

Appendix 1: "List of all clients – PRIDE and Dar es Salaam Community Bank" is included in the hard copy of this project. It is available in the Shapiro Library, Southern New Hampshire University.

## GENDER BALANCE -

## APPENDIX 2

NO.	PRIDE	MALE		FEMALE		MARITAL STATUS					
						SINGLE		MARRIED		WIDOW	
		NO.	%	NO.	%	NO.	%	NO	%	NO	%
1	KARIKAOO	21	42%	29	58%	6	12%	43	88%	1	2%
2.	MAGOMENI	14	28%	36	72%	1	2%	47	98%	0	-
3.	BUGURUNI	18	36%	32	64%	9	18%	41	82%	0	-
4.	TEMEKE	31	52%	29	48%	12	24%	38	76%	0	-
		84		126		28		169			
	TOTAL	40%		60%		14%		86%			

NO.	DCB	MALE		FEMALE		MARITAL STATUS					
						SINGLE		MARRIED		WIDOW	
		NO.	%	NO.	%	NO.	%	NO	%	NO	%
1	ILALA	17	17%	83	83%	19	19%	79	81%	2	2%
2.	KINONDONI	51	51%	49	49%	22	23%	75	77%	3	3%
3.	TEMEKE	8	16%	42	84%	7	15%	40	85%	3	6%
4.	TOTAL	76		174		48		194		8	
		30%		70%		20%		80%			

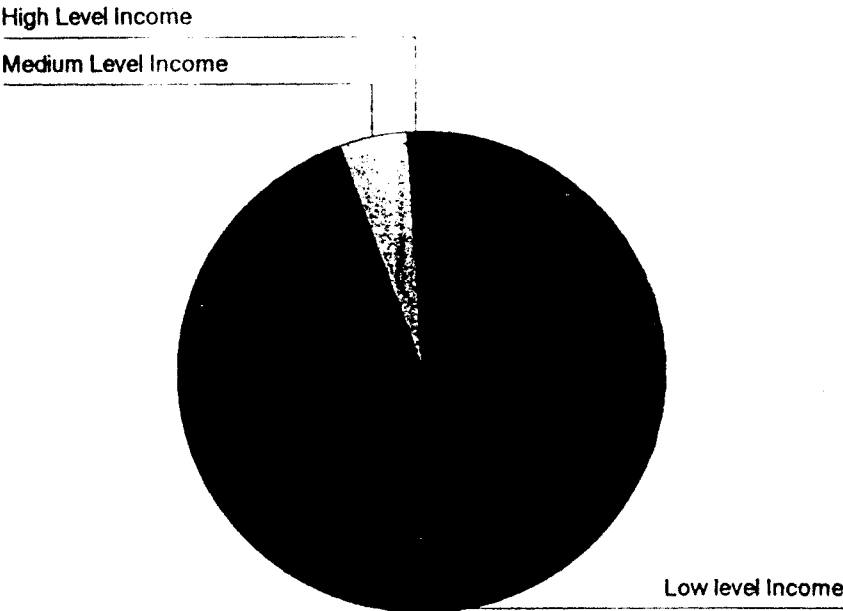
## EDUCATION LEVEL

## APPENDIX 3

PRIDE	KARIAKOO		MAGOMENI		BUGURUNI		TEMEKE		
Illiterate	0	-	2	4%	0	-	1	2%	
Primary	34	68%	35	70%	25	50%	31	62%	
Secondary	16	32%	13	26%	22	44%	16	32%	
College/Inst	0	-	0	-	3	6%	2	4%	
	50	100%	50	100%	50	100%	50	100%	

DCB	ILALA		KINONDONI		TEMEKE				
Illiterate	1	1%	4	4%	3	6%			
Primary	66	66%	68	68%	26	52%			
Secondary	32	32%	25	25%	20	40%			
College/Inst	1	1%	3	3%	1	2%			
	100	100%	100	100%	50	100%			

# Income Group



NEED ASSESSMENT SESSION WITH SOLIDARITY GROUP LENDING  
ON 22/01/2004



PLATE NO. 1: GROUP PHOTO WITH ONE OF THE SOLIDARITY GROUP  
LENDING AT TEMEKE

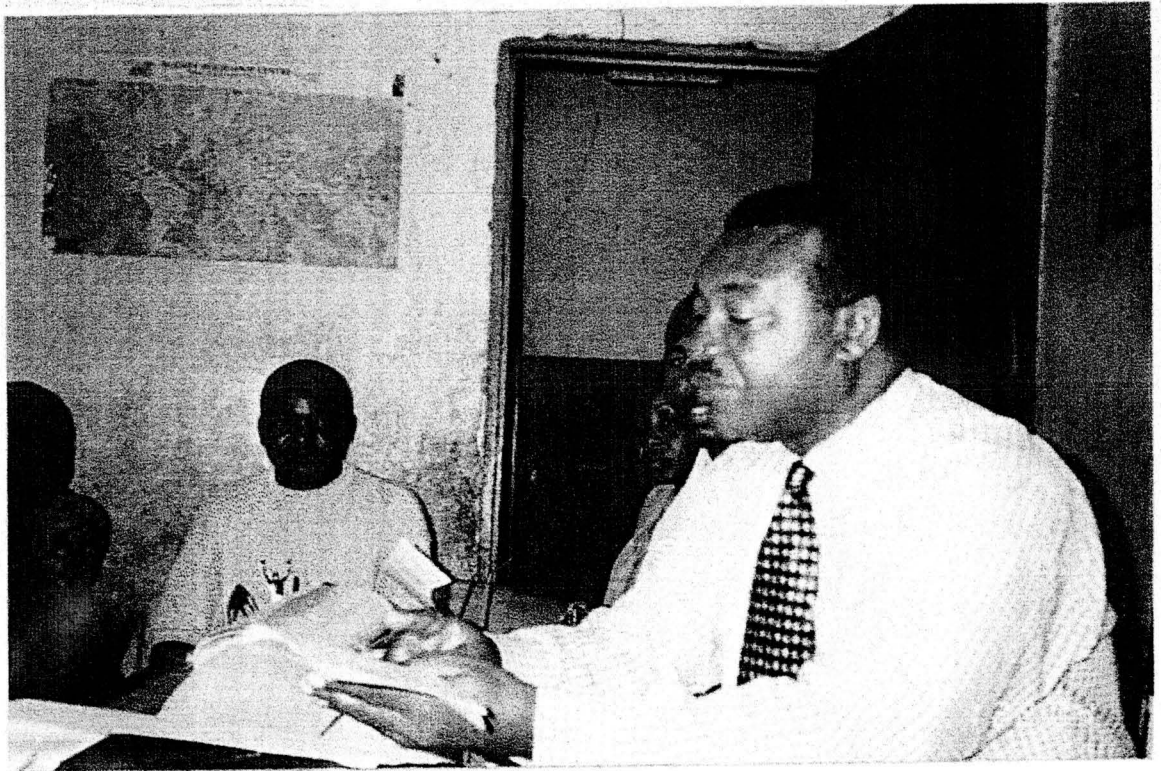


PLATE NO. 2: MSC. PARTICIPANT MR. E.P. MKWAWA ILLUSTRATING  
A POINT TO GROUP MEMBERS

## COMMON ACTIVITIES FINANCED, PROBLEMS AND SUGGESTIONS

## APPENDIX 5

	PRIDE	COMMON ACTIVITIES FINANCED	PROBLEMS/COMPLAINTS	SATISFACTION	%	SUGGESTION
1	Karikaoo	Vendor Retailer/whole sale Farming Carpentry Salon Poultry	1. High interest rate 2. No grace period 3. Problems of collateral in higher loans i.e. over 2,000,000/=	Satisfied     Not satisfied	92%     8%	Large loans strictly to be given to those who are able to pay. Repayment period should remain weekly for big loan e.g. 2m and above The need of short recovery period for small loans.
2	Magomeni	Poultry Food vendor Catering and Decorations Retail Tail Soft drinks	Repayment on weekly basis is a problem to most clients Delayment in receiving loan.	Satisfied     Not satisfied	90%     10%	Repayment period should be done on monthly basis
3.	Buguruni	Retail Food vendor Spices Cold drinks Dry Fish Poultry Decorations Serial Crops	Short repayment time for higher loans	Satisfied     Not satisfied	96%     4%	

4	Temeke	Farming Spare Selling Tie and Dye	1. Lack of business education 2. Grace period to clients  3. High interest rates charged	Satisfied	97%	Reasons for defaulting should be considered (Human factor) not to lock members in a room till late hours Business education should be given to clients before taking loans
				Not satisfied	3%	

	DCB	COMMON ACTIVITIES FINANCED	PROBLEMS/COMPLAINTS	SATISFACTION	%	SUGGESTION
1	Ilala	Food vendor Retail Charcoal Vegetables Dried Fish Clothes	1. Repayment on weekly basis is a burden 2. Starting loan is very small.  3. High interest rate charged grace period required	Satisfied	98%	Reduce interest rate  Repayment monthly
				Not satisfied	2%	
2	Kinondoni	Carpenter Butcher Mechanic/Spare parts	Bank charges i.e commitment fees of 1% is high.	Satisfied	86%	Remove commitment fee
				Not satisfied	14%	
3.	Temeke	Food vendor Poultry Vegetables Cold drinks		Satisfied	88%	Two week grace period proposed Lower interests rates for higher loans
				Not satisfied	12%	

## APPENDIX 6

PRIDE	YOUTH		MIDDLE		OLD	
	18 – 30 YEARS		31-50 YEARS		50-70 YEARS	
	NO.	%	NO	%	NO	%
KARIKAOO	17	34%	29	58%	4	8%
MAGOMENI	13	26%	32	64%	5	10%
BUGURUNI	7	14%	36	72%	7	14%
TEMEKE	21	42%	27	54%	2	4%
	58	29%	124	62%	18	9%

DCB	YOUTH		MIDDLE		OLD	
	18 – 30 YEARS		31-50 YEARS		50-70 YEARS	
	NO.	%	NO	%	NO	%
ILALA	28	70%	6	15%	6	15%
KINONDONI	34	34%	57	57%	9	9%
TEMEKE	12	24%	34	68%	4	8%
	74		97		19	4%
	39%		51%		10%	

			MFI	
			DCB Ukonga	Total
GENDER	F	Count	49	259
		% within GENDER	18.9%	100.0%
		% within MFI	98.0%	64.8%
		% of Total	12.3%	64.8%
	M	Count	1	141
		% within GENDER	.7%	100.0%
		% within MFI	2.0%	35.3%
		% of Total	.3%	35.3%
Total	Count		50	400
	% within GENDER		12.5%	100.0%
	% within MFI		100.0%	100.0%
	% of Total		12.5%	100.0%

## Frequencies

### EDUCATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PRIMARY EDUCATION	272	68.0	68.0	68.0
	SECONDARY EDUCATION	121	30.3	30.3	98.3
	COLLEGE	7	1.8	1.8	100.0
	Total	400	100.0	100.0	

### MARITAL STATUS

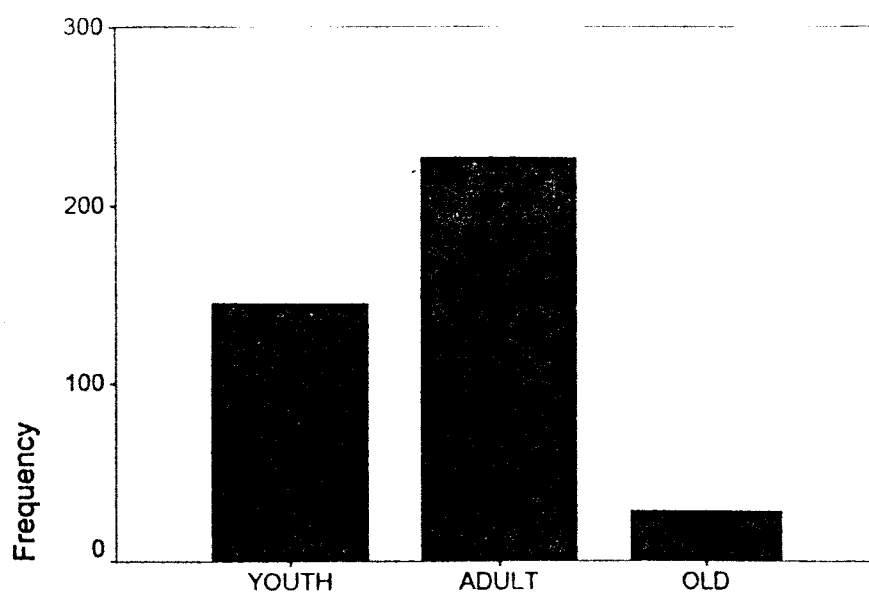
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MARRIED	332	83.0	83.0	83.0
	SINGLE	64	16.0	16.0	99.0
	WIDOW	4	1.0	1.0	100.0
	Total	400	100.0	100.0	

### AGE group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YOUTH	145	36.3	36.3	36.3
	ADULT	227	56.8	56.8	93.0
	OLD	28	7.0	7.0	100.0
	Total	400	100.0	100.0	

## Bar Chart

## AGE group



AGE group

## Frequencies

## Statistics

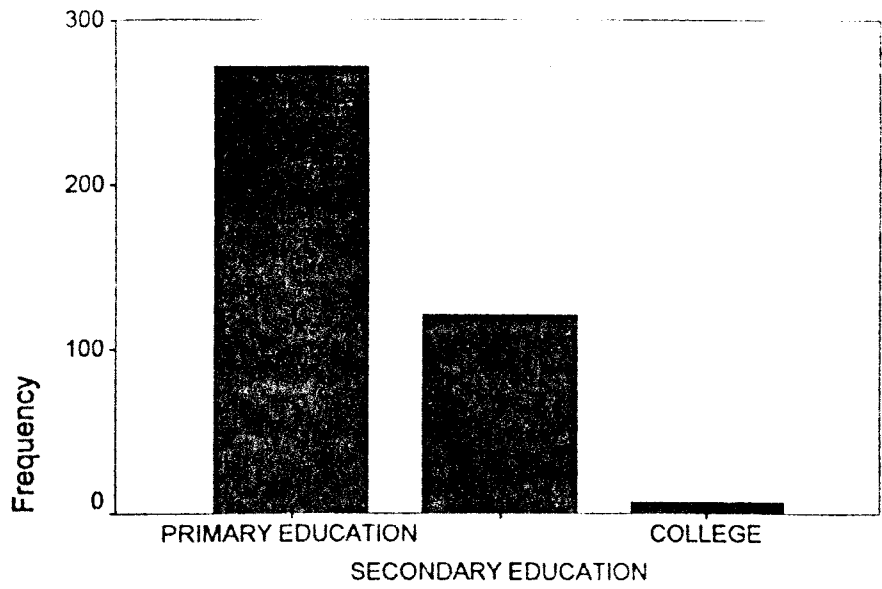
Income Group

N	Valid	400
	Missing	0

## Income Group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Low level Income	378	94.5	94.5	94.5
	Medium Level Income	17	4.3	4.3	98.8
	High Level Income	5	1.3	1.3	100.0
	Total	400	100.0	100.0	

EDUCATION



EDUCATION

MARITAL STATUS



MARITAL STATUS

PRIDE Tanzania: Organisation Chart

