

SOUTHERN NEW HAMPSHIRE UNIVERSITY

&

THE OPEN UNIVERSITY OF TANZANIA

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**CAPACITY BUILDING FOR ADDRESSING
GROUP DYNAMICS, BUSINESS SKILLS AND ACCOUNTING
RECORD KEEPING FOR LONGIDO WOMEN GROUPS**

KING'ORI, GERTRUDE LORIVI

**SOUTHERN NEW HAMPSHIRE UNIVERSITY AT THE OPEN UNIVERSITY
OF TANZANIA**

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**“A PROJECT SUBMITTED IN PARTIAL FULFILLMENT FOR THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF SCIENCE IN
COMMUNITY ECONOMIC DEVELOPMENT (MSC CED) IN THE SOUTHERN
NEW HAMPSHIRE UNIVERSITY AT THE OPEN UNIVERSITY OF
TANZANIA”**

BY KING'ORI, GERTRUDE LORIVI

MAY, 2007

SUPERVISOR'S CERTIFICATION

I, **Joseph Kiangi Mwerinde**, certify that I have thoroughly read this project report and found it to be in an acceptable form for submission.

Signature: 

Date: 20th July 2007

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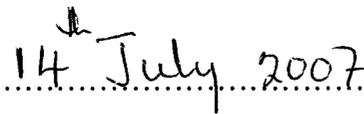
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DECLARATION BY THE CANDIDATE

I, **King'ori, Gertrude Lorivi** do hereby declare that this Project Paper is the result of my own original work, and that it has not been submitted for the similar degree award in any other University.

Signature: 

Date: 

DEDICATION

This work is dedicated to my Family.

ABSTRACT

The project covered Community Human Capacity Building on group dynamics, business skills and accounting record keeping. The organization which managed the project was Maasai Women Development Organization. People involved in the project were the researcher, MWEDO staff and the targeted three member groups, in total there were 90 individuals. The intended period for the project was 18 months, from September 2005 to January 2007.

The target groups were carrying out small scale businesses mainly on Maasai hand crafts, embroidering, buying and selling maize. Findings from community needs assessment indicated that women lacked knowledge and skills especially in the field of accounts record keeping, and entrepreneurship. Hence, they could not diversify their businesses. The project desired condition was to build the ability of individuals and organization to work together in order to take control of their economic future. Also strengthen individual skills and create opportunities for individual skill development. What the project had achieved was to build human capacity of Community Development Officer to ensure sustainability of the project after elapse of 18 months. The researcher also developed a simple training manual and conducted training to targeted women groups.

ACKNOWLEDGEMENTS

In the first place, I wish to thank the Executive Director of MWEDO for agreeing to accept and her support throughout the 18 months of my studies and covering most of the trainings costs. Also, the entire staff of MWEDO deserves special thanks, without forgetting group members who were beneficiaries of the project for their cooperation.

Special thanks are directed to the Course Director Mr. Ajiboudou, Michel and our Course Coordinator Mr. Felician Mutasa who were always ready to assist when in need. Thanks are also due to my Supervisor Mr. Mwerinde, Joseph whose guidance has made it possible to produce this important project paper.

Special gratitude goes to my husband Naftal for his partial sponsorship, and patience while I was spending most of the time in my studies, without forgetting my five sweet girls for their patience too.

Last, but not least, Management of Arusha International Conference Centre deserves appreciation for allowing and giving me ample time during the 18 months of my study.

EXECUTIVE SUMMARY

The project was on Human Capacity Building on group dynamics, business skills and accounting record keeping. Member groups had an ongoing small scale business but lacked knowledge, skills (entrepreneurship) and accounting record keeping. The project intended to conduct training through introducing a simple system for accounting record keeping due to education barrier.

The organization which managed the mentioned project was Maasai Women Development Organization (MWEDO). People involved in the project were from head office they intended to continue in future assisting the registered three groups from Longido district each with 30 members. There were various identified problems member groups mentioned during the conduct of Community Needs Assessment (CNA). The Participatory Needs Assessment (PNA) methodology was applied. The entire exercise consist the following steps:-

- Identification of needs
- Prioritisation of needs
- Levelling of needs
- Consideration of what needs could be addressed

All parties i.e. the researcher, MWEDO staff and member groups agreed to the immediate implementation of Human Capacity Building especially in the field of accounts, record keeping, and business skills. The group dynamics added advantage of knowing issues which concerns working as a group. The targeted groups were carrying out small scale businesses mainly on Maasai hand crafts, embroidering, buying and selling maize. MWEDO assisted the groups with seed money of Tshs.500,000/= about three years ago for the purpose of boosting the them. During Needs Assessment exercise neither the groups nor the office could account for the use of the seed money. Other groups had a conflict on seed money, purchases, sales collection and stocks.

The desired conditions on targeted community which needed improvement were as follows (i) to improve the ability of individuals and organizations to work together to take control of their economic future. (ii) Strengthen individual skills and create opportunities for individual skill development, which included building community capacity as mentioned. The expected output was that as individuals developed new skills and expertise, business performance of both individuals and the community would increase. (iii) if knowledge on accounting record keeping was built, groups could venture into credit societies (SACCOs), and would be easier for the providers to access them for credit facilities or small loans etc. (iv) the knowledge gained would attain, effectiveness in resources utilization.

The most important goal of the project was to improve business skills and introduce simple accounting record keeping. It would enable the groups to improve the use of scarce resources; improve quality of the products, and marketing. The specific objective was to conduct training classes i.e. teaching group dynamics, business skills (entrepreneurship) and accounting record keeping (Cashbook use) July 2006 for three group members.

The conducted training on targeted groups had impact because groups were able to keep proper accounts records using cashbooks, one group (Kimokoa) was in the process of joining Longido SACCOs. Also groups started diversification of business e.g. started business on cattle value added project and another group Namelok were constructing a *cultural boma*. Noondomonok group were processing to operate a bank account.

The Community Development Officer who worked at head office was fully involved as she was a responsible officer for the groups and would continue assisting groups in future for the purpose of project sustainability. Together with other MWEDO staff we developed a simple training manual.

TABLE OF CONTENTS

	PAGE
Supervisor's Certification	i
Statement of Copyright	ii
Declaration by the Candidate	iii
Dedication	iv
Abstract	v
Acknowledgement	vi
Executive Summary	vii
Table of Contents	viii
List of Tables	ix
List of Figures	x
Abbreviations	xi
 Chapter I: Community Needs Assessment	
1.0 Introduction	1
1.1 Community Profile	1
1.2 Community Needs Assessment	4
1.3 Research Methodology	7
1.3.1 Research Design	8
1.3.2 Survey Techniques	10
1.3.3 Survey Instruments	11
1.3.4 Psychometrics characteristics	12
1.3.5 Data Analysis	13

Chapter II: Problem Identification

2.0. Introduction	18
2.1. Problem statement	19
2.2. Target community	22
2.3 Stakeholders	23
2.4 Project goal in CED terms	24
2.5 Project objectives	26
2.5.1 Advantage of Human capacity project	26
2.5.2 Steps which led to the completion of the objective	27
2.6. Host organization	28

Chapter III: Literature Review

3.0 Introduction	30
3.1 Theoretical Literature	31
3.2 Empirical Literature	35
3.3 Policy Review	40

Chapter IV: Implementation

4.0 Introduction	47
4.1 Project goal.....	48
4.2. Project Plan	49
4.2.1 Project Implementation Plan	50
4.2.2. Staff Pattern	51
4.2.3 Budget	52
4.2.4 Implementation – Actual	53

4.3 Presentation Techniques	54
4.4 Other Projects	55
Chapter V: Monitoring, Evaluation and Sustainability	
5.0 Introduction	57
5.1 Research Methodology	58
5.2 Evaluation Plan.....	64
5.3 Participatory evaluation	66
5.4 Research Methodology	67
5.5 Sustainability	70
Chapter VI: Conclusion and Recommendations	
6.1 Conclusion	76
6.2 Recommendation	62
References	79

LIST OF TABLES

Table No	Page
1. Censes Results 2002	2
2. Factors pushing/pulling women to start business	6
3. Education status of women groups in Longido district	13
4. Age status of women groups in Longido district	14
5. Factors influencing women on choice of economic activities	14
6 Survey on business and account record keeping	15
7 Stakeholders participation table	23
8 Human resource for the project	29
9 Products and Outputs	48
10 House economic empowerment	49
11 Project budget	52
12 Activities implementation table	54
13 Monitoring plan – Original	62
14 Monitoring plan – Actual	63
15 Evaluations questions	69

LIST OF FIGURES

1. Formulation of Accounting standards in Tanzania	45
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Abbreviations

ADRA	Adventist Development and Relief Agency
ASSC	Accounting Standards Steering Committee
CED	Community Economic Development
CNA	Community Needs Assessment
CDO	Community Development Officer
E-LEAP	Empowerment Through Literacy Education Access Program
ERT	Education Research and Training Committee
ISAR	International Standards of Accounting and Reporting
IASC	International Accounting Standards Committee
MWEDO	Maasai Women Development Organization
NBAA	National Board of Accountancy and Auditors
NGOs	Non Governmental Organizations
PNA	Participatory Needs Assessment
PRA	Participatory Rural Appraisal
SACCOS	Savings and Credit Cooperative Society
SMEs	Small Medium Enterprises
SNHU	Southern New Hampshire University
USAID	United State Agency for International Development
WID	Women International Development

CHAPTER I

COMMUNITY NEEDS ASSESSMENT

1.0: Introduction

Community needs assessment is one of the critical stages in the project development process. Needs assessment was conducted with the participation of the target group, which strengthened the community commitment and enthusiasm for a project. Another advantage of needs assessment is; it generates data to develop indicators for monitoring and evaluation. Above all, needs assessment helps to create community ownership in a project. It is an effective system of inquiry that provides information to help decision makers. (Gajanayake, 1993)

Even though, there may be many categories of needs definers i.e. people who have stake or are considered qualified to determine the needs of the target group, the category of people who have needs in the community (*needy*) themselves are the best qualified group to identify their own needs. However, there are instances where the needy cannot identify their real needs, just as the needs of a patient can be best identified by a doctor and not by the patient him/herself. In such cases expert view will be important. (Gajanayake, 1993). This was the case with targeted groups since they did not know about diversification of business, importance of keeping proper accounting records.

1.1 Community Profile

Maasai Women Development Organization-(MWEDO) is a community-based organization, a non profit making, established in the year 2000. MWEDO is based in Arusha region which is located in the north-eastern Tanzania. The region shares border with Kenya in the north, to the east it borders with Kilimanjaro and Tanga regions. To the south it shares border with Dodoma region and to the west with Singida, Shinyanga and Mara regions.

According to records from the Regional Commissioner's Office Arusha year 2003 which obtained from Tanzania National Website the total area of Arusha region is 34,515.5 sq.km. The districts areas are:- - Kiteto - 16,305 sq. km., Simanjiro – 18,851 sq. km. and Monduli – 14,201 sq. km., the main ethnic groups of the region are; - Iraqw, Arusha, Maasai, Meru, and Barabaig.

Proportion of gender in the above districts is:-

Table 1: Census Results 2002

District	Male	Female	Total
Monduli	90,223	95,014	185,237
Simanjiro	76,763	64,923	114,676
Kiteto	76,616	76,141	152,727

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NGO activities coverage

MWEDO had a clear understanding of Maasai community in terms of location, language, norms and culture, in turn; Maasai community understood MWEDO's objectives. The core values of MWEDO were; gender equity and equality, zero tolerance to women's oppression and subordination, work for the strength and dignity of women, equal social, economic and political opportunities, promotion of indigenous culture and knowledge for development approaches, and lastly honest, integrity, professionalism, efficiency and effectiveness.

However there were four main program areas which were being implemented by MWEDO, they included; - human rights and advocacy, household economic empowerment, public service development and Masaai cultural citizenship.

MWEDO registered women group members involved in house hold economic empowerment only. Human rights, Public service, Masai cultural activities covered the entire community of Monduli, Longido, Simanjiro and Kiteto districts and beneficiaries amounting to 452,640 persons

In total MWEDO had 15 registered groups in all four districts, the research project covered three groups located at Longido district only. MWEDO indicated that other groups will be trained depending on the availability of funds.

The project aimed at developing and strengthening the organizational human capacities through training, both at office (Community Development Officers) and member groups. This would facilitate or enable MWEDO staff to support and monitor the groups at the same time the groups would be able to determine the growth or decline of the business, i.e. economic growth of their business and markets.

The targeted population was three groups each with 30 members at Longido district, who are members of MWEDO. Maasai people are pastoralists; their main source of income is from livestock products. Agriculture had been introduced by the government but still in small scale, the areas also have been facing rain shortage for the past three consecutive years. Another source of income is tourism for those around National Parks; they sell art crafts, especially women.

Maasai society is still a closed one in terms of culture. Social system is in such a way that, men are dominant and women are dominated. Men have power over ownership and control over things of value such as livestock, land and other properties. Also men are superior in the society while women are inferior. Automatically, men own and control everything in their community plus women and children. Because of patriarchal relations, between men and women, elders and young have an impact on MWEDO efforts towards women empowerment and advocacy on human rights.

However, MWEDO would like to venture into devising means and ways of challenging the patriarchal practices and ideologies.

MWEDO is trying to empower women economically so that they have ownership of whatever they gain. The organization had earlier conducted training for raising awareness to men in order to facilitate changes of participation and ownership of women in small business for the betterment of the entire family. In order to succeed on bringing social and cultural changes, the organization had established relationship with community opinion leaders in villages who are authoritative according to Maasai culture.

The relation of people in the groups, and community at large is extremely tight and has strong decisions concerning cultural and economic issues. In order for any project to be a success the elders, should offer blessings.

1.2 Community Need Assessment

Generally, needs are considered to be wants, aspirations, interests, and wishes of people. In development literature, needs are defined as the discrepancies between “what is” and “what should be”. However there is a growing consensus among development practitioners between “what is” and what should be,” prioritize the gaps, and determine ways of bridging them.(CEDPA, 1994) Needs of this project emerged directly from ideas articulated by group members of targeted population and other stakeholders in a community. Hence the project ideas and objectives were based on identified needs.

The entire exercise consisted of the following steps:-

- Identification of needs
- Prioritisation of needs
- Levelling of needs

- Considering what needs could be addressed

Need Assessment was conducted both at the headquarter office and the targeted groups. At headquarter several problems were revealed which needed to be addressed. They included:-

- Not being able to support groups on effective ways in terms of grants utilization,
- Not being able to monitor or evaluate the business growth.
- Market was also another area where the office would like to facilitate - internal and external markets for handcrafts products (just to link the groups).

As for the problem of not being able to monitor groups, the Community Development Officer had been part and parcel of the project so that he could develop capacity of assisting/monitoring the groups in future.

The exercise involved Participatory Needs Assessment (PNA) of women groups in Longido district. Participatory needs assessment is a process by which needs are identified and priorities are set (CEDPA 1994). Technique used to determine the needs were: - Observations, listening, obtaining views from both group members and the headquarters' staff. Also brainstorming sessions on problem situations pertaining cash problems which arose on the 2nd group at Longido district about seed money received from the office. This initiated a heated debate. The debate was mostly argued in Maasai language which was an indicator that during training some issues needed elaboration in Maasai language.

After prioritizing the needs, the next stage was to determine goals and objectives of the project which was crucial in planning a community development project. The survey objective was to obtain first hand information from group members who were running the business. It aimed at obtaining their feelings, levels of educational, future plans of the groups, knowledge pertaining business skills, and accounting record keeping. The other important factor was to determine the

content and scope of training, desired training outcomes, basis of measurement, preference of mode of training due to education barrier, and involvement of the management support.

Moore & Buttner (1997) reviewed “Why Women Start Business”. They argued that women start their own business from a desire of self-determination and for career challenge. They expect the corresponding respect, recognition, and self-esteem that both self-determination and challenge provide. Primarily, entrepreneurship is a survival instinct that motivates women to start business. Around the world, dismal economic conditions, high unemployment rates, and divorce catapult women into entrepreneurial activities. Desperate to put food on the table for their children, women are defying societal norms in order to survive.

An increase in poverty, reduction in livestock numbers and changes in eating habits, had led pastoralists to diversify and venture into other activities to supplement income. This has led pastoral women into small businesses in order to make ends meet by engaging into production of hand-made items.

From literature, the reasons pushing/pulling women to initiate businesses are as follows:-

Table 2: Factors pushing/pulling women to start businesses

Push factors	Pull factors
<ul style="list-style-type: none"> ▪ To meet basic economic needs, either because the woman has no formal employment or the spouse’s income is inadequate to meet basic family needs. ▪ To supplement income from the woman salary in order to meet her and her family’s’ basic needs. 	<ul style="list-style-type: none"> ▪ To have something she can have control over-independent income. ▪ To raise her social status and earn the respect of her husband and the community. ▪ To have greater flexibility (compared to employment) to combine work and her

<ul style="list-style-type: none"> ▪ Creating breathing space for the woman staying around the house the whole daylong invites, quarrels with neighbours and family members. 	<ul style="list-style-type: none"> household responsibilities. ▪ To be able to access credit offered by some donor supported projects. In some cases, the money borrowed is not used in the business, but rather to meet other pressing needs
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Source: Rutashobya (1995), Lwihula (1999) and Nchimbi (1999)

During the CNA Maasai women groups revealed that the small business they started was a survival instinct, which could enable them put food on the table for their children and husbands. This is the same as been argued by Moore & Buttner (1997). However factors which pushed/pulled them were the same factors as mentioned above. Although they were in a tough situation because they lacked formal education , skills, societal support, when the issue of entrepreneurship was at stake, the question was not a matter of “can she” or “why does she” but “how does she” and “where can she go for help”. Thus human capacity building project would help to empower them on “how” and “where to go for help”.

1.3: Research Methodology used in CNA

The study team comprised of the researcher and Community Development Officer from MWEDO. The most utilized method during survey was Rapid Appraisal Methods. This a technique allows quick acquisition so key information that is perceived as essential to management for quick decision-making. The human capacity building project required quick decision-making in case of issues not moving as intended thus why researcher preferred this method. Rapid Appraisal Method comprises;- key informant interview, focus group discussion, community group interview and direct observation and Participatory Methods for stakeholder analysis.

In any project survey there are steps to be followed, namely;-

- Establish the goals of the project - What you want to learn
- Determine your sample - Whom you will interview
- Choose interviewing methodology - How you will interview
- Create your questionnaire - What you will ask
- Pre-test the questionnaire, if practical - Test the questions
- Conduct interviews and enter data - Ask the questions
- Analyze the data - Produce the reports

1.3.1 Research Design

The needs definers were the group members who were invited to attend a meeting by MWEDO. This took place at Longido district which made it easier for women to attend. Researcher and An accidental sample, non-probability samples was applied and the sample size was large (84 individuals) approaching the population size which was 88. Accidental sample was from the three selected groups. A meeting was organized hence those who attended where the ones who became available sample. Accidental sample was convenient due to constrain both in time and financiers; however the method could be biased. Biases was reduced because key people (groups leaders) who where responsible in business supervision and expected to maintain proper record keeping attended and those were the ones whose views counted most.

A survey is a method of collecting information from the people about different issues. The major issue was to determine needs and prioritize. Different tools were applied; observation, face-to-face interview, and structured questionnaires, group discussion.

The survey conducted was to get information direct from the group members who run together the business on their feelings, levels of education, future plans of the groups and knowledge of business skills and accounting record keeping. Also to determine;-

- Content and scope of training
- Desired training outcomes
- To provide a basis of measurement
- Preference of mode of training due to education barrier.
- And involvement of the management support

Researchers often are in need of innovative approaches to gather initial data, especially when little information on a specific topic of interest is known. Focus groups potentially provide such an exploratory approach and may be more effective in certain research processes than more traditional approaches (Greenbaum, 1993; Vaughn, et al., 1996). Focus groups may be used to refine information previously known about a topic or may be designed to elicit new insight and information about a topic by examining it from a new angle.

The Community Capacity Building on business skills and accounting records keeping was a specific topic of interest. The project covered three MWEDO groups each group with 30 members on average. The groups were located at Longido District. The main aim of the survey was to collect information from the groups about their ideas, feelings about learning, their future plans, educational level and financial background.

The eligible people on the survey were the ones who were MWEDO member groups located at Longido district. The groups had been participating or carrying out small businesses. Although the groups existed since year 2000, researcher found out that did not have constitutions as groups,

researcher together with community members designed a constitution in order to have binding legal document to their groups.

1.3.2 Survey Techniques

Thus the research methodology employed to collect data was Rapid Appraisal Method which was quick, low-cost ways of gathering the views and feedback of beneficiaries and other stakeholders.

This was mainly through;-

(i) ***Focus group discussion***, a facilitated discussion of group members who focused on small businesses. The researcher and MWEDO Community Development Officer facilitated and encouraged two way communications. It made them speak openly (mostly used Maasai language) shared common problems and solutions. The method was useful because it enabled researcher to give and receive information, discuss issues of relevance to the community, help identify problems solutions, and plan activities.

(ii) ***Community group interview***, a series of structured questioners in form of face-to-face interview. Both open ended questions and forced choices were combined to facilitate discussion in a meeting organized for the targeted group. Some techniques were applied when conducting interviews they included;- brief introduction which described why we conduct the interview, its importance, sometimes the interviewer had to slow down and repeat the question.

(iii) ***Observation, listening techniques***. Direct observation helped researcher to describe and visually direct community conditions. Observation was a quick and relatively easy assessment method used to collect local data. A notebook was used to record the environmental and behaviours. Field notes had date, location, and any relevant information explaining what was observed and heard.

1.3.3 Survey instruments

Prior to starting any research project, it is important to determine *how* you are going to measure a particular phenomenon. This process of measurement is important because it allows you to know whether you are on the right track and whether you are measuring what you intend to measure. Both reliability and validity are essential for good measurement, because they are your first line of defence against forming inaccurate conclusions.

A **valid** sample is always reliable, but a **reliable** sample is not always valid, reliability is a characteristic of the instrument itself, but validity comes from the way the instrument is employed.

Validity is an important measure of a survey instrument's accuracy. The validity items, scales, and whole survey instrument; - that is how well they measure what they are intended to measure. Types of validity when assessing the performance of a survey instrument are;-

- (i) Face - casual review of how good an item or group of items appear.
- (ii) Content - Formal expert review of how good and item or series of items appear. Usually assessed by individuals with expertise in some aspect under study
- (iii) Criterion - Measure how well the item or scale correlates with gold-standard measures of the same variable
- (iv) Construct - Measure how well the item or scale predicts expected future observations.

The overriding principle of validity is that it focuses on how a questionnaire or assessment process is used. A valid sample considers the population, sample size and selection. The project sample was valid since almost the entire population was interviewed. The response rate was high, out of 88 members 84 attended the meeting i.e. 95.45 percent. The high response rate was due to prior arrangement from the head office and researcher.

Reliability of a measurement refers to the consistency or repeatability of the measurement of some phenomena. If a measurement instrument is reliable, that means the instrument can measure the same thing more than once or using more than one method and yield the same result.

1.3.4 Psychometrics characteristics

Psychometrics, being concerned with the design and analysis of research it explains the validity and reliability of the tools, measurement of human characteristics. Psychometrics provides survey researchers with a way to quality the precision of the measurement of quantitative concepts, such as program beneficiary satisfaction.

There are different type of scales one can use depending on the survey, knowledge and skills of the surveyor. Types of scales available for any surveyor are;- yes and no, check list, rating scales (nominal and ordinal), graphic scale, comparative rating scale, category scales, additive scale, differential scales, summated scales and cumulative scales. This project forced choices (yes and no) scale was the one applied. Surveyor adhered to the rules of the scale during construction of questions. The observed rules were;-

- Each question was meaningful to respondents
- Language – simple Swahili language was used
- Biased words were avoided
- Questions were concrete i.e. close to the respondent's personal experience.

Content;- deciding on a survey's content means setting the survey's boundaries so that one can develop the correct questions. To select the content of a survey one has to define the terms and clarify what ones needs and can get from asking people about their views. Since the researcher project was on Capacity Building (imparting knowledge and skills), the obvious message to be gathered was on education status of individuals and their willingness of learning.

1.3.5 Data Analysis

Analysis is examining information (sorting it out, adding it up, comparing it) in order to understand the “parts” in relationship to the “whole” (Bhasin, 1976). The group leaders, Community Development Officer, and researcher did the data analysis together. It helped to ensure that information was comprehensive, valid and understood. The project objective was to empower women on knowledge and skills on group dynamics, business skills and accounting record keeping. It was needed to bridge the gap between not being able to find markets, determine profits, utility of credit facilities and ways of operating bank accounts.

The survey conducted involved three group members in Longido district, covering 88 women. Out of 84 women who participated in the participatory needs assessment, 69 had never attended any formal education, none completed adult education classes, 17 completed primary school education and 4 completed O-level (secondary school education). **NB.** Those four who did not attend group members knew their education level.

Table 3: Educational status of women groups in Longido district

No	Name of women group	Total	Illiterate	AE	Std VII	O-level secondary	Business skills
1.	Kimokouwa	30	25	-	1	4	-
2.	Kinyora	28	22	-	8	-	-
3.	Ndomonok	30	22	-	8	-	-
	Totals	88	69		17	4	

Source: Researcher, Needs Assessment survey

Table 3 shows the percentage of illiterate as 93% compared to 7% who were literate hence had influence on type of training manual developed.

Table 4: Age status of women groups in Longido district

No	Name of women group	15 - 25	26 - 35	36 - 45	Above 45
4.	Kimokouwa	3	10	15	2
5.	Kinyora	2	9	10	7
6.	Ndomonok	4	7	9	10
	Totals	6	26	34	29

Source: Researcher, Needs Assessment survey

The researcher noted that most of young women were not participating in the groups, mostly middle aged women, and few fairly old. Maasai culture and social patterns were the major reasons. According to culture and norms of Masaai, young women at child bearing stage are not allowed to engage themselves in any kind of activities rather than the normal household routine work.

Table 5: Factors influencing women on choice of economic activity

Factors influencing choice of activity	Implications for women's choice of activity
Reproductive role	Women choose activities that make it easy for them to combine work with their household chores. They choose activities that complement household needs
Limited	Women choose activities, which utilize skills they have

education/skills	mastered as part of their socialization process, such as embroidery, craft and maize selling.
Limited initial capital	Women choose activities, which require minimum capital investment.

Source; survey conducted by researcher

Table 6: Survey on business skills and accounting record keeping

Questions asked	Kinyoro group N = 28	Noondomonok group N = 30	Namelok group N = 30
Business skills knowledge	No	No	No
Accounting knowledge	No	No	No
Group bank account	Yes	No	On process
Have any accounting books? E.g. sales, purchase, or even receipts?	No	No	No
Profit determination?	No	No	No
How often do you meet?			
Monthly	-	-	-
After 3 months	-	-	Yes
After 6 months	Yes	Yes	-
Future plans	Yes	Yes	Yes
Ready to learn business skills and accounting record keeping?	Yes	Yes	Yes

Source; survey conducted by researcher

Women groups had no opportunity to education on how to conduct business, maintain the accounts, marketing and had no idea of credit facilities. From the above table 6, groups did not maintain nor

had any knowledge on business skills and accounting record keeping. Fear of education being a barrier was no longer there because at least 7% could read and write including the group leaders.

Through observation and listening techniques, the researcher noted the following:-

- 1). Livestock keeping was major source of livelihood in Longido district.
- 2). Adult education program did no exist.
- 3). Women participated equally at lower levels of business support.
- 4). Women had no control on how money earned in their small businesses could be used. Often men interrupted on the use of money. Men sometimes attempted to shift expenditures for which they were previously responsible to other income through small businesses.
- 5). The quality of women's products produced in all groups visited, either as individuals or at group level, were of the low quality to the extent that they could not compete with the liberalised market. The displaying system of exposing their products to the sunlight and dust contributed to the deterioration of the product quality.
- 6). Women who were suppliers of various products lacked organized market information thereby putting them behind black curtains. This confined them to concentrate on selling products at rural markets alone which were not profitable.
- 7). The only working capital was the one given by MWEDO three years ago, both lacked credit organizations and their spouses were a critical problem hindering the development of women's businesses.
- 8). They lacked access to public services, such as safe and clean water, adult education etc.

Poverty among women in both rural and in urban areas is an additional barrier to women's development. Hoskins, (1986) argued that the most disheartening feature was that, women

contribution to the community and country was totally invisible and not appreciated. Recognition in their own right for such a contribution was often denied since most of it could not be measured. Women's work was under-valued and under estimated even if they were widowed and deserted. Their work had always been considered as cheap flexible and disposable. Rural women have limited and sometimes no bargaining power.

The purpose/goal of MWEDO was aimed at women's empowerment, education, human rights, advocacy and cultural centre. Women empowerment in this case was economic empowerment. If economic empowerment could not be measured in terms of contributing to poverty reduction among member groups, then the Mission stated had not been achieved.

CHAPTER II

PROBLEM STATEMENT

2.0 Introduction

The Problem Statement of the project was based upon information gathered from the NGO namely Maasai Women Development Organization (MWEDO) and groups involved in Community Needs Assessment (CNA). The problem was an outcome of MWEDO stakeholders' own contribution at both headquarters and in three community groups based at Longido district.

Methodology which was applied to gather information which led to the problem statement was Participatory Rural Appraisal (PRA) involving targeted MWEDO women group members in open discussion, applying of structured questionnaires, interview members and observation.

Non-probability samples included those acquired by accident, (i.e. those responded to the invitation) which was the appropriate sampling method applied. Non-probability sample were usually easier to draw as opposed to probability samples. The selection of the sample was an accidental sample, applied because groups already existed with a purpose of conducting small businesses. Also people who responded to the meeting invitation were easily counted as an accidental sample. Since turn-up was not 100% of targeted population, the sample could have been bias but biasness was reduced because key informants were present as follows;- groups' treasures, chair persons, and others who could read and write.

2.1 Problem statement

Visited women groups were faced with a host of problems that they considered to be major constraints to their businesses.

Throughout, the study revealed constraints which included:-

- Dwindling efforts on traditional business: - Women in Longido had been involved in traditional trading business of buying and selling of small consumable commodities apart from embroidery and craft items. It was very unfortunate that those businesses had no growth potential. This was so because; they were not knowledgeable about characteristics and requirements of different market segment. These groups tended to treat market as homogeneous. They were doing what is called “Copycat businesses” - that is selling the same products in the same market.
- Poor quality products: - Most women’s products were of inferior quality. They were partially finished. Their target market (rural people) did not care much about high quality and standards. Absence of proper shelter for their products as a result, products got damaged during rain seasons.
- Limited access to market and market information: - Women in the study groups were not fully informed about prices and main buyers of their products. They were only confined to local markets. Cultural tourism was still lacking.
- There was no much creativity amongst women in terms of product development and diversification.
- Availability of raw materials such as beads, hides and skin, wires, ropes etc. was not at stake.

In summary all constraints or **major problems**, could be reduced or improved by group members through learning entrepreneurship skills (business skills), accounting, and record keeping. The skills are an essential tool to achieve the objective. Hence the project on human capacity building to the groups was found to be an immediate solution to the three groups.

Another problem identified at MWEDO office was that of the staff not being aware of its roles of supporting groups in human capacity building, monitoring and evaluation. Due to the above problem the poor women had not been able to use resources which would facilitate their engagement in income generating activities. Due to high illiteracy rate which contributed to insufficient information, limited access to markets and market services, lack of resources, lack of appropriate advisory services, and lack of or inability to access finance or credit, women's ability to operate business became unsuccessful.

However, MWEDO was envisioning "Improved sustainable Livelihoods of Maasai in Tanzania." (MWEDO Strategy Plan) aimed at working towards the empowerment of disadvantaged Maasai women economically, politically, culturally and socially. This was to be implemented through activities in capacity building facilitation, advocacy and promotion of human rights within Maasai community. If the organization could not show nor had nothing tangible to be proud of achieving their mission, then they had not achieved their goals.

Piles of problems mentioned above were due to both budget and human capacity constrains both at community and head office level. Woman groups were affected economically and socially because they could not tell whether business was growing, benefiting, how much in terms on how they made **Profit or Loss** in their small business. Despite the fact that women worked hard in their groups faced constraints hindered groups' growth, expansion and poverty reduction was minimal.

Due to both budget and human capacity constraints, lack of human capacity support from head office, forced MWEDO;- (i) giving groups seed money without training on business skills and accounting record keeping (cash book). (ii) There was no system of monitoring and evaluation of groups' performance on projects. Hence the researcher addressed the above problems by conducting training on (i) groups' dynamics, (ii) business skills, and (iii) accounting record keeping on voluntary bases. For the purpose of project sustainability, monitoring and evaluation the researcher involved Community Development Officers of MWEDO right from the beginning of the project.

The problem was earmarked as an obstacle for MWEDO in an attempt to accomplish its mission. All Maasai women needed empowerment (household economic empowerment) as stated earlier in their Mission, especially for those already in groups.

The suggested way of supporting the groups was by giving them some grants, knowledge as well as skills on how to utilize the scarce resources. One way suggested was to generate small profits and be able to account for the profit gained. Training had acquired an important role in public and private sector development organizations seeking to meet the need for effective agents of change. The rationale of this project (training project) was also seeking to meet the need for effective change economically; hence the researcher was convinced that the research problem on human capacity building - imparting knowledge and skills on group dynamics, business skills and accounting record keeping was on line.

However if nothing was to be done the impact could not be good for the organization and member groups in general, the outcome could be:

- Women empowerment could not be realized
- The existing and talent opportunities would not be beneficial

- Groups would lack creativity amongst women in terms of product development diversification.
- Groups would remain entirely depending on head office for everything
- Women would not be in the position as a group for lobbying allies
- Individuals of the group could not know the right time for having dividends from income accruing
- The economic activity could collapse (indicators showed it)
- The empowerment mission would fail

2.2: Target community

According to outsiders, it is believed that the community is of friendly, warm-hearted local people living together in harmony, oppressed by their poverty, and perhaps also their ignorance, but working together and trying to make the best out of a difficult situation (Web definition - www.dictionary.net/searchbox). The target community of the project was not really different from the above statement.

The most important and valuable aspect of the targeted community was that human capacity training project was a training in the participatory aspect. This had been given the opportunity to all participants to increase knowledge and skills, self-confidence, and ability to analyse issues related to business. The field for participation was open to the targeted community.

The first people to be involved in the project were from the head office, i.e. the Community Development Officer who would continue assisting the groups in future. The project covered Arusha Municipality where the office is allocated and MWEDO groups at Longido district Arusha region.

2.3: Stakeholders

The main stakeholder of the project was MWEDO itself. It was represented by the Community Development Officer who appreciated and looked forward for the accomplishment of the project. MWEDO was enjoying the researcher's support as volunteer on day-to-day office matters. The 2006 operation plan was developed by researcher together with SNV consultants. The researcher was team leader in proposals writing and where sent to various donors. The ones which were approved funded were;- HIV/AIDS awareness raising for the Maasai community, water project at Longido district, and empowerment through Literacy Education Access. The second stakeholder was the targeted groups which eagerly participated in training. To some extent the training had made them able to solve some problems especially those concerned with accounting records, and looking for new business. As a result, they had solved some of their differences which occurred earlier between them and their treasurer. The third beneficiaries were donors and stakeholders who sometimes visited the groups but did not get good records or documents as support evidence.

Table 7: Stakeholders participation table

Stakeholder	Participation	Impact of Participation	Researcher's Plan
MWEDO HQ	1. Provide capital to groups 2. Conducted various training or seminars on human rights 3. Supportive to groups	- Small business in place. - Awareness on human rights	Involved them fully in the project to develop capacity in skills of monitoring and evaluation of the groups.
Donors	Human capacity building and Financial support	The NGO had been working both in capacity building and activities implementation	Assisted groups up-to-date cash book keeping for showing donors when needed. Use the books of accounts to seek more support, credits etc.

Source: CEDPA (1994)

2.4: Project goals in CED terms

The most important goal was to impart knowledge on group dynamics, business skills (entrepreneur skills) and improve accounting record keeping for three chosen economic household groups. The question the researcher had in mind was similar to that of Prof. Yoel Camayad-Frexas of SNHU. ‘YES IS IT CED?’(Camayd-Frexas, 2003). According to him a CED project must bear elements that reflect three components i.e. there should be community element, an economic element and development or transformative element (Camayd-Frexas, 2003). The knowledge imparting i.e. human capacity building project on “To improve accounting record keeping, group dynamics and business skills” was purely CED project since in the first element, the community had full participation – Authentic participation, empowerment and /or ownership. The researcher’s project was also oriented on social development and advocating for economic growth. Increase skills of entrepreneurship, knowledge on accounting record keeping members would be in a position to determine profitable and non profitable business, thus business diversification and promotion of profitable businesses hence economic growth for members would be expected.

In CED, development entails building *capacity* (either human or financial), and project sustainability i.e. project to continue once the designer leaves the activity. Since this project started building capacity at the head office, they were the very persons who would take over to ensure the sustainability at community level. Hence the project would continue even after the researcher had left. The community would continue maintaining the cashbook with list of debtors and creditors and the head office would use it to make reports for their donors. The project would then be sustainable after realization of profit/loss and would determine which items had high turn-over, slow moving items thereby adjust them accordingly.

MWEDO mission statement aimed at working towards **empowerment** of disadvantaged Maasai women economically, politically, culturally and socially through implementing activities in capacity building, facilitation, advocacy and promotion of human rights within the Maasai community.

Empowerment is a concept that goes beyond participation. It implies enabling people to understand the reality of their environment, reflect on factors shaping their environment, then take steps to effect changes aimed at improving the situation. It is a process that encompasses people in deciding where they are at a given time, where they want to be, and develop and implement plans to fulfil their goals. The exercise bases on liberating them from mental and physical dependence. In essence it is the ability to stand independently, think progressively, plan and implement changes systematically, and accept the outcomes rationally. (Stanley Gayanake & Jaya Gananake, 1993) By empowering women groups with knowledge and skills, it implies that the empowerment concept would be achieved. Women groups would decide where they are at a given time, where they want to be, and develop and implement plans to fulfil their goals.

There were about eight project goals, but the relevant ones the researcher found viable were as follows:-

- Facilitate Maasai women to engage in self-propelling small and medium income generating activities for household economic empowerment.
- Improve performance and sustainability of Maasai Women Development Organization.

The NGO had positively defined the researcher's project goals and had even incorporated it into their operational plan just to make sure that the project goals would be achieved. The researcher achieved her project goals due to the support given by NGO.

2.5: Project objectives

The main and important objective of the project was to conduct training classes for group dynamics, business skills and accounting record keeping for the month of July 2006, for targeted groups. The project target was that by the end of November 2006 some impact of training should be seen.

The sub objective was to ensure sustainability of the project by involving the Community Development Officer in the project since initiation of the project in Sept 2005 – December 2006.

2.5.1 Advantages of Human Capacity project

Human capacity building activities generate the ability of individual and organization to work together to take control of their economic future. If the Maasai community had built human capacity in group dynamics, business skills and accounting record keeping, they could turn their ideas like those of market linkage into action and track the profit of their efforts and ideas.

On building human capacity, one strengthens his/her individual skills and creates opportunities for individual skill development. This would lead to building community capacity in an important manner. If individuals develop new skills and expertise, human capacity of both individuals and the community increases. Capacity building would enlarge the leadership base which would bring new people into decision-making. Since formation of groups i.e. the three groups, some persons were holding the post of treasurer, maintaining accounts and members had begun losing faith on them. But they did not have alternative due to their low capacity of accounts record keeping. This matter affected their business progress.

Creating a vision for the future was one step in bringing a community together. When individuals and organizations consider future changes and plan together, the result is a strategic community agenda. In case of the researched project, if human capacity had been built, then members could

even think of how to venture into credit societies, and would be easy for providers to access them credit facilities or small loans etc.

Human capacity building would increase the effectiveness of community organizations and institutions. The capacity building especially group dynamics, business skills and accounting record keeping would enable communities to use resources efficiently. Communities would be able to balance the use of their resources today and meet the needs of future generations. It would widen the choices in allocating resources. In most communities including this project community human capital was the most readily available resource. By building capacity indeed human resource becomes even more valuable.

2.5.2 Steps which led to the accomplishment of objectives.

Planning Phase - The first phase - planning phase was incorporated in the first five steps. These were identifying and understanding the community, needs assessment, determination of goals and objectives which were already achieved in the research project. Planning project activities was the central component in the project development process.

Implementation Phase - Implementation implied carrying out what had been planned. Project implementation involved a number of activities. Among major activities were securing community participation for launching the project, coordination of activities, (at training stage) monitoring, and taking care of contingency situations. When the project was launched by MWEDO Executive Director, there was a possibility that circumstances had changed so much so that new factors may prevent or hinder the success implementation of the project. In such a situation community development workers should initiate a process aimed at reassuring community involvement. On accounting record keeping project, there were no foreseeable situation changes that would hinder the project implementation.

Evaluation Phase - Evaluation generally implied measurement, appraisal, or making judgements. Frequently, it was a process designed to assess the degree to which intended objectives have been achieved. In a project situation, evaluation implied a systematic examination of the project to determine its relevance, effectiveness, impact, or benefits to the target population. The research project, evaluation based on the relevance or impact of good record keeping, emerges of new business and what benefit the community appreciated from the training.

2.6: Host organization

MWEDO was initiated in 2000, it is a charitable, membership and not profit organization based in Arusha. It has a purpose of empowering disadvantage Maasai Women economically, politically and socially through implementing activities in capacity building, advocacy, and human rights within the Maasai community.

The organisation is staffed with seven (7) workers. Among the seven only three are qualified in their positions; the Executive Director overall in charge of the NGO. The NGO acted as an affiliate and facilitated on finance's for conducting training, stationeries, and transport to reach the community. The group members who were the beneficiaries of the project had on going small SMEs, all members participated from CNA, implementation (attended the training), monitoring and evaluation.

Since the researcher was working as a volunteer, her main role was to act as a catalyst for change in the community i.e. empowerment as defined (Gayanake & Gananake, 1993). It implied enabling people to understand the reality of their environment, reflect on factors shaping their environment, then take steps to effect changes aimed at improving the situation, through business skills training.

According to the NGO structure, the researcher's position was Key Capacity Building Officer assisting other staffs who were in need. Although researcher adhered to job description, but the

main responsibility was to undertake the human capacity project through its life cycle i.e. needs assessment to monitoring and evaluation stage. Thus researcher acted as catalyst to change the community from the habit of not keeping accounting records to proper accounting procedures, from doing same SMEs to diversification of their businesses, and knowledge of how to work as a group.

Table 8: Human resource for the project

S/n	Name	Key role	How
1	Researcher	Design, implement, monitoring and evaluation	Key implementer both at head office and community.
2	Executive Director	Approved project and resources	Mobilized group members on the first day of the project to be serious and participate fully.
3	Finance & Adm Officer	Logistics, finances, transport, and stationery	Prepared reports on project funds as per NGO requirement.
4	Community Development Officer	Fully involved in the project since it started to build project sustainability.	Worked together through project life cycle, gained skills on monitoring and evaluation.
5	Group members	Participation	Participated fully in all stages of the project. Their contributions made project a success
6	Driver	Transport	

Source: MWEDO Five Year Strategic Plan

With the human capacity building project the researcher was supported by Community Development Officer in charge of Household economic empowerment.

CHAPTER III

LITERATURE REVIEW

3.0 Introduction

The theory on business skills training was the most difficult to review and synthesize primarily because of its sheer volume and diversity. Topics concerning poverty alleviation, micro-enterprise, micro-credit, barriers to entering business, feminist perspectives, business management, organizational and/or enterprise structure, and training issues tend to overlap so much that singling out one is difficult. The literature concerning SMEs, strategies taken by the government were also reviewed. Although it was easier to find information about poverty alleviation, micro-enterprise, micro-finance, barriers to entering business, business management, enterprise structure, and training issues, the crucial missing link is basic information about women business-owners.

The questions researcher had in mind was about the education level of member groups, since the project was on human capacity building. During the Community Need Assessment the collected results showed that 7% interviewed were literate. Concerning business skills, The Director of the Centre for International Business Development Services (CIBDS) has said that empowering and providing training on women groups assist African businesswomen to create jobs and make products that can compete in tech global market, reduce poverty and build communities.

The other question to be research through literature review was accounting record keeping mandatory to Small Medium Enterprise? Thus literature review answered the questions, which made the researcher to continue with the implementation of the project. Importance of business skills training and meaning of the term accounting and its importance on SMEs reviewed was part of literature review.

3.1 Theoretical Review

3.1.1 Business skills for Entrepreneur women

Is there a need for education for entrepreneurs and small firms' owner managers? If so – what should the curriculum look like? Should the curriculum be the same for women and men?

Sundin, (2002) argued the sex/gender system is presented with its characteristics, segregation and hierarchy system, and the consequences for and role of entrepreneurship and education concerning entrepreneurship and management. The main points are that some parts of the relevant education is gender specific, that education has to be diversified and adapted to the individuals involved for women working as entrepreneurs. Thus Small and Medium-size entrepreneurs are encouraged to seek business education and consultancy services so as to run their businesses efficiently. Mashauri, (2005) mentioned that being successful in the business, would mean having a broad range of up-to-date business skills. Project management, marketing and sales training are traditional areas of skill development, but how are your "soft" skills? Business writing, conflict management, negotiation and stress management are some of the many important soft skills a business person needs to succeed in today's marketplace.

3.1.2 Small and Medium Enterprises

SMEs all over the world are known to play a major role in social economy development. This is apparently the case of Tanzania, where SMEs contribute significantly to employment creation, income generation and stimulation of growth in both urban and rural areas. (Tanzania Online Development Gateway)

It is estimated that about a third of the GDP originates from the SME sector. According to the Informal Sector Survey of 1991, micro enterprises operating in the informal sector alone consisted of more than 1.7 million businesses engaging about 3 million persons that was, about 20% of the

Tanzanian labor force. Though data on the SME sector are rather sketchy and unreliable, it is reflected already in the above data that SME sector plays a crucial role in the economy, Elizabeth, (1991). SMEs tend to be more effective in the utilization of local resources using simple and affordable technology. SMEs play a fundamental role in utilizing and adding value to local resources. In addition, development of SMEs facilitates distribution of economic activities within the economy and thus fosters equitable income distribution. Furthermore, SMEs technologies are easier to acquire, transfer and adopt. Also, SMEs are better positioned to satisfy limited demands brought about by small and localized markets due to their lower overheads and fixed costs. Moreover, SME owners tend to show greater resilience in the face of recessions by holding on to their businesses, as they are prepared to temporarily accept lower compensation. Elizabeth, (1991).

3.1.3 Accounting

Different definitions of accounting exist but the one found most appealing was the one provided by the American Accounting Association which defined accounting as:- “The process of identifying, measuring and communicating information to permit informed judgments and decisions by users of the information.” (Hilton, 2001).

(Simon & Smith, 1972) and (Meigs,1968) defined accounting as “a process of recording, summarising, and allocating all items of income and expense of the company and analysing, verifying, and reporting the results”. (Eisen, 2005) defined - “art of organizing maintaining recording and analyzing financial activities”. Accounting is generally known as the “language of business” (Batty, 1970). The accountant translates the accounting information into meaningful terms that are used by interested parties. Every organization be it profit oriented, or non-profit, charitable, religious, or governmental requires the services of accountant in providing accounting information. Thus this had supported the implementation of the project.

3.1.4 Bookkeeping

Bookkeeping is the art of recording pecuniary or business transactions in a regular and systematic manner, so as to show their relation to each other, and the state of business in which they occur. The books commonly used are a daybook, cashbook, journal, and ledger. (Eisen, 2005)

Why do one need bookkeeping?

Of course everyone needs to keep his/her records in order to prepare tax return, but that is not the primary reason of maintaining good records. Today's business world is encompassed in a very competitive environment. Organization needs the best possible information at an affordable price in order to aid the firm's daily decisions in order to provide management with information on how well the business is performing. Timely and accurate bookkeeping, whether done internally or by hiring an outside firm, feels this need. (Keller & Ferrara,1982).

According to (NBAA, June 1992), proper bookkeeping is important for sustaining and expanding a business. Without it, the firm can run the risk of hitting cash flow crunches, wasting money, and missing out opportunities to expand. When the firm is devising or revising bookkeeping routine, it should remember that the purpose of bookkeeping is to help them manage the business and to enable the project be evaluated. As long as bookkeeping achieves both objectives, it can -- and should -- be as simple as possible. (www.answers.com/topic/bookkeeping)

As mentioned earlier and argued by FAO Corporate Document Repository (www.fao.org/doc) for the *very smallest business*, like the Maasai women group it simply means keeping a **cash book**, with all payments and receipts recorded would be sufficient. Along with a list of debtors, creditors and closing stock at end of year, the head office accountant can produce a set of accounts.

Although most small businesses enquire why they should maintain accounts when they already have a lot of work to do, the following can explain the reasons behind as argued by (Atrill & McLaney, 2005).

- Bookkeeping and accounts are major tools that help women's group members to plan the best use of resources and monitor group business.
- Each member should be able to understand what is in the accounts books.
- They should know what they put in and what they get out of the business.
- Accounts give an idea of where the money comes from and where it goes. If members understand and track these through proper bookkeeping practices, the flows can be changed to improve the viability the business.
- Accounting information must be shared at regular group meetings for raising awareness-both and transparency as well as joint decision-making.

Bookkeeping can either be by single entry, (the method of keeping books by carrying the record of each transaction to the debit) or credit of a single account. Bookkeeping can also be by double entry, (a mode of bookkeeping in which two entries of every transaction are carried to the ledger), one to the Dr., or left hand, side of one account, and the other to the Cr., or right hand, side of a corresponding account. (*Source: Webster's Revised Unabridged Dictionary, 1913*)

3.1.5 Accounting Procedures Manual

(Cole,1996) described how financial functions are handled (e.g. purchases, depositing cash, profit distribution) and who is responsible for what. He argued that procedures are found in Accounting Procedures Manual. The usefulness of accounting procedures manual is when there is a change over in financial management staff.

The primary objective of the manual is to ensure that all transactions that give rise to receipts and payments of income and expenditure, assets and liabilities are accurate and properly recorded.

3.2 Empirical Review

3.2.1 Business Skills and its importance

Case Study 1:

Women Banana Traders in Rungwe District is a women group of small scale banana traders in Rungwe District Mbeya region. Banana trade in Rungwe district is a main source of income to maintain families, with some reinvestment for household assets and insignificant business expansion. The women started their business on their own without any assistance and they survived. The business growth was low for a long time; the women were not able to access resources which would have helped women to boost their business.

The business started growing when the group members received human capacity building - training on business management (business skills training). Since then, the group managed to access the credit facilities and utilized effectively. Also improved in market arrangement and enhanced their status in the community and given them some autonomy. Accesses to credit are cited as interventions needed to enhance the women business growth (Kuzilwa, 2000).

3.2.2 Importance of bookkeeping

Case study 2: (Promoting rural women's in Thailand)

The Saket Women's Cooperative Group in Phitsanulok prepares and sells food outside the hospital every day. They have many customers, including relatives of patients. Some group members buy vegetables and noodles after wards cook and serve the food. In the evening, they have enough money. They then make purchases for the next morning. The group runs a very successful business. In analyzing the case study, rediscovers that it is necessary for a small business to keep records. Many small businesses, especially those run by illiterate people, do not maintain records, though they are still successful. The reasons why such groups do not keep records are:

- There is a need for literacy and numerical skills; at least one or two members must be literate.
- It takes time to write the records and one or two members must be able to find this time.
- Trained people are needed to write the accounts.
- Many groups do not know how to use accounts and, therefore, feel that the time and money invested in the activity is not worthwhile.

How do accounts help? The practice of writing accounts helps to manage the business well. It also helps to monitor the business and know if it is making profit or loss.

The following example explains some ways in which accounts are useful:

- The Thung Ngew (Thailand) women's group buys fabric and gives it to its 20 members to make garments. If they keep account of how much material has been given to each member, they can estimate the number of garments that can be produced each week.
- If they write how much fabric they have in stock and how much is required for the following week, they can calculate how much extra they will need to meet their orders.
- If they keep account of the cost price and selling price it will help them to calculate the profit they make per garment.
- Sometimes the fabric is bought on credit and the women forget to pay for it in time, as a result they upset the supplier. If these details were recorded in the accounts, the group can plan the payment on time.
- If the group writes down its costs, it can plan ways to reduce these costs and thus make a larger/better profit.
- Maintaining records of debtors helps in following up payments.

- Keeping accounts also helps to calculate profit made at the end of each month or year. This, in turn, helps the group to determine the amount of money to be distributed among their members.
- They can also keep aside some money for the following month's expenses and future investments.

Thus, as per previous example keeping accounts helps the group to:

- plan the purchase of raw material
- plan the sale of finished goods
- calculate costs and profits
- plan reduction in costs
- plan cash flows
- pay their creditors and follow up their debtors, thus improving their cash flow
- gauge whether business is making a profit or loss
- know how they have used their money by comparing profits with the capital invested in the business

Benefits of keeping good accounts records as argued by (Hilton, 2001) ensure that they do not face cash shortages. He added that good records of all transactions with proper evidence for every expense can be used by other facilitators and technical experts to make financial statements. Thus, good bookkeeping helps in keeping the business on track and improving its performance. Thus groups must maintain some basic stationery for keeping accounts records, as listed by Peter Atrill and Eddie Mclaney, (Atrill and Mclaney, 2000) these include:

- vouchers for recording all expenses; wherever possible, the actual bills/receipts for purchase must be attached to these vouchers;

- cash memo books in sets of two so that when one is issued to the customer, a copy remains with the group;
- receipt books, for cash and cheque payments;
- Receipt and delivery books to record incoming and outgoing material.

The first step is to make a record of every transaction in the above books. All payments must be made with vouchers. Sales must be made with bills and all goods that goes out or come in, should be entered in the books. These bills, receipts and vouchers must be completed with full details and then entered in appropriate accounting records such as stock registers, ledgers etc. Money must be put in bank account as frequently as possible and should not be withdrawn without the approval of the group. (Accounts policies for SMEs).

Some basic accounting records should be maintained by every group. These include the Cash book (*two columns*). Cash and bank transactions are entered in this register in chronological order of their occurrence. One side of the register is used for recording receipts and the other to record payments.

As is the nature of every group, business differs. It is useful to get a professional advice on the account books that must be maintained. A good bookkeeping system requires that at least one or two persons are specially assigned to do the job. These people should be trained to maintain accounts in accordance with the laws and practices relating to cooperatives and women's groups as well as those of their donors/creditors. A daily account must be maintained and the leader of the group or another group member should check that the accounts are correctly written. Cash transactions must be tallied regularly.

Some ways of maintaining efficient system of accounts:

- Make and regularly update the list of money owing to the group and follow up the clients.

- Maintain a list of bills that have to be paid and prioritize payments. If payment cannot be made in time, contact the creditor and inform her/him and fix another date for payment.
- Tally balance in cashbook every day, and in bank book, every fortnight or month.
- Make cash flow statement at the end of every month, for the following month or preferably for the next quarter.
- Make a Profit and Loss statement, Balance Sheet every month, and discuss among the group.

Good account keeping can yield dramatic benefits. Cash planning as well as business planning in general is better. All members can discuss finances of the group and its performance improvement.

2.2.3 Bookkeeping and its importance

Case study 3:

The Muang Ho women's group business makes rice noodles and chips. Members meet at the group leader's house to use the machine kept there. They make and sell noodles throughout the day. At the end of every day, money earned is given to Khun Thao, the leader, who puts it in a basket. Before handing the money to the group, they record the amount on a small pad kept for the purpose in the basket. Sometimes, they forget to enter small amounts. If they need petty cash, they take it out of the basket.

Mrs. Thao deposits the money in the bank once in a month. She keeps it until pays other expenses such as bags of rice, and noodles when stock is low. Khun Piya and Khun Tum often make purchases. Khun Thao knows how to write accounts but has three small children. Sometimes she does not have time to do the accounting for three months at a time. Once, when she visits the bank, she finds that the group had only 1000 Baht remaining in their account.

She was worried and convened a meeting as soon as she returned. The members had not met for three months. They were very angry with Khun Thao. Khun Piya and Khun Tum could not locate all the slips where they had noted down the purchases made. Other members were upset and accused them of taking away money from the business. They said the business was good and they should have earned a profit, rather than make a loss.

3.3 Policy Review

3.3.0 Introduction

It is now increasingly recognized that the Small and Medium Enterprises (SMEs) play a crucial role in employment creation and income generation in Tanzania, Ngasongwa, (2002). SMEs all over the world and in Tanzania in particular, can be easily established since their requirements in terms of capital; technology, management and even utilities are not as demanding as it is the case for large enterprises. These enterprises can also be established in rural settings and thus add value to the agro products and at the same time facilitate the dispersal of enterprises. Indeed SMEs development is closely associated with more equitable distribution of income and thus important as regards poverty alleviation. At the same time, SMEs serve as a training ground for emerging entrepreneurs. In Tanzania, the full potential of the SME sector has yet to be tapped due to the existence of a number of constraints hampering the development of the sector. They include: unfavorable legal and regulatory framework, undeveloped infrastructure, poor business development services, limited access of SMEs to finance, ineffective and poorly coordinated institutional support framework etc. Ngasongwa, (2002).

Accounting, like any other discipline is based upon certain broad rules, guidelines and concepts. These guidelines are a means to achieve desired objectives within the discipline. Accounting theory

developed from an inductive approach where various practices which were being used became consolidated into acceptable accounting practices. Due to diversity of business entities, it became apparent that the practices became numerous as well.

3.3.1 SMEs Policy in Tanzania

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

SMEs, important as they are to the economy, have been facing a number of problems despite the on-going reform programmes. This is due to a number of factors, one of which is a persistent culture that has not recognized the value of entrepreneurial initiative in improving the lives of the people. Other factors include complex, bureaucratic and costly legal, regulatory and administrative environment where SMEs are at a greater disadvantage than their counterparts that are larger in size. The high cost of compliance to regulations may discourage potential entrepreneurs from formally setting up their businesses, while driving some existing enterprises out of business and those working for them into unemployment. Also due to insufficient competition and inadequate information on the credit markets of Tanzania, banks are discouraged and not willing to lend to SMEs.

Legislation and regulation on collateral exclude movable assets as mortgages, thereby putting smaller businesses that own more of these assets into a disadvantaged position vis-à-vis their larger business counterparts. SMEs have lower demand for business development services such as training, counseling, advising and consultancy due to cost considerations and lack of knowledge

about the benefits of external services in improving competitiveness. In the course of implementing the economic reforms the government has put in place a number of strategies and programmes aiming at addressing some of the major constraints. Such programmes and strategies include: - Rural Development Strategy, Agricultural Sector Development Strategy, Strategic Trade Policy, BEST Programme, Micro-finance Policy and Poverty Alleviation Strategies. To complement these and other existing initiatives, this SME Development Policy shall ensure that SME related components are adequately implemented, harmonized and coordinated.

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

3.3.2 Accounting Internationally - SMEs

International Accounting Standards:

In an effort to harmonise international accounting practices, several accountancy bodies in the developed countries came together at an International Congress of Accountants held in Australia in 1973 to form an International Accounting Standards Committee (IASC). Membership to the committee was made up of founder and associated members. The voting powers were also based on the membership classification. Founder members had a bigger vote. In recent years several developing countries accountancy bodies have sought membership to this committee.

Also Intergovernmental Working Group of Experts on its 17th session in July 2000 on International Standards of Accounting and Reporting (ISAR) identified a number of obstacles. Among them was that that small and medium-sized enterprises (SMEs) were failing in applying accounting standards

that had been issued by various standards-setting bodies, both national and international. It was agreed that a project should be undertaken to identify possible approaches that should meet accounting and financial reporting needs of such enterprises.

In order to meet financial reporting needs of SMEs, ISAR it was proposed that a three-tiered structure to be adopted as follows:

- Level 1 – which should apply to listed enterprises whose security are publicly traded and those in which is significant public interest.
- Level 2 – applied to significant commercial and business enterprises that issue neither public securities nor financial reports to the general public.
- Level 3 – This level applied to the smallest entities that are often owner-managed and have few employees. The approach proposed is a simple accruals-based accounting, based on that set out in international accounting standards, but closely linked to cash transactions. Derogation, however, would be permitted within this level for business to use cash accounting for a limited time when first establishing their accounting systems.

3.3.3 Nationally

In Tanzania, the driving force for establishment of accounting standards has been:-

- (i) Multiple accounting practices which have been imported in the country through expatriates, overseas training and literature.
- (ii) Different laws existing for the establishment of entities e.g. Special Acts, Public Corporation Act, and Companies Ordinance etc.
- (iii) Different acts tend to be sketchy on the question of requirement of accounting records.
- (iv) Criticism of NBAA by public (through Public Accounts Committee) and Tanzania Audit Corporation.

The objectives on formulation of accounting standards in any country are intended to:-

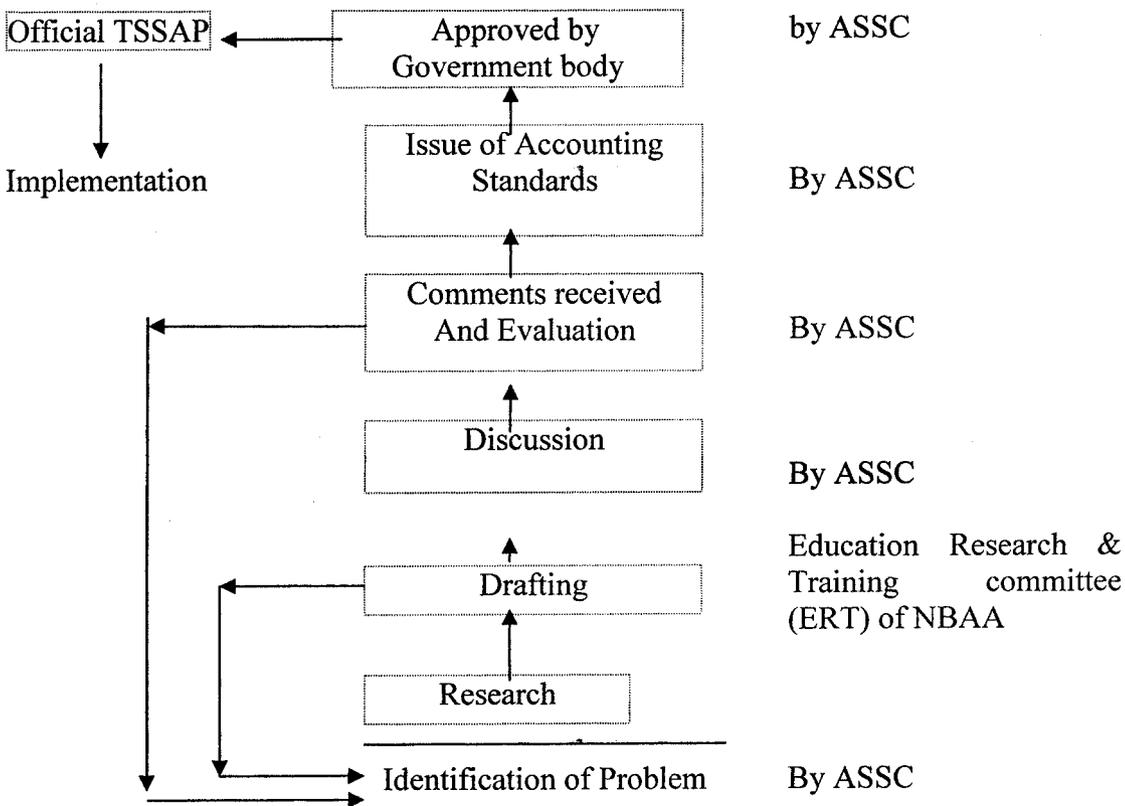
- a) Narrow areas of difference and variety in accounting to ensure enterprises in the line of business adopt the same proactive to ensure comparability.
- b) Ensure disclosure of accounting bases in case more than one accounting method is acceptable depending on the circumstances. The base adopted will have to be disclosed.

3.3.4 Formulation

In Tanzania the formulation of accounting standards is the responsibility of NBAA. The work is done through the Accounting Standards Steering Committee (ASSC) which draws membership from accountants and non accountants in the public practice, industry, teaching institutions, legal and users.

The procedure used in formulating accounting standards in Tanzania is depicted in the diagram below.

Figure 1



Source: Financial accounting for professional students (NBAA, June 1992)

3.3.5 Accounting for Non Governmental Organizations

NBAA, (2003) has recommended the basic record keeping and accounting practices for NGOs. The purpose of NGO accounting is to record financial information so that it can be used as a basis for (i) managing NGO affairs (ii) control and prevent waste, (iii) inefficiency in the NGO and as a means to be accountable to its members, regulatory organizations and the general public.

In order to meet minimum record keeping requirement, NGOs are required to maintain the following basic records/statements; - combined cash book and ledger, petty cash summary book, fixed asset register, receipt and payment cash book, petty cash voucher, members register, stock taking, bank reconciliation, income and expenditure statement, accumulated fund, balance sheet, cash flow statement and performance evaluation of NGOs.

Hence clearly, every business must do accounting not only to do a business but also required by law. So the Maasai women have to learn bookkeeping as part of fulfilling the law requirements. Every business must account for the profit and loss, expenses, and many other accounting activities. What is most in small business is that they want to focus on growing their business as a result, bookkeeping process and accounting is important.

When proper accounts are not kept the group members can lack of trust among members. This is so because; there is insufficient evidence of cash flows of the business. This situation has been observed in some groups.

CHAPTER IV

IMPLEMENTATION

4.0 Introduction

Implementation implies carrying out what has been planned. Project implementation involves a number of activities. Among major activities involved are:- securing community participation for launching the project, coordination of activities, monitoring and taking care of contingency situations. (Gajanake & Gajanake, 1993)

When the project was launched by MWEDO Executive Director, there was a possibility that circumstances had changed so much so that new factors may prevent or hinder the successful implementation of the project. In such a situation community development workers should initiate a process aimed at reassuring community involvement. On human capacity project, (conducting training of group dynamics, business skills, and accounting record keeping) there were no changes found. Due to drought, the training was scheduled in afternoons instead of morning hours because women used morning hours for fetching water. Even though, it did not hinder the project implementation. Such a fact was among the unforeseeable problems in implementation.

During implementation of human capacity building; the project helping forces were: - commitment, enthusiasm, interest of the community member groups and support given by the MWEDO office. If women members were not committed, drought could have been used as an excuse for not being able to attend classes.

4.1 Project goal: It aimed at improving human capacity building on groups dynamics, business skills and accounting record keeping for the three MWEDO economic groups in Maasai communities

Table 9: Products and outputs

Objectives	Indicators/Outputs
1. Training in group dynamics, business skills for the three groups by end of November 2006	a) accountability b) transparency c) Credibility
2. Conduct T.O.T on accounting record keeping in Longido district with 30 women attending (10 from each group)	a) Number of women attending the training b). Training manuals c) Cashbooks in use
3. List of debtors and creditors which should be part and parcel of the cashbook	a) Number of women who can do the posting b) ledgers with items posted c) Number of groups continuing to practice the system

Source; CEDPA (1994),

Table 9 is referred to as a framework it outlines the objectives (outcomes, outputs, activities – at implementation level); indicators and baselines, sources of verification/ instruments for data collection; roles and responsibilities; and resource allocations. During implementation i.e. conducting training, table above becomes guidance as counter check of project objective achievement.

Indicators/Outputs

- Indicators are needed for both monitoring and evaluation

- Monitoring requires process indicators
- Evaluation requires outcome indicators
- Planning to collect indicators is an important part of any plan

4.2 Project Plan

Table 10 - Household economic empowerment

Objective: The objective of the project was to conduct training classes for group dynamics business skills, and accounting record keeping from May – July 2006 for 30 Maasai community members.

Activity	Sub Activity	Target population	Time frame	Measurable indicator	Expt. Output	Responsible person
1. Capacity building in accounting record keeping and business skills	1. Conduct training on group dynamics accounting record keeping	Ten members in @ group	March to May, 06	Number of women attended	Cash book maintained	CDO, Researcher
	2. Introduce a cash book, with all payments & receipts. List of debtors, and creditors.	30 representatives of groups	July 06	Number of ledgers opened	Used cash book	CDO, Researcher
	3. Business skills training	The three groups	July 2006	Cashbook	Account reports	ED, CDO, Researcher

Source; MWEDO Strategic Plan 2006

4.2.1 Project Implementation Plan for the year 2005/2006

MWEDO Capacity Building Project Implementation 2005/2006

Activities	Year 2005			Year 2006												Resources needed	Person resp.	
	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12			
Introduced to MWEDO																	Introd. & acceptance letters	CED & researcher, MWEDO
Daily office work (afternoons only)																	Transport, Off. equipment	Researcher MWEDO
H/quarter need assessment																	Office equipment, staff	researcher
Visits to the three groups for need assessment																	Funds Tshs. 300,000/= Transport,	MWEDO, researcher & group members
Training material development																	Stationery, computer, Etc.	CDO, PO and researcher
Training																	Transport, Funds Tshs 900,000/=	MWEDO, researcher, CDO & selected group members
Monitoring and Evaluation																	Transport, Funds Tshs 300,000/=	MWEDO, researcher & CDO

Source: Researcher work plan

Monitoring was done through out whenever opportunity occurred of transport to Longido district where project implementation took place.

4.2.2 Staff Pattern

The basic question considered by researcher was, “*How can MWEDO maintain a good balance between its programs, capacities and use available resources in order to increase their impact on the target groups?*” The idea was that MWEDO’s activities were scattered over a large area, while total number of MWEDO staff was 7, including the driver and a watchmen. MWEDO was operational in 4 out of 5 districts. MWEDO currently revised the programs; education and health, and three special projects namely; house economy empowerment, human rights, lobbying and advocacy, as well as culture and tradition. MWEDO is a membership organization, (currently with around 1000 members). From the start it had members from all four districts; they felt the need to be operational. Staff appeared to be inadequate that was why it could not monitor seed money given to groups.

Health program, a community volunteer was dealing with mainly on HIV/AIDS. Activities in household economy, culture and tradition were mainly on focusing and monitoring. A community development officer (CDO) was responsible for it. As for lobbying and advocacy project, MWEDO was outsourcing specific expertise (e.g. human rights and legal matters).

MWEDO has indicated that commitment among both governmental and non-governmental actors to address issues of basic service delivery to Maasai women was limited. MWEDO concluded that Maasai community was bigger than they could serve. For example the training was conducted to only three groups benefited from Longido district. Actually all groups from Kiteto, Simanjiro and Monduli districts needed such training.

4.2.3 Budget

The human capacity building project was under household economic empowerment program of MWEDO. Household economic empowerment program had limited available funds and the researcher was allocated to utilize funds which amounted to 1,400,000/=. Public service development program had funds to cover an activity known as nutrition and awareness-raising component and was funded by the Canadians. Also HIV/AIDS activity had funds up to year 2008 and was funded by Belgium NGO known as TRIAS. Lobbying and advocacy for year 2005/2006 had no funds. The main donor, USAID supported large part of their activities including administrative costs, and special project known as 'Pastoralist Girls Education Fund'. The special project had funds up to year 2008.

Table 11: Project Budget (Human capacity building)

Activity	Details	Amount
Group needs assessment	Group of 30 people for one day Travel costs, stationary, meals	300,000
Training Session	Mid tea and meals for 2 days Travel costs, stationeries, CDO & driver per diem	900,000
Monitoring & Evaluation	Travel cost and refreshments for participants	300,000
	Total	1,400,000

Source: Researcher (2006)

4.2.4 Project Implementation –Actual implementation

4.2.4.1 Training Manual Development

The training manual used was designed in Swahili language. It was used to train the three member groups of Masai Women Development Organization (MWEDO). Goal of the training was -To improve group dynamics knowledge, business skills and accounting record keeping skills for the three economic household groups each group with 30 members. Since the groups owned *the smallest business* of all at that time, the training manual focused on three main areas namely; - group dynamics, business skills and accounting record keeping skills.

4.2.4.2 Group dynamics

The objective of this session was to impart knowledge how to continue working on groups more effectively. While the specific objectives at the end of the session was that member groups would be able to;-

- (i) Understand what is a group or team
- (ii) Explain the importance of group work
- (iii) Understand the qualities of an effective group.

4.2.4.3 Business Skills

The overall goal of this section was to impart knowledge on how to conduct small business successfully. Train women groups on how to make profitable businesses, how to exploit local opportunities around, and how to explore markets and market information for their products.

4.2.4.4 Accounting record keeping skills

The main objective was to raise awareness on the importance of setting up and maintaining up-to-date books of accounts when running a successful business. However specific objective was to train and supervise the groups to begin maintaining simple book keeping **a cash book**, with all payments

& receipts recorded which was sufficient. The book should carry a list of debtors, creditors & closing stock at the end of year.

4.3 Presentation Techniques

The training took place at member's respective working area which was Longindo. The only convenient teaching tool to enhance the technique was the use of a flip chart.

Since targeted groups were adults and most of them did not know how to read and write, teaching techniques which the researcher applied was REFLECT method. It involved brainstorming and discussions. It had advantage of participatory for both, those who could read and write and those who could not. It effectively generated good discussion and understanding of issues. The small group activity was applied especially during practicing on posting entries to the cash book.

Table 12: Project implementation report

Process	Activities	Resources	Goal
Day I part A Training on group dynamics	Defining what is a group, its importance, qualities of an effective group, and tasks of chairperson, treasurer	Researcher, CDO were resource persons.	impart knowledge and skills of group dynamics
Day I part B Training on business skills	It covered how to;- - begin a business, - become an entrepreneur - short coming of small businesses - advantages of SMEs - business plan	TShs 450,000/= for the first day spent to cover Travel costs, stationary, meals. July 2006	To improve in resources utilization, effectiveness, become entrepreneurs, and maintains cashbook with list of debtors and creditors.
Day II	- Introduced importance	Researcher was	.To improve accounts

Accounting record keeping skills	of keeping accounts records, - Book keeping basics - How to use cashbook with receipts and payments, list of debtors and creditors.	the resource person TShs 450,000/= for 2nd day spent to cover Travel costs, stationary, meals. July 2006	record keeping, maintenance of cash book with list of debtors and creditors.
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Source: Researcher

Problems encountered during implementation was drought but goal achieved by conducting afternoon sessions. Trained women should become TOTs at their respective groups.

4.4 Other Projects

4.4.1. Empowerment through Literacy Education Access Project (E-LEAP)

The project was an outcome of the proposal written in collaboration with Executive Director, Program Officer and the researcher. The project was funded by Women International Development (WID) through USAID - Tanzania to the tune of Tshs 66 million. The contract has been signed, and is a one year project commencing 1st November 2006 to October 2007.

The Overall Project Objective: Empower Maasai women and young girls who live in the underserved communities in rural Tanzania through innovative and community integrated literacy program in order to improve their socio-economic condition.

The specific objectives were three, namely:-

1. Provide access to basic education through literacy program for 150 women and young girls who did not have an opportunity to attend primary education.
2. Improve household livelihood security of Maasai in Kiteto and Longido districts
3. Facilitate provision of offer and land ownership for women.

The researcher participated in the project Needs Assessment, together with a hired consultant from Faida Business Development Services one Mr Zephania Darema. The main objective was to conduct participatory needs assessment so as to identify literacy gaps of the target women groups in line with identification of specific economic activities that reflect and link to literacy program.

4.4.2 Water Project at Longido district

Another major project which had been approved by American Embassy was a big water project for Longido area. This was a big project costing US \$ 360,000 and it will be implemented from February 2007 through contractors. MWEDO utilized a survey done by HYDRA three years ago but failed to secure funds. This project came to reality after much lobbying using the community. The opportunity occurred desk officer from United State dealing with African projects visited women in localities. This was during drought so it was easy to educate women to request for water support. The desk officer for African projects agreed for the request and directed MWEDO to submit a project proposal. The Researcher, Program Officer and the Executive Director managed to submit the proposal in due time. The role of MWEDO during implementation will be eyes on and hands off.

4.4.3 Nane Nane Day 2006

Another successfully implemented activity was participation on during Farmers and Pastoralists day, famously known as “**Nane Nane**” show which has a fixed date of every 8th August each year. By that time the groups had undergone the training. They where able to apply the skills acquired, they were able to increase sales and entered transactions in their cashbooks. They won the 1st price on side of women groups.

CHAPTER V

MONITORING, EVALUATION AND SUSTAINABILITY

5.0 Introduction

Monitoring is the process of routinely gathering information on all aspects of the project.

Monitoring provides managers with information needed to:-

- Analyze current situation
- Identify problems and find solutions
- Discover trends and patterns
- Keep project activities on schedule
- Measure progress towards objectives and formulate/revise future goals and objectives
- Make decisions about human, financial, and material resources.

According to (Shapiro, 2002) monitoring is the systematic collection and analysis of information as a project progresses, it is a continuous process. It is aimed at improving the efficiency and effectiveness of a project or organization. It is based on targets set and activities planned during the planning phases of work. It helps to keep the work on track, and can let management know if things are going wrong. If done properly, it is an invaluable tool for good management. It provides a useful base for evaluation. It enables an individual to determine whether resources available are sufficient and are being well utilized, or whether the capacity is sufficient and appropriate. It also verifies whether one is doing according to what was planned. (Shapiro, 2002).

What was being monitored? Measures of achievement that were aligned to objectives in the plan or strategy of the initiative, these were:-

- inputs (finance, resources, in-kind),
- activities (planned, completed),

- outputs (directly, or by proxy through indicators),
- outcomes (through indicators)

Indicators (refers to activities level) which were used to measure achievements of the project objective were as follows:-

Input indicators - Training sessions conducted for three selected groups.

- The amount of money spent according to the budget
- Number of training manuals distributed as guide line.

Output indicators – Number of groups representative trained

- Number of group members reached
- Number of cashbook in use

Those were measurements according to Human capacity building project.

5.1 Research Methodology and tools used in Monitoring and Evaluation

Participatory monitoring method was applied to monitor human capacity building project.

Participatory monitoring is a process of collecting and sharing data to assist project participants in decision making and learning. The purpose is to provide all concerned with information as to whether group objectives are being achieved. Hence researcher used this method because of its advantage to stakeholders, i.e. learning project problems and finding solutions.

The purpose of participatory monitoring was to provide information during the life of the project which was 18 months. Adjustments and /or modifications could be made if necessary. Results both written and oral were presented to groups in order to take action accordingly.

Meeting was the major tool applied. The facilitator and CDO from MWEDO used prepared leading questions designed by the researcher. She encouraged a two-way communication system. Most of the time communication was done through Masai language because they participated comfortably.

However some questions cropped up during discussion and it allowed CDO and member groups the flexibility to discuss issues appearing be of interest to members. In those instant questions researcher intervened where necessary.

5.1.1 Discussion methods for groups

Monitoring and Evaluation, particularly in participatory projects can be undertaken with group-based discussions. Three methods were combined during monitoring of Human Capacity Building project.

Direct Observation:- Much was learnt through watching what people actually did. It permitted a deeper understanding of relationships within women groups, MWEDO, vivid picture of community progress observed. This was done when visiting the groups in their sites of work. The researcher obtained useful and timely information by observing what the groups did, to help make decisions on improving business performance. By directly observing operations and activities, researcher understood the context within project was operating. Also allowed the researcher to learn about issues members may be unaware of happening eg. Most hand crafts which members walked around with were those of individual rather than group products.

Training sessions on business skills and accounting record keeping undertaken by women groups its application were observed. Observation revealed that women were using much time arguing on product improvement, old women wanted things to be done traditional while others did not agree on the opinion. On the posting of records it was observed that two groups were on the right track while one group needed more coaching. Above is based on observation carried out during the meeting 3rd August, 2006.

Focus Groups:- This method generally stimulates rich responses and also provides valuable opportunity to observe discussion and gain insights into behaviours, attitudes, language and

feelings.(Annette, 1996). It was the best alternative because it generated focused insights more quickly and generally more cheaply, at a single meeting arranged MWEDO. The researcher managed to conduct monitoring on that particular meeting. Members who attended the meeting participated however, facilitation of focus group required skill on both moderating the group and in recording the responses. Hence the researcher was a facilitator. Advantage of focus group for M&E was that it provided room for assessing opinions of change, assessing the quality of project service or providers, and identifying areas of improvement.

This was conducted by presenting groups with a broad question – “What impact do you think business skills and accounting record had brought about?” mostly looking for outcomes eg. Market linkage, any new business imaged? Could the group utilize the cash book? Another question was “Mention any problem or opinion concerning the project, training, or any.” It aimed at exploring whether planned activities completed, outcomes of training known if any. The questions were translated in Maasai language just to make sure everybody contributes. Detailed notes were taken during the discussion, both MWEDO staff and the researcher made sure that missing gaps were bridged.

Key informant:- Since as shown on table 3 (Education status of women groups at Longido district) only 7% were literate and most of them were group leaders, they were considered as key informants. They helped the researcher, and they presented their ideas and attitudes to members. They promoted legitimacy for the project, advised and recommended some changes and amendments for such trainings in future. They were interviewed through focus groups. It gave the researcher an advantage of information concerning causes, reasons, and/or it was best approach since information was gathered from an “insider” point of view.

Review of relevant documents:- Group meetings documents, cash books, any field report were also reviewed at the head office.

Problems which identified were such as like attendance on planned meetings, they were solved through the use of using the constitution which they had already put in place but did not know how to apply it in real situations.

Table 12: Monitoring Plan - Original

Objectives	Activity	Indicator	Data Source	Methods/Tools	Person responsible	Time frame
Conduct training on accounting record	Training the selected representatives	a) Number of women attending the training b) Training materials	- CDO visits - Reports from visits - Teaching materials used	-List of debtors & creditors - Budget indicator - follow up on implementation schedules	CDO Author	July 2006
Introduce the use of cash book (one per group)	Training on how to post items in cashbook	A cashbook – receipts and payment posted	- Visits - Postage done	- Inspection on monthly posted items	CDO Author	August to October 2006
Strengthen on business Skills	Training on how to use reports for marketing	Sales increase Profit calculation	- the cashbook -group reports	Interviewing the group members	CDO Author	Nov. - Dec 2006

Source; CEDPA/Project design (page 64)

Table 13: Monitoring plan: Actual

Project monitoring designed worksheet

Activity (training)	Monitoring Method	Progress	Indicators	Recommendation
Group dynamics	Direct observation in their sites of work	Working as a team spirit improved on part of interaction, individualism on sales existed	Most of hand crafts members took around with, were those individual rather than group products Meeting attendance increased	CDO should continue emphasizing on team work. Assist on how to apply constitution on real situations
Business skills	Focus group on a meeting	<ul style="list-style-type: none"> - Women still participated on lower levels of business - Quality of products improved esp. those made by middle aged women - Had started exploring other sources of capital raising e.g. wanted to join Longiodo SACCOs. - had an order to make FGM tag from friends of Canada 	Market linkages Products improvement Emerge of new business	MWEDO should assist groups joining SACCOs, shades for women products and regular surprise visits will reflect the progress rather than organized meetings.
Accounting record keeping	Key informant and review of relevant documents	<p>Trained women were correctly applying using the cash book.</p> <p>List of creditors and debtors were maintained.</p> <p>One group were in the process of opening a bank account</p> <p>Where able to withdraw their money from the bank and where constructing <i>Maasai boma</i> for tourists attraction</p>	<p>Cashbooks in use</p> <p>Banks operations</p> <p>Creditors and debtors on place</p> <p>Relatively more entrepreneurs women.</p>	One group needed assistance of utilization of the cashbook, researcher continue assisting the group

Source: MWEDO Researcher

5.2 Evaluation Plan

There are two types of evaluations;- internal and external evaluations, summative and formative evaluation. Summative evaluation provides information on the product's efficacy (it's ability to do what it was designed to do). For example, did the learners learn what they were supposed to learn after using the training manual? In a sense, it lets the learner know "how they did," but more importantly, by looking at how the learner's did, it helps you know whether the product teaches what it is supposed to teach. Summative evaluation is typically quantitative, using numeric scores or letter grades to assess learner achievement. Formative Evaluation is a bit more complex than summative evaluation. It is done with a small group of people to "test run" various aspects of instructional materials.

The evaluation the researcher conducted was summative evaluation, generally looked at how an individual learner performed on learning task. It assessed a student's learning, assessed them individually to see how each is contributing. Large projects and programmes often have a mid-term evaluation of the stage of halfway project implementation to assess their progress. The researcher project covered a period of 18 months with a total budget of Tshs 1,4000.000/= hence evaluation took place at the end of the project.

Evaluation generally implies measurement, appraisal, or making judgements. Frequently, it is a process designed to assess the degree to which the intended objectives have been achieved. (CEDPHA, 1999)

According to Katznelson, (2000), A Senior Project Scientist, evaluation involves:-

- Looking at what the project or organization intended to achieve, what differences did it want to make? What impact did it want to make?
- Assessing its progress towards what it wanted to achieve, its impact targets.

- Looking at the strategy of the project or organization. Did it have a strategy? Was it effective in following its strategy? Did the strategy work? If not, why ?
- Looking at how it worked. Was there efficient use of resources? What were the opportunity costs of the way it chose to work? How sustainable is the way in which the project or organization works? What are the implications for the various stakeholders in the way the organization works?
- In general evaluation, look at efficiency, effectiveness and impact of the project implemented.

Why evaluate? The aim of evaluation is to assess a project's usually in terms of relevance, effectiveness, efficiency impact and sustainability. In the project cycle management approach, this involves an examination of the objectives on different levels as formulated in the framework. Evaluation therefore helps in;-

- Understanding why and to what extent do intended and unintended results are achieved, and their impact on stakeholders
- Identification of source of evidence on the achievement of results and institutional performance, thus is one basis for corporate accountability
- As contributor to building knowledge and organizational learning.

Human capacity building project implemented by the researcher, evaluation implied a systematic examination of the project objective. The evaluation primarily focused on an assessment on the way in which the training objective had been implemented and outcome that had been achieved. Determined effectiveness, efficiency, and impact on business and accounting records.

5.3. Participatory evaluation

Participatory evaluation is an opportunity for both outsiders (researcher) and inside (member groups and NGO) to stop and reflect on the past in order to make decisions about the future.

Insiders evaluate in light of their own individual and/or group objectives. This is because;-

(i) it is ultimately insiders who reap the benefits and bear much cost, (ii) insiders choose whether to continue or abandon activities when outsiders leave.

Participatory evaluation provides for active involvement in the evaluation process of those with stake in the program: providers, partners, beneficiaries, and any other interested parties.

Participation typically takes place throughout all phases of the evaluation: planning and design; gathering and analyzing data; identifying evaluation findings, conclusions, and recommendations; disseminating results; and preparing action plan to improve program performance. Annette, (1996), however as mentioned earlier, evaluation normally takes place at the end of project.

UNDP (2003) argued that participatory evaluation is a dimension of participatory development embodying many of the same concepts. It involves the stakeholders and beneficiaries of a programme or project in a collective examination and assessment of the programme or project. It is centered on; - project stakeholders and beneficiaries these are key actors of the evaluation process and not mere objects of the evaluation. Participatory evaluation is reflective, action-oriented and seeks to build capacity by: providing stakeholders and beneficiaries with the opportunity to reflect on a project's progress and obstacles; generating knowledge that results in the application of lessons learned and leads to corrective action and/or improvements; providing beneficiaries and stakeholders with tools to transform their environment.

5.4 Research Methodology and tools used in evaluation

The major tool used during evaluation was group meeting. Sample size involved the trained group's members. Purpose of the tool was to; - give and receive information, conduct evaluation and formulate recommendations, comparing changes over time in the same group.

Participatory Rural Appraisal (PRA) was the method employed. The study team comprised of the researcher and Community Development Officer from MWEDO and the beneficiaries, the Masai women groups.

Open discussion and applying of structured questionnaires tools were used. The questions were in such a way that relevance, effectiveness, efficiency; impact and sustainability facts were gathered. The above was combined with observation, listening techniques, review of relevant available educational programmes.

First step on evaluation during the meeting project objective was reviewed. It was about imparting of knowledge on group dynamics, business skills and accounting record keeping as well as activities to achieve the objective.

Secondly, a brief introduction from the researcher followed by a discussion on focused questions;- "why do an evaluation", and "what do we want to know".

Thirdly, structured questioners were used to facilitate the meeting discussion. They were designed in such a way which gave answers to efficiency, effectiveness and impact of the project. Were the intended and unintended results achieved? What was their impact on stakeholders? Were there obvious changes as a result of the project?

Looking at the evidence on the achievement of results, there was improvement on group performance, the imparted knowledge and skills utilized (new business emerged, group

utilized cash books as it was one basis for corporate accountability, markets, profit determination achieved). Also there was efficiency of resources utilization.

Direct indicators and indirect indicators were prior prepared by the researcher. A participatory evaluation is primarily oriented to the information needs of the program stakeholders. The researcher simply helped participants to conduct their own evaluations, thus building their ownership commitment to the results whereby facilitating follow-up action.

The following table acted as a guide to evaluation.

Table 14: Evaluation questions

Objective level	Question	Purpose of question	Outcome	Indicators
Relevance	To what extent was the training overall objective responded to the needs women groups?	It assessed training intentions and not achievement.	The women groups have become more entrepreneurs and groups appear to be more effective	Could think of business diversification, how to increase working capital, business environment, meeting attendance
Effectiveness	To what extent the project results and project purpose been achieved?	Determined whether training indeed led to results?	Cashbooks were operating New SMEs had been identified by various groups	Number of cashbooks in use, and new SMEs, sales increased,
Impact	What wider effects have been caused by the training	Extend of contribution - comparing before training and after, by asking the beneficiaries.	The women opinions were positive can now use cashbooks; utilize opportunities, hence new business had emerged.	Harmony in groups, accountability on leaders, reports preparation

Source: Evaluation conducted by researcher (2006)

Participating groups met (after the researcher and MWEDO organized a meeting) to communicate and negotiate so as to reach a consensus on evaluation findings, solve problems, and make plans to improve performance. Emphasis was on identifying lessons learned which will help women groups to improve their business, and business skills, as well as on assessing whether targets were achieved. Also promoted women learning about their business and its performance and enhance their understanding of other stakeholders' points of view especially from the head office. The Community Development Officer improved evaluation skills and was the person in-charge in future.

Evaluation was the last step in the project and its outcomes were;-

- Targeted groups had used cashbook, with list of creditors and debtors
- One group (Kimokoa) was in the process of joining Longido SACCOs. Also the group started business on cattle value added project. i.e. buying 10 cattle fattening them during rain season and sell before drought season.
- Namelok group were constructing a *cultural boma*, and had utilized the money which was banked three years ago.
- Noondomok were processing to operate a bank account

5.5 Sustainability

Project sustainability is relevant to development projects. A definition of development sustainability is "the continuation of benefits after major assistance from the donor has been completed". Australian Agency for International Development (2000). Ensuring that development projects are sustainable can reduce the likelihood of their collapsing after they had just been finished; it also reduces the financial cost of development projects and the subsequent social problems, such as dependence of the stakeholders on external donors and

their resources. International Institute for Sustainable Development (1996) pointed ten key factors that influence development sustainability;

1. Participation and ownership. Get the stakeholders (men and women) to genuinely participate in design and implementation. Build on their initiatives and demands. Get them to monitor the project and periodically evaluate it for results.
2. Capacity building and training. Training stakeholders to take over should begin from the start of any project and continue throughout. The right approach should both motivate and transfer skills to people.
3. Government policies. Development projects should be aligned with local government policies.
4. Financial. In some countries and sectors, financial sustainability is difficult in the medium term. Training in local fundraising is a possibility, as is identifying links with the private sector, charging for use, and encouraging policy reforms.
5. Management and organisation. Activities that integrate with or add to local structures may have better prospects for sustainability than those which establish new or parallel structures.
6. Social, gender and culture. The introduction of new ideas, technologies and skills requires an understanding of local decision-making systems, gender divisions and cultural preferences.
7. Technology. All outside equipment must be selected with careful consideration given to the local finance available for maintenance and replacement. Cultural acceptability and the local capacity to maintain equipment and buy spare parts are vital.

8. Environment. Poor rural communities that depend on natural resources should be involved in identifying and managing environmental risks. Urban communities should identify and manage waste disposal and pollution risks.
9. External political and economic factors. In a weak economy, projects should not be too complicated, ambitious or expensive.
10. Realistic duration. A short project may be inadequate for solving entrenched problems in a sustainable way, particularly when behavioural and institutional changes are intended. A long project, may on the other hand, promote dependence.

Among the pointed out key factors, participation and ownership was applicable because stakeholders were involved from design stage to implementation, monitoring and evaluation. The project was on human capacity building to targeted group, they motivated to transfer skills to other groups which were not part of the project. The groups had improved in management aspects. Since researcher knew of social, gender and culture of Maasai, introduction of training adhered to systems which ensure sustainability. Although the period of 18 months appeared to be insufficient, MWEDO staff were empowered to take over from the researcher.

Projects have to be sustainable with the human and financial resources available. What project sustainability means. Maintaining the outcomes, goals and products and institutionalizing the process. Project sustainability does not mean maintaining staff positions, maintaining all activities, and depending on grant funding.

Jordan, (1996), categorized sustainability into three different types:

- Benefit sustainability – This refers to a continuation of the benefits that result from an activity, with or without the programmes or organizations that stimulated that benefit in

the first place. The source of those benefits may change or close, but the benefits is still available because the demand for it is strong (Jordan, 1996, citing Van Sant).

- Organizational sustainability – This sustainability places on “building sustainable organizations or institutional to achieve sustainable development benefits.(Jordan, 1996)
- Financial sustainability – Most definitions of financial sustainability have to do with an organization’s ability to raise resources from variety of sources (local, national, international, private and public). Also, that this mix of resources should include increasing amounts of local funding and earned income, to move the organization away from dependency on foreign donors.

Another type of sustainability as argued by CEDPA, (1994) is community sustainability. This refers to project continuity, the capacity of a project to continue functioning, supported by its own resources (human, material, and financial), even when external sources of funding have ended, (CEDPA, 1994).

The project aimed at contributing to the building of sustainable groups (community). This means that women groups will not become dependent on NGOs in the long term for the provision of capital but had been empowered have strong groups or CBOs, effectively lobby government to provide services, and create and lobby for the capital needed.

To promote sustainability, the beneficiaries and the office had been participating in the project right from its starts, i.e. from its identification and formulation phases. The added advantage was that activities implemented in the project awareness rising on business skills, capacity building and accounting for the income generating activities were incorporated in 2006 operational plan.

Sustainability can be measured only for several years after project closure. Project staff can use a number of indicators to measure the progress made by groups, according to Young & Hamshire (2000), these include:

- **Regularity of group meetings and level of member attendance.** These two indicators provide clear evidence of whether members are benefiting from the learning process. When regular meetings and high attendance continue in the absence of the GP, the group is obviously well on the way to achieving self-reliance.
- **Shared leadership and member participation in group decision making.** Groups that share leadership responsibilities and in which there is a high level of participation in decision-making tend to learn more quickly and develop a broader leadership base than those in which leadership and decision making responsibilities are monopolized by a minority. The latter groups tend to be much more vulnerable to leadership crises and less able to maintain long-term self-sustainability.
- **Continuous growth in group savings.** The ability of the group to accumulate savings is a key measure of members' faith in and financial commitment to group activities. It is also a good indicator of the profitability of the group activity and of the group's financial ability to weather risk and adversity. Groups which do not save, or save very little, are less likely to achieve self-sustainability quickly.
- **High rates of loan repayment.** A group's capacity to repay loans on time is another indicator of group financial discipline, as well of the profitability of its income-generating activity.

- **Group problem-solving.** The ability of the group to solve problems and take initiatives to achieve its self-development in the absence of the GP indicates members' confidence in their own capabilities.
- **Effective links with development services.** The self-reliance of a group also depends on its ability to maintain links with government and NGO development services, in the absence of project staff.

However in this case sustainability came just before the project ended, this was the case, and sustainability was assessed only on probability. The probability is high because during the project implementation most of the key factors for sustainability as pointed out by International Institute for Sustainable Development (1996) were adhered to. These included participation and ownership, capacity building and training, current government policies mostly on SMEs, social, gender and culture. Women groups had been able to show positive response according to skills and knowledge gained, and training, it can be assumed that also in future they will be able to continue utilizing the skills gained to empower themselves.

CHAPTER VI

CONCLUSION AND RECOMMENDATIONS

6.1 Conclusion

The human capacity building project the goals and/ or objectives did not change over the life of the project. Knowledge, skills are of great demand now days both at rural and urban areas. The objective of the project was to impart knowledge and skills on group dynamics, businesses skills and accounting record keeping. The objectives where fully achieved and the results could be seen. However what remained to MWEDO was to conduct training to the remaining groups who are members of organization. However, there were some challenges during implementation of the project due to drought and women spent long hours seeking water. Hence delayed implementation of some activities, rescheduled training classes. During evaluation outcomes of the project were in place indicators showed that the intended was achieved.

6.2 Recommendations

For women's groups to be sustainable and in terms of profit making within their business groups, it was important to focus on the products in the sub-sector which would promise a growth potential and which would have a wider outreach.

The focus would ensure smooth supply of services like market linkages, provision of working capital, access to market information and engagement in new business ventures.

From the findings of the study then it is recommended that:-

MWEDO should further encourage incubating women businesses to grow by:-

- Initiating new products developments instead of the current ones

- Developing new exports products and export markets. They have to look both inside links like FAIDA Mali and beyond our borders through already existing partners like TEMBO, USAID, and individuals.
- Create backward linkages

As for ensuring of securing of Loan/Grants women groups should observe the following:-

- 1). Undertaking investment plans or simple business plans for earmarked groups.
- 2). Undergo a simplified bookkeeping, (only Cash book) and entrepreneurial training for those groups.
- 3). Improve dissemination and sharing of information among MWEDO sponsored women groups. It was better if they initiated exchange visits among themselves.
- 4). To reduce workload of women – Reduce time spent on fetching water, firewood, food preparation. (Solution on process for Longido district, Water Project proposal has been approved by USAID).
- 5). Form SACCOs using those women groups since researcher helped them to have proper constitutions. They can be able to access credit from various sources. MWEDO can facilitate formal registration of those women groups to CBOs.
- 6). Increase profitability through quality improvement of products.
- 7). Sensitise on gender issues so that women can get support of their husbands in those initiated projects.
- 8). Train on intensive adult education and entrepreneurship not only to women but also to men who are heading household activities. **N.B** From 1st November,

2006 to October 2006 Empowerment Through Literacy Education Access Program (E-LEAP) funded by USAID was launched. Longido three groups were inclusive hence solution to this problem.

For those women groups to manage their businesses properly, and improve existing products, training in the class and economic support in their businesses was highly imperative. Institutions with entrepreneurial and marketing skills should join hands with MWEDO to make sure women empowerment program was achieved.

New launched program on 1st November, 2006 - Empowerment through Literacy Education Access Project (E-LEAP) includes also the bookkeeping lessons. Program covers the district of Longido and Kiteto. Women already trained on business skills will have added advantage and will be completely comfortable on that area, and assures the sustainability of entrepreneurship and women empowerment.

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