerability_in_Kenya.pdf
- Pan-African START Secretariat. (2011). *Report on urban poverty and climate change in Dar es Salaam, Tanzania: A case study*.
- Punch, K. (2005). *Introduction to social research: Quantitative and qualitative approaches*. London: SAGE Publications.
- Rafiqul, I. (2011). Rural women's empowerment through self-income generating activities: A study on NGOs credit programs in Bangladesh. *Journal of Global Citizenship & Equity Education*, 1(1). Accessed 18 January 2013. Retrieved from <http://journals.sfu.ca/jgcee/index.php/jgcee/article/viewArticle/18/16>
- Research and Analysis Working Group. (2009). *Poverty and human development report*. Dar es Salaam: Mkuki na Nyota Publishers.
- Rugonzibwa, P. (2012). Call for investment in water. *Daily News*, p. 3.

- Skalli, H. (2001). Women and poverty in Morocco: The many faces of social exclusion. *Palgrave Macmillan Journals*, (69), 73-89. Accessed 25 December 2012. Retrieved from <http://www.jstor.org/stable/1395630>
- Shah, T. & Butt, H. (2011). Income generating activities through microcredit and women social-economic empowerment: a Study of District Kasur, Pakistan. *Academic Research International Journal*. Accessed 7 December 2012. Retrieved from <http://www.savap.org.pk/journals/ARInt./Vol.1%283%29/2011%281.3-23a%29.pdf>
- Sharma, A., Lanum. M. & Balcazar, Y. (2000). *A Community needs assessment guide: A Brief guide on how to conduct a needs assessment*. Chicago: Loyola University.
- Shitundu, J. & Luvanga, N. (1998). *The Use of labour intensive irrigation technologies in alleviating poverty in Majengo, Mbeya rural district*. (Research report). Dar es Salaam: Research on Poverty Alleviation.
- Small Entrepreneurs Loan Facility II. (2010). *Project appraisal*. (Report). Accessed 22 December 2012. Retrieved from <http://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/Tanzania%20SELF%20II%20EN.pdf>
- Stacey, P. (2006). *Analysis of micro credit in project in Northern Ghana-Relations between policy assumptions and social economic organization*. (Thesis defense, Center for African studies, Copenhagen University). Accessed 27 December 2012. Retrieved from http://rudar.ruc.dk/bitstream/1800/3060/3/pauls_CAS_thesis._10.08%5B1%5D.pdf
- Swider, P. (2000). *Microcredit: A Greenstar research brief*. Accessed 19 January 2013. Retrieved from <http://www.greenstar.org/microcredit/microcredit-brief.pdf>

- Tanzania Gender Network Programme. (2004). *Civil society participation in the implementation Beijing plat form of action (BFPA)*. (Research report). Accessed 20 December 2012. Retrieved from http://www.mcdgc.go.tz/data/bpfa_research_report.pdf
- Todaro, M. & Smith, S. (2010). *Economic development, 11 Ed.* Boston: Pearson Education.
- TRACE . (2002). Guidelines to produce a manual on participatory planning, monitoring and evaluation
- Trading Economics. (2012). *Tanzania unemployment rate*. Trading Economics. Accessed 9 April 2012. Retrieved from <http://www.tradingeconomics.com/tanzania/unemployment-rate>
- Triodos-Facet. (2007). *Tanzania: Country scan microfinance for Hivos/Microned*. Accessed 10 January 2013. Retrieved from http://www.microfinancegateway.org/gm/document-1.9.43748/Tanzania_Country_Scan_Microfinance.pdf
- United Republic of Tanzania. (1992). *Policy of women in development in Tanzania*.
- United Nations. (1995). *Beijing declaration: Platform of action*. Accessed 4 February 2013. Retrieved from <http://www.un.org/womenwatch/daw/beijing/platform/>
- United Nations Development Programme. (1998). *Shinyanga Human Development Report*.
- United Republic of Tanzania. (2000). *National microfinance policy*.
- United Republic of Tanzania. (2003). *National trade policy*.
- United Republic of Tanzania. (2002). *Small and medium enterprise development policy*.
- United Republic of Tanzania. (2007). *Poverty and human development report*

United Republic of Tanzania. (2011). *Strategic plan for 2010/11-2012/2013*. Accessed 20 December 2012. Retrieved from http://www.dsm.go.tz/kurasa/nyaraka/Strategic%20plan_Book.pdf

United Republic of Tanzania. (2011). Accessed 16 December 2012. *2012 Population and housing census: Population distribution by administrative areas*. Retrieved from http://www.nbs.go.tz/sensa/PDF/Census%20General%20Report%20-%2029%20March%202013_Combined_Final%20for%20Printing.pdf

Yunus, M. & Jolis, A. (2007). *Banker to the poor, Winner of the 2006 Nobel Peace Prize*. Accessed 22 December 2012. Retrieved from <http://www.arvindguptatoys.com/arvindgupta/yunus.pdf>

Zaman, H. (2000). *Assessing the poverty and vulnerability impact of micro-credit in Bangladesh: A case study of BRAC*. (Research report). Accessed 27 December 2012. Retrieved from <http://notunprojonmo.com/wp-content/uploads/2011/07/E16-micro-credit-n-BRAC.pdf>

APPENDICIES

Appendix I: Questionnaires

STRUCTURED SURVEY QUESTIONNAIRE

1. Sexmalefemale (write “v” where appropriate)
2. Age18-24.....25-40.....41-65.....65+ (write “v” where appropriate)
3. The highest level of education finished (write “v” where appropriate)
 -primary school
 -form four secondary school education
 - form six secondary school education
 - diploma
 - degree
 - vocational training education (VETA)
4. Your main activity (write “v” where appropriate)
 -student
 -small business
 -government employee
 -house maker
 -unpaid family helper
 -private employee
 -shop keeper
 -temporary employee
5. How long have you lived in this community?

LEADING QUESTIONS FOR SEMI-STRUCTURED INTERVIEWS

Community strengths

What do you think are some of the strengths of this community? With what aspects of your community are you satisfied?

Community concerns

What do you think are some are the concerns of this community?

Community values

What do you value about your community? What aspects of your community do you consider important?

Appendix II: From left, Street's (Mtaa) chairperson, MCED Student and coordinator of host organization



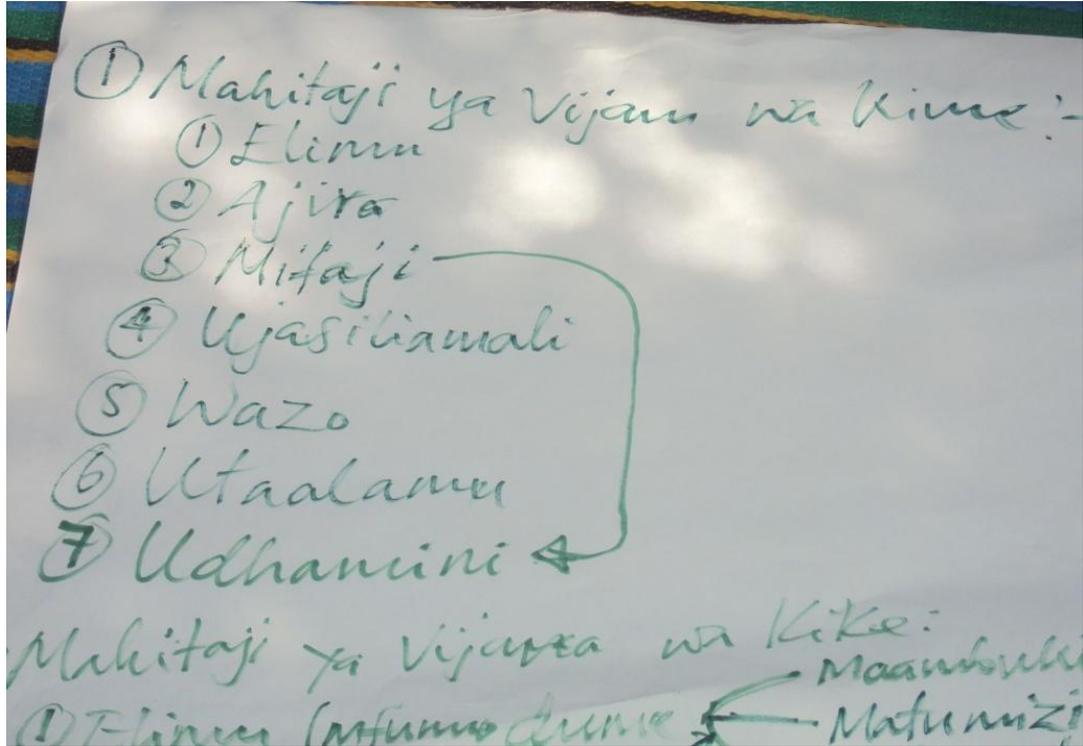
Appendix III: Focus group discussions at Kimara Matangini Street (Mtaa)



Appendix IV: A research team member recording focus group discussion



Appendix V: Extracts from focus group discussion on flip chart



Appendix VI: Project staff with MCED Student, first left



Appendix VII: Request for conducting needs assessment

Manyama Willbrord,
P. O. Box 65001,
Mobile: 0786 321277,
Dar es Salaam.
23 March 2012.

The Coordinator,
Kimara Matangini Information and Counseling Center,
Dar es Salaam.

Dear Sir,

RE: REQUEST FOR CONDUCTING NEEDS ASSESSMENT

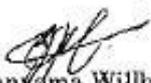
My name is Manyama Willbrord. I am a student of the Open University of Tanzania taking MCED post graduate studies. MCED stands for Master of Community Economic Development.

As part of partial fulfillment for the requirements for the MCED degree, a student is required to conduct a community needs assessment at a local area of his/her choice in collaboration with local people and a local organization in the area to be known as a "host organization". Based on the results of the needs assessment, an intervention (project) may be designed to help the people in the area address the revealed needs/problems.

A part from the foregoing in the above, I am prepared to assist your organization with technical support. This may include issues around organizational management, planning, monitoring and evaluation of community based projects among others bases on your needs.

In the light of the above, I kindly bring forward my request to you for your consideration.

Yours faithfully,


Manyama Willbrord.

Appendix VIII: Reply to application for conducting needs assessment



**KIMARA MATANGINI COMMUNITY
BASED INFORMATION AND COUNSELLING CENTER**

**P.O Box 1694, DAR ES SALAAM - TANZANIA
TELEPHONE: MOBILE: 0719 - 898481**

Date 29th March 2012

Manyama Willbrord,
P. O. Box 65001,
Dar es Salaam.

Dear Manyama,

RE: REPLY TO REQUEST OF CONDUCTING A NEEDS ASSESSMENT

We are responding to your letter dated 23rd March 2012 through which you requested conducting a needs assessment at Kimara Matangini Street (Mtaa) in April 2012 in collaboration with us.

We are happy to inform you that your request has been accepted by the management of this organization and welcome you with open heart.

We highly appreciate to be part of our team.

Promising collaboration,

A handwritten signature in black ink, appearing to read 'Benard Ukuta'. Below the signature is a horizontal line.

Benard Ukuta

Program Coordinator

Appendix IX: Job description form (translated in Kiswahili)**MAELEZO YA KAZI**

Jina la

Asasi.....

Tarehe.....

Jina la kazi yako..... Siku utakazo fanya kazi

Jina lako kamili..... Saa utakazo fanya kazi.....

Mahala unapoishi..... Aina ya kazi (weka alama ya

“V”panapohusika):

a) Ajira.....

b) Kujitolea.....

Jina la msimamizi

Majukumu muhimu:

1).....

2).....

3).....

4)

5).....

6)

Kiwango chako cha elimu (weka alama ya “V” panapohusika):

a) Elimu ya dara la saba.....

b) Elimu ya kidato cha nne.....

c) Elimu ya kidacho sita.....

d) Elimu ya chuo cha ufundi

e) Elimu kutoka chuo cha elimu ya juu.....

Appendix X: Performance appraisal template (translated into Kiswahili)

JEDWALI LA WAZI LA MAPITIO YA UPIMAJI WA UTENDAJI KAZI

Jedwali hili lijazwe na watumishi wote

SEHEMU YA KWANZA: Taarifa binafsi

1. Jina kamili.....
2. Jinsia
3. Cheo.....
4. Kiwango cha elimu.....
5. Tarehe ya kuanza kazi.....
6. Tarehe ya kuzaliwa.....
7. Muda wa kazi hii.....

SEHEMU YA PILI: Upimaji wa utendaji kazi kwa mwaka

Ijazwe na mtumishi anayepimwa kwa makubaliano na msimamizi wa kazi

Malengo ya utendaji wa mradi	Alama iliyotolewa na mtumishi	Alama iliyotolewa na msimamizi
Jumla ya alama		

Alama:

5= Utekelezaji wa malengo yote na ya ziada kwa ufanisi

4= Utekelezaji wa malengo yote kwa ufanisi

3= Utekelezaji wa wastani kwa malengo yote

2= Utekelezaji usioridhisha ambao ni chini ya wastani bila sababu za kutosha

1= Utekelezaji usioridhisha na usiozingatia malengo

SEHEMU YA TATU: Sifa za utendaji bora

Vigezo muhimu	Ubora wa sifa	Alama iliyowekwa na mtumishi	Alama iliyowekwa na msimamizi
Uhusiano kazini	Uwezo wa kufanya kazi katika vikundi		
	Uwezo wa kuheshimiwa na wafanya kazi wenzako		
	Uwezo wa kuelewana na wafanya kazi wenzako		
Mawasiliano na usikivu	Uwezo wa kujieleza kwa ufasaha		
	Uwezo wa kusikiliza na kueleweka		
	Uwezo wa kufundisha na kuendeleza wenzako		
Uongozi na usimamizi	Uwezo wa kupanga na kusimamia		
	Uwezo wa kuongoza, kushawishi na kutatua matatizo		
	Uwezo wa kuanzisha mambo na ubunifu		
Utendaji unaozingatia ubora wa kazi	Uwezo wa kukamisha kazi kwa ubora na kwa muda muafaka		
	Uwezo wa kufanya kazi kwa uhuru na katika muda uliopangwa		
Utendaji unaozingatia matokeo	Uwezo wa kufikia mahitaji yaliyopangwa		
Uwajibikaji na utoaji	Uwezo wa kutekeleza		

wa maamuzi	majukumu yako		
	Uwezo wa kufanya maamuzi sahihi		
Kuthamini walengwa	Uwezo wa kuwasiliana vizuri na walengwa wako		
Uaminifu	Uwezo wa kumsaidia msimamizi wako wa kazi		
	Uwezo wa kufuata maelezo na kuzingatia malekezo ya msimamizi wa wako		
	Uwezo wa kuonyesha nidhamu		
Uadilifu	Uwezo wa kufanya kazi kwa kujitolea		
	Uwezo wa kufanya kazi bila kufuatiliwa		
Jumla ya alama			

Chanzo: Youth Volunteers against Risk Behaviour (2011).

Alama:

5= Utekelezaji wa vigezo vyote na ya ziada kwa ufanisi

4= Utekelezaji wa vigezo vyote kwa ufanisi

3= Utekelezaji wa wastani kwa vigezo vyote

2= Utekelezaji usioridhisha wa vigezo ambao ni chini ya wastani bila sababu za kutosha

1= Utekelezaji usioridhisha wa vigezo

Appendix XI: Training Manual

**JUMUIA YA KUWEKA NA KUKOPESHANA
MWONGOZO WA MWEZESHAJI WA VIKUNDI**

10 MARCH 2013

Weka akiba...Pata mikopo nafuu...Kipato zaidi kwa maendeleo yetu wenyewe

UTANGULIZI

Mfumo huu umeenea barani Africa na Duniani. Mfumo huu unapendwa sana na watu wa vijijini na mijini. Mfumo huu ni rahisi kutekeleza, unaendeshwa kwa uwazi na uwajibikaji. Ndiyo maana unapendwa kila mahala.

VIPENGELE MUHIMU

1.1 Mfumo wa kuweka na kukopeshana

1.2 Jinsi mfumo unavyofanya kazi

2.0 Vipindi vinne vya mfumo:

i) Matayarisho

ii) Mafunzo kwa kina

iii) Maendeleo

iv) Kupevuka

2.1 Kipindi cha matayarisho kina hatua tatu:

i) Uelimishaji wa viongozi na watawala

ii) Mikutano ya jamii

iii) Mikutano ya awali kwa makundi ya wanaohitaji kujiunga na mpango

2.1

a) Mkutano wa kwanza ni uelimishaji wa viongozi na watawala wa serikali

b) Mkutano wa ni utambulisho wa vikundi vinavyohitaji kujiunga na mpango huu

AWAMU YA MAFUNZO

Mada sita kufundishwa

- i) Uongozi wa kikundi na uchaguzi
- ii) Uundaji wa taratibu za kuweka aki ba, utoaji wa mikopo na uchangiaji wa mfuko wa jamii
- iii) Uundaji wa katiba
- iv) Utunzaji wa kumbukumbu za hesabu na uendeshaji wa mikutano
- v) Kuendesha mkutano, kuweka aki ba, ulipaji wa mkopo na utoaji mkopo
- vi) Mahafali na mgao wa kwanza

MADA YA KWANZA
KIKUNDI, UONGOZI NA UCHAGUZI

Malengo

Hadi mwisho wa mada:

- Kikundi kitahakikisha kwamba wanachama wako tayari kushiriki katika shughuli za kuweka na kukopa
- Washiriki watakubali kuunda kikundi cha kuweka na kukopeshana
- Wanachama wataelewa wajibu na mamlaka ya mkutano mkuu
- Wanachama wataelewa wajibu wa viongozi wao na watakuwa tayari kufanya uchaguzi

Mchakato

- i) Washiriki watabungua bongo kuhusu sifa za viongozi na wajibu wao
- ii) Majibu ya washiriki yaandikwe kwenye bango kitita

Baadhi ya majibu ni kama ifuatavyo:

Kiongozi ni mwenye kuaminika, mwajibikaji, anajituma, aliye komaa kifikra, mwenye ushirikiano, mwenye kuchangia mawazo, muwazi na anayeheshimiwa na jamii

MADA YA PILI
KUWEKA AKIBA NA KUKOPA

Malengo

Hadi mwisho wa mada:

- Washiriki wataelewa kwa nini watu wanaweka akiba
- Wanachama wataelewa kwa nini watu wanakopa

Mchakato

- i) Washiriki watabungua bongo kuhusu kwa nini watu wanaweka akiba
- ii) Washiriki watabungua bongo kuhusu kwa nini watu wana kopa

Baadhi ya majibu ni kama ifuatavyo:

Kwa nini watu wanaweka akiba	Kwa nini watu wana kopa
Kukabiliana na majanga	Kukabiliana na majanga
Kununua mali	Kununua mali
Kuanzisha biashara	Kuanzisha biashara
Kuweka aki ba ya chakula wakati wa njaa	Kuweka aki ba ya chakula wakati wa njaa

Mfumo wa Kuweka Akiba na Taratibu Zake**Hatua ya kwanza**

- Akiba ni muhimu kwa maskini
- Akiba huwekwa kidogo kidogo
- Kwa kawaida hakiba huwekwa kwa njia ya fedha

Hatua ya pili: Faida ya wanachama ni kuweka fedha kwenye kikundi kuliko binafsi

- Kikundi kina hamasisha watu kuweka akiba
- Kwenye kikundi kuna usalama zaidi wa fedha

- Kutoa akiba kama chanzo chanzo cha mikopo. Akiba huongezeka kwa kupata riba juu ya mikopo. Akiba ya nyumbani hukosa thamani kwa ajili ya mfumuko wa bei.

Hatua ya tatu: Jinsi akiba inavyokua

- Kiingilio cha kuingilia kwenye kikundi
- Akiba ya kila wiki
- Riba juu ya mikopo
- Adhabu kwa wanaovunja sheria za kikundi

Mfumo wa Mikopo na Taratibu Zake

Mwezeshaji awambie wanachama kwamba kutakuwapo na fedha nyingi baada ya muda si mrefu kutokana na vyanzo vifuatavyo:

- Akiba inayotolewa kila wiki
- Adhabu kwa wanaovunja sheria
- Riba ya mikopo
- Faida kutokana na miradi ya kikundi

Usalama wa fedha ya kikundi

Mwezeshaji awambie wanachama kwamba fedha ya wanakikundi itahifadhiwa sandukuni kwaajili ya salama. Pia watu watatu watahika funguo.

MADA YA TATU

UANDAJI WA KATIBA YA KIKUNDI

Malengo

Hadi mwisho wa mada:

- Kikundi kita kuwa kimetengeneza katiba
- Washiriki wataweza kueleza jinsi kikundi kinavyoongozwa
- Washiriki wataweza kuweka kanuni zinazoongoza mfumo wa taratibu za akiba na mikopo

Mchakato

Hatua ya kwanza

- i) Washiriki watabungua bongo kujibu swali “ Nini maana ya katiba?”
- ii) Washiriki watabungua bongo kujibu swali “ Jinsi gani kikundi kitaongozwa?”
- iii) Majibu ya washiriki yaandikwe kwenye bango kitita

Jibu: i) Mwashaji asisitize kwamba katiba ni kumbukumbu iliyoandikwa inayoeleza nini kikundi kinataka kufanya

Hatua ya pili

Swali: Chombo kikubwa kinachoongoza kikundi ni kipi?

Jibu: Mwashaji asisitize kwamba mkutano mkuu ndiyo wenye madaka makubwa

Hatua ya tatu

Swali: Vitu gani vinawekwa kwenye katiba?

Jibu: Majibu ya washiriki yaandikwe kwenye bango kitita

Hatua ya nne

Majadiliano ya umaliziaji wa mwongozo:

Mwezeshaji awaambie wanakikundi kwamba muda mwingi unaweza kutumika kwenye majadiliano. Pia mwezeshaji awafahamisha washiriki ya kwamba katiba itatengenezwa kutokana na kuongozwa kwa maswali na pia uhitaji wa wana kikundi.

Uongozi wa kikundi

- i) Taarifa za msingi za kikundi
 - Jina la kikundi
 - Anwani ya kikundi
 - Kikundi kiliundwa lini
 - Tarehe ya kuandikishwa kikundi
- ii) Madhumuni ya kikundi
 - Nini madhumuni ya kikundi kuwepo?
 - Ni huduma gani zitatolewa ili kufikia malengo ya kikundi?
- iii) Nani anaweza kuwa mwanachama wa kikundi
 - Umri wa juu
 - Umri wa chini
 - Jinsia
 - Kinachowaunganisha ni nini? Kuendesha biashara au hapana?
 - Wasifu
- iv) Wajibu wa kamati ya uongozi
 - Mwenye kiti
 - Katibu
 - Mweka hazina
 - Wahesabu fedha wawili
- v) Utaratibu wa uchaguzi
 - Mjumbe wa kamati atakaa kwa vipindi vingapi?

- Uchaguzi utafanyika kila baada ya muda gani?
 - Ni idadi gani ya chini itakuwapo mkutanoni ili uchaguzi ufanyike?
 - Uchaguzi utakuwa wa siri au kunyoosha mikono?
 - Wagombea wanatakiwa wasipungue wangapi ili kugombea?
- vi) Kuondelewa madarakani kabla ya wakati
- Mwanachama ana haki ya kuitisha kura ya kukosa imani na kiongozi yeyote
 - Kama kura za kukosa imani zikishinda, basi kiongozi atajiuzulu au mtu mwingine atachaguliwa kushika madaraka yake

MADA YA NNE

UTUNZAJI WA KUMBUKUMBU NA FEDHA

Malengo

Hadi mwisho wa mada:

- Kila mjumbe wa kamati ya uongozi ataelewa majukumu yake
- Katibu na wahesabu fedha wataelewa majukumu yao

Utangulizi

Kuandika kumbukumbu kumerahisishwa kadri inavyowezekana. Huitaji kuwa na ujuzi wa kiuhasibu ili kuufanya. Ila unatilia mkazo utunzaji wa kumbukumbu za kila muamala (ledger). Upimaji wa thamani ya kikundi ni hatua ya kiuhasibu pia hufanyika; huesabu mali na madeni. Kumbukumbu zinatunzwa kwenye kitabu kimoja ambacho kinaweza kuandaliwa kwa kutumia kalamu na rula. Katika kufanya hayo huitaji uchapishaji.

Kitabu kimegawanyika katika sehemu mbali mabali kama ifuatavyo:

- i) Orodha ya wanachama
- ii) Mfuko wa jamii
- iii) Akiba
- iv) Leja ya adhabu
- v) Daftari ya fedha
- vi) Taarifa ya thamani ya kikundi

Mchakato

Hatua ya kwanza: Kutengeneza kitabu cha kumbukumbu

Mwezeshaji ataeleza na kisha kufanya kwa vitendo hatua kwa hatua jinsi ya kutengeneza daftari la kumbukumbu

Hatua ya pili: Wana kikundi wapewe fursa ya kutengeneza kitabu cha kumbukumbu wao wenyewe wakiongozwa na mwezeshaji.

MADA YA TANO

KUENDESHA MKUTANO, KUWEKA AKI BA, ULIPAJI WA MKOPO NA

UTOAJI MKOPO

Malengo

Hadi mwisho wa mada:

- Wanachama watakuwa wameelewa utaratibu wa kuendesha mikopo
- Wanachama watakuwa wameelewa utaratibu wa kuweka mikopo
- Wanachama watakuwa wameelewa utaratibu wa ulipaji mikopo
- Wanachama watakuwa wameelewa utaratibu wa utoaji mikopo

Mchakato

Hatua ya kwanza: Mkutano wa kuweka akiba

- a) Mwenyekiti atafungua mkutano na yafuatayo yatafanyika:
 - Kuhakiki mahudhurio kwa kumwita jina kila mwanachama
 - Kuhakiki masalio ya fedha kitabu cha kumbukumbu
 - Kufungua sanduku na kuhesabu fedha
 - Katibu anatangaza kwa wanachama masalio ya kwenye kitabu cha kumbukumbu

na fedha iliyosebiwa kwenye sanduku ni lizima ifanane ndipo mkutano utaendelea

- b) Mwenyekiti atasoma agenda
- c) Mwenyekiti ataitisha mengineyo
- d) Katibu atachukua muhtasari

Hatua ya pili: Ulipaji wa mikopo

- Katibu anasoma majina ya wanachama ambao mikopo yao imelipwa
- Jina la mwanachama linapoitwa alipe mkopo wake kwa kiasi anachotakiwa kulipa na riba kwa wahesabu fedha
- Salio la mwanachama linaandikwa kwenye daftari la fedha

Hatua ya tatu: Utoaji wa mikopo

- Kiasi cha fedha mkononi kinatangazwa na katibu kwa wanachama wote
- Maombi ya mikopo yanafanyika
- Katibu analinganisha jumla ya maombi yote na kiasi cha fedha kilichopo kwenye sanduku
- Wanachama wanakopeshwa
- Baada ya mikopo kutolewa katibu anajumlisha jumla ya fedha zote zilizokopeshwa na kuwatangazia wanachama

Hatua ya nne: Taarifa ya thamani ya kikundi

- Fedha zote ukiondoa gharama na mikopo na akiba zinahesabiwa na kujumlishwa
- Katibu anawatangazia wanachama
- Mwenyekiti anatangaza thamani ya kikundi kwa wanachama wote. Fedha mkononi, fedha ndani ya benki, mikopo inayoendelea. Mfuko wa jamii na bidhaa mkononi koundoa madeni
- Cha mwisho-jumla ya hayo masalio ndiyo thamani halisi ya kikundi

Hatua ya tano: Kufunga kikao

Mwenyekiti atawaita wanachama waliotangaza mengineyo. Majadiliano yatafanyika hadi muafaka ufikiwe. Mwenyekiti atatangaza kuahirishwa kwa mkutano na wanachama watakuwa huru kuondoka.