

## CHAPTER SIX

### 6.0 APPENDICES

#### APPENDIX 1: LETTER OF INTRODUCTION TO AAIDRO

Esther J. Kamalo

Small Enterprise Development Agency

Arusha

30<sup>th</sup> October, 2003

Director

ADO

Arusha.

Dear Sir or Madam,

Greetings!

I'm a Tanzanian and a student pursuing a Masters degree in Community Economic Development with an Open University of Tanzania (OUT). Despite being a student, I am working as Credit Officer for more than five years, in Small Enterprise Development Agency (SEDA).

As a part of the training program, the Open University requires us to assist in solving some of the key problems that affects the community whom your organization is serving. This will be an intensive collaborative program leading to solve some of those problems as identified by your organization.

I would like to assure you that, I'm fully committed to provide all my expertise to achieve the goals that will be spelt out by your organization. I do hope that you will be willing to support the proposed developmental program for the progress of our community by allowing me to work with you, your staff and people you are serving.

It's my sincere hope that I will get your support and ideas, so that they can deliver and generate benefits to both of us.

Thank very much for your time and please feel free to contact me with your ideas, suggestions and queries to make my work successful. I'm looking forward to hear from you.

Sincerely yours,

Esther J. Kamalo

## APPENDIX 2: LETTER OF REPLY FROM AAIDRO

**CATHOLIC ARCHDIOCESE OF ARUSHA**  
**ARUSHA ARCHDIOCESAN**  
**INTEGRATED DEVELOPMENT AND RELIEF OFFICE**  
**(AAIDRO)**

P.O. BOX 3044  
**Arusha, Tanzania**

**Our Ref:** AAIDRO/CORR/2003

**Tel:** +255 - 27 - 2502410  
+255 - 27 - 2508263  
+255 - 27 - 2544362 Ext.111  
**Fax:** +255 - 27 - 2548004  
+ 255 -27 - 2502410

**E-mail:** idro@habari.co.tz

**Date:** 14<sup>th</sup> November, 2003

Ms. Esther J. Kamalo,  
SEDA,  
p.o. Box 1546,  
Arusha.

Dear Ms. Esther J. Kamalo,

**Re: ACKNOWLEDGEMENT OF THE REQUEST FOR AN  
INTENSIVE COLLABORATIVE PROGRAM WITH AAIDRO.**

We wish to acknowledge receipt of your letter of 30<sup>th</sup> October, 2003 requesting to collaborate with our organization in solving the key problems which affects our target groups.

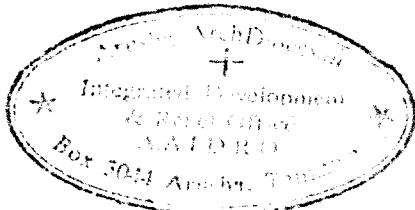
With regard to your long experience in small enterprise development, we are delighted to welcome you to work in collaboration with our Food Security Programme to establish SACCOS in 8 villages of Arumeru District.

We assure you the great support in our collaboration and we look forward to learn a lot from your experience.

With best regards, I remain,

Sincerely,

  
**Helen Nguya**  
AAIDRO Director



**APPENDIX 3: WORK PLAN**

<b>DATE</b>	<b>ACTIVITY</b>	<b>REMARKS</b>
<b>TERM I</b>		
September 2003 – December 2003	Initial contacts to the NGO: - Identification of CBO - Visiting - Letter of introduction - Response to my letter	Accomplished
January 2004	Information collection (Informal surveys, key informants) - Visiting the respective areas	Accomplished
<b>TERM II</b>		
February 2004 – June 2004	Information collection (Informal surveys, key informants) -Designing questionnaire -Administering questionnaire	Accomplished
<b>TERM III</b>		
July 2004 – August 2004	Formal interviews -Interviewing the AAIDRO staff - Interviewing village leaders	Accomplished

**APPENDIX 3: WORK PLAN (Continue)**

September 2004	Data analysis and report writing - SPSS program used to analyse Data	Accomplished
October 2004 – December 2004	Writing manual - Compilation of report	Accomplished
January 2005 – February 2005	Submit the draft work to OUT for examination	Accomplished
March 2005 – April 2005	Presentation of the manual to AAIDRO	Not accomplished

**APPENDIX 4: ACTION PHOTOGRAPHS FOR THE ROJECT.**

Group facilitation at Karangai village in South-Meru Arusha, January 2005



Data collection process at Karangai village in South-Meru Arusha, January 2005

**APPENDIX 5: DODOSO KWA AJILI YA WAFANYABIASHARA NDOGO  
NDOGO KATIKA WILAYA YA ARUMERU, MKOA WA  
ARUSHA.**

**A: UTANGULIZI**

Jina langu ni Ester J. Kamalo. Kwa sasa ni mwanafunzi katika chuo kikuu huria cha Tanzania. Ninasomea shahada ya uzamili ya maendeleo ya uchumi wa jamii. Ninafanya utafiti wa kuhitajika kwa jarida la kufundishia wafanya biashara ndogo ndogo katika wilaya ya Arumeru, mkoa wa Arusha.

Dhumuni la dodoso hili ni kukusanya taarifa zinazohusu mikopo midogo inayotolewa/itakayotolewa na AAIDRO na shughuli zinazofanywa na wateja wa mikopo hiyo.

Tarehe ..... , Namba ya dodoso.....

Jina la msaili .....

Jina la kijiji.....Kata ....., Wilaya .....

**B: MAELEZO BINAFSI**

- (i) Jina la mfanyabiashara .....
- (ii) Umri .....
- (iii) Jinsia Ke/ Me .....
- (iv) Umeoa/Umeolewa/ Hujaoa/ Hujaolewa/Mjane .....
- (v) Mko wangapi katika familia yenu .....
- (a) Wanaume ..... (b) Wanawake .....
- (vi) Wenye uwezo wa kufanya kazi katika familia ni .....
- (vii) Ni watu wangapi wanaokutegemea.....

## C: KIWANGO CHA ELIMU

Weka alama (v) katika jibu sahihi kati ya haya yafuatayo

- (i) Sijawahi kwenda shule .....
- (ii) Elimu ya msingi .....
- (iii) Elimu ya kidato cha nne .....
- (iv) Elimu ya kidato cha sita .....
- (v) Elimu ya ufundi .....
- (vi) Elimu ya chuo kikuu .....
- (vii) Elimu ya watu wazima .....
- (viii) Elimu nyingine..... Kama ni elimu nyingine; taja.....  
.....

## D: SHUGHULI UNAYOFANYA

### (i) KILIMO/MAZAO

⇒ Ukubwa wa shamba lako (ekari) .....

⇒ Mazao unaolima na ukubwa wa eneo lake

- 1. Mahindi (ekari) .....
- 2. Maharage (ekari) .....
- 3. Mbogamboga (ekari) .....
- 4. Mazao mengineyo

• .....(ekari) .....

• .....(ekari) .....

• .....(ekari) .....

### (ii) MIFUGO

Aina ya mifugo na idadi yake

1. Ng'ombe (idadi) .....
2. Mbuzi (idadi) .....
3. Kondoo (idadi) .....
4. Kuku / bata .....
5. Punda .....
6. Wanyama wengine na idadi yake
  - .....(idadi) .....
  - .....(idadi) .....
  - .....(idadi) .....

**(iii) BIASHARA**

1. Taja aina ya biashara unayofanya  
.....
2. Taja sehemu iliko biashara yako
  - (a) Sokoni..... (b) Pembeni mwa barabara .....
  - (c) Nyumbani..... (d) Mnadani .....
3. Ulipataje mtaji kwa ajili ya biashara yako? Weka alama (v) kati ya haya yafuatayo
  - (a) Kutokana na akiba yako binafsi.....
  - (b) Mkopo kutoka kwa ndugu.....
  - (c) Kusaidiwa.....
  - (d) Mkopo kutoka kwenye taasisi.....
  - (e) Kutoka sehemu nyingine.....

Kama jibu ni (b), au (c), au (d), au(e) eleza ulikopata  
.....

## **E. ELIMU YA MIKOPO**

- (i) Kama ulipata mkopo kutoka kwenye taasisi, ulipatiwa elimu yoyote kuhusiana na ukopaji na usimamizi wa mikopo? NDIYO/HAPANA.....
- (ii) Kama jibu ni ndiyo eleza ulichojifunza .....
- (iii) Je, uko kwenye kikundi cha wafanya biashara wadogo? NDIYO/HAPANA.....Kama NDIYO eleza.....
- (iv) Je kuna kikundi cha kuweka na kukopa(SACCOS) hapo kijijini? NDIYO / HAPANA .....Kama ndiyo eleza.....  
.....  
Kama hapana uko tayari kuchangia ili kianzishwe?.....  
.....
- (v) Katika eneo lako, kuna shirika lolote linalojihusisha na kutoa elimu ya mikopo? NDIYO / HAPANA..... Kama jibu ni ndiyo; taja mashirika hayo kwa kuanza na linalokusaidia zaidi
  - a. .....
  - b. .....
  - c. .....
- (vi) Njia zinazotumiwa na mashirika/shirika kutoa elimu ya mikopo ni: (weka alama (v) katika jibu/ majibu yaliyo sahihi:
  - i. Kuhutubia/ mikutano .....
  - ii. Vitini (Notes).....
  - iii. Vipeperushi .....
- (c) Video .....
- (d ) Njia nyine.....

Kama jibu ni ( c ) eleza .....kama  
 yakiandaliwa mafunzo ni wakati gani utakuwa na nafasi ya  
 kuudhuria?

- (a) Mwezi.....
  - (b) Wiki.....
  - (c) Siku.....
  - (d) Muda wa kuanza na kumaliza: Saa..... hadi
- .....

#### **G. MATATIZO/ MAFANIKIO**

- (i) Ni matatizo gani yanayoikabili biashara yako? Taja kufuatana na umuhimu
  - 1..... 2.....
  - 3..... 4.....
- (ii) Ni mafanikio gani umepata kutokana na biashara yako?
 

.....

.....

#### **NASHUKURU KWA USHIRIKIANO WAKO**

## **APPENDIX 6: QUESTIONNAIRE TO THE AAIDRO STAFFS.**

### **INTRODUCTION**

My name is Ester J. Kamalo. Currently I am a student at the Open University of Tanzania. I am conducting a research on micro credit scheme provided by AAIDRO in four villages in Meru district namely Majimoto, Nduruma, Marurani and Muzimuni.

I assure you that your information will be kept.

### **A: PERSONAL PARTICULARS**

1. Age: ..... years
2. Gender: F/ M.....
3. Marital status: Single/ Marriage .....

### **B: EDUCATION**

1. What is your level of education? Please put (v) in the correct answer
  - (a) Primary education.....
  - (b) Ordinary Level secondary education.....
  - (c) Advanced Level secondary school .....
2. What is your professional education. Please put (v) in the correct answer thereafter put your specialization type
  - (a) Certificate Level .....
  - (b) Diploma Level .....
  - (c) 1<sup>st</sup> Degree Level .....
  - (d) Postgraduate Level .....
3. Name any other training courses you have attended

(a) .....

(b) .....

(c) .....

(d) .....

4. Do you have any knowledge on micro credit scheme? YES/NO ..... If YES; name the areas which you are comfortable and the areas which you are not comfortable with it.....

.....  
.....

5. Have ever being a facilitator of micro credit? YES/NO. If yes; explain where did you get the knowledge.....

.....  
.....  
.....  
.....

6. Which method do you use in delivering micro credit knowledge to your clients? Put (v) in the most correct answer

(a) Lecturing .....

(b) Discussion .....

(c) Seminar .....

(d) Others .....

If answer is (d) name it.....

7. Name the teaching aid you use in delivery micro credit knowledge to the your clients. Put (v) in the most correct answer in the space provided.

- (a) Posters .....
- (b) Manual .....
- (c) Video .....
- (d) Others ..... If answer is (d) name them.....

8. Do you have any problem in your AAIDRO organization?

YES/NO..... If YES explain.....

.....

.....

.....

**THANK YOU FOR YOUR COOPERATION**

## **APPENDIX 7: SCHEME OF WORK**

## **Training manual for AAIDRO's communities Season.....**

**Year....., Trainer: .....**

### **APPENDIX 8: LESSON PLAN**

Date	Course	Class/ Place	Time/Duration	Period/Number of Session	No of learners
					Female....  Male.....  Total.....

Lesson:

Sub lesson:

General objectives:

Specific Objectives:

Teaching aids/ Materials:

References:

#### **Lesson development**

Time	Stages/Steps	Teachers activities	Learners activities
	Introduction		
	Main Body		
	Closure		

- Remarks:
- Evaluation:

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